



# Insight

A YEAR OF CHANGE  
IN HOW GOLDEN  
CHARTER INTERACTS  
WITH FAMILIES  
**PAGE 28**

BOOK YOUR  
PLACE AT  
EDUCATION  
DAY 2018  
**PAGE 31**



## INDIVIDUAL AND UNIQUE FUNERALS

INDEPENDENTS OFFER LOVED ONES A  
CHANCE TO CREATE PERSONALISED TRIBUTES



# Join us in saying thank you to the generation who gave so much

We're proud to announce that Golden Charter will be supporting The Royal British Legion and Poppyscotland again in 2018.

To help mark 100 years since the end of World War I, The Royal British Legion and Poppyscotland are inviting the nation to explore their First World War heritage and find reasons to say 'thank you' to the generation who 'served, sacrificed and changed our world'.

We are inviting you to get involved and send us your reasons for saying thank you. Look out for full information coming in the post soon and visit [mygoldencharter.co.uk](http://mygoldencharter.co.uk) for the latest campaign information.

**New in 2018** we are making it easier for you to participate and demonstrate your contribution to the charity. Full details coming soon.

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# Insight

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# Focus on what you do best.

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your independent interests.

## We know how much you value your independence.

The funeral industry may have changed but our passion for supporting our members has remained the same. We represent you on the issues that matter, from improving understanding of funeral pricing to influencing the legislation which affects your future. Let us take care of the big picture so you can focus locally on what you do best.

For over 20 years SAIF has been promoting and protecting the interests and values of independent funeral directors. Supporting our members is at the heart of everything we do, listening, responding and engaging to secure your independent future.

**Join SAIF now: visit [saif.org.uk](http://saif.org.uk) or  
call us on 0345 230 6777 or 01279 726 777**





TERRY TENNENS

SAIF CHIEF EXECUTIVE

# What is your cultural map as a business?

**D**ear friends, I heard anecdotally that in the past year the death rate increased by 20,000, which explains why most of our members were super busy during winter. With the population growth across the UK, we shall see over the next generation a gentle sustained increase in the national death rate for the longer term.

## Retail attrition in the high street

The BBC has been reporting the issues of high street retailers, stores such as Mothercare, Marks & Spencer's, Prezzo and Toys R Us, facing either administration or reduced outlets across the UK. The challenge of squeezed income from high business rates to digital competition, online shopping, and carrying too much debt.

Yet it is not all doom and gloom, there are a number of retail stores that are buzzing with growth, such as J D Sports, who are cleverly integrating a customer experience with digital technology and TV for an instore experience, with high brands such as Adidas and Under Armor. John Lewis stores are faring well, as is Hotel Chocolat and SuperDry.

Then you have brands like Primark sticking to its philosophy of pile them high and sell them cheap, akin to Lidl the challenger supermarket brand.

## Funeral home innovation

It is encouraging to see members across the UK re-thinking their client experience, from moving offices to engaging the community with Dementia Action Week initiatives, open days and using charitable events. On 14 June, SAIF suggests members take part in a coffee and cupcake sale for our strategic partner, the Alzheimer's Society. SAIF also recommends members train all their staff to become Dementia Friends, which takes 20 minutes watching an online video. When all your staff are

trained, SAIF will send you a Dementia Friends pack for your business and it is an important message to share in your local community – that you are dementia aware.

With funeral homes innovating from dark to pastel colours, some commentators suggest we are making death more palatable. Well, in the last two years of visiting many members across the UK, I am proud of the style and thought you put into your funeral homes. Instead of dark and dismal places hidden behind curtains and doors, I have seen new offices that combine a blend of art gallery, high-end café and professional, but not intimidating community hub. This is making funeral homes more accessible and enabling important conversations about death, which is vital. In SAIF's recent survey, we found only 28% of 40-55 year olds had made any disclosure of their funeral wishes and plans to their next of kin.

There is more work to do in ensuring funeral wishes, including passing ownership of digital technology to the next of kin, such as Facebook passwords and saving photographs.

## How do you use technology?

SAIF has a taskgroup of talented digital professionals, most of whom are funeral directors, planning and looking to the future of how we embrace technology in our day-to-day business operations and how we engage externally with the emerging generations where consumer choice is influenced by their digital experience from social media, websites and YouTube.

In June, we shall be surveying members' opinion and experiences. Please have a manager return the survey as we seek to equip our members as we listen to the hopes, aspirations, concerns and needs of your businesses in this online space.

## Code of Practice, Scotland

Please be aware that as the Scottish Government pioneers regulation as a first in the UK, the proposed shape of regulation will be submitted to Ministers of State by December 2018. Scottish SAIF is at the forefront of presenting our members' concerns and, along with our partners the NAFD Scotland, we will be given an opportunity to review those recommendations. We shall keep you informed with developments.

One important feature is that a Funeral Director's Code of Practice will become legislation in Scotland. We will be actively seeking to align the Code across SAIF for the whole of the UK. More news of that later this year.

## Future focused

Keep agile and future focused in your business; remember to serve each client as if they are your next of kin; and be relentless in the pursuit of excellence.

Education Day, on Wednesday 31 October, is a day to equip your business to be agile. A key facet of top class businesses is they have 'a learning mindset' because it brings a professional, caring and client focused funeral service.

Please book into the SAIF Education Day now and bring some of your staff – it's going to be an excellent day, see page 31 with the line-up of speakers. ●

With best wishes,  
Terry Tennens

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

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**SUZANNE GRAHAME**

GOLDEN CHARTER CHIEF EXECUTIVE OFFICER

# A fundamental shift

Joining Golden Charter last December was a little like jumping onto a moving vehicle. The company was in the middle of a long term, fundamental shift in its role in response to funeral directors' requests.

That project began in earnest in late 2016, and the first results are now clear to see. There are still steps to take, but how Golden Charter works today has changed markedly.

Third party intermediaries' sales were the first change, and among the most dramatic. Third parties were a huge driver of funeral allocations to Independents – in 2015/16 they made up 24% of overall plan sales providing you with more than 15,000 future funerals. It was a new, fast growing space, but one we could control less effectively than plans sold by Golden Charter. The company listened to your concerns about higher cancellation rates and decisively ended relationships with those intermediaries who could not always meet your standards.

Some third parties provided significant allocations. This was a fundamental change to your business and its impact should not be understated – those allocations now make up around 14% of our plan sales, and in truth the difference will have gone to competitors.

Turning away those plans was right for you and for those customers.

A positive outcome of ignoring this kind of third party is obvious: you are receiving higher quality plans, as we saw when our in-year cancellation rate more than halved year on year. Equally, I don't need to remind anyone of the magnifying glass put on funerals recently by politicians, consumer groups and the press. It was correct to turn away from those high-volume third parties so early, doing the right thing to reflect funeral director values and not waiting for public concerns to force the change in practice. If we agree such plans are suboptimal in value for you and your families, you should think long and hard about accepting plans sourced from these firms. A practical way to achieve that would be by working exclusively with Funeral Planning Authority (FPA) registered plan providers.

Working directly with families, together we were also ahead of public sentiment. Early in 2017 we made another major change when Golden Charter shifted from outbound telemarketing calls to only inviting calls into our contact centre, prompted by advertising. From YouGov and our plan holder research, we know some families are more comfortable planning ahead without going through a funeral director. Our model gives those families an option, ensuring their needs are front and centre while securing you a future funeral which would have gone elsewhere. This month's feature on our contact centre (page 28) shows what a success that

development was, and reflects not just our staff's passion, but their focus on meeting families' needs.

These changes arose from SAIFCharter members' feedback and the association's working groups. It's no coincidence our regular surveys of funeral directors began in 2016 – sales quality and intermediaries were key points raised often, and that regular corroboration from you helped to change the shape of a fundamental element of the company's business model. Every Independent who accepts Golden Charter plans is invited to provide views this way annually; we want to hear from everyone and make decisions based on the full range of Independent views.

Other topics arise in your survey responses, and we attempt to deal with these one by one. Concerns raised in 2016 have now been addressed including through increasing prices during this challenging, price sensitive time. Wills were also removed from Value Plans – you had questioned the Will's relevance within plans for budget conscious plan holders.

Plan processing and application administration were also raised regularly, and changes to our systems are evolving to enhance their quality. There has been a 93% improvement in the number of outstanding plans at the end of the year, funeral directors and customers now receive their documentation within an average of two days (from six in 2016/17), and you are now approached by a single advisor for a plan rather than hearing from several contacts.

There is always more to do; your other feedback shows us some of the key points of focus. We are reviewing how we identify and support those who do and do not sell funeral plans, and more widely looking at the role of Wills. We know from customer research that the inclusive Will influences customers to choose Golden Charter over competitors, and some of you have reported similar competitive advantage locally, so this is a key area where we need to get the best balance for funeral directors and customers.

I have no doubt the company can go further to improve all the areas important to your business – it has done so before after all. The changes I have outlined here were significant. To have successfully repositioned the business is progress; that it happened in response to funeral director feedback is key.

Please keep using the survey to tell us your views – the things that work well for you and those which no longer suit your business model. We are here for the wider benefit of Independents: the outside environment is evolving quickly, consumer behaviours are changing, and what was right for yesterday may not be the right thing for tomorrow. ●

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

## Lifelong learning: The IFD College provides training essential to the profession

At this year's SAIF Education Day in October, the focus will be on the need for continual learning. Here Nicola Jarman discusses her new role as an Internal Verifier (or IQA) for the IFD College and how the courses provide high-quality training.

I have to admit to a huge sigh of relief when I reached the end of my Internal Quality Assurance Course enabling me to start work as an Internal Verifier (or IQA) for the Independent Funeral Directors (IFD) College. It has been a timely reminder to me of the pressure those who I train or assess may feel as they work towards their IFD College qualifications, gathering evidence and compiling portfolios.

This particular course is built on the knowledge I had gained from A1 Assessor training some years ago and I am immensely grateful to those assessors and learners who

supported me by permitting me to record their assessments as evidence for my own coursework.

I am delighted to be in a position to offer more to the IFD College as it moves forward with its range of accredited courses for vocational training. As there is most definitely no 'one size that fits all' when it comes to learning, it is great to be involved with training where the pace is dictated by the students themselves and

with great flexibility, acknowledging that we are all individuals, not only in our experience but in our styles of learning – a far cry from more traditional approaches to education.

My enthusiasm is fired by the IFD College having its own distinct identity, which sets it apart from, and certainly complements, other training providers in the funeral profession. As it keeps pace with the changes in law and good practice, the College offers great opportunities for acknowledging and rewarding the skills and expertise of a company's most valuable assets – those wonderful and highly dedicated members of staff.

NICOLA JARMAN DIP. FD, MIFDC, MBIFD



Nicola Jarman

### COURSE DATES

The Independent Funeral Directors (IFD) College has announced its latest course schedule.

The dates are below.

The IFD College will soon be looking to put together a schedule for courses in autumn/winter 2018. Courses are scheduled where we know there is sufficient interest to run

them – this means that if the College Administrator is not aware of your interest they may not be run in your area. Please contact [corinne@saif.org.uk](mailto:corinne@saif.org.uk) if you are interested in attending any courses.



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
17 July 2018	09.30 - 12.30	G1-2	Foundation - Funeral Practitioner	Taunton
17 July 2018	13.00 - 16.00	HS1-2	Health & Safety for Funeral Staff	Taunton
17 August 2018	09.30 - 12.30	HS1-2	Health & Safety for Funeral Staff	Shiremoor, Newcastle
17 August 2018	13.00 - 16.00	G1-2	Foundation - Funeral Practitioner	Shiremoor, Newcastle
3 & 4 October 2018	10.00 - 16.00	AD1-6	Funeral Administrator*	Gainsborough

\*Student must have attended and be progressing with Foundation - Funeral Practitioner before attending either the Funeral Operative or Funeral Administrator course

# Life after GDPR

The EU's new data protection rules are now in effect. Businesses handling people's personal information must now comply with the General Data Protection Regulation (GDPR), which the UK's Data Protection Bill will enshrine in law.

SAIF and Golden Charter have both provided a range of guidance for members. Visit [saif.org.uk](http://saif.org.uk) where the members' area provides resources to help independent funeral directors ensure compliance.

The regulation puts people's rights to the forefront. Alison Wilson, Director of Compliance & Risk at Golden Charter, told *SAIF Insight* earlier this

year: "The main difference compared to the previous data protection law is that GDPR puts more of a focus on individual rights in terms of what data companies collect, what they do with that data and the public's access to that information. It gives people the right to have easier access to the information held about them, free of charge. The law also gives them the right to have it deleted, where appropriate."

Your Golden Charter representative can also provide assistance, as can the Information Commissioner's Office at [ico.org.uk](http://ico.org.uk)

For more information, visit [www.saif.org.uk/news](http://www.saif.org.uk/news)

**KNOW THE SCORE**  
For a full guide to GDPR visit the ICO website [ico.org.uk](http://ico.org.uk)

**GDPR came into effect on 25 May 2018. 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.**



Alison Wilson, Director of Compliance & Risk at Golden Charter

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## POLSTEAD PRESS: A PROUD ASSOCIATE MEMBER OF SAIF

Nestled in the heart of the beautiful county of Suffolk, Polstead Press is proud to work with and on behalf of funeral directors all over the UK.

In recognition of this, the firm would like to remind all SAIF members of the fabulous free trial it still has on offer for all new potential customers.

The free trial gives you the opportunity to try Polstead Press' order of service process, at no cost to yourself.

Tracy Goymer from Polstead Press said: "We are confident that once you have seen how professional our service is and how smooth it runs, you will be happy to work with us again."

"With more than 25 years in the profession, we have built up excellent relationships and are proud members of SAIF."

▼  
If you would like to take advantage of this free trial offer, please contact Tracy on 01449 677500 or email [tracy@ghyllhouse.co.uk](mailto:tracy@ghyllhouse.co.uk) and quote the code 2018FT.

ADVERTISING FEATURE

## Marathon superstar

**M**ark Broom was one of the 40,255 runners who endured record temperatures to complete the gruelling 26.2-mile Virgin London Marathon on 22 April.

Mark, whose partner Jo Hodgson works at C Fewster & Son in the Hull area, was able to raise £2,000 for the SportsAid charity, thanks to support from friends, family, work colleagues and other local businesses, including Golden Charter.

Mark said: "The race day itself was a fantastic experience and one I shall never forget. Although I had set myself a target time based on the training that I had put in over a cold winter and spring, on the day the heat prevented any such ambitions. I soon realised at about quarter distance that just finishing was going to be my main objective."

Despite the challenging conditions, he crossed the finish line on The Mall in five hours 18 minutes.

He said: "I received a fantastic response from many people and organisations, such as Golden Charter, to help me reach my fundraising target. SportsAid do an incredible job of supporting young British sportsmen and women who aspire to be our next Olympic, Paralympic, Commonwealth and world champions. In the last three years, SportsAid has helped more than 5,000 of the nation's brightest 12-18 year olds achieve their potential. The impact on British sport and, as a consequence, the



Mark Broom raised funds for SportsAid

British public has been huge."

Looking back Mark said he had great memories of the day: "If there's one overriding memory that I have of the race - apart from relentless pain - it's the overwhelming support that I and all the runners received from the crowds that lined the course. It was deafening at times, but without this I'm sure a lot more people would not have made it to the finish."

"I would especially like to thank Jo and her mum Roz for putting up with me for the last four months while I seemed to focus on nothing else but running, and their support on the big day"



Delivery of the new fleet to H Kemp and Son Limited in East Yorkshire

## NEW FLEET OFFERS COMFORT AND LUXURY

**D**avid and Fiona Kemp from H Kemp and Son Limited, Cottingham, East Yorkshire, were delighted to take delivery of their new fleet of Jaguar XJ funeral vehicles, provided by Wilcox Limousines. Following a complete refurbishment inside and out, the cars have been brought back to showroom standard and David can now offer his families the opportunity to travel in comfort and luxury.

## Further expansion for the largest independent Scottish funeral director

Scotland's largest independent funeral director, William Purves, has expanded its independent portfolio with a double acquisition in Northumberland and a new launch in Fife, bringing the company's total branch coverage to 31 across Scotland and North East England.

In April 2018, the company acquired Gary Staker Funeral Directors, Monkseaton, and Affordable Funerals, Shiremoor, both in Northumberland, bringing the total number of North East businesses to eight. Four weeks later, the company announced its first Fife-based branch, William Purves, in St Andrews.

Continuing to trade as Gary Staker, the successful Whitley Bay-based firm is trading business as usual with services delivered by Gary and his team of four. They intend to build on 15 plus years of expertise and support to Tyneside local communities with new investment in branding, fleet, facilities and funeral planning generally.

Opening the first St Andrews branch as William Purves is a commitment to the Fife area as the team is headed up by Syd Stevenson, a born and bred St

Andreas who has more than 20 years' experience in delivering the highest quality of bereavement support and funeral planning to families in the East Neuk of Fife. He also leads a team of four from newly refurbished premises which offer arranging, viewing spaces and a valuable service room for 60 complete with car parking.

William Purves Funeral Directors is one of the oldest family businesses now in its fifth generation with Chairman Tim Purves at the helm. The Edinburgh-based company offers services across 15 brands and 31 locations in Scotland and North East England. Tim said: "Our business is based on four core values: compassion, respect, integrity and dedication. We are excited at the prospect of providing families in North Tyneside and North Fife the highest quality service at their time of need. In addition, our experience in arranging funerals means we are more than equipped to help families trigger an awkward conversation about future planning and we look forward to building strong, long-lasting relationships in these communities."

## Rob Roy Challenge

The Rob Roy Challenge has seen 5,500 people raise over £3 million for charities, and this year Golden Charter's Malcolm Flanders will be joining them.

The Challenge, which involves a 14-mile walk followed by a 56-mile bicycle ride, is taking place on Saturday 23 June. Malcolm will be taking part on behalf of Maggie's, the charity that helps people live with cancer. He said: "We all know of friends and family who have had to live with cancer, and Maggie's is a brilliant way of helping people cope with the challenge and get on with their lives at the same time."

▼  
To support Malcolm and make a donation to Maggie's, visit Malcolm's JustGiving page at [www.justgiving.com/fundraising/flanbellnet](http://www.justgiving.com/fundraising/flanbellnet)



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# Grief Journey tour with Dr Bill Webster

WORDS: LINDA JONES, EXECUTIVE DIRECTOR, GRIEF JOURNEY UK

Last year, I was delighted to be invited to assist Dr Bill Webster as Executive Director of Resources for Grief Journey to promote the work and resources of Grief Journey in the UK.

Dr Bill has conducted bereavement seminars in the UK for more than 20 years and his words of encouragement and expertise speak for themselves.

In May, an ambitious itinerary was organised, beginning in Southampton with Jonathan Terry Funeral Directors who hosted two highly successful seminars. These proved so positive and helpful that a further supply of Dr Bill's books, *Lost for Words* and *Now What?*, which Jonathan made available to participants, was required.

Next, Dr Bill was off to Newport to present seminars for Tovey Bros Funeral Directors. James Tovey said: "Bill's seminar on Children and Loss was well received by representatives from various local organisations including hospitals, hospices, schools and bereavement support groups. He explained the behavioural expressions seen in children, as well as some practical guidelines of support. Bill's seminar for the bereaved focused on how people can find ways to move through the hurt and find the healing that they need

and want. The feedback from attendees was extremely positive, as always, many of whom have registered to attend our bereavement support group."

On the next leg of his seminar journey, Dr Bill was hosted by Jane Bennett and her team at Bennetts Funeral Directors in

Brentwood. He conducted two full days of back to back seminars of Grief Journey Essex, which incorporates Bennetts Funeral Director, T Cribb & Sons and Paul King Independent Funeral Directors.

Jane Bennett said:

"I think these seminars were better than ever." Dr Bill was also happy to attend Bennetts Memorial Day where he spent time speaking and sharing with bereaved families.

Dr Bill then travelled to Croydon and spent

two days with Rowland Brothers International, where his seminars were warmly received.

It's fair to say that with such positive and encouraging responses from across the country, that Dr Bill has lots to offer. Dr Bill explained: "For me, the best part about such a positive reception was to be reassured that I am not finished yet." Dr Bill is still as passionate about grief support and how he can make a difference in the UK.

I never tire of listening to Dr Bill and look forward to next year when he returns to the UK. He plans to call next year Dr Bill's First Farewell Tour, while pointing out that the Rolling Stones had 17 final farewells.

If you would like to host a seminar or receive any of Dr Bill's books or resources, email me direct at [linda@griefjourney.com](mailto:linda@griefjourney.com) or call 0333 8000 630 or 07779 108 760.

LINDA JONES, EXECUTIVE DIRECTOR FOR GRIEF JOURNEY UK

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# Charity golf event

The seventh annual Ginder Memorial Golf Day will take place at Aldwickbury Park Golf Club in Harpenden on Friday 13 July in aid of Group B Strep Support

**T**he Ginder Memorial Golf Day 2018 will take place at Aldwickbury Park Golf Club on Friday 13 July 2018.

For your chance to book, sponsor or donate a prize please contact Daniel Ginder on 07789 007906

or email [daniel@ginder.co.uk](mailto:daniel@ginder.co.uk) or fill out the form below and return it to a member of The Ginder Family, Lynsey White, Craig White or to a branch of M K Ginder & Sons, with a cheque made payable to BENAN GOLF.

Daniel Ginder, M K Ginder & Sons, Unit 1B Greycaine Road, Watford WD24 7GP. An itinerary will be issued nearer to the event. For more details, please contact Daniel Ginder on 07789 007906 or email [daniel@ginder.co.uk](mailto:daniel@ginder.co.uk)

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---

PLAYER NAME(S):	HANDICAP(S):	DIETARY REQUIREMENT(S):

## VERSATILE VEHICLE

John Short & Son Funeral Directors has been a loyal Coleman Milne customer for more than 30 years and currently operates a fleet of five Mercedes E220 hearses and limousines. With more vehicles on order for later in the year, the company has now taken delivery of a removal vehicle.

The Tourneo was fitted with a Z-Fold deck which is one of the most versatile options on the market. The deck can carry up to two deceased or can be folded away to allow full function of all passenger seats in the rear.

John said: "We're thrilled with the service we've had from Coleman Milne over the years, and our clients



appreciate the comfort and elegance of the vehicles."

Based in Staffordshire, John Short & Son offers a nationwide service to grieving families. Now in its sixth generation it has an outstanding reputation for care and compassion which has stood the test of time.

## CALENDAR DATES

We are in the process of creating a calendar to run in *SAIF Insight* magazine. It would feature the main holidays,

including religious dates. If you have any dates you wish to include, please contact the SAIF Business Centre at [info@saif.co.uk](mailto:info@saif.co.uk) or call 0345 230 6777.

## SAIF Resolve: Taking the headache out of debt recovery

Ask any funeral director their biggest headache and the chances are that getting paid promptly or, indeed, at all, ranks very high on their list.

The amount of time spent chasing money can be demoralising and, often, fatally damaging to a business. £38 billion is owed to the nation's small businesses, including funeral directors, and 25% of all businesses go into liquidation do so because they are

owed money. Frightening statistics indeed - and ones with which SAIF Resolve is all too familiar, so do not become part of them - act today.

SAIF Resolve is a professional debt recovery company that has been assisting its clients for the last 29 years with the age-old problem of collecting money owed for services.

In that time, SAIF Resolve has been providing clients with an unrivalled level of service and professionalism in the recovery of delinquent accounts.

Contact Bill Baddeley on 01702 312737 for further details.



ADVERTISING FEATURE

## LETTER

**SAIF**  
**INDEPENDENT**  
**FUNERAL**  
**DIRECTORS**

## A special thank you for local funeral director

SAIF members pride themselves on offering the highest standard of care and attention to the deceased and their family and friends.

Earlier this month, SAIF received a thank you note from one of its members' customers, who agreed for the following to be published:

"Sadly, my mother passed away on 5.4.18. We engaged the services of one of your members - David Hendy Funeral Services in Camborne, Cornwall - who was represented by his son Martyn Hendy, who dealt exclusively with us throughout, showing extraordinary kindness and professionalism. Martyn carried out his services with great compassion and understanding and **nothing** was too much trouble.

"Our every wish at this sad and difficult time was catered for. We are writing to let you know that this is an excellent local family firm."

▼  
 If any SAIF member wishes to include feedback in future issues of *SAIF Insight*, please ensure you receive full permission from your client. Once approval has been granted, email the approved information to SAIF at [info@saif.org.uk](mailto:info@saif.org.uk) or post to SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB.



# Mysterious rise in death rates

**T**here has been a substantial increase in death rates in England and Wales - and no one seems to know why.

In the first seven weeks of 2018, there were an extra 10,375 deaths (a rise of 12.4%) compared with the previous five years.

Writing in the *British Medical Journal (BMJ)* Lucinda Hiam, a GP and Honorary Researcher at the London School of Hygiene and Tropical Disease, and Professor Danny Dorling from the University of Oxford, say the Government is failing to investigate rising death rates and worsening health.

Although the deaths increase cannot be explained by an ageing population, flu epidemic, or cold weather, Hiam and Dorling note unusual trends in the NHS.

On 2 January, thousands of non-urgent operations were cancelled and many hospitals were at or beyond safe working levels.

The writers say the past five years have been challenging for health outcomes in the UK. They also point out that the Office for National Statistics (ONS) has recently reduced its projections of life expectancy for men and women in the UK by almost a year each - it's estimated more than a million lives will end earlier than expected.

Meanwhile, it is not only the figures

for older people that are concerning. The infant mortality rates for the UK's poorest families have risen significantly since 2011. In 1990, the UK ranked seventh best in Europe by neonatal mortality rate. Only six countries had better outcomes. By 2015, it ranked 19th.

On 1 March, ONS announced that there had been "noticeable falls in female life expectancy at birth in the 20 per cent most deprived populations in England". The more affluent are affected by these trends too. The rise in life expectancy for better-off groups of men and women has abruptly slowed compared with the 1890-2010 norm.

Dr Hiam said: "Health outcomes in the UK have been worsening over recent years, and mortality figures from the ONS for the first seven weeks of the year are cause for further alarm.

"It is time for an urgent investigation to explore why for some in the UK, unlike Europe, life expectancy is not only stalling, but reversing."

Along with Professor Dorling, Hiam believes there is "a clear lack of consensus" over the reasons for the rise in deaths - and they call for urgent investigation by the Health Select Committee of the House of Commons.

"The latest figures for this year make the case for an investigation stronger and more urgent with each passing day."



### 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 31 for more information, including the booking form, and find out more on the SAIF website at [saif.org.uk](http://saif.org.uk)

# SAIF Summer Family Fun Day

All SAIF members, associates, retired directors and families are invited to the inaugural SAIF Summer Family Fun Day, in partnership with the SAIF Next Generation Group.

The aim is to bring all member firms and associates together to enjoy an informal event on Saturday 14 July at Peak Cavern (The Devil's Arse) at Castleton, Hope Valley, Derbyshire S33 8WS.

It is a great opportunity to catch up and network with other funeral directors and suppliers in a less formal manner.

The event will start at 3pm and be finished by 10pm.



Guests will enjoy:

- Live music
- Hot food
- Two fully loaded licensed bars
- Face painting for all
- Magicians and magical show
- A full tour of the cave open for all from 4pm

- Tombola, various games and activities

Motorhome and caravan pitches are available a short distance away and organisers are also able to offer coach transportation to and from Manchester and Sheffield for those who want to make a weekend of it. The venue is located in the

Peak District National Park, around 45 minutes from Junction 29 of the M1, and a 20 minute car journey from Buxton.

Tickets are £25, and children under 12 go free.

To book tickets please contact the SAIF Business Centre at [info@saif.co.uk](mailto:info@saif.co.uk) or call 0345 230 6777.

Don't make it complicated  
Make it work



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



# Next Generation: Transitions in the family business

Vicki Fraser is the proprietor of John Fraser & Son, an Inverness and Dingwall-based firm of funeral directors which has been serving the Highlands of Scotland since 1884. A Business Studies graduate, Vicki joined the family firm in 2003, taking over as the fourth-generation owner in 2014. Here, Vicki shares her own experiences of joining the business as young woman, and eventually becoming sole proprietor.

WORDS: VICKI FRASER

There was never any expectation that I would take over the family business, especially as I was a girl, and the only child of a funeral director who was 50 when I was born, but it was all I ever wanted to do. If anything, my dad tried to put me off, because he knew how trying it was and wasn't sure it was the right career for a young woman. I have memories of coming down to the funeral home in the evenings with my dad when I was about four years old. Jeanette, our cleaner who is still with us today, remembers me running up and down the corridor. Nothing was ever hidden from me, and I know I saw the deceased from an early age, but I don't remember being exposed to anything that distressed me.

I was impatient and wanted to join the business straight from school, but dad was adamant that I should go away to university. I did a Business Degree at Napier University in Edinburgh, and in hindsight that was exactly the right decision. As well as the business knowledge I gained, the degree opened my eyes to different career options. That meant that when I did start working in



Four generations

the firm I was doing so in full knowledge of other opportunities; it was a positive choice to join the family firm.

By the time I started as an employee in 2003 dad had been working as the only family member in the business for 50 years. His own father had died suddenly when dad was 23, and he had worked hard to build the business up into the thriving firm that I joined. Although dad was in his 70s he was as fit as a fox,

sharp-witted, and could have passed for 10 years younger. But I was conscious that our time working together would be limited so was keen to get started.

I had started studying for my Diploma in Funeral Directing during my final year at university so was already under way with my training. Dad made me an employee, and it was abundantly clear that he was still the boss. Although he was keen for me to begin to assert



The business has a strong team of people

myself and my ideas, he was quick to shut me down if he didn't like my suggestions. I spent my time shadowing the funeral directors to gain experience, but dad was also keen for me to be seen in public. I took responsibility for the organisation and restructuring of the office, introducing tracker systems, streamlining procedures and improving efficiency, and implementing marketing strategies and a website.

There were tricky moments. Because dad hadn't been certain that I would take over the business he had held back on capital investment in case he'd had to sell. So, when I started, we needed to refurbish, rebrand and step up a gear - I wanted us to be number one in our marketplace. I was young and impatient, he was canny; and although he was keen too, he was reluctant to change everything at once. I was full of new ideas but had to be careful not to ride roughshod over everything he had achieved in the previous five decades.

Around my 30th birthday, after seven years as an employee, dad made me his partner, albeit a junior one. Together we undertook a major refurbishment and opened our Dingwall premises. Gradually I noticed he was coming into work a little less. He started taking longer lunches or popping up to the golf course. Nothing

was ever said, but slowly responsibility for the business was passed over to me. Dad knew I was ready because we had worked together side by side. He knew exactly what he was doing.

Dad wasn't demonstrative - he didn't gush, or tell me I was doing well, but I know he was proud of me and approved of what I was doing. He did once tell me that I must never feel bound to the business; my life circumstances might change, and a move might one day be right. I know that if I did have to sell I could do so without feeling guilty, but I can't see that happening.

My dad died in 2014. He was diagnosed with cancer and given about two years to live but was gone within 11 weeks. Of course, we missed him dreadfully, but the business and the team continued exactly as before because he had trained me so well and had had the grace to step back and let me shine.

Passing a family business from one generation to the next is always going to be a tightrope act; a balance between implementing new ideas and respecting the practices and traditions that have built the business up. I am proud of what my father achieved during his tenure; I feel sure he'd be proud of the progress I'm making too.

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# President's tour to meet members

National President Alun Tucker had a busy month with a series of meetings in Devon and Wales. Here are pictures from the events...



**CLOCKWISE:** IFD College Tutor Gemma O'Driscoll, Jayne Aplin and Alun Tucker; Billy Connolly, Alun Tucker, Catherine Betley and Damon Campbell, owner of Countryside Funerals in Tiverton; IFD College Tutor Gemma O'Driscoll, Simon Hellier-Moore of Crescent Funerals and Alun Tucker; Alun Tucker, Damon Campbell, who received the raffle prize, and Daryl Farr of P & L Manufacturing; Alun Tucker, Robert Hellier-Moore, who won the raffle prize, and donor Dan Blackett from Funeral Zone; Pencoed, South Wales, SAIF Wales regional meeting; and IFD College Tutor Gemma O'Driscoll, Corinne Sycamore and Alun Tucker.

## CHARITY FOCUS

National President Alun Tucker's charity of the year will support the valuable work of Great Ormond Street Hospital (GOSH). All support for the President's charity will be greatly welcomed.

Jamie and Jade West, from West & Coe Funeral Directors, have pledged to raise £100,000 for GOSH after the hospital and staff saved their daughter's life. Jamie and Jade have set up a website and *SAIFInsight* readers can keep up with the #teameva fundraising

at [www.teameva.co.uk](http://www.teameva.co.uk)  
In May's issue of *SAIFInsight*, Brian Hart, of SAIFInsure, announced a Three Peaks Challenge for GOSH. To support the challenge, SAIF has kindly set up a fundraising page. Visit the fundraising page, at: [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



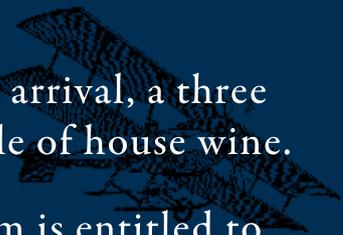


# Funeral Planner *of the Year*



*Saturday 15 September 2018*  
The National Museum of Scotland  
Edinburgh

Dinner includes a glass of sparkling wine on arrival, a three course meal with tea or coffee and half a bottle of house wine.



Each SAIFCharter and Premier member firm is entitled to two complementary tickets to the awards dinner, with those firms shortlisted for an award receiving four complementary places. Additional tickets are available at the subsidised rate of £75 per person.



For more information on the event, accommodation and how to book up, please visit [saifinsight.co.uk/fpoy](http://saifinsight.co.uk/fpoy) or call us on 0800 090 2343.



*And don't  
forget...*



SAIFCharter AGM 2018  
*Saturday 15 September 2018*  
Radisson Blu Hotel Edinburgh



**FULL MEMBERSHIP  
PENDING**

Stephen Rowland/  
Anthony Rowland  
**Rowland Brothers**  
299-303 Whitehorse Road  
Croydon  
Greater London  
CRO 2HR

**Rowland Brothers  
(branch of above)**  
44 High Street  
Purley  
South London  
CR8 2AA

**Rowland Brothers  
(branch of above)**  
9 The Parade  
Old Coulsen  
London  
CR5 1EH

**Rowland Brothers  
(branch of above)**  
434 Limpsfield Road  
Worthing  
Surrey  
CR6 9LG

**Rowland Brothers  
(branch of above)**  
32 The Parade  
New Addington  
South London  
CRO OLD

**Selsdon & District  
(branch of Rowland  
Brothers)**  
204 Adlington Road  
South Croydon  
CR22 8LD

**Colin Fisher  
Funeral Director  
(branch of Rowland  
Brothers)**  
109 Cotmandene Crescent  
Orpington  
Kent  
BR5 2RB

*Previously advertised  
on website. Close date  
for Rowland Brothers  
28 May 2018*

Stephen Rowland/  
Anthony Rowland  
**A&J Morriss & Sons**  
343 Lower Addiscombe  
Road  
Croydon  
Greater London  
CRO 6RG

**A&J Morriss & Sons  
(branch of above)**  
15 The Broadway  
Plough Lane  
Beddington, Croydon  
CRO 4QR  
*Previously advertised  
on website. Close date  
28 May 2018*

Julian Tooley  
**Julian Tooley**  
Pant Lane  
Abergavenny  
NP7 5DP

*Previously advertised  
on website. Close date  
31 May 2018*

Lee Browning/Melanie  
Cothier/Marie Browning/  
Lee Jackson

**Jackson & Browning  
Funeral Directors**  
14a Market Place  
Faringdon  
Oxfordshire  
SN7 7HP

*Previously advertised  
on website. Close date  
1 June 2018*

**FULL MEMBERSHIP  
PENDING (SCOTLAND)**  
Michael Mitchell/Irene  
Mitchell/Liam Mitchell/  
Greg Mitchell

**Fair Price Funerals**  
23a Stonelaw Road  
Rutherglen  
Glasgow  
G73 3TW

*Previously advertised  
on website. Close date  
12 June 2018*

**ASSOCIATE MEMBERSHIP  
PENDING**

Stephen Rowland/Anthony

Rowland/Fiona Greenwood  
**Rowland Brothers  
International**  
299-303 Whitehorse Road  
Croydon  
Greater London  
CRO 2HR

*Previously advertised  
on website. Close date  
28 May 2018*

**ACCEPTANCE INTO  
FULL MEMBERSHIP**

Sharron Harris/  
Ashley Calos  
**Calos Funeral Directors Ltd**  
44 Glengall Road  
Edgware  
Middlesex  
HA8 8SX

Carrie-Anne Rouse/  
Mark Rouse  
**Rouse & Co Independent  
Funeral Directors**  
10 Forestdale Shopping  
Centre  
Featherbed Lane  
Croydon  
CRO 9AS

Mr H Cracknell  
**Joseph Geldart & Sons Ltd**  
New Road Side  
Horsforth  
Leeds  
LS18 4NE

Sharon Goodridge-  
Milford/Mark Milford/  
Kylie Milford  
**Goodridge-Milford  
Funeral Directors**  
191 Gravelly Lane  
Erdington  
Birmingham  
B23 5SG

Mr N Dey  
**Dey's Family Funeral Care**  
7 The Parade  
Church Street  
Armthorpe  
Doncaster  
DN3 3AG

**Dey's Family Funeral Care  
(branch of the above)**

81c Scrooby Road  
Harworth  
DN11 8JN

**Dey's Family Funeral Care  
(branch of the above)**  
2 Central Terrace  
Edlington  
DN12 1DH

**ACCEPTANCE INTO  
ASSOCIATE MEMBERSHIP**

Mr S Rothwell  
**LifeArt Coffins Ltd**  
Unit 1C Cotswold Buildings  
Barnwood Point  
Corinium Avenue  
Gloucester  
GL4 3HX

Mr S Rothwell  
**Flexmort**  
Unit 1C Cotswold Buildings  
Barnwood Point  
Corinium Avenue  
Gloucester  
GL4 3HX

**FULL MEMBER  
BRANCH CLOSED**

Mr A Peake  
**Arthur Peake  
Funeral Service  
t/a Lyndon Bassett  
Funeral Service**  
47 Nash Road  
Newport  
South Wales  
NP19 4NH

**FULL MEMBER CHANGE  
OF DETAILS/ADDRESS**

**Carl Hogg & Susan Fields  
Funeral Service Ltd**  
49 Heath Street  
Golbourne  
Cheshire  
WA3 3BS  
*Previously: Carl Hogg  
Funeral Service Ltd*

**A Natural Undertaking**  
290 Vicarage Road  
Kings Heath  
Birmingham  
B14 7NH

*Previously: 6 South Road,  
Kings Heath, B14 7SE*

**FULL MEMBER NEW  
BRANCH (SCOTLAND)**

**AJ & C Macaffer**  
30 Charlotte Street  
Port Ellen  
Isle of Islay  
PA42 7AS

Mr W Purves  
**Affordable Family  
Funerals Limited**  
80 South Street  
Shiremoor  
Newcastle  
NE27 9HS

Mr W Purves  
**Gary Staker Funeral  
Services Ltd**  
40 Earsdon Road  
Monkseaton  
Whitley Bay  
North Tyneside  
NE25 9ST

**FULL MEMBER  
NOT RENEWED**

Mr G Staker  
**Affordable Family  
Funerals Limited**  
80 South Street  
Shiremoor  
Newcastle  
NE27 9HS  
*(Business sold)*

Mr G Staker  
**Gary Staker Funeral  
Services Ltd**  
40 Earsdon Road  
Monkseaton  
Whitley Bay  
North Tyneside  
NE25 9ST  
*(Business sold)*

*Note: All pending  
members & 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*

# Supporting the community

Each year the Directors of H Kemp & Son Ltd, Cottingham, East Yorkshire make a donation to two local charities. This year, to make it a bit more interesting, the firm was joined by family members to form a team to take part in The Hull 5K Inflatable Challenge. With support from friends and family, the

team raised more than £700 for Hull and East Riding Breast Friends and Hull MIND. A spokesman said: "Our team members were David and Fiona Kemp, Steph and Ryan Mooney, Chris Kemp and Jane and Lily Haiselden. It is such a great way to have fun and give something back to our local community at the same time."



The team from H Kemp and Son

# Funeralbooker

is changing to

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As featured in



The logo for the Daily Mirror, featuring the word 'Mirror' in a bold, serif font with 'DAILY' in smaller letters above it.

Daily Telegraph

The logo for the Daily Mail, featuring the word 'Mail' in a bold, serif font with 'Daily' in smaller letters above it.

theguardian

The logo for The Times, featuring the words 'THE TIMES' in a serif font with a crown above the word 'THE'.

The logo for BBC, featuring the letters 'B B C' in a bold, sans-serif font, each letter inside its own square.

The logo for the Daily Express, featuring the words 'DAILY EXPRESS' in a bold, sans-serif font.

# A UNIQUE AND PERSONAL FUNERAL

WORDS: ANDREW COLLIER



**N**ot very long ago, bereaved families could have any kind of funeral they liked as long as it was black. And, of course, highly traditional. Everything was respectful, dignified and well done, but wide choice wasn't really an option.

That lack of choice has changed in recent years. A growing number of funeral directors have modernised their offering by providing an imaginative range of packages reflecting the lifestyle, passions and wishes of the deceased. Themed send-offs, services outside traditional religious settings and even coloured coffins and highly individual funerals are becoming ever more popular, catering for loved ones who want something different.

White Rose Funerals and Memorials of Cardiff is one independent funeral business which has tailored itself to provide a wide range of non-traditional

“IT'S ABOUT RESPECTING PEOPLE'S WISHES AND PROVIDING THE PERSONAL TOUCH”

Amjad Alsisi

offerings. The company was established two years ago by three brothers – Amjad, Ahmed and Amir Alsisi – initially catering for the Welsh Muslim community.

“We were the only funeral business in Wales offering Islamic funerals and it's quite a close knit community, so the people who were our clients tended to be friends or acquaintances of the family,” Amjad explained.





Community support for the family firm, including Cardiff Council Leader Huw Thomas, local faith leaders, councillors and funeral celebrants



**In profile: Amjad Alsisi**

Amjad Alsisi is something of a whirlwind in the independent funeral sector. Incredibly, he is just 19 years old, and his brothers are only in their twenties.

Amjad was drawn into the funeral business, he says, by his brother Ahmed, a chaplain in Cardiff and South Wales prisons. “White Rose is very much a family business. I am now the main director, but we all see ourselves as entrepreneurs.”

Their parents have a medical background and brought them up to earn a good living, demand respect, promote compassion and work to help others.

“We want to share the love we have in our family. As far as the future is concerned, I would love to be a professional boxer. My brother is a boxing coach and it’s something I enjoy doing too. It would be very different to the work I do now!”

“We now provide all types of funeral, including Christian and non-religious ones. Of course we still do traditional services, but the younger generation in particular sometimes want themed or personalised events and we are happy to do that.”

Amjad gives the example of a local rugby fan who wanted a service with rugby shirts and the Welsh flag included. “Some people no longer want to go to a church or other place of worship, but instead they want to celebrate the life and passions of the person who has died.”

A comprehensive range of choices are on offer. Funerals can take place at someone’s home, in a garden or even at their place of work. Wakes can be held at the seaside or on a boat.

Coffins and caskets can feature different colours or with a design featuring flags. They are even available with a Spiderman-styled finish or as a copy of an old-fashioned police box. Another option is a plain coffin which loved ones can then write a message on in their own handwriting.

“Our bearers can fit with the chosen theme by wearing coloured ties or even casual clothing. It’s all about respecting people’s wishes and providing the personal touch.”

Amjad and his brothers also decided that they wanted to be fully transparent and to cater for all budgets. “Generally, we’re a bit cheaper than our competitors in the marketplace, but we offer the same level of provision.

“However, even if someone comes to us and says that they only have a certain amount of money, we can offer a

“SOME PEOPLE NO LONGER WANT TO GO TO A CHURCH... THEY WANT TO CELEBRATE THE LIFE AND PASSIONS OF THE PERSON”

Amjad Alsisi

dignified service with pallbearers and a quality coffin.”

The business also puts prices on its website so bereaved families know in advance what they will be expected to pay. That also reflects a changing trend.

“With the growth of the internet, people no longer ask a friend or neighbour to recommend a funeral director,” Amjad says. “They are likely to look at websites and see what is on offer.”

White Rose Funerals is keen to reflect the voice of the profession as well as the wishes of the community. It recently opened a new, larger office with a celebration including local councillors and clergy.

It also hosts an annual bereavement event for discussing issues within the sector. Again, clergy and council representatives are invited as well as local doctors, coroners and even the Chief Coroner. ●

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Braemar Finance is a trading style of Close Brothers Limited. Close Brothers Limited is registered in England and Wales (Company Number 00195626) and its registered office is 10 Crown Place, London, EC2A 4FT.

# 'Every family is different and I pride myself on helping people'

**R**ouse & Co was established in September 2016 as an online funeral director, visiting clients and offering personal service at low cost.

In 2017, the firm, run by husband and wife team Mark and Carrie-Anne Rouse, expanded with the opening of its first office and chapel of rest. The Independent offers a range of affordable options for its clients and prides itself in the bespoke approach.

Despite it being a relatively young business, neither Mark or Carrie-Anne is new to the profession.

Mark started his career aged 15, with work experience at a local family-run funeral directors. Once he left school,



Mark worked at another Independent for 27 years. He said: "This is all I ever wanted to do, and I've done it ever since leaving school and pride myself in my work"

Starting his career at the bottom and working his way up has given Mark the experience and knowledge to work with people on an individual level and provide quality customer service and

understanding. Carrie-Anne started working with the same Independent as Mark as a funeral arranger for four years. She then worked with another family firm for five years before starting up on her own.

Carrie-Anne said: "I understand every family is different and I pride myself on helping people being comfortable talking about what they require for loved

ones, and giving them quality of service that they need"

Coming from a customer service background, Carrie-Anne understands that every person is unique, and care and attention in her work means she can offer the client the best of care and the best of send off they can afford.

Carrie-Anne added: "Our new premises in Croydon offers 24-hour customer care and attention, giving every client five-star attention. With 47 funerals to date, we hope we can carry on offering our families' five-star affordable funerals and memorials.

"We are looking forward to the future and working with SAIF and Golden Charter to give our clients even more variety and understanding and the best in quality services."

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# IMPROVING THE CONVERSATION

Golden Charter's contact centre has been through a year of change. The people on the front lines tell *SAIF Insight* how focusing on quality conversations is giving families what they want.

IMAGES: SCOTT RICHMOND

Team Leaders Martin McGhee and Amanda Coleman, with Contact Centre Manager Stewart Body's

**T**here is no one route towards taking out a funeral plan – it is an intensely personal decision for anyone to make, and people take that step for lots of different reasons.

Meeting that need is why the Golden Charter contact centre team exists: people who choose to speak to a plan provider directly expect the same standard

of care and attention they would get from an independent funeral director. Contact centre advisors dealing with funeral plans must be trained to deal with a very specific and personal type of conversation. But there is no single conversation that ticks those boxes: those who decide to go directly through a provider are no less diverse than any other group who choose to take out a plan.

In May last year, Golden Charter enlisted the help of business change experts to look at how it deals with families' enquiries. A big goal of the project was to improve Golden Charter's systems, but ultimately over the year that followed it did something more fundamental: changed a rigidly scripted enquiry process into a conversation centred on families' needs.

"The whole process started literally days after we moved into our new consumer channel model," said Stewart Bodys, Contact Centre Manager. "When we started doing more through phone calls as opposed to field staff speaking to people face to face, we knew we had to look at how we could be more effective in meeting people's needs.

"Once we completed the 'discovery' exercise and identified what changes should be made, we commenced the activity on 30 May last year with three two-day manager workshops for the contact centre leadership team. We followed that up with six half-day workshops for the advisors on the phones and the manager population, so in total we invested in excess of 950 hours in offsite training for the people who work with families on the phones.

"At this point we weren't looking at the ultimate conversation they would have with customers; it was more about the mindset they viewed every situation through, and how that had an impact on whether customers came away with a positive view. They learned about positive and negative language, avoiding vague 'weasel words', and generally all about focusing not just on what you say to someone, but how you are saying it."

### Collaboration

Working under Stewart are two Team Managers, Martin McGhee and Amanda Coleman. Between them, they manage 18 telesales advisors. And that whole population was able to have an input into the training they were receiving.

"The advisors have been involved in the whole process from start to finish, and

it has felt different from any other type of training that I have been on before," Amanda explained.

"It might have been just the managers who would go on a course, and that course would be a one-off without a follow-up to see if things are being put into practice. When the advisors can't learn the reasons for changes directly, that makes putting those changes into practice harder. But with this project, everyone has been involved from the start."

Martin believes that level of involvement from everyone in the contact centre is having its own benefits.

He said: "We're looking now at creating what is potentially a fantastic talent pool, so that we can actually start to recruit from within far more, whereas before we probably would have had to go elsewhere for a lot of things.

"It is helping the whole company. We have a much more established relationship with our Marketing colleagues, our Compliance colleagues, and there is good morale across those relationships. We are putting talented people to work in a more effective way, and customer feedback is showing us how well we are doing."

### Flipping the script

Those 950 hours of training took until July to complete, but that was only the beginning. In August and September, the call structure itself was changed.

Stewart Bodys said: "We imparted more information to people, and at the same time we were able to receive more information from them, letting us identify how our funeral plan product range best met the customer's needs. Then it was about presenting that back to each customer in a way that allowed them the opportunity to question, reflect, ponder and hopefully decide to go ahead with a funeral plan."

Once again, this was a collaborative effort, as Amanda explained.

"The change to the scripts has been massive," she said. "I started here nearly seven years ago, and the difference between then and now is like night and day. Before, we would provide a completed script for them to start using, but now the advisors have been involved throughout, talking about what they think will work and what shouldn't be included."

### No pressure

The results of that next phase were almost instant.

Stewart explained: "We started to fully embed that activity from October last year, and saw some immediate benefits in terms of sales – we finished the third quarter at 126% of our original budget number. But beyond numbers, we really started to see the tone of our work change fundamentally in the first three months of 2018.

"Interestingly, because we were able to more fully inform customers, they felt more comfortable to go ahead with their

“WE ARE PUTTING TALENTED PEOPLE TO WORK IN A MORE EFFECTIVE WAY, AND CUSTOMER FEEDBACK IS SHOWING US HOW WELL WE ARE DOING”

Martin McGhee

decision earlier in the process. Families were going ahead earlier in their own time with a clearer understanding because of the conversations they were having."

The mix of plans purchased also reflected that improvement – a larger proportion of families chose the comprehensive Select and Premier plan types, while more payments were taken by single payments, and tellingly the number of cancellations dropped. The right kinds of plans were being sold in the right way.

"There was a sense of calm across the contact centre between January and March. We did more sales than previously, but did it in a manner that never felt panicked or chaotic for us or families. We didn't expect it to be such a major consequence, but it shows that by having better conversations, we can work sustainably while making customers comfortable to go through the process on their own terms."

Families also directly let the contact centre know the process was working. Martin McGhee had several examples to hand.

"Feedback just this week said 'I just want to pass my thanks on to your colleagues, they were really friendly, helpful and informative, and took time to answer all my questions and explain everything. It's nice to speak to someone who treats you as a person and not just as a potential customer'.

"We are getting more and more of this type of feedback on a daily basis. That's in direct correlation with all the hard work that's going on in the contact centre."

Golden Charter also surveys thousands of plan holders every year, and satisfaction with customer service staff shot up in October 2017 when the new conversations began. Staff were rated more helpful, speedy and knowledgeable – more than four-fifths of customers gave these three measures a rating of 8/10 or higher, levels not seen in the two preceding years.

That work has been maintained, as more people have rated the contact centre 10/10 across these measures in 2018 than ever.

Funeral director Helen Wathall, of



➤ G Wathall & Sons, visited Golden Charter Head Office and through sitting near to Martin and Amanda's teams, she learned about the customer focus first-hand. She said: "In all the departments I visited there was a real buzz, and the new layouts and grouping of teams made perfect sense to me. I spent quite a bit of

time working downstairs amid the Marketing, Funeral Director Support and Consumer teams, and it was heartening to hear the conversations with consumers, showing real empathy and interest in families' needs."

Helen had asked Martin about the writing on the team's 'buzz board'.

"I explained that our advisors use it to quantify their work for the day," he said, "and how the guys have to go through a series of points before they would mark one up – did you get the emotional need, the mechanical need, ascertain affordability. As she was leaving she said she was really intrigued and fascinated by what we were doing and the level of conversation we were having with people."

"Every single week the advisors get call feedback," said Martin. "We listen into calls, so we can coach and educate the guys further in spotting what is deemed a vulnerable customer, that's just part of this rigorous way of doing things."

**All systems go**

Work is still being done to refine the conversations families have when pre-planning. The last strand of the project involves the technology used by the contact centre.

**Vulnerable customers**

Working with a real conversation with customers has another important knock-on effect: it makes it clearer when a potentially vulnerable person may be speaking to staff.

When external auditors looked at the contact centre, Stewart said, they found that a more structured, customer-focused conversation "better equipped advisors to identify capacity or vulnerability issues".

"Simply by adopting different questioning techniques and rephrasing certain key points, we were able to be more aware of when there may be vulnerability, and able to act accordingly."

Amanda and Martin agreed. "The improvement workshops have been all about communication and how you interact with the customer and build a rapport. I think the guys are good at identifying it because they can notice it straight away," Amanda said.

Martin described the ultimate goal as 'single screen functionality'. "Advisors still have to do multiple duplications of work every day across three, four or five systems to capture information from the conversations they have. Bringing that all onto one screen, so they only have to input that information once, seems to be the final piece of the puzzle."

That work is already beginning, and once again the advisors have been involved from the start, mapping out the current system with all of its duplication, and putting down in black and white what one single system would look like.

The contact centre team sees it as the last big step towards an improved experience for families, said Amanda. "For me the exciting point is, look how far we have come just through training people – how much further can we go once we have the right systems in place?" ●

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Agenda	
09.30-10.00	Registration, tea/coffee & Exhibition
10.00-10.10	Welcome & Introduction by National President Alun Tucker
10.10-10.55	Addressing children funerals from the funeral director's perspective, followed by Q&A <i>Ann Chalmers, Child Bereavement UK</i>
11.00-11.30	IFD College Awards and launch of BIFD/IFDC working partnership <i>Chris Parker, Chair of IFD College</i>
11.30-11.50	Refreshments & Exhibition
11.50-12.45	Conflict in Families <i>Dr Helen Conway</i>
12.45-13.45	Lunch & Exhibition
13.45-14.45	Government speaker (TBC)
14.45-15.45	Issues & concerns around funeral plans and consumer protection <i>James Daley, Managing Director - Fairer Funerals</i>
15.45	Close of 2018 Education Day
15.45-16.00	Final opportunity to visit the stands

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# A MATTER OF PRINCIPLE

WORDS: DR BILL WEBSTER



was shopping recently as I've lost a bit of weight in the last year, and it seemed easier to buy a new suit than to purchase new belts and braces.

I was debating between three possibilities and then it happened: "That suit really makes you look slim, sir," said the tailor, "and if you take it, I will include the perfect tie as part of the sale." "Done deal," I quickly replied, even though I had liked the other two equally well. As I made my way home, I asked myself, "Why did I make up my mind so quickly?" Did he exaggerate? Probably, but I didn't care. I am still no beanpole, but something inside said: "I'd like to look slim." Or maybe it was the free tie that appealed to my Scottish nature? What made me decide?

The **reciprocity principle** is a basic law of social psychology, that states that in many social situations we pay back what we received from others. In other words, if someone does something nice for you, you're likely to feel a strong need to return the favour.

Isn't it interesting how we sometimes make a spur of the moment decision and later on, when we think about it, we ask ourselves: "What made me do that?" Sometimes people purchase something and only later experience 'buyer's remorse', realising they made an emotional rather than rational decision.

Have you ever wondered why? Think about it. You open a door for someone and they smile back. Someone does something nice for you, and you feel a strong need to do something for them. That salesperson showed me three nice suits, but also offered a flattering comment and a gift. He appealed to my logic, but my emotional response sealed the deal. I liked all three, but a combination of my head and my 'heart' brought me to a decision.

That's reciprocity. To understand how it works, you have to understand how the brain functions. The innermost region, the limbic cortex, controls our wants, needs and emotions, and drives behaviour such as my buying action. It settles why we do something. But the only way to get the limbic brain to activate is to create an emotional response. The wonderful feeling of receiving a gift or compliment is generated by the limbic cortex. So is your desire to say thank you and perhaps respond with a hug or reciprocal action. My limbic brain said: "This person has paid you a nice compliment (you look slimmer) and given you a gift ('free tie'). I want to do something good for him." Hence: "It's a deal!"

Except the limbic brain cannot speak and has to function in conjunction with another layer, the neocortex – our logical brain. It tries to put into words

what the limbic brain has done. When people try to 'sell' to the neocortex with a logical argument, the customer responds with words and logic, not emotion. I was 'sold' on all three suits (neocortex) but my decision was made in my limbic brain, based on how I felt.

The emotional limbic brain controls 'gut feelings'. If it is not sensing happiness and trust, whoever is 'selling' us is fighting a losing battle. If we don't feel good about who is presenting to us, we will rarely make the purchase.

So to close any transaction, you must first recognise you have two sequential 'sales' to make: the first, an emotional sale to the limbic brain; the second, a logical argument to the neocortex.

Now I am a simple grief counsellor, so what would I know about sales techniques in the funeral profession? It is up to you to figure out how the reciprocity principle could work for you, for pre-need plans or at-need sales.

Maybe as you communicate to the neocortex the confidence that what you offer is ultimately in the best interest of the family, that emotion triggers a second limbic cue, repayment of gratitude for your gesture with a positive response. Maybe the gift is in offering products or services to provide aftercare. Whatever!

But as we offer our services to people, the fundamental question is, how can we speak to the portion of the brain that does not recognise speech? You can't sell or convince someone's inner brain with logic; it only responds to feelings and only gives feelings back.

When you have spoken to both 'brains', satisfying the person's emotional and logical needs, you create a win/win for both the family and your business. And my guess is you will find that reciprocity works.

Think about it. ●

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)

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Dr Webster

## PARENTAL BEREAVEMENT BILL WINS COMMONS SUPPORT, BUT QUESTIONS REMAIN ON EXTENT OF ENTITLEMENT

**A** bill which, if approved by both Houses, will entitle bereaved parents to two weeks of paid leave has won Commons support, and will now proceed to the Lords for further scrutiny.

The private member's bill was brought to the house by backbench MP Kevin Hollinrake, in consultation with his Conservative colleague Will Quince, whose son was stillborn at full-term in October 2014. The draft legislation had been dubbed 'Will's Bill' in honour of his campaign, but Quince has since said it should be referred to as 'Robert's Bill' in honour of his son.

Commenting on the bill, the MP for Colchester said: "Today we're doing something for tens of thousands of bereaved parents up and down this country. We know the good this bill will do."

However, with current proposals limiting entitlement to the biological parents of children under 18, questions remain over the scope of the legislation. Conservative MP Kevin Foster laid down a series of amendments in an attempt to widen the scope of the bill, including one which would have removed the definition of a child as 'a person under the age of 18'.

Speaking to his amendment, Foster

said: "The impact of losing a child would be hard at any age. Very sadly in my own family, my grandma lost her son Mike when Mike was 59. My grandmother was, by that point, in her late 70s, but the impact for her was just as strong as it would have been had Mike been 12 and she'd been 30."

Due to the fragility of a private member's bill, the Conservative member for Torbay did not press his amendments to a vote for fear of losing Government support, but instead used his contribution to appeal to the Lords to consider his amendments during their deliberations.

SNP MP Patricia Gibson did, however, push her amendment on entitlement for parents of stillborns to a vote. This was driven by Gibson's own tragic experience of giving birth to a stillborn son in 2009.

During the debate, Gibson said: "If you understand the personal trauma it brings and the shadow it cast over your life, you realise you have quite a sacred duty to make things better for people in the future if you can".

Her amendment was unanimously supported by the Commons and will now form part of the bill as it progresses to the Lords.

The Parental Bereavement (Leaver and Pay) Bill is due to have its second reading in the Lords after the summer recess. ●

### Pressure mounts on Scottish Government to introduce Scottish Child Funeral Fund

A petition has been lodged with the Scottish Parliament calling for the establishment of a Scottish Child Funeral Fund. It was submitted by 35-year-old former soldier Michael McGuire, from the Highlands, who lost his son in 2009.

Since his loss, Mr McGuire has campaigned, blogged and fundraised to help other bereaved parents across Scotland. With it estimated that approximately 450 children and teenagers lose their lives in Scotland each year, Mr McGuire is now calling on the Scottish Government to take action.

Describing his loss as "the most harrowing and painful experience", Mr McGuire said: "Some families have no choice other than to get into debt to bury their child. This is simply not right, it is not acceptable. I call upon the Scottish Government to show compassion to bereaved families who have to endure such heartbreak by providing a small comfort at such a time."

Mr McGuire's petition coincides with a surge in parliamentary pressure on the matter. Former Scottish Labour leader Johann Lamont MSP has tabled a parliamentary question requesting that the Scottish Government take action to stop local authorities charging burial fees for under-18s, while another former Scottish Labour leader, Iain Gray MSP, has tabled a motion for debate, due to take place on Thursday 14 June, calling on the Scottish Government to "follow the lead of its UK and Welsh counterparts and meet all child interment and burial fees in Scotland from its resources".

*At the time of this month's SAIFInsight going to press, the Scottish Government has now announced plans to work with local authorities to remove all charges for child burials and cremations.*

# UNINTENDED CONSEQUENCES

WORDS: JIM BRODIE

**T**he recent barrage of proposed overwatch, regulation and wholesale changes taking place, primarily in Scotland but with far-reaching effects throughout the UK, is bringing unprecedented levels of interaction and review between so many different parties. The SAIF Scotland Government Liaison team and Terry Tennens, SAIF Chief Executive, are attending two to three meetings a month, consulting, advising and fighting for independent funeral professionals on all matters from mortuary provision to licensing and the new Funeral Expenses Assistance benefit.

The regulations, which are completely new in focus and intention, are the Scottish Government's main drive and were passed by Holyrood on Wednesday 25 April. It is one of those areas that is very important in the fight to attain funeral affordability. The changes are subtle and, at first glance, not terribly different from the existing DWP Funeral Expenses Assistance benefit. There will be no increase in the "other expenses" capped at £700, although it will be indexed linked. The major changes are in the application process and criteria, with the emphasis on dignity and respect. The new benefit will be

administered from a new centre opening shortly in Dundee, and there is a promise of processing within 10 working days and an acknowledged fast-track authorisation to allow services to proceed before the actual award is paid. This is a major move forward and I congratulate the Scottish Government for this.

However, as the rules surrounding charges made for burial or cremation fees are from existing Westminster DWP regulations, there is the unintended consequence of no provision for overwatch or monitoring.

Many will appreciate that huge increases in disposition charges have affected funeral affordability far more than the increases by funeral firms, leading to claims of a postcode lottery of charges to the public they have no alternative but to pay, and the circle of spiralling costs repeats itself annually.

The fact that any government will not interfere with local authority fees is correct when taken at a general level, but there is a massive drive and pressure being applied from government to local authorities to help redress funeral affordability.

In Scotland, there are at least four local authorities close to providing direct

cremation, under the funeral affordability flag. This is being done very quietly. Trying to help in one area has, without doubt, seriously affected another. As these fees are paid without question, while ours are restricted to £700, it means that – if they wish – they could include uplift and coffin within the cremation cost once increased sufficiently.

One thing that has become crystal clear over the last five years is the fallacy of price not being that important. If the public is given the opportunity of something for nothing, or at least something very cheap, they will gladly accept it.

This leaves the professional funeral director, providing what I believe is an infinitely better service, to be licensed and regulated by those who subsidise these new competitors.

The SAIF Scotland Executive has challenged the Scottish Government on this issue and is currently awaiting a response. Local authority benchmarking, used throughout the UK, means that if two councils benchmark this service, then it can be accepted and introduced as quasi-statutory anywhere.

Therefore, if you think this 'stuff and nonsense' from Scotland won't affect you, think again. ●

## HUDDERSFIELD'S GREATEST WARTIME DISASTER

**I**t was 8:05am on 31 October 1941. H. Brook & Son Factory in Huddersfield was set over five levels with different departments including clothing, seamstresses and packing. A pipe had been placed in a gentleman's coat pocket; unfortunately it had not been extinguished and a fire broke out. The fire bell did not sound and no fire drill had ever been put in place. As the fire-spread people began to panic. A young man of 16, who was at the start of

his apprenticeship, escorted some of the young ladies into the lift, but before they reached the ground floor the power went off and they never made it.

It was an extremely windy day, adding fuel to the fire, quickly turning it into a raging inferno. No fire escapes were in the building and the workers began the descent down the only staircase – a huge wooden one that caught fire, trapping the workers. The fire brigade attended but were unable to

get people out the mill. People were seen jumping out of the windows. Problems with fire safety identified through this tragedy led to changes being made in factories throughout the UK, no doubt helping lives to be saved in the years to come.

Rev Patrick Reeves, from St Patrick's Church, attended to give absolution to the few people who had been pulled from the building and who lay dying. Upon arrival he realised the true extent of the tragedy and

gave instructions to the fire fighters to raise him up on one of the fire engine ladders as high as they could to give absolution to poor souls trapped inside.

49 people died, many were women and young girls. 46 victims were buried in a mass grave at Edgerton Cemetery, close to the scene, where a huge memorial bears all the names of those who perished.

BY CLIVE PEARSON,  
PAST PRESIDENT  
BRITISH INSTITUTE  
OF FUNERAL DIRECTORS

# TALKING TO YOUR ASSOCIATION

**T**he fundamental purpose of SAIFCharter is to determine the purpose, ambition and aims of our business Golden Charter – the company that we collectively own.

Out of a membership of 740 independent businesses, there are 11 active working funeral directors on our Executive Committee who guide and liaise with colleagues within Golden Charter, from the Chief Executive right through to the accounts team. They ensure there is a funeral director voice heard in every forum where a strategic decision is formulated, and help align Golden Charter to interact appropriately with the members, other funeral directors and our plan holders on our behalf.

These 11 are ably assisted by other funeral directors who are members of working parties with specific roles to play in the governance and future planning of our business. Not only that but while three funeral directors sit on the board of Golden Charter, we also appoint three further non-executive directors with relevant commercial experience to represent the views of the membership and guide the company to deliver our objectives.

There is a lot of interaction between your representatives and the broader membership – regional meetings, formal suppers, training sessions, branch visits, and most importantly the snatched chats at the crematorium. We can never do enough to communicate and listen to the members,

and so over the last two years, SAIFCharter has been actively surveying our funeral director members in order to identify the key concerns, challenges and benefits of being an exclusive seller of Golden Charter products – sampling different funeral businesses on each occasion but ensuring we capture all voices. The findings are reported to the Voice of the Funeral Director working party and the Golden Charter board – delivering the sentiment and views of the whole membership to those tasked with making the decisions.

These decisions have consequences: driven by our wish for quality, the move away from data-driven outbound sales to the successful implementation of our inbound sales process is a good example. It lost our members significant market share but meant that our company sold plans in a sustainable and appropriate way – which I am pleased to report is now accelerating.

It is through the collection of views that we have driven the wider strategy of Golden Charter and the Trust: to maximise maturity values and minimise the amounts taken in administrative costs; to secure funds for the future without unnecessary risks; to competitively sell plans directly to allocate amongst the membership and subsidise our own sales; to support and develop the members in their efforts to secure their future markets; and to do all of this incorporating the values, standards and service principles that we independent funeral directors hold dear.

It is not possible to follow the views of all members – some disagree with the pricing strategy, some perceive Golden Charter direct sales as competition, some want more communication, some want less, some embrace the opportunity to work closely with our company and some have a fundamental disdain for funeral plans in principle.

Therefore when you receive the survey email, an invitation to a meeting or an AGM, or when you have a spare few moments to write an email, please make an effort to share your views. In all sincerity we are always listening but need you to respond with your current and considered views. There are significant challenges looming for our profession and funeral planning in particular: we will need to develop the ability to co-ordinate a collective response – whether through our trade body SAIF, with whom SAIFCharter has a revitalised relationship, or through our company Golden Charter. ●



JULIAN WALKER,  
SAIFCHARTER CHAIRMAN



From left to right: **JULIAN WALKER** – A B Walker & Sons Ltd, **HELEN WATHALL** – G Wathall & Son Ltd, **JAMES TOVEY** – Tovey Brothers Funeral Directors, **ADAM K GINDER** – M K Ginder & Sons, **JIM BRODIE** – Brodies Funeral Services Ltd, **JOHN BYRNE** – J T Byrne, **JOHN TEMPEST** – Robson & Ellis, **MATTHEW GALLAGHER** – Bowley & Gallagher, **PAUL STEVENSON** – Paul Stevenson Funeral Directors Ltd, **ANTHONY O'HARA** – Nicolas O'Hara and **JEREMY WEST** – West & Coe Ltd.  
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## ASK THE EXPERTS

# MYTH BUSTERS

WORDS: FERGAL DOWLING, PARTNER, IRWIN MITCHELL LLP

Employment laws generate a lot of comment. Hardly a day goes by without the media reporting scare stories about the employment rights of UK employees, which are depicted as being anti-competitive, unduly restrictive and in many cases overly generous. In this series, Irwin Mitchell is exposing some of the most common employment law myths and explaining the reality behind them. We are not pretending that employment law is easy – it isn't – but generally it should not be difficult to get the basics right

### **MYTH: Employers must provide exiting staff with a reference.**

**FACT:** Unless your business is regulated by the Financial Services Authority, generally there is no legal obligation on an employer to provide a reference for an employee or ex-employee and you are entitled to refuse to provide one. However, unless you have a policy of not providing a reference to anyone, this is rarely a sensible option.

If you do provide a reference, you owe two duties: the first of these is owed to both the individual and the prospective employer and requires you to take reasonable care to ensure the information contained in the reference is true, accurate and fair, and the other to the individual alone, not to make defamatory statements. This means you must not compile the reference maliciously or negligently, and thereby give an impression which is either too negative or misleadingly positive. So, if the individual was a poor performer, or regularly turned up late, and you have evidence of this, you can say so. Similarly, if the employee was sacked for gross misconduct, if you provide a reason for dismissal you must not invent another reason such as redundancy in a misguided attempt to help the employee to get another job or to obtain benefits.

If you do give an inaccurate reference, your former employee could bring a claim for damages in negligence for lost earnings if they can show that it was your reference (as opposed to, say,

their own lack of skills or poor interview performance) which costs them the job. Also, the prospective employer can claim against you for its wasted recruitment costs and damages, if it can show that without your misleadingly positive reference, it would not have hired your former employee.

With these risks in mind, many employers prefer to provide brief references that say very little beyond setting out the employee's job title, role, salary and dates of employment etc. Although the prospective employer can check this information against that provided by the candidate, references such as these are fairly worthless as they do not tell the prospective employer what the candidate is really like. Often a prospective employer in receipt of a noncommittal reference will attempt to obtain more information by speaking to the candidate's former line manager. Any information given verbally in response to such a request is subject to the same duties.

It is worthwhile developing a policy for dealing with references, including identifying who within your organisation can give a reference on behalf of the company. This will help you respond to requests consistently and should avoid allegations by disgruntled former employees that you have acted unfairly or unlawfully. For example, if you normally provide brief, factual references, but on one occasion choose to provide detailed information about the candidate's lamentable performance, the key question will be why you have done so. If there is a suspicion that you are doing so because

of the candidate's sex, race, age (or other protected characteristic), or because they made a previous discrimination complaint, then you are likely to face a discrimination or victimisation claim.

It is also worth remembering that even if you expressly state that your reference is given in confidence and must not be disclosed to anyone else (including your former employee), they may still be able to see the reference you have written. You are not obliged to give a copy of the reference to your former employee, but they can ask the recipient for it under the Data Protection Act and ultimately you have no control over whether a copy is provided. Plus, if the individual brings a claim, a court or tribunal will order that the reference is disclosed. It is therefore safer to assume the subject will ultimately get to see any reference you write.

We therefore recommend you provide only brief, factual details and include a statement that it is your company's policy to only provide basic details and that should not be taken to be disparaging of the employee in any way. You should then refuse to comment further.

Finally, if you agree a form of reference as part of a settlement agreement, it is important to ensure that you do not deviate from this, by agreeing and sticking to a controlled process of who gives the reference and how they will do so. ●

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# MANAGING WORLD CUP FEVER

SAIF  
BUSINESS  
CENTRE  
UPDATE BY  
CLAIRE  
DAY

**H**ow do you effectively manage employees who are gripped by World Cup fever?

This year many of the matches will commence at 11am, which could cause fraudulent sickness absence or even drinking at work.

Unless your employees have a contractual break time set out in their employment contracts, you can set the time a break is taken and insist on staggered lunch times.

In relation to drinking, you should be prohibiting this altogether during work hours. If you receive requests from staff to leave early, it is your prerogative whether to agree this but you must ensure that you offer this to all staff irrespective if they

want to leave early to watch the game.

Some companies may wish to offer sweepstakes. Remember there are rules concerning this in relation to the Gambling Act 2005:

- A workplace sweepstake must not be run for profit
- Prize monies must not be allowed to rollover
- Non-employees are not allowed to participate
- Cannot be run over different branches or multiple work sites

See the HR Resource Centre in the members' area of [saif.org.uk](http://saif.org.uk) for workplace sweepstake rules. A list of the World Cup Fixtures can be found at [www.fifa.com/worldcup/matches](http://www.fifa.com/worldcup/matches)



14 June to 15 July 2018

## NEW PERMIT GUIDANCE AND SUPPORT

In November 2017, the Environment Agency (EA) carried out a strategic review of how it charges companies for various waste, water and energy compliances. It has now made public the changes that came in from April 2018.

**What's changed?** The main developments include the updating of online guidance documents and new forms. If you're applying for a new environmental permit or to change or transfer an existing one, you now need to fill in Form F1 (previously F2).

<https://bit.ly/2rxgunX>

The guidance now provides specific advice and help on developing a

management system that will aid you in complying with your permit conditions, management and emissions control.

<https://bit.ly/28PkuZY>

**Risk assessment:** In addition, guidance for carrying out risk assessments attached to your permit has been updated, with the H1 risk assessment document replaced with a new guide, along with specialist risk assessment guides for bespoke permits.

These will let you know when you need a risk assessment, when the EA might carry out your risk assessment for you and how to complete one.

<https://bit.ly/2dl3Xi0>

## HR RESOURCE CENTRE

Do you have a query relating to personnel issues? Do you need a staff handbook or a specific policy or procedure? Do you have a question in general?

If so, please visit the HR Resource Centre on the members' area of the website or call me at the SAIF Business Centre on 01279 726777.



To include specific topics in the magazine, please call the number above or email: [info@saif.org.uk](mailto:info@saif.org.uk)

## Don't contact me as I've been signed off...



Has there been a situation where your employee has been signed off sick and they have said that they do not want to be contacted? Should you contact them?

Although the tribunal often has sympathy with employees, they do recognise that employers have a legal duty to manage the workplace. You have the right to manage the situation and be kept up to date by the employee. The best way to do this without antagonising the situation is to write to the employee setting out their duty to keep you informed of their condition, prognosis and likely return to work date, and also ask them to explain their request.



The HR Resource Centre in the members' area has a 'not fit for work acknowledgement letter'.

## NO MORE MANUAL HANDLING TRAINING

Advice from the Health and Safety Executive is the traditional approach to training is not working and companies are being advised of generic training, to ascertain whether the risk can be eliminated at source. Further information can be found at [www.hse.gov.uk/msd/external-help.htm](http://www.hse.gov.uk/msd/external-help.htm)

# THE MAN DOWN THE PUB SAID...

WORDS: JONATHAN RUSSELL

**A**s an accountant and advisor it is very common to hear the phrases: 'A friend told me...'; 'I've been told...'; 'Is it true...'. This is usually followed some advice that has been given about how to pay less tax or how some expense can be allowable for tax. While some are true, most on initial examination are not and many arise for old tax rules that have long since ceased or have changed. So here are a few common examples:

## **My accountant said I should change my car for tax purposes**

Usually this is an individual who is trying to justify the purchase of a new car, and generally an accountant is not going to make this advice on tax grounds. They may make it on commercial grounds and they might then advise timing or type of vehicle on tax grounds but it is very rare for the reason for change to be tax. The only tax example might be if it is a company vehicle and recent changes to benefits in kind have made some vehicles very unattractive from a tax point of view.

## **The salesman said I'd save tax by leasing/contract hire**

The normal position on this is that the statement is wrong – it might be that the timing of tax might be different but as a general rule for most business assets (property excluded) purchase will give the greatest tax relief over the period of ownership and at best leasing or contract hire may equal it. Ownership does not mean a cash purchase, it could equally well be on some form of loan or finance.

## **You should always own property personally**

Again this can be true but frequently is wrong. You must look at all aspects of ownership, how long you expect to own the property, who is going to occupy it etc. More frequently now owning via a company can be beneficial for investment properties.

## **He's self-employed because he works for other people as well**

Working for multiple people is not a test of self-employment, you must look at the terms of engagement in each instance. It is not uncommon for people to have several jobs all on PAYE. Remember as the 'employer' it is you who is at risk if you get it wrong.

## **I'm told I can spend £XXX a week on casual labour**

There really is no such thing as casual labour – if paying an individual they are always being employed and it is a question as to whether they need to be on PAYE or are self-employed (see note above).

## **Our industry conference is in Florida this year, I'm taking my family for a holiday as well and I've been told I can claim the expense**

Wrong – strictly it can be that even though some of it is going to the conference none of the expense is allowable – the basic tax rule is that expenditure which has a dual purpose (i.e. part

private part business) then the whole expense is deemed private. HMRC practice however is that you can claim for the reasonable business proportion.

## **I've been told to give our holiday home to the children to save inheritance tax**

Making a gift while still alive can reduce inheritance tax if the giver lives for seven years after the gift (a Potentially Exempt Transfer – PET). But a gift must be a gift – if any benefit is kept by the donor then it is not a gift (A gift with reservation of benefit – GROB). A holiday home is a classic example as the donor may well wish to continue using it! Also remember a gift may trigger other tax liabilities such as capital gains tax and some will tell you that a gift starts to reduce after four years – again a fallacy. Any tax due reduces but in most cases the tax due is nil.

If your mate or acquaintance has said this or that it will save you tax and that they are doing it, do check it out with your own advisor. Everybody's circumstances are different (even if on first glance they may seem the same) and therefore the tax situation can be different. Also remember the simple rule – if it sounds too good to be true it probably is.

I often say to my clients that you need to consider the story behind what is being done. If the story makes sense and sounds reasonable then there is a fair chance it is, but if the story sounds contrived then so too is what is trying to be done. ●

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# THE HSE IN 2018/19

BY SIMON BLOXHAM, HEALTH & SAFETY STRATEGIST FOR SAFETY FOR BUSINESS

**T**he Health and Safety Executive (HSE) has released its 2018/19 business plan that sets out its programme for enforcement and strategic actions. What can you expect and how might you be affected by its plans?

## Outline

The publishing of the HSE programme for 2018/19 is something that can work in our favour. You may think that since it is having a budget cut this year, it may take its eye off the ball, but it appears not. It shows what it intends to do in the year and where its focus is sure to be. What we really want to know is, is it likely to be knocking on the door or not? In its business plan, the HSE outlines its commitments and specific priorities for the year ahead. It appears it will be working to ensure there are no problems as a result of Brexit. All of its usual research programmes and inspections will also continue.

## Our health

Health will continue as a high priority for the HSE. It is heading a campaign called 'Helping Great Britain work well' that aims to raise awareness of health issues in the workplace. Aligned with this is the Health and Work programme, which is a more traditional HSE-led campaign that targets key topics.

The next phase of the programme for health improvement will focus on reducing musculoskeletal disorders or, as we know them, manual handling problems, occupational lung disease and work-related stress. If you receive a visit from a safety inspector, be prepared to explain how you

manage any risks in these areas, as you will be asked the question.

## Brexit

Just when you thought there was something out there not affected by Brexit – sorry, health and safety is no different to the rest of life when it comes to this subject. The HSE will be assisting the Government with our exit from the EU. Some of the issues to sort out include hazardous substances and how our laws will work in the future. A great deal of why we do what we do with hazardous substances comes from European legislation. It's not always easy, so do we get the full monty as if we were still in the EU or do we calm it the heck down and reduce the red tape? Who knows.

## Grenfell

The HSE will also continue to support the Grenfell Inquiry and make the changes required following its conclusion. What these changes may be at the moment is subject to all sorts of claims and counter claims. This is going to go on for a while but the HSE will be pitching in with its views throughout 2018/19.

## Fairness

One thing is for certain; the HSE is committed to ensuring fairness in the health and safety demands placed on businesses. It plans to continue with its 'blue tape' programme, where it looks to uncover the unnecessary demands placed on employers by insurers and certification schemes. This is great progress because, in my

humble opinion, we are where we are with health and safety purely because of insurers. Let's face it, as an employer you may well not see health and safety in a favourable light. Most of the blame I level at insurers – paying out for no win, no fee claims, asking for more to be put in place than the regulations require. HSE 1 Insurers 0.

## Inspections

In 2017, the HSE conducted targeted inspections on approximately 20,000 workplaces; principally those that were known to be higher risk due to incidents or past inspections. It aims to carry out a similar strategy in 2018/19. Are funeral premises higher risk – what do you think?

If you'd like to learn more about health and safety, as well as the legal obligations of employers, we've got you covered.

## Help is at hand – from your SAIF-approved health and safety advisors

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 344 164.

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 do you have to lose? ●



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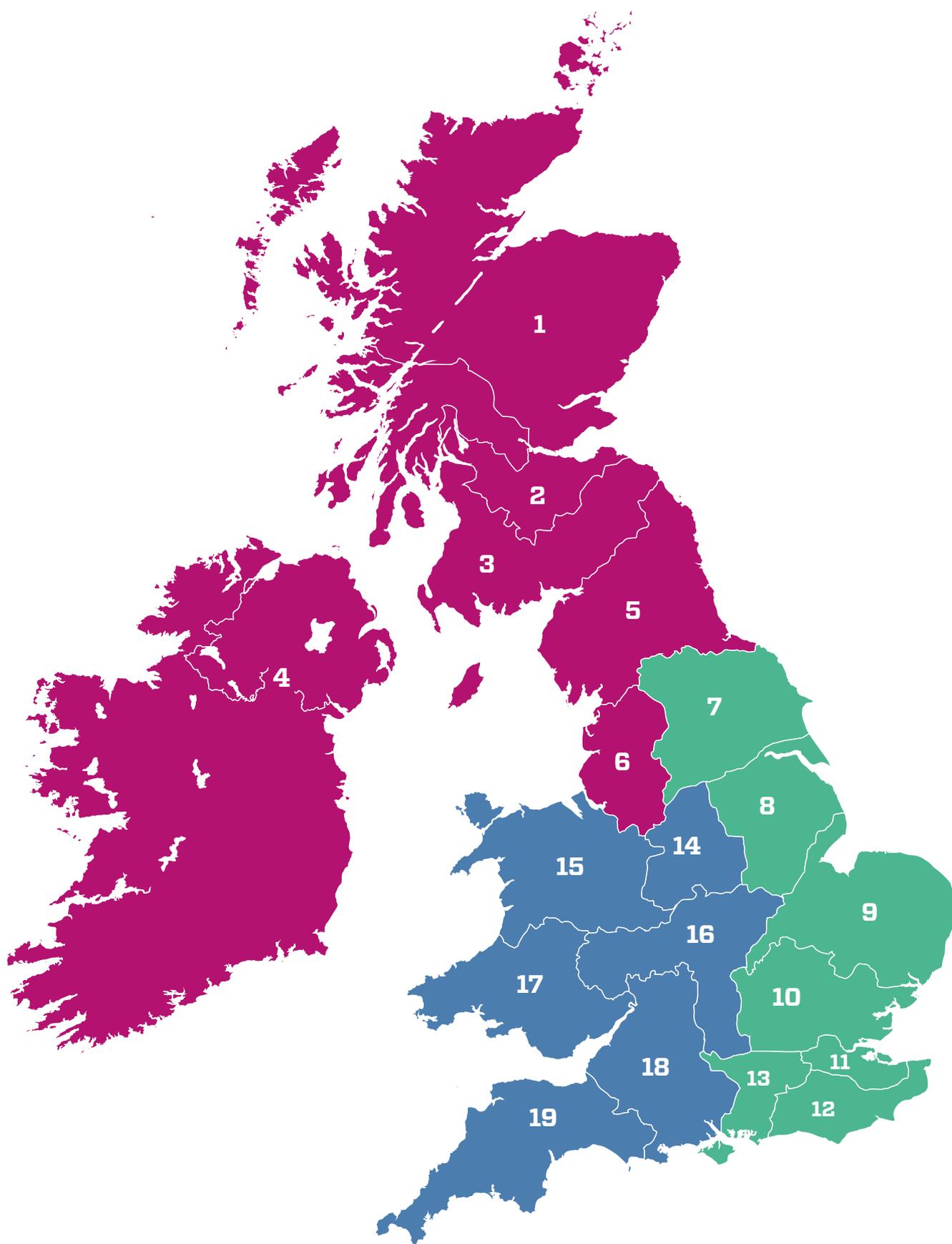


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The map shows the numbered regions that our Regional Sales Managers (RSMs) cover. See the RSM list opposite for your region and their contact details. You can get in touch with your RSM regarding anything you need to know about Golden Charter.

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

### **JC Atkinson and Son Ltd**

Mr J Atkinson (Washington, Tyne & Wear)  
0191 415 1516 • jamie@jcatkinson.co.uk  
www.coffins.co.uk

### **J. C. Walwyn & Sons Ltd**

Mr K Walwyn (Ashbourne, Derbyshire)  
01335 345555 • sales@jcwalywn.co.uk  
www.jcwalywn.co.uk

### **Leslie R Tipping Ltd**

Mr J Tipping (Stockport, Cheshire)  
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### **Musgrove Willows Ltd**

Mrs E Musgrove (Westonzoyland, Somerset)  
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### **Natural Woven Products Ltd**

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### **Passages International Inc. Ltd**

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### **Somerset Willow England**

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### **Tributes Ltd**

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08453 888742 • info@tributes.ltd.uk

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### **Urns UK Ltd**

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www.urnsuk.com

## **CEMETERIES & CREMATORIA**

### **GreenAcres Woodland Burials**

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### **GreenAcres Woodland Burials Chiltern**

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### **GreenAcres Woodland Burials Colney**

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### **Westerleigh Group Ltd**

Mr R Evans (Bristol, South Gloucestershire)  
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Ms P Robertson (Motherwell)  
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### **Keltic Clothing**

Mr D Barry & Mrs L Kendrick (West Midlands)  
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### **Waterfront Manufacturing Ltd**

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### **Funeralmap Ltd**

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### **Hygeco Lear**

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### **THW Refrigeration Ltd**

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### **Frontline Communications Group Ltd**

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### **Goldray Funeral Consultancy Ltd**

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www.macmanusfuneraldirectorfinance.co.uk

### **Occupational Safety Systems (UK) Ltd**

Mr S Bloxham (Letchworth Garden City,  
Hertfordshire)  
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 401700 • 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 • celebranttraining@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@beyondlite  
www.beyondlite

### **Professional Help Ltd**

Mrs 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  
jimmmelabraham@gmail.com  
www.whenweremember.com  
**The White Dove Company Limited**  
Mr K Proctor (Loughton, Essex)  
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www.thewhitedovecompany.co.uk

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www.gateway-publishing.co.uk

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### **RNS Publications**

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## **REPATRIATION SERVICES**

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**Remains Transportation**  
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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

### **Euro-City Direct Ltd**

Mr J W Kindleysides (Dorking, Surrey)  
01306 632952 • ecdud@btconnect.com

### **Guy Elliot Ltd**

Mr G Elliot (Kingswells, Aberdeen)  
0777 0407610 • conscientiously@outlook.com

### **Kenyon International Emergency Services**

Mr R Rowntree (Bracknell, Berkshire)  
01344 316650

rowntreer@kenyoninternational.com

www.kenyoninternational.com

### **Key Air - The Repatriation People**

Mr B Birdsall (Hayes, Middlesex)  
0208 756 0500  
repatriations@keyair.eu • www.keyair.eu

### **National Repatriation**

Mr T W Hathaway (Cusworth, Doncaster)  
07780 118458 • info@nationalrepatriation.co.uk  
www.nationalrepatriation.co.uk

### **Staffords Repatriation Services**

Mr J Stafford & Mr C Davis (Dublin)  
00353 18550555 • ns@funeralservices.ie

### **TCB Group**

Mr D Green (Belfast) • 0289 560 8444  
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## **SOFT GOODS & FUNERAL SUPPLIES**

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www.bradnamjoinery.co.uk

### **Clarke & Strong Ltd**

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