



# Insight

STRENGTH IN  
NUMBERS: THE  
GOLDEN CHARTER  
TRUST  
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UNIFYING  
FORCE  
OF GRIEF  
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## THE BOND OF COMMUNITY

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LOCAL FAMILIES AND BUSINESSES



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# Insight

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Contact Golden Charter RSMs or BDMs, or find your local SAIF Associate in our comprehensive listings section

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# Are you ready for GDPR?

## The new General Data Protection Regulation applies from 25 May 2018

Fundamental changes to the way companies process customer information will come into force on 25 May 2018. It's vital that your business is ready for the new regulations. To help you understand and meet your obligations under the new rules, Golden Charter has developed a range of GDPR tools for funeral directors offering our funeral plans. To find out more and view the tools available, visit [mygoldencharter.co.uk](http://mygoldencharter.co.uk) or speak to your local Golden Charter representative.

Visit the portal at:  
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### LEADER



**TERRY TENNENS**  
SAIF CHIEF EXECUTIVE

## Funeral plans and regulation

In recent weeks we have seen more media scrutiny from national newspapers to radio programmes discussing the appropriateness of certain funeral planning companies that are not regulated, nor are best serving the needs of pre-planning for the consumer.

During the SAIF AGM weekend in March this year we had a very thorough presentation from Graeme McAusland, Chief Executive of the Funeral Planning Authority (FPA), setting out the case why the FPA is best placed to regulate this sector.

For those unaware, the funeral planning market is worth £3.6 billion and we have seen increasing emergent pre-need companies entering this market as challenger brands. We at SAIF are all for healthy and professional competition; however, not when it comes with significant risk with new companies failing to join the FPA to show robust accountability, as the FPA takes annual submissions from all its member companies such as Golden Charter, Ecclesiastical and Golden Leaves – the prominent funeral plans that SAIF member firms sell to their clients.

More than ever it is vital that as members of SAIF you should only promote and sell FPA-registered providers' funeral plans. If offered a funeral plan that has reached maturity from a non-FPA provider funeral plan, you should reject such a risk as your business's reputation could be harmed by exposure to an unregulated company, and should not sell an unregulated plan that could put your client at risk.

SAIF National Executive Committee will be discussing this serious issue of compliance by member firms at the mid-June meeting, and we welcome members' input into the decision by sending your views by 6 June 2018

to [info@saif.org.uk](mailto:info@saif.org.uk) or post them to the SAIF Business Centre.

There are two pathways funeral planning regulation can take: one is the FPA, which is regulated by an independent and professional board led by Graeme McAusland that has direct access to the Financial Conduct Authority for reporting misdemeanours. Golden Charter, SAIF's preferred funeral plan provider, has been a long-standing member of the FPA. Also, SAIF has a seat on the FPA Stakeholder Group, which I attended in February alongside my respected colleague Nigel Lymn-Rose from the NAFD.

There is a second option which finds favour with James Daley, Managing Director of Fairer Finance, which champions consumer protection. James' preference is for regulation directly from the Financial Conduct Authority (FCA).

During the autumn of 2017 I attended a roundtable in London on behalf of SAIF which was attended by the whole gamut of funeral planning companies who expressed their views that the FPA was best placed to regulate the funeral planning sector.

SAIF's position has been that we would like the FPA to receive statutory authority from the UK Government, which the FPA aims to do.

The FCA has to regulate more than 23,000 companies and also has a taskforce to address the forthcoming regulatory changes with the UK's withdrawal from the European Union.

At the NAFD Autumn Conference, to which I was invited by President Alison Crane, a debate took place on FPA versus FCA regulation. It was clear to me that FCA regulation is an unproven method; in order to regulate the funeral planning sector, it would need to increase its budget and upgrade its human resource with

highly skilled professionals, both of which would take significant time and resource to get up to speed, and for small to medium independent funeral firms, the biggest competitive threat is that each company would have to meet the FCA regulatory code, which would be anti-competitive as it would suit the larger and corporate funeral companies who could centrally reach financial compliance.

So, it is very important as members you are engaged in this issue!

I am pleased to inform you that James Daley of Fairer Finance has accepted an invitation to speak at SAIF's Education Day in Leicester.

It will be important for you and your staff to attend this event to be up to speed on this debate. So please save the date and book into this day – Wednesday 31 October in Leicester.

We also have Dr Heather Conway, from Queen's University Belfast, to address "managing clients who have family disputes and funeral arrangements".

Ann Chalmers, CEO of Child Bereavement UK, will be speaking about the needs of clients with child loss.

Invitations are out and we will inform you of these in the next issue.

**Meantime, all good wishes,  
From the SAIF Business Centre**

**Terry Tennens  
Chief Executive**

[terry@saif.org.uk](mailto:terry@saif.org.uk)



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## COMMENTARY



**SUZANNE GRAHAME**  
GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

# Prepared for the future

**S**pring, with the new financial year sitting at its centre, is often a time when plans are put into practice and the future becomes clearer. I have seen plenty of signs of that over the past month, both within Golden Charter and across the wider profession.

That was especially noticeable when Natalie McKail, the Inspector of Funeral Directors appointed by the Scottish Government, visited us in April. We heard about her visits to funeral directors, and plan to keep in regular contact as we both see the benefits of helping each other in our different areas of focus.

### New plans

I am pleased that we have been able to engage so directly with the people leading change across the funeral profession, ensuring we are kept up to date with decisions that affect us all. Just as important, however, is that you have a clear understanding of where your own company is heading. To that end, the board has agreed the business plan that will keep Golden Charter moving forward over the next three years.

Following discussions with your funeral director representatives, I believe we have set up the company's structure to start moving with purpose and urgency right away. You have a company full of ability, passion and talent, and we have now arrayed that expertise to ensure our structure fits our new and emerging business needs.

We are looking again at the support Independents want from Golden Charter. For me it has to be about more than helping you secure your share of future

funerals and providing you with plans which do that at truly sustainable values.

We have to provide our local business managers with the skills they need to help you run your businesses today. Those may be digital, they may be awareness of best practice from elsewhere in the sector, and could even be drawn from other environments. Few Independents run businesses that have the luxury of employing staff devoted to thinking about what the future might look like and how best to assess the opportunities and solutions. For me, that is part of the equation we are here to help you solve to keep you one step ahead of the conglomerates.

### Enabling change

That digital focus will be no surprise given the success of our recent project in that area. During Natalie McKail's visit, we gave her a walkthrough of [localfuneral.co.uk](http://localfuneral.co.uk) and discussed how families use the site. It was heartening to hear her focus on the customer journey, because ultimately that is the most important facet to consider – how families actually want the site to work. In [localfuneral.co.uk](http://localfuneral.co.uk) as in all our work, above all we have to listen to what families are looking for and learn from Independents' experiences of that. It's like every other business: we have to provide what the customer wants to succeed.

We know how quickly things can change in the funeral profession – competition, regulation and families' changing needs are huge external influences on the work we all do. In the past month alone, campaign group

Fairer Finance and plan provider Dignity have released reports on funeral plan regulation. Golden Charter supports stronger regulation; requiring everyone to adhere to best practice is clearly in the interests of plan holders, and reflects your values. We will be engaging with decision-makers to help ensure developments are sustainable and proportionate to the task at hand, so that regulation reassures families while ensuring they continue to have a diversity of choice. I see the Co-op has now altered its position and is promoting a call for funeral plans to become an industry overseen by the Financial Conduct Authority. Such a move may have huge implications for planning companies and in the choice of pre-paid providers available to funeral directors.

As the developments come rapidly, our refreshed business plan may have to adapt again so I'm focused on letting us react equally quickly. Through these changes and our efforts to build efficient digital processes into all of our work, we are using this time of change to become a more effective partner for independent funeral directors.

Golden Charter is always looking for the best ways to support you, and with these changes in place we can continue to do so whatever developments come. ●

[suzanne.grahame@goldencharter.co.uk](mailto:suzanne.grahame@goldencharter.co.uk)



# Reporter

ANNUAL SERVICE OF REMEMBRANCE + A LOVING MEMORY + DYING MATTERS AWARENESS

## SAIF V SAIF ASSOCIATES GOLF MATCH 14-16 JUNE

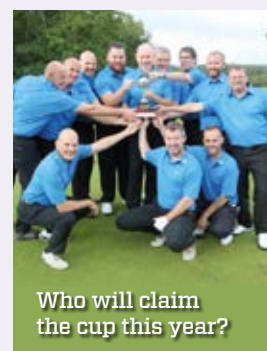
Places are still available for the annual golf match of SAIF funeral directors versus SAIF Associates, which will take place 14-16 June at St Pierre Golf Club, Chepstow.

If you would like to participate in the banter, flair and fun of competing for the Gordon Kee Cup, then book now to join the tournament. A package price for accommodation and golf has been secured.

If you are a SAIF funeral director, please contact Gary Neill at [gary@danielrobinson.co.uk](mailto:gary@danielrobinson.co.uk) or call 01279 655477 to find out more and book your place.

If you are a SAIF Associate, contact Brian Hart at [brian@saifinsure.co.uk](mailto:brian@saifinsure.co.uk) or call 07740 577651 to secure your space.

Organisers welcome new players of any handicap to join this lively competition for the prestigious Gordon Kee Cup, and bragging rights for the year. It is an excellent event with laughter and fellowship.



Who will claim the cup this year?



The service was well attended

## Hundreds gather for annual Service of Remembrance

**H**undreds of people streamed into Reading Minster for the annual Service of Remembrance organised by funeral director A B Walker.

Light shone through the stained glass windows, as young and old gathered together for the moving service which was led by the Bishop of Reading, the Rt Revd Andrew Proud.

Those attending included Richard Bennett, Deputy Lieutenant of the Royal County of Berkshire.

The readings were by Janice Walker, who is the mother of A B Walker Directors Julian and Matthew Walker, and also by Meridian TV's Mel Bloor. Candles were lit in memory of loved ones who had died.

A B Walker is one of Berkshire's oldest family businesses and has been

supporting bereaved families for nearly 200 years. It is run by the fifth generation of the same family.

Director Julian Walker said: "We know that for many people the funeral is just the start of the emotional journey. Our annual Service of Remembrance is an

opportunity for those who have been bereaved to be with others who have also lost a loved one. I hope that those who attended will have gained comfort and inspiration for the coming months."

The Service of Remembrance is part of the aftercare offered by A B Walker, which also includes the Link Bereavement Care Course.

Anyone in Berkshire and South Oxfordshire who has been bereaved and feels they can benefit can apply to go on a six-week group course.



Mel Bloor and Janice Walker

The Link was set up in partnership with the charity Cruse Bereavement Care and the programme is free of charge.

A B Walker has branches in Reading, Bracknell, Wokingham, Henley-on-Thames, Thatcham, Tilehurst, Caversham and Maidenhead.

Anyone who would like more details about the Link Bereavement Care Group can contact Melissa Walker at [support@abwalker.co.uk](mailto:support@abwalker.co.uk)

## 'WE FEEL THAT HER MEMORY IS GOING TO LAST FOREVER'

**H**elena Green was just 31 when she died in August 2017. More than £3,000 was collected in her memory through Memory Giving, the funeral donations service that makes it easy for people to donate online in memory of a loved one. It was donated to a charity that was close to Helena's heart.

During a gap year in 2005, Helena spent five months helping people with disabilities at the Amani centre in Tanzania.

The following year her family, together with two other like-minded people, founded the Friends of Amani Tanzania charity, which supports rehabilitation efforts for families and people with disabilities.

Helena's father Leslie, the treasurer of the charity, said his daughter would have been "absolutely staggered" at the amount of money raised through Memory Giving.

"I think she would have been very pleased," he said. "It would have brought a smile to her face, thinking of the good it would do."

Helena was 19, and had just returned from Tanzania, when she was diagnosed with Type 1 diabetes. Her health deteriorated gradually



Helena Green

over the following 12 years and latterly she was also diagnosed with Addison's disease.

"Over the last three or four years she was struggling but tried to remain positive," said Leslie.

"She had a bubbly, bouncy personality. If ever she saw anyone who was down in the dumps it wasn't long before she was cheering them up. Her life was only short, but because of her love for other

people, especially those in need, she seemed to touch a lot of lives."

Friends of Amani Tanzania, a UK registered charity, supports community-based rehabilitation, educational development and community infrastructure projects in the Morogoro region of eastern Tanzania.

Leslie said that it was easy to link Friends of Amani Tanzania to Memory Giving. "The people I dealt with were

very kind and pleasant and helpful," he added.

Leslie believes there are benefits in using an online funeral donations service. "Most people use computers all the time," he said. "The one thing you don't usually carry around with you is cash, and at a funeral the last thing you really want to worry about is money."

"Having an online donations service saves a lot of bother and makes it easier. You can donate in your own time, at any time of day"

Friends and family can also leave a message on the Memory Giving page. "It's those words and messages of encouragement that mean so much," said Leslie.

"My wife and I are very sad to have lost a daughter but we feel that Helena's memory is going to last forever in the way we continue to help disadvantaged people through Friends of Amani Tanzania."

For further information, please contact Julian Walker on 0118 9839411 or [julian@abwalker.co.uk](mailto:julian@abwalker.co.uk)



## SAVE THE DATE: SAIF EDUCATION DAY 2018

The SAIF Education Day 2018 will take place on 31 October at the Leicester Tigers stadium. Turn to page 29 for more information including the booking form and find out more on the SAIF website at [saif.org.uk](http://saif.org.uk)



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# 'What Can You Do' to prepare for death and bereavement?

This year's Dying Matters Awareness Week is in May

Further efforts to break down some of the taboos surrounding death will be made during this year's Dying Matters Awareness Week, which takes place between 14 and 20 May.

Although the theme will be the same as last year – What Can You Do? – it will be broadened out this time with a special focus on community.

The annual event works to eradicate barriers when it comes to dying. Many people don't talk about their wishes before they die, leaving their relatives not knowing what sort of departure they would have wanted and having to organise a funeral as they think best.

Dying Matters aims to address this issue by working positively to change attitudes and behaviour around talking about and planning for death. Awareness Week offers



Chris Parker

an excellent opportunity to do this.

The organisation's website explained: "Talking about dying makes it more likely that you, or your loved one, will die as you might have wished and it will make it easier for your loved ones if they know you have had a 'good death'."

It added that its mission is to help people talk more openly about dying,

death and bereavement, and to make plans for the end of life. "This will involve a fundamental change in society in which dying, death and bereavement will be seen and accepted as the natural part of everybody's life cycle.

"Changes in the way society views dying and death have impacted on the experience of people who are dying and bereaved. Our lack of openness has affected the quality and range of support and care services available to patients and families. It has also affected our ability to die where or how we would wish."

Dying Matters is working to address this by encouraging people to talk about their wishes towards the end of their lives with friends, family and loved ones, including where they want to die and their funeral plans.

One leading figure in the funeral profession who is enthusiastic about the Awareness Week is SAIF Fellow Chris Parker, who is also the Curriculum Development Director and Chairman

of Governors at the IFD College.

She says: "Dying Matters is a fantastic thing – the need to talk about death is vital. We live in a death denying culture and that's not healthy."

Chris is hoping to spend time during this year's event helping at a café session hosted by one of her local churches in Tonbridge, Kent, where she will answer questions from people dropping in.

"Anything that we can do to encourage people to talk about dying and death and be prepared for it is a win-win situation. It's advantageous to the profession as it might prompt people to think about a funeral plan.

"But I've also seen people coming in absolutely distraught because they don't know what the person who has died – a husband or wife perhaps – would have wanted."

Chris runs Abbey Funeral Services in Tonbridge and some years ago wrote her own booklet on five things to do in advance of dying, parts of which have been adopted by SAIF.

"Anything that gets people talking and having that conversation has got to be good."

Check out our Education and Training section for more information from Chris on training for child funerals. Turn to pages 30-31

## GDPR DEADLINE THIS MONTH

Following months of masterclasses, meetings, webinars, features and online support, the General Data Protection Regulation (GDPR) comes into force this month.

From Friday 25 May, all organisations handling people's personal information will be expected to comply with the new EU regulation. The UK's Data Protection Bill is also currently moving through parliament to enshrine requirements in UK law.

Larger fines than ever are possible under GDPR, rising from the previous level of £500,000 to now reach around £17.5 million or 4% of turnover, whichever is greater. Information Commissioner Elizabeth Denham has emphasised that companies' approach to becoming compliant will be vital in any decisions made about their use of data.

According to the BBC she said: "The first thing we are

going to look at is, have they taken steps, have they taken action to undertake the new compliance regime?

"Do they have a commitment to the regime?"

"We're not going to be looking at perfection, we're going to be looking for commitment."

SAIF has worked with Golden Charter to produce GDPR resources for all members. These cover templates and policies, all available on the members' area at [saif.org.uk](http://saif.org.uk) and summarised in last month's *SAIF Insight*.

Further resources and information are available from:

- The Information Commissioner's Office (ICO) website at [ico.org.uk](http://ico.org.uk)
- The members' area at [saif.org.uk](http://saif.org.uk)
- Your local Golden Charter representative
- Searching for 'GDPR' at [saifinsight.org.uk](http://saifinsight.org.uk)

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Every three minutes someone develops dementia and by 2020, more than one million people will be affected

Dementia has become one of the nation's greatest health challenges and the impact on UK businesses is great. With nearly 44% of people either directly or indirectly affected, we know that a large number of SAIF members and customers will be dealing with dementia in some way.

A survey carried out by Alzheimer's Society found that 73% of UK adults thought that society was not adequately prepared to deal with dementia. This illustrates that the

partnerships across communities are crucial to the wellbeing and health of employees and customers and are more important than ever before.

**What is Dementia Friends?**  
Alzheimer's Society's Dementia Friends initiative is the biggest-ever social action movement on dementia to transform the way the nation thinks, acts and talks about a condition that touches the lives of millions of people.

A Dementia Friend learns a little more about dementia and the small way to help those affected. It is a simple yet effective way to equip SAIF members with the necessary tools to communicate with customers, friends

and family affected by dementia. With more than two million Dementia Friends, Alzheimer's Society is halfway to reaching its target of four million by 2020.

**Becoming a SAIF Dementia Friend/Fundraising for Alzheimer's Society**  
SAIF Chief Executive Terry Tennens said: "We announced at SAIF's Annual Meeting on 9 March in Brighton that at December's quarterly Board meeting, the SAIF National Executive Committee agreed to enter into a partnership with Alzheimer's Society. The purpose of this partnership is for our member firms to be in a state of readiness to respond to clients or their next of kin who live with dementia.

"Additionally, we want SAIF members to create an avalanche of Dementia Friends across the UK via the National Society; develop deeper practising dementia-friendly businesses as examples of professional caring businesses; and not least to raise funds for this noble work that currently affects 850,000 people in the

UK, with projections to substantially increase and impact our way of life." Alzheimer's Society offers a simple online video route. All you need to do is watch two short, informative videos to become a Dementia Friend. Members should:

- Visit the Dementia Friends website at [www.dementiafriends.org.uk/DF\\_WEB\\_C\\_PartnerVideos?page=videos-for-organisations#.WtXAh7waU1](http://www.dementiafriends.org.uk/DF_WEB_C_PartnerVideos?page=videos-for-organisations#.WtXAh7waU1)
- Enter SAIF's unique organisation code **SAIF1234**
- Your postcode and number of people watching
- When all members of your business have watched the videos, please either email [info@saif.org.uk](mailto:info@saif.org.uk) or call SAIF Business Centre on **01279 726777** to claim your badges and action cards.

Alzheimer's Society has lots of exciting fundraising opportunities for members to get involved in, including placing one of its collection

tins in your site, selling their forget-me-not pins or taking part in a personal challenge.

For more information on how you can fundraise or order a collection tin, please contact Joe Swan on [Joe.Swan@alzheimers.org.uk](mailto:Joe.Swan@alzheimers.org.uk) and mention SAIF when making contact so they know you're a member.

**Dementia Action Week - take action and help improve the lives of people with dementia**  
Dementia Awareness Week has now changed to become Dementia Action Week (DAW) and takes place from 21 to 27 May. Raising awareness and offering support will always be important, but it's time we all act to make change happen for people affected by dementia.

This DAW, people are asked to unite and take actions big and small to make a difference to the everyday lives of people

with dementia. It could be as simple as being more patient in queues or helping make your business dementia friendly by visiting the link:

[www.alzheimers.org.uk/info/20116/making\\_organisations\\_more\\_dementia-friendly/361/dementia-friendly\\_businesses](http://www.alzheimers.org.uk/info/20116/making_organisations_more_dementia-friendly/361/dementia-friendly_businesses)

SAIF members are asked to unite to make this the best DAW yet. There will be plenty of ways you can get involved in your local community, and across the country, during the week. Hear more about the week and get free awareness or fundraising materials by signing up to: [www.alzheimers.org.uk/forms/form/303/en/take\\_part\\_in\\_dementia\\_action\\_week\\_2018](http://www.alzheimers.org.uk/forms/form/303/en/take_part_in_dementia_action_week_2018)

If members have any questions about DAW, please email [marketing@alzheimers.org.uk](mailto:marketing@alzheimers.org.uk)

**General support**  
Looking for information, support or advice about dementia? The Alzheimer's Society helpline is here for you on [www.alzheimers.org.uk](http://www.alzheimers.org.uk) or call **0300 222 11 22**.

## Dates for your diary: SAIF meetings

**Devon Regional Meeting**  
Tuesday 22 May 2018  
19.00  
Tiverton

**Wales Regional Meeting**  
Wednesday 23 May 2018  
19.00  
Pencoed

**Northern Ireland Regional Meeting**  
Wednesday 30 May 2018  
19.00  
Belfast

**Yorkshire Regional Meeting**  
Tuesday 05 June 2018  
19.00  
Doncaster

**Essex Regional Meeting**  
Wednesday 12 September 2018  
19.00  
Chelmsford

**East Kent Informal Meeting**  
Tuesday 18 September 2018  
19.00  
Canterbury

**West London/ West Home Counties Regional Meeting**  
Tuesday 25 September 2018  
19.00  
West Berkshire

**Kent/Sussex Regional Meeting**  
Wednesday 26 September 2018  
19.00  
Tunbridge Wells

**SAIF Education Day**  
Wednesday 31 October 2018  
10.00  
Leicester

**Wales Christmas Dinner**  
Friday 30 November 2018  
19.00  
Llanelli

For more information visit the SAIF website at [saif.org.uk](http://saif.org.uk)



# The Institute of Civil Funerals (IoCF) has a new website

Here, Karen Hopkins, Chair of the IoCF Management Council, discusses the new online space



**T**he Institute of Civil Funerals (IoCF) was established in 2004 to promote the quality of civil funeral ceremonies in the UK through the professional development of its members and the ongoing monitoring and regulation of their work in delivering civil funeral ceremonies. The IoCF is a member of the main professional bodies and is run by a Management Council made up of highly experienced working celebrants or invited individuals from related organisations who bring a wealth of experience with them.

There is currently no professional regulation for civil funeral celebrants and there has been a steady increase in the number of funeral celebrants in the last 14 years. As such the Institute now sees its main aim as ensuring that our members deliver each service to the highest possible standard. We are very proud of our motto 'setting the national standard' and firmly believe that our members should be the first choice as the funeral industry needs to feel secure in the professionalism of celebrants and the sensitivity of the ceremonies that are offered.

To enable funeral professionals, and the public, to gauge the quality of our members we have updated and redesigned our website [www.iocf.org.uk](http://www.iocf.org.uk)

It is more easily navigable and informative as well as highlighting the benefits of using an IoCF celebrant. The search functionality enables you to easily find your nearest IoCF member. Each member's contact details are clearly listed and over the course of the next few weeks they will be updating their profiles to include more details about themselves and showcase testimonials from families they have worked with. The site explains what you can expect if you ask an IoCF member to conduct a ceremony, and describes the work that our members undertake in terms of the added value they bring to families and funeral directors and arrangers.

All of our members are monitored and annually assessed on ceremony creation and delivery through script reviews, ceremony assessment by a funeral professional and feedback from families. It is clear from feedback that our members continue to provide high quality ceremonies which show empathy, kindness and respect to families at a very difficult time.

In the past our members have asked families for permission to pass on their details to the Institute in order for feedback to be requested. However, with the advent of the new General

Data Protection Regulation (GDPR) coming into force at the end of May our updated website now has a facility for funeral professionals, and members of the public, to provide feedback on our members directly to us. Feedback received is hugely valuable and as well as enabling the management council to monitor the work of the Institute's members, it also gives celebrants an opportunity to reflect and improve the service they offer to families and funeral professionals. I hope you will use this functionality to provide feedback on the Institute members you work with.

It is so important, when families are facing a distressing time, that they get the support and guidance required to create a fitting, personal funeral in keeping with their wishes and those of the deceased. We are confident that when you choose a celebrant who is a member of the IoCF, you can be sure you will be working with someone who has the training, professionalism and empathy needed to ensure the family get exactly that.

**Karen Hopkins**  
Chair - IoCF Management Council



ADVERTISING FEATURE





## localfuneral.co.uk open to Independents

All SAIF members can now opt in to the new-look localfuneral.co.uk site that helps families to find a local independent funeral director at the time of need.

Following a successful pilot phase with SAIFCharter members, localfuneral.co.uk's new branding is now online, and the site has been opened up to all SAIF members, as well as Golden Charter Premier members who are also part of another established trade association. This will provide the UK-wide coverage the site needs to meet bereaved families' needs and compete effectively in this growing market.

Julian Walker, SAIFCharter Chairman, said: "We are now in a strong position to raise awareness of the service in many regions across the UK, as well as nationally.

As a result of this increased marketing activity, we can be sure that the volume of enquiries will increase."

In this month's issue (see page 34), he adds: "Early adopters always have an advantage and as localfuneral.co.uk moves forwards it will inevitably reflect the views of the companies involved in its early stages."

The site's new brand is based on the core promise of offering simple funeral solutions. Through funeral directors, it aims to distinguish itself by offering families expertise, independence, trust and innovation.

Independents interested in getting involved in this service, created specifically for the independent sector, can find out more from your local Golden Charter representative.



Julian Walker

## Don't make it complicated Make it work



[www.memorygiving.com](http://www.memorygiving.com)  
secure donations  
and funeral information



“I ATTENDED THIS COURSE IN APRIL 2018 AND THERE IS NOT ONE THING I COULD FAULT ABOUT IT”



The class hard at work

## Reconstruction course

The William Purves Embalming Academy Post-Mortem Reconstruction course took place on 9 to 13 April at Edinburgh University Anatomy. Here, Martin Jeffrey MBIE Dip FD provides a report from the day

The William Purves Embalming Academy recently held a Post-Mortem Reconstruction course. Congratulations go to Rob Mifflin (Head of Mortuary Bequest Office, Oxford University), Pamela Murphy (M.B.I.E embalmer), Dianne Catterson (M.B.I.E area embalmer with the Co-op) and Holly Wells (Anatomical Pathology Technician at Kings College Hospital) on completing one week's training on cranial and facial reconstruction, soft tissue repair and air-brush cosmetics.

What a fantastic week it has been, such a pleasure to work with like-minded professionals, looking to make a difference and help families in times of tragedy.

You have all worked so hard, it has been a rollercoaster of emotions

“I FEEL PRIVILEGED TO HAVE BEEN GUIDED BY MARTIN FOR THE WEEK I WAS THERE AND CANNOT WAIT TO RETURN FOR ANOTHER COURSE”

with fantastic results, well done to you all.

On a personal note, I would like to thank everyone involved in making this week possible, Iain Campbell, Laura Sheils and Professor Gordon Findlater from Edinburgh University.

Also a massive thanks to my colleagues at William Purves Funeral Directors for all their support.

And finally, not least the decedents whose living belief in the value of education have made this course possible.

**Martin Jeffrey MBIE Dip FD**



“MASSIVE THANK YOU AS WELL TO IAIN CAMPBELL AND PROFESSOR GORDON FINDLATER. THE ANATOMY DEPARTMENT IS EXTREMELY LUCKY TO HAVE YOU BOTH”

## How Ian Wilde Independent Funeral Directors engages in funeral plan sales

WORDS: WENDY WILDE

Since starting our funeral directing business together in November 2013, both Ian and I have worked meticulously to create a service that we are proud to provide, a service in which we aim to embody sensitivity and compassion in every aspect.

Ian is a fully qualified fourth-generation funeral director and therefore we focus on providing families with the service levels they have come to associate with the Wilde family. We believe that every reputable business should take pride in ensuring high standards throughout every aspect of their service provision, which, of course, includes for us our funeral plan sales.

With this in mind, we put much focus on having a team working for us that we trust to deliver the same attention to detail principles that we expect of ourselves and believe that this is widely recognised in the local community. Undoubtedly, however, in the VUCA (volatile, uncertain, complex and ambiguous) world that we find ourselves living in we can no longer rely solely on word of mouth and therefore invest heavily in our online presence, community engagement and sponsorship to drive funeral plan sales.

### Online presence

It is evident that the world of business and the way people do business is changing. It is not news that the world is in the midst of a digital transformation and the pace of change will never be as slow as it is right now. Therefore, recognising that this need for change does not exclude the funeral directing industry, we are extremely invested in making sure we have established a strong digital presence. However, due to the nature of the profession we operate in, we are limited in the way we can do so in comparison to other industries as we are unable to utilise the phenomenon of staying connected through social platforms and thus instead focus our attention on our company website. The content of our website not only clearly details what can be expected when using our services but also provides an informative platform on which to advertise our funeral plans. The



website plays host to a quotation form for pre-paid funeral plans as we believe that, despite this online channel only maybe being relevant to a small portion of our potential consumer base, it is still a majorly important focus for us to ensure we are not left behind in the current fast paced technological climate.

### Community engagement

We also recognise the importance of establishing a strong presence within the local community and therefore invest our time heavily in supporting events

within the community. We are regular attendees of St Catherine's (a local hospice) fundraising events including charity balls, and regularly attend a plethora of local fairs and fetes. We were recently invited to support and attend an event run by our local hospice working to tackle the 'elephant in the room' and used this event to put the minds of the local community at ease surrounding the taboo topic of death, but also to communicate the funeral plan services we have to offer. Alongside this, in a number of weeks we are facilitating a

promotion event at a local summer fete to provide insights into our funeral plan services and will use this opportunity as a showcase event.

### Sponsorship

There are numerous initiatives we support financially through sponsorship within the local community in order to create awareness of our brand and give something back to the local area. We do this through various channels in order to broaden our communicative reach - actively supporting numerous church magazines in the area, sponsoring our local St Catherine's hospice and funding our local junior football club's team kit. Not only does this sponsorship method allow us to expand the reach of our branding but it also provides a platform to facilitate informative conversations within the local community.

### Summary

Our success in engaging in funeral plan sales is therefore dependant on combining our three-pronged approach with our dedicated members of the team who take the time to perfect every element of funeral plans with our consumers. Our main focus will always be ensuring the best quality service for our customers and we believe funeral plan sales will follow.

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# Encouraging turnouts for first trip on the road

WORDS: ALUN TUCKER, NATIONAL PRESIDENT

Following a quiet first month as National President, it has been good to get on the road and start my journey to meet with members at regional meetings around the country.

There was a good mix of full and associate members in attendance at the North East regional meeting on 10 April, once again held at the Ramside Hall Hotel, Durham.

After a brief introduction from SAIF Chief Executive Terry Tennens, members enjoyed a two-course meal, followed by the business of the evening.

As National President I introduced myself and gave a brief outline of what members could expect from my term of office. I also introduced my charity for the year, Great Ormond Street Hospital.



Presentations followed from Chris Parker, encouraging members to make their businesses Dementia Friendly, Catherine Betley who promoted the excellent services of SAIFSupport and SAIF Care, John Byrne who updated attendees on the business of SAIFCharter and Terry Tennens who gave an update on the work of SAIF Business Centre.

The associate members present then introduced themselves and the services they provide.

During the evening £110 was raised for Great Ormond Street Hospital (GOSH) in a guess the mileage competition, and the winner was Rebecca Linkleter of All Seasons Independent Funeral Directors, who went home with a bottle of wine kindly donated by Gerry King.

The following evening, we continued our road trip with the North West

Alun & Julian Atkinson pause for the camera on their trip around the factory



Alun Tucker presents a prize, with donor Gerry King of I-netco



regional meeting held at the Mercure Hotel, Haydock Park.

Again, we had a good number in attendance and pleasingly, some new faces attending for the first time.

The format of the previous evening was followed and, once again, the content was well received.

On this occasion £125 was raised for GOSH and the winner was Skye Knight of Pearsons Funeral Service in Marsden, Huddersfield with a booby prize going to Steven Belmar of Belmar & Liston from Pensby, Wirral.

While on our travels, Terry and I met with Julian Atkinson at the J C Atkinson Coffin Factory in Washington, John Byrne at his new J T Byrne Funeral Home on the Fylde coast and Ian Wyld and his wife at their funeral home in Bamber Bridge.

SAIF President Alun Tucker presents Skye Knight of Pearsons Funeral Service with her prize for nearest mileage travelled by the President



Ian & Wendy Wilde at their Bamber Bridge Funeral Home



## A personal service for community from one of their own

Taylor's Funeral Directors, owned by Sam and Helen Taylor, opened its doors in August 2017.

Sam has extensive experience within the profession working for one of the larger corporations for eight years and then becoming a carriage master for two years serving the West Midlands.

With the acquisition of one of the local funeral directors, Sam and Helen recognised the need for an independent, family-run business within the community.

The communities of Knowle and Dorridge have embraced them and shown their support for having an independent funeral director who is both a member of the community and who can offer them a personal service.

"We are humbled and privileged to have served so many families in such a short period of time, proving that the area needed an Independent."

### Contact details:

7 Station Approach, Dorridge,  
Soliuhull B93 8JA  
01564 635271  
hello@taylorfunerals.co.uk

## EDUCATION KEY TO CHILDHOOD BEREAVEMENT

A unique conference in Hull, looking at how people remember lost loved ones, saw leading professionals call for more help and support for bereaved children.

RememberMe was the first three-day conference of its kind looking at the changing face of memorialisation. Held in the city's Guildhall, it was organised as part of a University of Hull project looking at how people are remembered after their death.

It pulled together some of the most eminent researchers and professionals from across the world, who presented an eclectic mix of projects and findings to the audience.

Philip Spicksley, the Executive Chair of the Association of Independent Celebrants (AOIC), was invited to help lead a round-table discussion, as well as facilitate a 'Spaces and Places' session. The latter saw moving



Philip Spicksley

presentations on using photography as a tool for remembrance of 20th century conflicts, archaeological studies on 'continuing bonds' with the bereaved and how narrative can be used to help the grieving process.

Meanwhile the round-table discussion saw Mr Spicksley support calls for the need of greater awareness of how young people are affected by death.

Yvonne Wilson, of the National

Association of Memorial Masons, who is also part of the RememberMe project group, urged the powers that be to look at how bereavement and its impact could be worked into education programmes, and suggested that the country looks at 'age appropriate' training.

She said: "The death industry in the UK needs to offer something that is age appropriate which will help to 'normalise' death within the upbringing of children, however is everyone going to agree on the same message?"

"Is there an education route that can be taken? A real programme that can be taken into schools? We must get rid of the stigma that we don't talk about it."

Mr Spicksley said it was the aim of the AOIC to ensure children were always part of the ceremonial process. "The way we conduct our services encourages the involvement

of children. There remains a misconception that children are 'not allowed' and that should not be the case," he said.

He did, however, highlight the pressures within education and the availability of time to implement formal programmes into the country's schools.

"We have an education system at present that is often under much pressure and that may prove a barrier," he said.

Following the discussion, Mr Spicksley summed up the conference: "It has been an extremely interesting conference and there has been much that I can share with the association and its members to further our good work within the profession."

"I would like to thank the organisers for inviting me and I am proud to say that we were the only professional celebrant association at the event."



# #TeamEva - The Three Peaks Challenge

WORDS: BRIAN HART, MANAGING DIRECTOR, SAIFINSURE

As you will have read in Jamie and Jade West's article in last month's issue of *SAIF Insight* (April 2018), we believe it's incredibly important to support #TeamEva. This is a fantastic and highly personal charitable pursuit and accordingly, a number of us have decided to see if we have still got enough 'gas in the tank' to do the Three Peaks Challenge. We first tried this some years ago, during Arran Brudenell's presidency, when three of us managed to just about scrape over the line so we know how difficult it is to do this.

We have gathered a number of 'volunteers' from around the profession and the plan is to start around 5pm on Thursday, 28 June and, if all goes well, finish at the bottom of Snowdon in North

Wales at any time before 5pm on Friday, 29 June.

The team consists of Jamie West (West & Coe), Jane Bennett (Bennetts Funeral Directors), Simon Rossiter (W & M J Rossiter & Sons), Dan Ginder (M K Ginder & Sons), Ross Hickton (Trevor E W Hickton), Bob Spittle (Bradnam Joinery), Catherine Betley (SAIFSupport) and myself, Brian Hart. Arran Brudenell is our expedition leader and all important driver.

Our aim is to raise as much as possible to support Jamie and Jade and the family's challenge and our President to support Great Ormond Street Hospital (GOSH). We hope that you will support our efforts.

Knowing that we have managed to raise some much needed funds for such a

wonderful charity will act as the spur to ensure we get this challenge done. We ask for, and thank you in advance for, your incredibly kind support.

We will be updating people as we get closer to the date with training.

Once again, we thank you for your kind support in advance. ●



**How to Sponsor:**  
SAIF has kindly set up a fundraising page [www.justgiving.com/fundraising/saif2018threepeaks](http://www.justgiving.com/fundraising/saif2018threepeaks)  
Alternatively, cheques can be made payable to SAIF or direct to SAIF's charity account:  
Sort Code 60-04-24  
Account Number 10224793



Jamie and Jade West, from West & Coe funeral directors, set up a website and *SAIF Insight* readers can keep up with the #teameva fundraising at [www.teameva.co.uk](http://www.teameva.co.uk)

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# TAKING CARE OF COMMUNITY

Former banker turned funeral director Sean Martin believes that building strong links with local families, charities, and businesses in life is the best way to earn their trust in death

WORDS: ANDREW COLLIER

Funeral directors are at the very heart of the communities they serve. In dealing with bereavement, respect and trust are vital. Having a genuine and visible empathy with local people is also hugely important, and this is perhaps the independent sector's greatest strength.

One family business in particular has turned this commitment to local involvement and service into a priority mission. Peasgood & Skeates has five offices covering Saffron Walden, Duxford, Cambridge and Haverhill, and spends a significant amount of time providing community support to a range of groups.

The firm, established in 1847, employs 35 people, and now conducts almost 1,000 funerals a year. So its business is strong, but it believes it is also vital to put something back.

Its detailed programme of community support is carefully planned. Each of its branches is expected to come up with a schedule of events every year and these are then incorporated into the business plan.

"We're delighted to be able to do this. We sit at the heart of the community we serve and help people at times of great difficulty," says Sean Martin, Head of Operations at Peasgood & Skeates.

"We don't want to wait for people to come to us. The only way we can own the right for people to trust us and to choose us is to show them that we care about them and the area in which we live. It's about being able to look them in the eye and say that."

The range of activities the company supports is huge, from dignified memorial services through to charity support and assistance to local clubs. Unsurprisingly, Christmas is a particularly busy time, but the programme stretches right through the year.

"For instance, we're strongly engaged with our local hospice, the Arthur Rank in Cambridge, where we have a Light Up

“THE ONLY WAY WE CAN OWN THE RIGHT FOR PEOPLE TO TRUST US AND CHOOSE US IS TO SHOW THEM THAT WE CARE”  
Sean Martin



## Profile: Sean Martin

When a friend first suggested he go into the funeral business, Sean Martin couldn't quite believe what he was hearing.

His background was in a completely different sector – banking – where he had worked for 27 years and risen to become an international private wealth specialist, working out of Switzerland and travelling to different parts of the world including India and Africa.

"I eventually decided I wanted to step back from the pressure of that and took two years out, putting a lot of effort into my role as a trustee at the East Cheshire Hospice in Macclesfield," says Sean.

"It was then that a pal of mine suggested a career in the funeral industry. He pointed out that I'd always worked on delivering for families, had that hospice background, including time on the wards, and had been involved in church music since childhood, playing organ and singing in choirs. It seemed to be the right skillset."

Sean took the plunge, starting with a local company, Andrew Smith Funeral Services. He then moved on to C Waterhouse and Sons of Burwash, East Sussex, before joining Peasgood & Skeates last December.

"There's a lot to do here," he says. "We're bringing in new people and looking for caring and compassionate individuals seeking to make a career in the industry. We're very busy, and I'm absolutely loving it."



## EVENTS SUCH AS THE CHRISTMAS SERVICES HELP TO ENSURE THAT LOVED ONES ARE NOT FORGOTTEN

Sean Martin

Your Life initiative every Christmas," says Sean. "It happens over a period of several weeks and we invite 7,000 or so people to come along and remember their families who have been in care."

The company also sponsors a charity banquet and ball every autumn to raise funds for a chosen organisation. This year it will be for the Arthur Rank Hospice. "This year's event is still in the early stages of planning," explains Sean, "but we're looking at the possibility of holding it among the planes at the Imperial War Museum in Duxford, which would be a spectacular setting."

"Another thing we do at Christmas is to host a memorial service of our own in each of the towns where we have an office. They are celebrations of life and we liaise with local churches and invite those who have been bereaved to come."

"We often have to run it over two nights because the churches simply aren't big enough to accommodate all those who want to attend."

A seasonal tree festival in churches at Christmas is organised by the company as another way for people to remember their loved ones by hanging a card with a message on the branches.

Another innovative type of support is provided for those working in the care sector. Peasgood & Skeates runs a programme called 'Talks and Tours', inviting care home and GP nurses, junior doctors, clergy and others in to its premises, offering them a full guided tour and a presentation on how everyone can work together.

"They are often gatekeepers for the bereaved," says Sean. "When someone dies, they may be asked by the families what they should do about a funeral director. We want to show them

around so they can see our hygiene and cleanliness standards. By us being open and transparent, they can have confidence in recommending us."

Support for secular organisations is also important to the business. It sponsors a diverse range of activities, from local under-11 football clubs through to summer flower planters, designed to make towns look more attractive.

"We're also active in the Rotary organisation, especially in Saffron Walden," says Sean. "David Peasgood, the great-grandson of our founder, is still a funeral director and supports the business. He's also a SAIF Quality Assurance Inspector, and is involved with Rotary in the town."

Another staff member, Les Ames, who is now semi-retired, is a bearer for the business and used to be a singer in West End shows. "He's quite happy to go out to our local nursing homes and do singalongs for the residents there," says Sean.

"They absolutely love it – we get so many requests for him now that we're having to limit them to make sure he gets some time off!"

Help is also provided for local bowling clubs and golf tournaments. Sean explains that there is particular value in this. "Bowling in particular is something people enjoy and it can be very good at providing company for those who have recently been bereaved."

Support of a different kind is provided to the Women in Business network, in Cambridge, and engagement with other organisations such as local Chambers of Commerce is growing.

The Peasgood & Skeates community programme is helpful for everyone, as it supports local organisations while at the same time raising the company's profile.

The programme also fits into the business' annual New Year promotion of its pre-paid funeral packages, which include Golden Charter plans.

This is a huge undertaking, with some 250,000 leaflets delivered over the festive period.

"We're delighted to be able to do this work," says Sean. "We feel we have a duty of care to families we have provided a service for, and our community work is a good and sincere way of doing that."

"Events such as the Christmas services help to ensure that loved ones are not forgotten. We're both proud and pleased that we're able to do it." ●

## WE'RE LOOKING AT HOLDING THIS YEAR'S EVENT AT THE IMPERIAL WAR MUSEUM

Sean Martin

# WHEN TRAGEDY STRIKES

BY DR BILL WEBSTER



osing a child is every parent's worst nightmare.

That nightmare became a reality on a dark Canadian highway in rural Saskatchewan last month, when the charter bus carrying the Humboldt Broncos junior ice hockey players, coaches and team officials was involved in a horrendous accident. Of 29 people onboard the bus, 16 died including 10 players, two coaches, an intern, team trainer, their 'play-by-play' announcer and the coach driver. Others remain in hospital recovering from serious to critical injuries.

Normally, I wouldn't submit an article to *SAIF Insight* about a Canadian tragedy, but somehow this heartbreaking story has captured international attention and sympathy. Largely I believe because every parent recognises that 'this could have happened to us'.

The question becomes: What do we do when 'this couldn't happen here' does happen? Countless things have been done to express support for this community and those most directly affected. Sympathy has come from many sources, including Queen Elizabeth, political leaders, hockey teams, personalities and innumerable individuals. Everyone has been touched by this tragedy.

In such a situation, we struggle to know what we can 'do'. When helpless to change what has happened, doing something – anything – provides some sense of control in a situation sadly beyond our control. In attending prayer vigils, signing books of condolence, contributing to a GoFundMe initiative which has raised a record millions of dollars, leaving hockey sticks on porches, observing moments of silence at hockey arenas across the country,

everyone hopes such actions will help put the situation in a more meaningful context.

This is motivated by the deeper issue: 'What do you do when there is nothing you can do?'

Certainly, these are all good things. We all hope some good might come from the tragedy as we struggle to find meaning in circumstances that simply make no sense.

But for everyone affected by this disaster, right now there is nothing 'good' about the situation. Everyone asks why, looking for something or someone to blame or how the situation could have been avoided, because that would offer a 'reason'. Society has a desperate need to find meaning in everything, even when there may be none.

I do concur with Humboldt Mayor Rob Muench's assessment: "We will get through this." They will, but it will be a long journey.

The major goal after a traumatic incident is empowering survivors by enabling them to gain some sense of control in the immediate days and throughout the remainder of their lives; to somewhat mitigate feelings of helplessness; to make meaning of present symptoms in the light of past events; incorporating into their identity the experience that 'stuff happens' – even in Humboldt.

For those most directly impacted by the tragedy, it is about 'speaking the unspeakable'. People often find themselves unable to process what has happened or put it into words, but atrocities refuse to be buried. Almost as powerful is realising denial does not work for long.

Many lives were changed forever in a split second on that coach. Appropriate grieving lets people and communities recover,

heal, learn and grow. But let's not get ahead of ourselves. First you hurt, and then you heal. This will hurt for a long time. It will hurt when the ice hockey season resumes, when next year's playoffs revive memories, and a host of other 'triggers'.

I only hope the sympathetic support and compassionate care will still be there in those difficult times ahead, and not be short-lived as everyone on the outside moves on.

For people of Humboldt, it is not about 'getting over it' but how they can 'get through it'. It is not simply a question of grieving loved ones lost, not to minimise that in any way, but they face a deeper challenge in coming to terms with a world in which assumptions that 'this couldn't happen here' were held; now having to rebuild a world in which it has.

What makes this difficult for all of us is that our kids played hockey or soccer; our kids travelled in buses and cars to games; we have all been where these Humboldt parents are today, if not in reality, in our worst nightmares. This could have happened to us.

And so we can all say, paraphrasing JFK, that today "ich bin ein Humbolter". ●

Dr Bill Webster is the author of numerous books and resources for grieving people. He has some innovative resources which funeral directors and professionals can make available to their clients as part of an after-care programme. Check out Dr Bill's resources at his website, [www.GriefJourney.com](http://www.GriefJourney.com)

Linda D Jones,  
Executive Director of Resources,  
Tel: 0333 8000 630  
Email [linda@griefjourney.com](mailto:linda@griefjourney.com)  
[www.griefjourney.co.uk](http://www.griefjourney.co.uk)



Dr Webster



# GRIEF IS A UNIFYING FORCE

Welsh Labour's new Deputy Leader talks about bringing Westminster's parties together to reform child funeral costs

**C**arolyn Harris MP last month became the first ever Deputy Leader of Welsh Labour. For more than a year previously, she had been campaigning for a children's funeral fund, speaking publicly about her experiences when she lost her own son. Her campaign succeeded in April when the Prime Minister confirmed that England would follow Wales' lead in covering the cost of child burials and cremations.

Ms Harris spoke to *SAIF Insight* about that campaign, her local experiences in Swansea, and what the UK Government can do nationally.

**Could you start by telling us a bit about your background and your journey into political activism and, eventually, parliament?**

I always had an interest in politics; as a child I'd spend my weekend helping deliver leaflets for local councillors and would sit outside the polling station watching people going in to cast their vote rather than playing with all the other kids who had a day off school.

I was always that person that people would come to for advice or to help write a letter, even while I was working as a dinner lady, but I didn't see it as political at the time, just helping people out. When I was 34, I went to Swansea University to study social history and social policy; from there my confidence grew and I no longer felt like an outsider in the world of politics.

I began working for Sian James, then MP for Swansea East, and 10 years later I was selected to defend the seat in Parliament.

**You've been exceptionally brave in publicly sharing your personal testimony of loss, and of financial**

**hardship. What advice would you give other bereaved parents to help them talk about their experience and seek emotional support?**

We all grieve in different ways and my advice would be to cry if you want to cry, laugh if you want to laugh. Don't be afraid of your emotions.

When I first started publicly talking about losing Martin, I felt I was experiencing the grief all over again and I just wanted to shut myself away from the world. I was fortunate to have spoken with so many bereaved families and organisations over the last 18 months and shared our stories of loss. Talking is such a powerful therapy, but for some it can be quite difficult, especially at the beginning.

**It is unusual for campaigns to receive such levels of cross-party support. Was building that coalition of support challenging? What did it mean to you to have allies from across the political spectrum?**

It was difficult for me initially so speak out in Parliament about losing Martin. I didn't think I would be able to do it, but I was given so much support from my colleagues and from Jeremy Corbyn, which gave me the strength to stand in the chamber in November 2016 and tell my story.

From that day, the love and support I received from colleagues on all sides of the House was overwhelming. We have all lost loved ones and it is one of the many things that unifies us as human beings as well as politicians.

**You've been a high-profile campaigner for reform on child funeral costs, but can you say a little bit about the role that other bereaved parents have played in the campaign? How have you supported each other, and built this campaign up together?**

There have been times during this campaign when I have felt deflated, such as when the Chancellor had failed to include the fund in his budget, and I have received an email or a letter from a bereaved parent sharing their story and asking me to persist. These constant reminders of why a children's funeral fund is so crucial have given me the drive to continue pressing the Government.

**You represent Swansea East in parliament. What do you love most about your city? What sort of support have you received from your constituents, and from funeral directors in Swansea and beyond?**

The thing I love most about Swansea is the people of Swansea – that and my home which I rarely get to see these days as I'm so busy.

I have had tremendous support from the people of Swansea, which was one of the first local authorities to abolish their fees for under 18s at their cemeteries and crematoriums. From the day I first spoke of my loss in Parliament I have had constituents getting in touch daily to pass on their condolences and thank me for highlighting the issue.

I have met with many funeral directors, including Co-op Funeralcare, Dignity and independent funeral directors, all of which told me of their existing policies to waive their fees for children and pledged to continue doing so.

**Your campaign first had success in Wales, where you're a constituency MP, and then in England, where you had a voice via your seat in the UK Parliament, but there is still no such central fund in Scotland or Northern Ireland. Will you be taking your campaign there?**

I am already in discussions with some



Carolyn Harris MP

of my Scottish colleagues in Parliament as I would like this to be a UK-wide fund to eradicate the postcode lottery of local authority fees. I will not rest until every inch of the United Kingdom is covered by the children's funeral fund.

**Is there more the government can do, to further support the funeral sector in tackling funeral poverty?**

There needs to be a review of the Social Fund, which at present is capped at £700. With the average funeral costing £4,000 and the application form being more than 30 pages long, the Funeral Expenses Payment is incredibly difficult to obtain and counts for very little towards the total costs.

**Finally, you've just been elected as Deputy Leader of Welsh Labour; what ideas do you have for the future of Wales, and what campaigns will be next for Carolyn Harris?**

I intend to visit every constituency in Wales and engage with local members, to give them a voice and motivate them to become more active in their local communities and beyond. This is a campaigning role that I cannot wait to get my teeth into.

I am already in talks with local businesses and colleagues about doing another Kid's Lunch Club this summer, with the intention of replicating it all across Wales where families are affected by holiday hunger. ●

## Celebrants welcome news of children's funeral fund

Britain's leading association for professional Celebrants has welcomed a Government announcement, which will ensure that all grieving parents can lay their children to rest with dignity and respect.

Prime Minister Theresa May has confirmed the establishment of the children's funeral fund, which will pay for the cost of child burials and bring England in line with Wales

The decision followed a campaign spearheaded by Welsh Labour MP Carolyn Harris (see left), who needed a loan to bury her eight-year-old son after he was killed in a car accident.

Members of the Association of Independent Celebrants (AOIC) are already advised not to charge for child funeral or burial services – and its leaders have welcomed this Government move.

AOIC executive chair Philip Spicksley said both he and fellow members have long been concerned by the discrepancies that have existed with regards to paying for the burial of children for those families who cannot afford fees.

For the last two years the AOIC has supported the Child Funeral Charity, which petitioned for change while assisting families affected.

"I have been reliably informed of cases where children have been laid in mortuaries in circumstances where the parents are unable to pay fees," said Mr Spicksley.

"This mainly hits families where the parents are in work but on low wages and therefore unable to obtain a death or bereavement grant," he said.

He explained that, while all major funeral director firms do not charge for child funerals, a small number of independent funeral directors do make a charge.

"However, the problems really arise when a council or crematorium makes a charge for cremation fees or burial fees and these can vary depending on the age of a child," said Mr Spicksley.

The Government announcement has sent a message to the profession and that is to be welcomed, he said.





FULL MEMBERSHIP  
PENDING

Nicole Roberts  
**Peter Roberts & Son  
Funeral Services**  
Chapel of Rest  
Clwyd Avenue  
Prestatyn  
LL19 9AY  
Close date: 5 May 2018

Stephanie Douglas/  
Robbie Eve Murray  
**Herbert Murray Funeral Directors**  
29 Green Lane  
Ashton-on-Mersey  
Sale, M33 6PN  
Close date: 8 May 2018

Phil Lambert/Andy Lambert  
**AC Lambert & Son Ltd**  
69 Conway Road  
Llandudno Junction  
Conway  
North Wales  
LL31 9LT

**AC Lambert & Son Ltd  
(Branch of above)**  
31 Rhos Road  
Rhos on Sea  
Colwyn Bay  
LL28 4RS  
Close date: 15 May 2018

Adrian Satterly  
**Cleobury Funeral Directors**  
9 Talbot Square  
Cleobury Mortimer  
Kidderminster, Shropshire  
DY14 8BQ  
Close date: 15 May 2018

Hilary Jones/Anne Bradshaw/  
Darryl Godding  
**Ledbury Funeral Services**  
132 The Homend  
Ledbury, Herefordshire  
HR8 1BZ

**Ledbury Funeral Services  
(Branch of above)**  
Unit 1 Hereford Road  
Ledbury  
HR8 2PR

Pamela Forrester/Heather  
Forrester/Jeanette Ward  
**Forrester and Ward**  
4 Richmond Court  
Colne, Lancashire  
BB8 9HR  
Close date: 17 May 2018

Catherine Bush  
**E. Bush Ltd**  
79-83 Old Durham Road  
Gateshead, Tyne & Wear  
NE8 4BJ  
Close date: 20 May 2018

Leena Seenauth/  
Ranjana Raithatha  
**Angel Funeral Directors Ltd**  
267 Allenby Road  
Southall, Middlesex  
UB1 2HD  
Close date: 22 May 2018

**ASSOCIATE MEMBERSHIP  
PENDING**  
Simon Rothwell  
**Flexmort**  
Unit 1C Cotswold Buildings  
Barnwood Point  
Corinium Avenue, Gloucester  
GL4 3HX  
Close date: 15 May 2018

Simon Rothwell  
**Lifeart Coffins Ltd**  
Unit 1C Cotswold Buildings  
Barnwood Point  
Corinium Avenue  
Gloucester  
GL4 3HX  
Close date: 15 May 2018

ACCEPTANCE INTO FULL  
MEMBERSHIP

Mr D Mercer  
**Daniel Mercer Family Funeral  
Directors Ltd**  
63 Baring Road  
Lee, London  
SE12 0JS

Mr S Taylor  
**Taylor's Independent Family  
Funeral Directors Ltd**  
7 Station Approach  
Dorridge,  
West Midlands  
B93 8JA

Anne Beckett-Allen/Simon  
Beckett-Allen  
**Rosedale Funeral Home Ltd**  
Rosedale House  
63 Victoria Road  
Diss, Norfolk  
IP22 4SE

**Rosedale Funeral Home Ltd  
(branch of above)**  
Yard House  
High Street  
Attleborough  
Norfolk  
NR17 2EH

**Rosedale Funeral Home Ltd  
(branch of above)**  
Cross Keys House  
22 Hungate  
Beccles, Suffolk  
NR34 9TT

**Rosedale Funeral Home Ltd  
(branch of above)**  
16 Upper Olland Street  
Bungay, Suffolk  
NR35 1BG

**Rosedale Funeral Home Ltd  
(branch of above)**  
ARCADIA House  
19 Market Place  
Halesworth, Suffolk  
IP19 8BB

**Rosedale Funeral Home Ltd  
(branch of above)**  
16 Middleton Street  
Wymondham, Norfolk  
NR18 0AD

Carl Hogg/Sue Fields/Lee Hogg  
**Carl Hogg Funeral Service Ltd**  
49 Heath Street  
Golbourne, Cheshire  
WA3 3BS

Ian Skett/Darren Faragher  
**Ian Skett Funeral Service Ltd**  
186 Sutton New Road  
Erdington, Birmingham  
B23 6QU

Mr M Lee  
**Michael Lee Funeral Director**  
Park Road Funeral Service  
Blyth  
Northumberland  
NE24 3DL

Mr S Stork  
**Shayne Stork Family  
Funeral Services**  
104-106 Sprowston Road  
Norwich  
NR3 4QW

Mr K Moxon  
**Kevin Moxon Independent  
Funeral Directors**  
5 Ramshill Road  
Scarborough  
North Yorkshire  
YO11 2LN

**ACCEPTANCE INTO  
ASSOCIATE MEMBERSHIP**  
Mr J Atkinson

## JC Atkinson and Son Ltd

Sedling Road  
Wear Industrial Estate  
Washington  
Tyne and Wear  
NE38 9BZ

Mr C Caldwell  
**The Dodge Company**  
Units 11  
14-15 Ardglan Industrial Estate  
Whitchurch  
Hampshire  
RG28 7BB

**FULL MEMBER NEW BRANCH**  
Mr K Foster  
**Kevin Foster Funeral Services**  
11a Palace Road  
Bedlington Station  
Northumberland  
NE22 7DR

**Houghton Borough  
Funeral Services  
(Branch of Houghtons  
Funeral Directors)**  
2 Frederick Street  
Widnes  
Cheshire  
WA8 6PG

*Amendment from last month:*  
Mr P & Mrs J Martin  
**The Martins Independent  
Funeral Directors Ltd**  
38 Broadfield Barton  
Broadfield  
Crawley  
RH11 9BA  
(Purchased by Alex Jones  
Funeral Directors)

## ASSOCIATES CHANGE OF DETAILS

*Change to Name:*  
Mr P & Mrs C Yarwood  
**Secure Haven Urns  
& Keepsakes Ltd**  
No 1 Hospital Approach  
Broomfield  
Chelmsford  
CM1 7FA  
(formerly Secure Haven Ltd)

**FULL MEMBER NEW BRANCH  
(SCOTLAND)**  
**Andrew Anderson & Sons  
Funeral Directors Ltd**  
Funeral Home  
Glenartney Road  
Callander, Stirling  
FK17 8EB

**FULL MEMBER CHANGE  
OF DETAILS/ADDRESS**  
Mr R S James, Mrs P S James,  
Mr T I M James  
**James Brothers Funeral  
Directors Ltd**  
Leeds House, Colebrook Road  
Colebrook, Plympton  
Plymouth  
PL7 4AA  
(Formerly at Brixton PL8 2BW)

**FULL MEMBER NOT RENEWED**  
*Amendment from last month:*  
Mr P & Mrs J Martin  
**The Martins Independent Funeral  
Directors Ltd**  
38 Broadfield Barton  
Broadfield  
Crawley  
RH11 9BA  
(Retirement: Business Sold)

*Note: All pending members and  
associates have been advertised  
on the SAIF website for objections  
from SAIF members. Any objections  
should have been received by  
the close date shown for each  
application.*

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BOOKING  
FORM

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■ IFD College and BIFD Students: **£30pp**  
■ Members of the IFD College: **Complimentary**

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Number of attendees  Total Payment £

You can book and pay by visiting the events page on the SAIF website **OR**  
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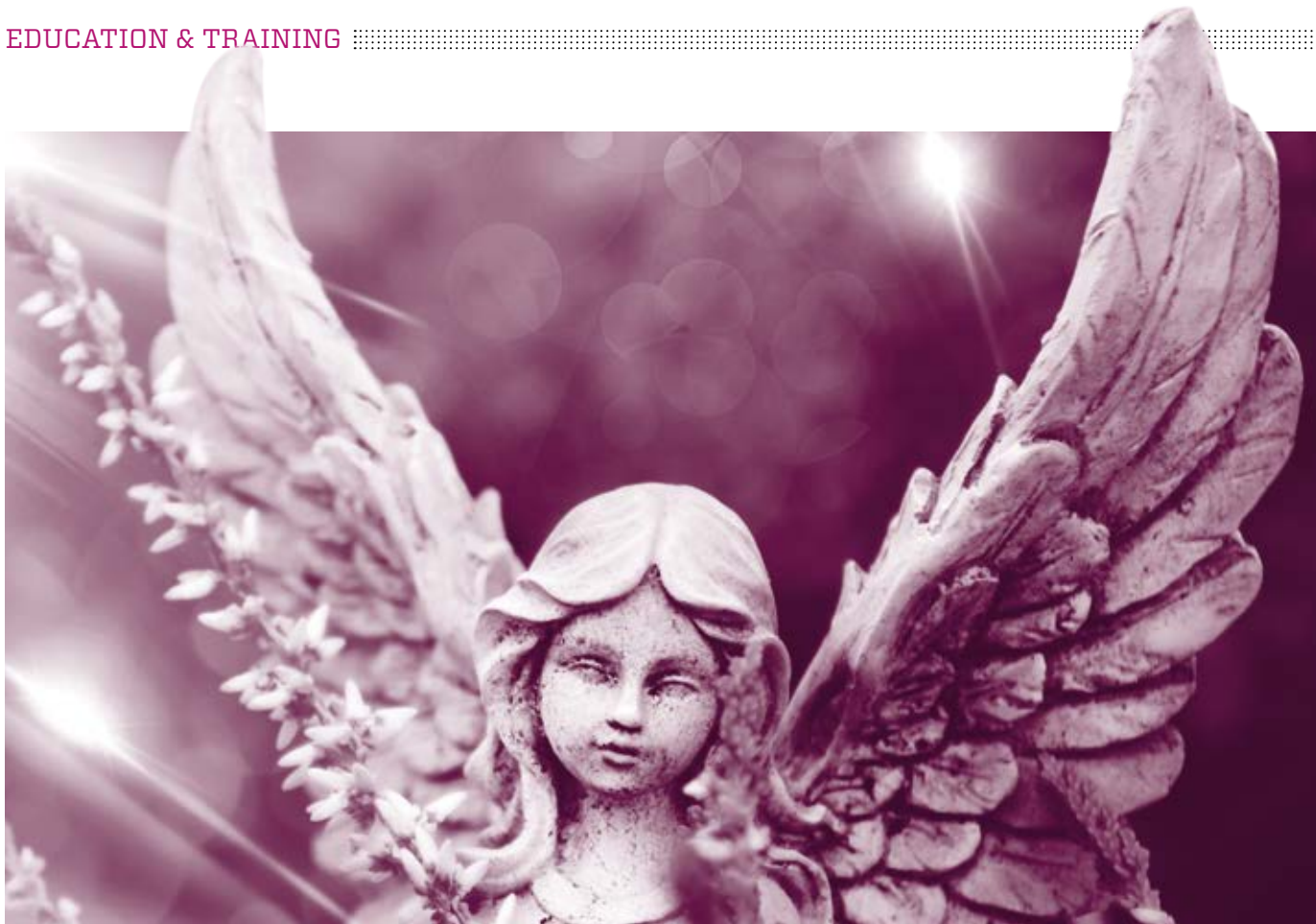
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# LEARNING TO DEAL WITH CHILD FUNERALS

The Independent Funeral Directors (IFD) College has launched a dedicated training course to ensure national standards from all involved in dealing with the trauma of infant deaths

Child funerals are among the most difficult and traumatic of events. They challenge everyone involved, from the families of the loved one who has died to those involved with providing the service, burial or cremation. They have their own distinct protocols and sensitivities and the rules and practice may sometimes differ from adult funerals. Those working in the profession and dealing with infant deaths really can't have enough training.

In recognition of this, the IFD College is shortly to launch a new education unit on child funerals. It has been accredited and is now being tested before being offered for study later this year.

Funerals for children have raised some controversy in recent years, most notably with the Mortonhall Crematorium scandal

in Edinburgh, where ashes of babies were buried in secret for decades.

The subsequent Infant Cremation Commission, chaired by Lord Bony, made dozens of recommendations, including new laws and guidelines to protect bereaved families.

The Scottish Government is also currently reviewing the whole funeral profession and has appointed its first Inspector of Funeral Directors. There is a general expectation in the profession that new regulations will follow.

Chris Parker, the Managing Director of Abbey Funeral Services in Tonbridge, Kent, is the Curriculum Development Director at the IFD College, as well as being its Chairman, and a fellow of SAIF.

She explains that events in Scotland have concentrated minds within the sector on education. "We needed to do

a root-and-branch review of what we were providing," she says. "The Bony Report also suggested that everyone involved in a child's death should receive appropriate training."

"We felt that we needed to look at how we matched up with the National Occupational Standards. I did a huge mapping exercise and found we already covered about 90% of these. However, one of the gaps was training around child deaths. All these factors convinced me that we really had to have something there."

The new course looks at a range of areas, including knowing the right terminology for the age and gestation of an infant or foetus; understanding current regulations; certificates required and general administration; and how crematoria deal with child remains.

It also covers what exactly can be put in local cemeteries to mark an infant grave.



Chris Parker

"You will usually find, for instance, that the restrictions in a child burial section will be a little looser than in the adult section," cautions Chris, "but funeral directors need to know that."

"They need to be giving the parents absolutely correct information so that they can make informed choices and receive holistic support."

"Another issue is bereavement care. You have to think not just about the parents, but also about other family, such as siblings and grandparents, and make sure that their needs aren't overlooked."

Those taking the course will be able to learn at their own pace, though a reasonable length of time to completion will probably be about three months. If people feel they need longer, they can say so. In total, it will require 30 to 40 hours of study.

"The course will be suitable for anyone who is dealing with a child death," Chris adds. "It is most likely to be funeral arrangers, but could be funeral directors and funeral operatives too. They would also benefit. It may be that people take it as a bolt-on to the administrator training they are already doing."

"Upon successful completion, people will

get both an IFD certificate and another from our awarding body, which is One Awards – formerly the Open College Network."

She feels that other UK nations and regions beyond Scotland will place greater scrutiny on the child funeral sector in the future. "I wouldn't be at all surprised if part of the regulation requirements demands that you train your staff in this to a certain level."

"I think that there's no danger in our profession being ready for that regulation rather than finding we have two months to put it in place. I'd rather have it in place first."

As with other IFD College courses, learners will attend a training day where the tutor goes through the learning outcome and assessment criteria and talks them through what they need to do to comply with the evidence-based approach.

Some parts of the course require essays to be written, while others – such as checking the identification of a body against a range of documents – can be supervised and marked off by an assessor who has witnessed the learner doing this.

"We try and use a range of different assessment procedures so we can chop and change according to a learner's needs. I think interest initially will come from Scotland, because of the particular circumstances there, but I hope it will prove to be of interest to others too."

## Latest IFD College schedule:

Date	Time	Course	Course Name	Location
26 June 2018	10.00 – 16.00	HS1-2	Health & Safety for Funeral Staff	Crowborough
27 June 2018	09.30 – 12.30	G1-2	Foundation – Funeral Practitioner	Llanelli
27 June 2018	13.00 – 16.00	HS1-2	Health & Safety for Funeral Staff	Llanelli
3 & 4 October 2018	10.00 – 16.00	AD1-6	Funeral Administrator	Gainsborough

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## Fivefold 'loneliness' increase after death of spouse

New Government data, released by the Office for National Statistics (ONS) in April, revealed that widows and widowers are at an increased risk of loneliness when compared with other groups.

Losing a husband, wife or civil partner leaves you five times more likely to experience loneliness 'often', compared to married peers, while almost a third experience loneliness at least 'some of the time'. The figures also shine a light on the multifaceted nature of loneliness, with unemployment, poor health, and deprivation amplifying the sense of loneliness among the bereaved.

Since the launch of the Jo Cox Commission on Loneliness last year, the topic has been high on the political agenda. As well as tasking the ONS with establishing a hard-evidence base on the problem, the Government has appointed Tracy Crouch MP as the UK's first ever Ministerial-lead for Loneliness and, later this year, will launch a new Government strategy to tackle isolation, in line with the Commission's recommendations. It is expected that a new fund to help charities and other organisations develop solutions to loneliness will be unveiled as part of the strategy.

The Government announcement was welcomed by Jo Cox's Labour colleagues and by later-in-life charity Age UK, a high-profile member of the commission. Age UK Director Caroline Abrahams said: "It has been a great privilege to be part of the Jo Cox Commission on Loneliness over the past year and... we are delighted that the Government has responded positively to its recommendations."

Before her death in 2016, Jo Cox had campaigned relentlessly for more action to be taken on combating loneliness, telling MPs: "I will not live in a country where thousands of people are living lonely lives forgotten by the rest of us [...] we must all reach out."

A number of SAIF members are already leading the way on tackling this loneliness by signposting the bereaved onto counselling services and supporting the work of charitable groups in their communities.

# FUNERAL EXPENSE REFORMS LAUNCH

A simpler process but no additional funding for the funeral expense payment scheme, as Government reforms social security

**A** raft of changes to the eligibility conditions for the Funeral Expense Payment scheme came in to force last month, as the UK Government sought to make it "simpler" for people to claim.

As of 2 April, those suffering a bereavement have six rather than three months from the date of the funeral to make a claim.

Successful applicants will also be able to receive contributions from relatives, friends or charities without it being deducted from the payment, and recipients will be able to submit the evidence required electronically, speeding up the claim process.

Campaigners have been calling for the application process to be simplified for some time, with a 2014 Citizen Advice Bureau report contending that, alongside the gap between actual costs and available support, the "confusing" and "time-consuming" application process had resulted in the scheme being "not fit for purpose".

Commenting on the reforms, UK Government Minister of State for Social Care, Caroline Dinenage MP, said: "Losing a loved one is a sad and difficult time and we want to make the process

of claiming a funeral payment as simple as possible."

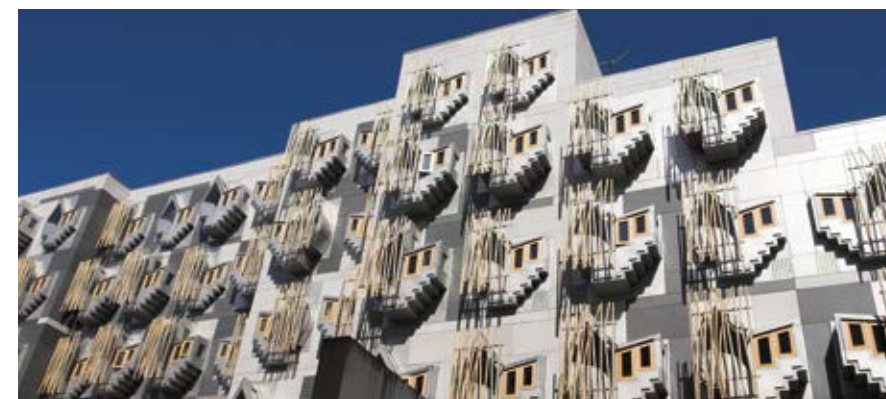
While the reforms have been welcomed across Westminster, opposition parties claim they don't go far enough, arguing that an opportunity to stem the growing problem of funeral poverty has been missed.

Funeral poverty reached an all-time high last year, with those struggling to meet the costs of a bereavement taking on an average debt of £1,680 according to the 2017 National Funeral

Cost Index, produced by insurance firm Royal London. In spite of the growth in funeral costs and associated debt, the maximum award available from the Funeral Expense Payment scheme has been frozen since 2003.

Green Party MP Caroline Lucas branded the continued freeze "cruel", claiming that it "heaps financial pressure on families going through the most difficult time". Anti-funeral poverty campaign group Fair Funerals has called on the Government to end the freeze and pledged to continue its campaign on the matter.

Changes to the Funeral Expense Payment Scheme are among a number of welfare reforms that came into effect from April, including an increase in the state pension rate and extra support for disabled people in the workplace. ●



## SCOTLAND LEADS THE WAY IN THAWING FUNERAL FUND FREEZE

**T**he 14-year freeze on funeral benefits has come to an end in Scotland, with the passing of the Social Security Bill on 25 April. The last-minute reform was introduced on the final day of debate by Ben Macpherson, the SNP member for Edinburgh Northern and Leith.

At present, low-income families across the UK receive up to £700 for excess funeral costs, which include elements

such as funeral director fees, coffins and flowers. This rate has remained static for over 14 years. Scotland will now be the first part of the UK to end the freeze, with Macpherson's amendment linking the rate of the Funeral Expense Payment to inflation. With inflation currently sitting at around 3% each year, it is expected that the Scottish rate will increase from £700 to £721 in the first year of implementation.

## Child funeral fund crusade reaches Northern Ireland

An Ulster Unionist councillor has begun a campaign to have a Child Funeral Fund established in Northern Ireland.

Commenting on the launch of her campaign, Councillor Julie Flaherty, who tragically lost her two-year-old son Jake in 2013, said: "I have been in the unenviable position of losing a child. I know, from bitter experience, the pain of loss, and any gesture from those in authority, no matter how small, is greatly appreciated."

However, in the absence of a functioning Northern Ireland Executive, the campaign will require action at the local level to gain immediate traction. Councillor Flaherty's own local authority, Armagh, Banbridge and Craigavon Council, unanimously agreed to waive the £52 cost of opening a grave for those aged under 18, which Councillor Flaherty described as a "small but important start".

Two further councils are due to consider similar proposals soon.



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JULIAN WALKER

SAIFCHARTER CHAIRMAN

# VIRTUAL TRUST

It has been an interesting few months trialling the first iteration of [localfuneral.co.uk](http://localfuneral.co.uk) – both engaging with funeral directors to encourage sign-ups and developing an understanding of the behaviour of those searching for a funeral director online.

Recently, my business had a lead from the site that led to a funeral being carried out. I was intrigued as to why the family, who were local, did not go directly to a funeral director but chose to use a website that is, after all, one step removed. In conversation, they explained that the deceased had wished to donate their body for medical research but it was refused. In the absence of a plan, they resorted to the internet.

They considered that [localfuneral.co.uk](http://localfuneral.co.uk) listings were tantamount to an endorsement of transparency and credibility. I took this to show that the site creates some ‘virtual trust’ in our company before any contact has been made – quite useful at a time when the media has created suspicion of our profession. They had looked at other funeral referral sites but appreciated the simplicity and immediacy of action on [localfuneral.co.uk](http://localfuneral.co.uk)

This month, which signals a new financial year for Golden Charter, we have extended our invitation to be a part of this service to independent funeral directors outside of SAIFCharter. The site is now

open to our Premier members (exclusive sellers of Golden Charter plans who are members of the NAFD or another recognised association) and, in accordance with our close affinity with SAIF, to those members of SAIF who do not sell Golden Charter exclusively or otherwise.

As we have previously stated, there will be no charge for listings or referrals until at least October of this year, so it makes sense to get involved. As you would expect with the creation of any new system there have been hiccups and teething problems, but I can personally vouch that it works and is bringing in enquiries – so can you afford to sit back and wait?

Anyone who knows even a little about web-based services will know that early adopters always have an advantage, and as [localfuneral.co.uk](http://localfuneral.co.uk) moves forward it will inevitably reflect the views of the companies involved in its early stages. I know many funeral directors are far from tech savvy, but the [localfuneral.co.uk](http://localfuneral.co.uk) team can help anyone through each and every step, while you remain in control.

## AGM news

Planning is well under way for our AGM and the Funeral Planner of the Year Awards on Saturday 15 September in Edinburgh. In Top Trumps terms it is a winner: it gives all of us the chance to have a weekend away in a truly great city; in a country I have, through countless trips to Golden Charter

Head Office, learned to love; among some of the proudest and most open-hearted people on this planet.

Plus it gives us an opportunity to reflect on the pressures of our profession, our traditional business models and what it means to be independent. We need to discuss regulation, the impact of digital, the actions of disruptors, of course the evolution of pre-payments, changes to consumer behaviours such as direct cremation, and most urgently, how we can work together to achieve success. Of course, the climax is the Funeral Planner of the Year Awards – a celebration second to none in the funeral calendar and valuable recognition for those achieving notable success.

I have to admit I have just realised that five days later I will be celebrating my 20th wedding anniversary – 20 years of perfect happiness. Where did I go for my stag weekend? Yes, Edinburgh – this has to be fate!

Look out for the invitation and bookings notification shortly. ●

JULIAN WALKER,  
SAIFCHARTER CHAIRMAN

# Business Matters

TAKE TIME TO FORWARD PLAN + STRENGTH IN NUMBERS WITH THE GOLDEN CHARTER TRUST + SAIF MEMBER COMMUNICATION + CHILDCARE SCHEME



## FORWARD PLANNING

Don't wait until the end of the financial year to think ahead for you and your business. Time spent now will pay off in the long run

WORDS: JONATHAN RUSSELL

Everyone thinks of checking their accounting results prior to their year-end to see if there is anything they should do from a tax efficient point of view. However, fewer people start the year with planning, and from a business point of view this is more important; the old adage that may roll out is 'failing to plan is the same as planning to fail'. I think this is too simplistic and I prefer to use a different analogy.

You wouldn't set off on a car journey unless you had a destination in mind. Having set a destination, you will then plan your

journey route potentially based upon the sort of roads you wish to travel on, or more commonly today, set the satnav. However, in both instances, if there is a problem on the route you may well change the route and maybe detour, head for a stopover or even change the destination.

Business is no different, you need a destination and a route to get there, and equally the final destination (which will not always be exact) may have staging points along the way.

A business plan does not have to be a formal document and include forecasts and cash flows, but it must account for your plans.

Ultimately, we will all die, so we have to plan an exit strategy. Exit is obviously the last step of any business plan and might be sale, closing down or passing on to others, but all need planning. With exit in mind you can then plan your route.

Planning does not need to be formal, but it does need to be done. ●

Jonathan Russell is a chartered accountant and partner at ReesRussell in Witney, Oxfordshire and Russell Phillips in Gerrards Cross, Buckinghamshire. His firms are members of the UK200Group of Independent Chartered Accountants and law firms.

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# STRENGTH IN NUMBERS

In previous articles, Trustees have looked at the regulatory requirements trusts have to meet, and the position of The Golden Charter Trust itself. This month, **Ian Barnett** looks at why a larger trust can provide more confidence than smaller options. Prior to his appointment as a Trustee in 2015, Ian was Manager of The Golden Charter Trust, and is a former Managing Director of Golden Charter Limited. Ian is also a former director of the Funeral Planning Authority

**A**s Trustee Gareth Howlett explained last month, the Trust's net asset value now exceeds £1 billion and this has become the headline figure when discussing The Golden Charter Trust.

There are many benefits to holding plan holder money in a trust with the scale of The Golden Charter Trust, and understanding these benefits will help independent funeral directors make an informed decision on how best to protect families' funds.

## Importance of scale

There are clear, practical advantages to having a large-scale trust.

One such advantage is the ability to manage cash flow for maximum benefit; a Trust with larger and reliable inflows of cash has more scope to invest and divest at optimal times and provides Trustees with the ability to make maturity payments without, for example, having to sell investments in a depressed market.

In contrast, smaller trusts can potentially run into real practical difficulties where a small and less reliable cash inflow restricts the optimum timing of investment decisions which may impact their ability to pay out maturities when they fall due. It is neither

prudent nor efficient just to hold cash.

From a family's perspective, a large, professionally run trust can provide a higher level of transparency. The impact on customers' confidence is clear: it's simple to find The Golden Charter Trust online, and its website is up to date with extensive information about its role, its independence, the people appointed to safeguard its assets, and in-depth performance reports. The accounts of The Golden Charter Trust and its subsidiary, The Golden Charter Trust Limited, are prepared and audited annually, with a consolidated statement of the Trust's net assets, at 31 March each year, published on its website.

Here again, the Trust's scale is key; it is able to offer plan holders professional, compliant and accurate information and, in a profession built on peace of mind, that goes a long way to reassuring families that their money is safe.

Underlying these benefits is the quality of professional investment advisers a large trust can secure. Large trusts benefit from being able to appoint the best possible actuaries and investment professionals to obtain the best advice.

## The alternative

Small, individual trusts have often been raised as an option for funeral directors. The potential issues with economies of

“...UNDERSTANDING THESE BENEFITS WILL HELP INDEPENDENT FUNERAL DIRECTORS MAKE AN INFORMED DECISION ON HOW BEST TO PROTECT FAMILIES' FUNDS”

scale are obvious enough – I work alongside seven trustees with extensive professional experience in different specialist areas; that alone would be difficult to achieve without The Golden Charter Trust's scale.

Beyond those concerns, now more than ever it is worth being cautious when considering the creation of a small trust. Further funeral plan regulation is being discussed in detail, but none of us can know what specific form it may take.

What we do know is that a large and successful fully

funded trust that meets the expectations of the Funeral Planning Authority should on balance be a safer haven for families' funds than an unproven start-up managed locally. A large-scale trust that has shown steady or significant growth for many years, and is helmed by a varied group of experienced investment professionals, will be more likely to be able to deal with whatever changes or challenges that may come along. A smaller, alternative trust may not be able to offer the same level of protection for families or funeral directors.

The Golden Charter Trust is well placed to weather future challenges as it has done since 1990. In the Trust, Independents have a prime example of how banding together can safeguard your own business' future and serve your families effectively. You have a trust in good health to maintain and build on that success. ●



Ian Barnett



The Trustees

## What to look for in a trust

1. Is it truly independent, and how is that independence demonstrated?
2. Is it absolutely clear that the interests of funeral directors and planholders are protected and free of influence from the plan provider?
3. Does it comply with the Financial Services and Markets Act (Regulated Activities) Order 2001 (RAO)?

4. Would it pass the kinds of tests future regulatory scrutiny could put on it?
5. Does it employ a member of the Institute and Faculty of Actuaries in order to maintain FPA compliance?
6. Do its advisers add value beyond the statutory requirements?
7. How does it communicate

and engage with the public?

8. Who audits its accounts and are the accounts published?
9. Does it produce consistent investment returns?
10. Does it have a diverse portfolio of assets to manage risk?

And finally, would starting and managing your own trust divert your attention and resources from funeral directing?



## EMPLOYER CHILDCARE SCHEME DELAYED

It was previously announced that the deadline for employer-funded childcare schemes available to new members was April 5 2018. Following a debate in the Commons regarding the long list of delays and hiccups that have beset the introduction of Tax-Free Childcare, this has now been put back to October 2018. This means that employers can continue to accept employees into their childcare schemes until October 2018. This can be part of a salary sacrifice arrangement, which can reduce tax and national insurance for both employers and employees.

## New health and safety standards

The ISO 45001 provides a set of processes for managing and improving occupational health and safety standards. For example, it states that a health and safety policy should be produced and arrangements, including top management responsibilities, defined. You should already have in place effective systems, such as formal policies, procedures, and risk assessments so these new standards should not affect you, but it does offer a useful guide to ensure that you stay on top of your legal duties.

## Pay and public transport disruptions

Have you had an employee who has been late to work, or failed to arrive, due to a problem with public transport and has requested to be paid?

While your employee may think that they have a right to be paid (as the absence is not their fault), this is not the case. The employer's obligation to pay under the employment contract

arises only where the employee is ready, willing and available for work – unless the employment contract states otherwise.

It is advisable to ensure that you have a clear stance on this. For

example, where disruptions are known about in advance, for instance strikes, you can insist the employee makes alternative travel and work arrangements.



# SAIF MEMBER COMMUNICATION



In this time of digital intervention, SAIF is looking to communicate with its members more via email, the SAIF website and its social media platforms.

It is therefore important, more so than ever before, to ensure SAIF holds the correct email address for your business, so you do not miss out on important communications. Your email address is also used to enable you to access the secure members' area.

As part of this process, and in line with the GDPR, SAIF will be sending to all of our members in due course Data Consent forms, which we would be grateful if you could complete and return back to the SAIF Business Centre. This will not only ensure that your contact details are correct but will enable us to update contact preferences.

SAIF will continue to send information by post to those who prefer.

## LOOKING TO THE FUTURE

*I have been in post for a year now – how the time has flown!*

*It has been an exciting year for me, learning about the funeral profession, and organising my first NFE, Education Day and AGM Banquet Weekend. I would like to thank Terry Tennens, Chief Executive, and Sam, Corinne and Angela and all those who have supported me throughout this year.*

*I look forward to many more years working for SAIF and its members.*



Competence can be described as the combination of training, skills, experience and knowledge that a person has and their ability to apply them to perform a task safely. Other factors, such as attitude and physical ability, can also affect someone's competence.

As an employer, you should take account of the competence of relevant employees when you are conducting your risk assessments. This will help you decide what level of information, instruction, training and supervision you need to provide.

Competence in health and safety should be seen as an important component of workplace activities, not an afterthought. Despite what you might think about health and safety, one thing is certain, employee training in general is essential for a business to be a success and with regard to health and safety, is absolutely essential to help in getting a competent workforce.

### So what training should I be arranging for employees?

The essentials include:

- Manual handling
- Fire safety
- Infection control
- First aid

The desirables are:

- Display Screen Equipment (DSE)
- Hazardous substances
- Accident/incident reporting
- General risks – risk assessments, slips, trips and falls

**Manual handling** – You are more likely to get an injury to an employee with the potential for a claim from a manual handling incident. Couple that with the lost time from that employee and it can be quite a headache.

Courses can range from one hour to half a day and cost anywhere between £150 and £295 for a group of up to 12 employees. After an initial course there should be a refresher every two to three years.

**Fire safety** – This should be an annual course but it can be done in a basic in-house update style. My suggestion would be to get some expert training with extinguisher use every three years, then an annual update by the boss, lasting about 10 minutes. Costs from a specialist training provider should be from £150 for a group and last around two hours.

**Infection control** – This should

# EMPLOYEE COMPETENCE

concentrate on the basics around the 'universal precautions', and you could use a specialist, however you will probably find it is something you have in-house skills to be able to put on yourself.

**First aid** – In my opinion a subject that is so important it should be taught in schools. Usually the one-day emergency first aid at work course is sufficient and courses range from £50 to £90 for one person, although I have seen it as low as £35. The course must give an HSE approved certificate and lasts for three years.

**Display screen equipment** – This should be for all employees who use a computer a lot while at work. There are some online courses that you could look at, but there is some basic information available on the HSE website that employees could look at to help them assess their workstation and work safely.

**Hazardous substances** – Training on this depends on whether you use a lot of chemicals at work. Yes, embalmers will do, but you might find their use is minimal. It could be included in the infection control training to save time and cash.

**Accidents and general risks** – Again this could be done in-house. The aim would be to make sure employees are aware of the risks around the premises and with the work itself as well as what to do if an accident happens and the reporting of it.

**Help is at hand** – If you don't want to hear 'you can't do this' then talk to a safety professional at Safety For Business free of charge, simply by calling 08456 344164.

You are also entitled to a discount on our fees when we help you with your health and safety needs. We can visit you to see how you are doing when it comes to compliance. This is free of charge apart from travel costs. So what have you got to lose? ●



BY SIMON BLOXHAM,  
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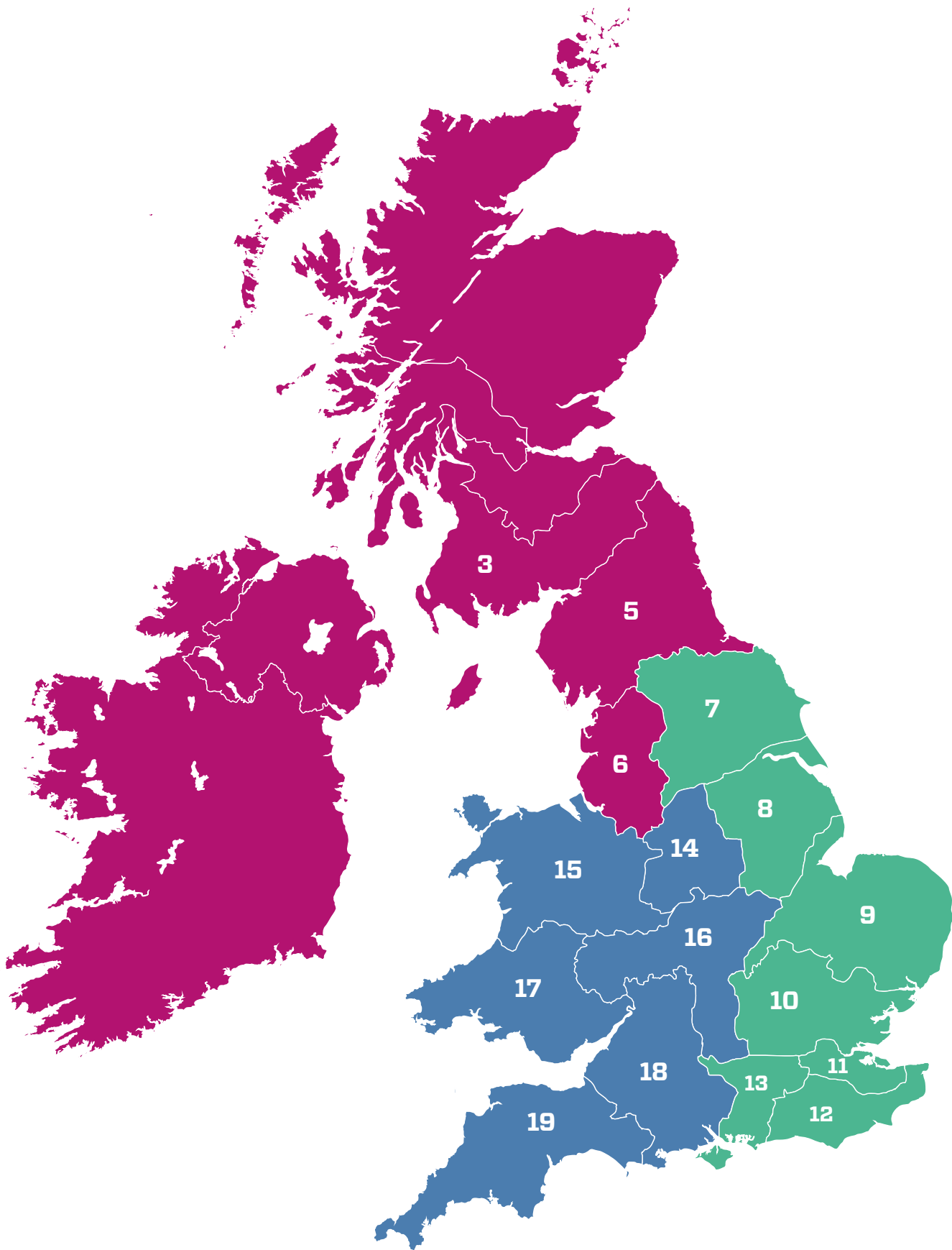
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The map shows the numbered regions that our Regional Sales Managers (RSMs) cover. See the RSM list opposite for your region and their contact details. You can get in touch with your RSM regarding anything you need to know about Golden Charter.

If your business doesn't have an assigned Regional Sales Manager, speak to Golden Charter's Business Development Managers (BDMs) about growing your business. Your local BDM can help you to identify your business requirements. To get in touch with the BDM for your area, use the contact details on the map.



# SAIF Associates Directory 2018

## CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

### Brahms Electric Vehicles Ltd

Mr S Cousins & Mr A Briggs (Milton Keynes)  
01536 384261  
electric@brahmselectricvehicles.co.uk  
www.brahmselectricvehicles.co.uk

### Superior UK Automotive Ltd

Mr Peter Smith (Aldermaston)  
0118 971 4444 • info@superioruk.com  
www.superioruk.com

### Woods Garage (Carriage Masters)

Mr D Wood (Sevenoaks)  
01732 453256 • woodsgarage@outlook.com

## CASKET & COFFIN MANUFACTURERS

### Bradnam Joinery Ltd

Mr B Spittle (Haverhill, Suffolk)  
01440 761404 • info@bradnamjoinery.co.uk  
www.bradnamjoinery.co.uk

### Colourful Coffins

Ms M Tomes (Oxford)  
01865 779172  
enquiries@colourfulcoffins.com  
www.colourfulcoffins.com

### DFS Caskets

Mr Martin Smith (Annan, Dumfries & Galloway)  
01461 205114 • dfscaskets@aol.com  
www.dfscaskets.co.uk

### W Gadsby & Son Ltd

Mr P Gadsby (Bridgwater, Somerset)  
01278 437123 • coffins@gadsby.co.uk  
www.gadsbywickercoffins.co.uk

### J & R Tweedie

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01461 206099 • www.jrtweedie.co.uk

### J. C. Walwyn & Sons Ltd

Mr K Walwyn (Ashbourne, Derbyshire)  
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### Leslie R Tipping Ltd

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### Musgrove Willows Ltd

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### Natural Woven Products Ltd

Mr A & Mr D Hill (Bridgwater, Somerset)  
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### P & L Manufacturing Ltd

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### Passages International Inc. Ltd

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01628 290220 • passages@tiscali.co.uk  
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Mrs H Hill (Bridgwater, Somerset)  
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### Tributes Ltd

Mr S Hoare (Poling, West Sussex)  
08453 888742 • info@tributes.ltd.uk  
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### Urns UK Ltd

Mr P & Mrs B Patel (Potters Bar, Herts)

01707 645519 • info@urnsuk.com  
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## CEMETERIES & CREMATORIA

### GreenAcres Woodland Burials

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### GreenAcres Woodland Burials Chiltern

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### Herongate Wood Cemetery

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enquiries@herongatewood.co.uk

### Westerleigh Group Ltd

Mr R Evans (Bristol, South Gloucestershire)  
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www.westerleighgroup.co.uk

## CLOTHING

### ACS Clothing Ltd

Ms P Robertson (Motherwell)  
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### Keltic Clothing

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### Waterfront Manufacturing Ltd

Mr A Jenkinson (East Harling, Norfolk)  
01953 718719  
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www.waterfrontmanufacturing.co.uk

## EDUCATION & TRAINING

### Independent Funeral Directors College Ltd

Corinne Pengelly • 0345 230 6777  
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### CPL Supplies

Mr W McGuckin (Castlederg, N Ireland)  
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### Fibrous

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### Funeralmap Ltd

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### G T Embalming Service Ltd

Mr G G Taylor (Brighton)  
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### Hygeco Lear

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### THW Refrigeration Ltd

Mr W Quail (Camberley, Surrey)  
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## FINANCE & PROFESSIONAL SERVICES

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### Frontline Communications Group Ltd

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### Goldray Funeral Consultancy Ltd

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### Ideal Sales Solutions t/a Ideal4Finance

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### Lemon Business Solutions Ltd

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0845 634 4166 • info@safetyforbusiness.co.uk  
www.safetyforbusiness.co.uk

### The Probate Bureau

Mr D Hartley West (Ware, Hertfordshire)  
01920 443590 • info@probatebureau.com  
www.probatebureau.com

### Redwood Collections

Mr S & Mr A North (Surrey)  
0208 288 3555 • www.redwoodcollections.com  
info@redwoodcollections.com

### SAIFInsure (Unicorn Insurance Brokers)

Mr B Hart • 0203 603 4194 • 0774 057 7654  
brian@saifinsure.org.uk • www.saifinsure.co.uk

### SAIF Resolve (Scott & Mears)

Bill Baddeley (Southend on Sea, Essex)  
01702 312737 • enquiries@saifresolve.co.uk  
www.saifresolve.co.uk

### Skingle, Helps & Co

Mr J Helps (Carshalton Beeches, Surrey)  
0208 770 1095 • www.helps.co.uk

### South Essex Insurance Brokers Ltd

The Manager (South Ockendon, Essex)  
01708 850000 • www.seib.co.uk

### Trident Marketing Anglia Ltd

Mrs V Beswick/Mr R Pearce (Semer, Ipswich)

01473 823700 • victoria@tridentmarketinguk.com  
www.tridentmarketinguk.com

### UK200group.co.uk

Ms S Wise (Aldershot, Hampshire)  
01252 401050 • admin@uk200group.co.uk  
www.uk200group.co.uk

### Utilitywise Plc

Mr G Mason (Tyne & Wear) • 0191 425 4791  
www.utilitywise.com • saif@utilitywise.com

### Zebra Finance Ltd

Mr A Snape (Derby)  
01332 680400 • www.zebrafinance.com  
enquiries@zebrafinance.com

## FUNERAL OFFICIANTS

### Association of Independent Celebrants

Mr P Spicksley (Lincolnshire)  
07783 323324  
chairman@independentcelebrants.com

www.independentcelebrants.com

### Humanists UK

Miss I Rosso •  
020 7324 3060 • ceremonies@humanism.org.uk  
www.humanism.org.uk

### Civil Ceremonies Ltd

Anne Barber (Kettering, Northamptonshire)  
01480 276080 • info@civilceremonies.co.uk  
www.civilceremonies.co.uk

### County Celebrants Network

Mr Eric Gill (Wiltshire)  
07770 625378 • ericgillcelebrant@outlook.co.uk  
www.countycelebrantsnetwork.com

### Fellowship of Professional Celebrants

Mrs T Shanks (Worthing, West Sussex)  
01903 602795 • celebrantraining@gmail.com  
www.professionalcelebrants.org.uk

### Institute of Civil Funerals

Barbara G Pearce (Kettering, Northamptonshire)  
01480 861411 • info@iocf.org.uk • www.iocf.org.uk

## FUNERAL PLANNING

### Golden Charter Ltd

Mr M Flanders (Glasgow, Strathclyde)  
0141 931 6300  
malcolm.flanders@goldencharter.co.uk

www.goldencharter.co.uk

### Golden Leaves Ltd

Barry Floyd (Croydon, Surrey)  
0800 854448 • barry@goldenleaves.com  
www.goldenleaves.com

## GRAVEDIGGER & EXHUMATION SERVICES

### DTH Burial & Churchyard Services

Mr D Homer (Measham, Swadlincote)  
07912 855460 • davidhomer67@gmail.com

## IT & WEBSITE

### Cloudberry Funeral

### Management Solutions Ltd

Mr M Robinson (Exeter, Devon)  
01803 229467 •  
enquiries@funeralmanagement.net

www.funeralmanagement.net

### Eulogica

Mr D I Wright (London) • 0845 351 9935  
diw@eulogica.com • www.eulogica.com

### I-NETCO Ltd

Mr G King (Newcastle upon Tyne)  
0191 242 4894 • gerry@i-netco.co.uk  
www.funeraldirectorwebsites.co.uk

### Oak Technology Ltd

Mr S Richardson (Wakefield, West Yorkshire)  
0844 414 2199 • enquiry@funeralssoftware.co.uk  
www.funeralssoftware.co.uk

## MEMORIALS & REMEMBRANCE

### Acorn UK (2006) Ltd

Mrs Wendy Owen (West Kingsdown, Kent)  
01474 853672/07956 143049

enquiries@acorn-uk.co.uk • www.acorn-uk.co.uk

### Cleverley & Spencer

Mr I R Spencer (Ashford, Kent)  
01233 630600 • enquiry@clevspen.co.uk  
www.clevspen.co.uk

### Cleverley & Spencer

Mr I R Spencer (Dover, Kent) • 01304 206379  
enquiry@clevspen.co.uk • www.clevspen.co.uk

### Fotoplex Grigio Ltd

Mr C Gray (Fareham, Hampshire)  
01329 311920 • sales@fotoplex.co.uk  
www.fotoplex.co.uk

### Groupe Delfosse - New Urn

Mr D Arnaud (Sault - Brénaz, France)  
0033 474 3726 928 • newurn@delfosse.fr  
www.newurn.co.uk

### Life Expressions (UK & Europe) Ltd

(Castleton, Derbyshire)  
0800 368 9233 • david@lifeexpressionsltd.co.uk  
www.lifeexpressionsltd.co.uk

### Love2Donate

Mr C Hankin & Mr B Thorogood  
(Bromham, Beds)  
0754 1165924 • sue@love2donate.co.uk

www.love2donate.co.uk

### MacIntyre Memorials Ltd

Mr A MacIntyre (Glasgow, Strathclyde)  
0141 882 8000  
info@macintyrememorials.co.uk

www.macintyrememorials.co.uk

### Memory Giving

Mr J and Mr M Walker (Reading, Berks)  
0845 600 8660 • theteam@memorygiving.com  
www.memorygiving.com

### The MuchLoved Charitable Trust

Mr J Davies/Ms J Baker  
(Amersham, Buckinghamshire)  
01494 722818

trustees@muchloved.com • www.muchloved.com

### Scattering Ashes

Mr R Martin (Newton Abbot, Devon)  
01392 581012 • info@scattering-ashes.co.uk  
www.scattering-ashes.co.uk

### Secure Haven Urns & Keepsakes Ltd

Mrs C Yarwood (Broomfield, Essex)  
01277 377077 cyarwood@securehaven.co.uk  
www.securehaven.co.uk

### Shaw's Funeral Products, Shaw & Sons Ltd

Ms Sarah Smith (Crayford, Kent)  
01322 621100 • sales@shaws.co.uk  
www.shawsfuneralproducts.co.uk

## OTHERS

### Dr Bill Webster

Grief Journey  
07711 908805 • www.griefjourney.com

### Funeral Service Journal (FSJ)

(Worthing, West Sussex)  
Editorial: Russ Bravo / Advertising: Denise Walker  
01903 604338 • editorial@fsj.co.uk • www.fsj.co.uk

### Funeral Zone Ltd

Mr E Gallois/Mr K Homeyard (Exeter)  
01392 409760 • www.funeralzone.co.uk  
sales@funeralzone.co.uk

### Beyond

Mr J Dunn/Mr I Strang (London)  
0208 629 1600 • james@beyond.lite

www.beyond.lite

### Professional Help Ltd

Mr C Betley (Burton in Kendal)  
01524 782910 • www.professionalhelp.org.uk  
info@professionalhelp.org.uk

### The Bereavement Register

(London) • 0207 089 6400  
help@thebereavementregister.org.uk

www.thebereavementregister.org.uk

### Trinity Mirror plc

Mr D Minns (Hull)  
01482 428866 • darren.minns@trinitymirror.com

www.familyannouncements.co.uk

## When We Remember

Jim Abraham (Narrabeen, New South Wales)  
0061 429 400 100

jimmnelabraham@gmail.com

www.whenweremember.com

### The White Dove Company Limited

Mr K Proctor (Loughton, Essex)  
0208 508 1414 • info@thewhitedovecompany.co.uk  
www.thewhitedovecompany.co.uk

## PRINTING & STATIONERY

### Gateway Publishing (Part of Mimeo (UK) LTD)

Mr M Moore (Huntingdon)  
01480 410444 • info@gateway-publishing.co.uk  
www.gateway-publishing.co.uk

### Polstead Press

Tracy Goymer (Stowmarket, Suffolk)  
01449 677500 • tracy@ghyllhouse.co.uk  
www.polsteadpress.co.uk

### RNS Publications

Mr C Shaw (Blackpool, Lancashire)  
01253 832400 • cs@ms.co.uk • www.rns.co.uk

## REMOVAL & REPATRIATION SERVICES

### Alba Repatriation & Cremated

### Remains Transportation

Mr S Murren (Paisley, Renfrewshire)  
07834 489766 • info@albarepat.co.uk  
www.albarepat.co.uk

### Cremated Remains Transport Services

Lord John P A Kersley (Bognor Regis, West Sussex)  
01243 583913 • advancesalesuk@aol.com  
www.advancesalesuk.com





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