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HELP TO FIND A WAY FORWARD

SUPPORT FOR THOSE WHO
ARE AFFECTED BY SUICIDE



Prize Draw



Win a £100 M&S gift card*

Tell us what you think



Let us know what you think about the new and improved mygoldencharter.co.uk

We've recently improved mygoldencharter.co.uk to make the portal more intuitive and easier to navigate, providing you with all the tools you need to manage your Golden Charter Funeral Plans.

But we don't want to stop there. To help us keep improving the site, we want to know what you think. As a user, we'd welcome your views and ideas. Your feedback could make a real difference.

To let us know what you think, please email your feedback to: portalfeedback@goldencharter.co.uk

Every reply we receive by 1st September 2018 will be included in our prize draw, where you could win a £100 Marks & Spencer gift card*.

*Terms & Conditions: One prize draw gift card available. The winner will receive one gift card for M&S to the value of £100. To be entered into the draw, you must email your portal feedback to the email address above by 1st September. The prize will be drawn at random and the winner will be notified by email by the 7th September 2018. One entry per person.

What do you think?

- Is the portal easy to use?
- Is the content relevant and useful?
- Are there any features or services you'd like us to add?
- If you don't use the portal, why not?

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Golden Charter
Smart Planning for Later Life



Insight

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CONTACTS

PUBLISHERS

SAIF

SAIF Business Centre
3 Bullfields, Sawbridgeworth
Hertfordshire CM21 9DB
Telephone: 0345 230 6777

National President:
Alun Tucker
aluntucker@hotmail.com
Chief Executive:
Terry Tennens
terry@saif.org.uk
Scottish President:
Paul Stevenson
paul@funeral-scotland.co.uk

GOLDEN CHARTER

Head Office
Canniesburn Gate
Bearsden G61 1BF
Telephone: 0141 942 5855

Chief Executive Officer:
Suzanne Grahame
suzanne.grahame@goldencharter.co.uk

EDITORIAL

Claire Day, co-editor
claire@saif.org.uk
Michael Fern, co-editor
michael.fern@goldencharter.co.uk

PRODUCTION

Produced by:
Connect Publications
(Scotland) Ltd
Managing Editors:
David Cameron
david@connectcommunications.co.uk
Roisin McGroarty
roisin@connectcommunications.co.uk
Design: Ryan Swinney & Katherine Pentney

ADVERTISING

Advertising sales: Jane Deane
jane@connectcommunications.co.uk
Telephone: 0131 561 0020

To include news and pictures in future issues of SAIFInsight, please contact Claire Day at SAIF or Michael Fern at Golden Charter, contact details above.

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There's never been a better time to join an effective trade association.

Join SAIF and secure your future as an independent funeral director

With your profession facing so many challenges and opportunities, there has never been a greater need for funeral directors to be represented by an effective trade association. Whether it is regulation in Scotland, the rise of direct cremations, or the growing trend for more personalised funeral services, you can rest assured that SAIF is working harder than ever to protect your interests and give you a voice nationally and locally.

Alongside our political, standards and education activity, we're continuing to develop an ever-growing range of business development products and support, such as SAIFCare and SAIFSupport, in order to help you build a resilient and competitive funeral business.

Our mission is to help you succeed in a time of change. Isn't it time you took a look at SAIF membership?

Join SAIF now: visit saif.org.uk or call us on 0345 230 6777 or 01279 726 777

SAIF
INDEPENDENT
FUNERAL
DIRECTORS



LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

Courage under fire!

In the past few weeks, we have had quite a flurry of international sport, with the tennis at Wimbledon, the British Grand Prix at Silverstone, the International Cricket Council fixtures and, of course, the Open Golf Championship at Carnoustie, and the little matter of the World Cup football championships in Russia.

Understated leadership

What emerged for the England team was an unlikely icon of the game. Gareth Southgate, the England coach, who the pundits said "was too nice to lead!" Many expressed concern about his modesty, which could prove to be a hindrance to what is an impossible job. Could he motivate a group of young multi-millionaires to do his bidding?

In fact, his humility has been central to his connection with this team of millennials.

This humble approach is counter intuitive to the authoritarian streak we see in the national game. It takes confidence to listen to other people, to express self-control and not be flash. Southgate looks in his team's eyes with affirmation, he believes in them with almost unconditional love. Notably, Southgate brought in a psychologist to encourage players to talk about their lives, their fears and, most importantly, how to be masters of themselves.

We face rapid changes as independent funeral directors. These range from society's changing customs, the rapid adjustment of business to consumer engagement, emerging new technologies both operationally and externally for marketing, and all this coupled with media scrutiny and Government market studies. Some of these changes are healthy, some are trying.

That is why one of the geniuses of belonging to SAIF is that there is a community of independent and family

businesses that stick by each other in order to provide a voice for the smaller business.

We have Fellows of SAIF who have been through rapid change before in the 1980s and 1990s, and not only survived but thrived. These are men and women who faced the Goliaths who declared the end of the independent sector was 10 years away, and yet still Independents achieve 72% of the at-need funerals across the UK.

We will be introducing a Coaching and Listening Service for SAIF owners. Why, you ask? In the last decade, leading a funeral service has become far more complex. With health and safety, employment law guidelines, data compliance and fierce business competition, it can feel like swimming against the tide and even experienced owners need a confidante to speak to. Therefore, SAIF will be offering confidential executive coaching and listening by the most experienced and leading independent funeral directors. More information to follow or contact SAIF Business Centre.

By the way, congratulations – you have survived the introduction of GDPR on 25 May 2018.

SAIF Acquisitions

Over recent years, for one reason or another, independent funeral directors have chosen to sell their business – it might be the end of the family link, or health concerns, or time to move on. The National Executive Committee has approved the launch of SAIF Acquisitions and you will have received correspondence from SAIF Business Centre about this.

It is providing another option to introduce independent funeral directors as potential buyers in order to retain the independent sector. SAIF Acquisitions is an introduction agency for any independent owners who wish to consider selling their business to

another Independent, so that their name is safeguarded with common vision and values. You can confidentially contact Claire Day, Administration Manager, or myself at the SAIF Business Centre to discuss this. More details of the scheme will follow.

What's next?

The Scottish Government is six months away from determining the model of regulation and SAIF's finest leaders in Scotland are at the forefront of liaising, advising and collaborating to ensure a proportionate and workable model is achieved to protect the client, without unintended consequences damaging the independent sector. As soon as we know the shape of the future, SAIF Scotland will be communicating to the members.

Finally, SAIF is at the forefront of supporting our members' businesses. We have formed a SAIF Technology Taskgroup that is researching and assessing how we can assist our member firms to gear up internally and externally, as increasingly purchase decisions are being influenced by technology, including choosing a funeral director. This includes spending time on your own firm's digital footprint, your website, social media and YouTube.

We have had strong feedback from members in our call for response. Over the next six to 12 months, we shall be working on elements of this project and engaging you and your firm to be teach-ready where possible. Watch this space.

Have a great August! ●

Best wishes,
Terry Tennens

terry@saif.org.uk

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SUZANNE GRAHAME
GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

SAIFCharter's road to engagement

The owners of Golden Charter have more routes than ever to influence Golden Charter's direction

Throughout my first eight months with Golden Charter, I have been encouraging you to influence how we support independent funeral directors. You have done that in various ways, from our monthly surveying of your views to the Government representations many of you have worked with us to make. But one route will always be the simplest way to influence Golden Charter's direction: through SAIFCharter.

The SAIFCharter Association is the collective name for around 740 independent funeral directors who together own Golden Charter, and that name reflects how it works: it sits at the intersection of SAIF and Golden Charter. Its members are a subset of SAIF's, and that subset influences Golden Charter to improve Independents' position in the market.

SAIFCharter's shape

Those 740 members are primarily represented by the SAIFCharter Executive, a group made up of myself alongside 11 member funeral directors from across the country. The Executive meets throughout the year, and three of its funeral director members also sit on Golden Charter's Board. That's one clear way to get your views across at the board table: what is discussed at those board meetings is materially influenced by the Executive's understanding of your views.

Recently *SAIFInsight* has helped you get your talking points on the agenda by supplying contacts for every Executive member (see page 35 every month). You can speak to the Executive as a group on contact@saifcharter.co.uk, email either Secretary John Byrne (secretary@saifcharter.co.uk) or Chairman Julian Walker (chairman@saifcharter.co.uk), or contact any individual member.

Golden Charter's Shareholder Engagement team is your other way to get

“YOU LEARN SO MUCH ABOUT A COMPLETELY DIFFERENT KIND OF BUSINESS, AND GET INVOLVED IN AREAS THAT YOU JUST WOULDN'T LOCALLY”

John Byrne

involved. Led by Carly Ross, it will become increasingly familiar to the SAIFCharter members it engages with.

More than words

SAIFCharter offers yet another route in that might be more direct than setting talking points: funeral directors who want to get involved in directly informing and influencing future projects and planning can look to SAIFCharter's working groups: Membership Benefits, Policing and Compliance, Product Development and Innovation, and the Voice of the Funeral Director Group.

To take one example, I spoke to John Byrne, one funeral director on the Product Development group.

John said: “Getting hands-on experience with new projects, localfuneral.co.uk for example, means we get deeply involved in specialised work – like helping make the opt in process more funeral director friendly and working on digital engagement.”

Get involved

Working groups are a hands-on way to steer Golden Charter, and a step towards joining

the Executive itself. SAIFCharter members are always welcome to apply; simply contact John Byrne on secretary@saifcharter.co.uk.

John added: “The groups help us influence Golden Charter itself, and it's also great for our own development. You learn so much about a completely different kind of business, and get involved in areas that you just wouldn't locally. The working groups have let me build up my own business knowledge in different areas, and they're a great stepping stone to getting even more involved in the thick of things.”

If this appeals to those non-SAIFCharter members among you, joining up is the first step towards a wider world of influence and support. Starting the journey is as simple as speaking to your local Golden Charter representative.

So many decisions have come from your feedback – moves away from various third parties, pricing, changes to our contact centre. There's positive reinforcement too: most recently we have heard great feedback from you on our new guide to pre-paid funeral plans, a new addition to your toolkit available through the portal, which can be used interactively with families when required. Your positive feedback means we know what to focus on as well as what to change, so please do make sure we are working from an accurate picture of your views.

Whether you do so through the working groups, the Shareholder Engagement team, contacting the SAIFCharter Executive, or completing your annual Golden Charter survey, there should be a route to engagement that works for you. And if there isn't? Tell us that too. ●

suzanne.grahame@goldencharter.co.uk

Giving to GOSH for National Repatriation's third birthday

National Repatriation is celebrating its third year by devoting a percentage of every service it delivers to Great Ormond Street Hospital (GOSH).

Tom Hathaway, of National Repatriation, said: "National Repatriation (NR) began in August 2015 when I decided to move on from the Independent Funeral Director that I had worked for since 2012. As an Advanced Driver (F1RST IAM), I thoroughly enjoy my role within the funeral profession and NR has developed rapidly since 2015.

"I now offer international, national and overseas repatriation services.

"As August 2018 marks National Repatriation's third birthday, I decided



National Repatriation will donate funds to Great Ormond Street Hospital

to do something positive to celebrate and chose to support GOSH in doing so. From now, until 31 August 2018, a percentage of every service delivered by NR will be given to GOSH. In addition

to this, I will be promoting this fundraising effort in the hope to gain donations from others. My target is to raise £1,000 in the month.

"I intend on repeating this charitable celebration each

year, alternating the charity. I have found that the funeral service profession certainly can pull together in a time of need, and together we can celebrate while supporting great charities together."

GOSH fundraises to enhance Great Ormond Street Hospital's ability to transform the health and wellbeing of children and young people. Donations help to fund advanced medical equipment, child and family support services, pioneering research and rebuilding and refurbishment.

✓ If you wish to contribute by way of donation, please visit nationalrepatriation.co.uk/charity or text **THNR95** followed by your donation amount, e.g. £5, to **70070**.

SAIF's fantastic Summer Fun Day

SAIF members, associates, retired directors and families gathered in July to celebrate the inaugural SAIF Summer Fun Day.

The event, run in partnership with the SAIF Next Generation Group, was organised to bring all member firms and associates closer together.

Guests were treated to live music, food, two fully-stocked bars, face painting for kids big and small, and a magical show. Other activities included a tombola, various games and a tour of the cave. See more pictures on page 20.



© DAVID GOSLING

The fun event took place on 14 July at Peak Cavern, which is also known as The Devil's Arse, in Derbyshire. Some members even opted to stay nearby the event with motorhome and caravan pitches.



MEET THE NEXT GENERATION

Simon Helliar-Moore of Crescent Funeral Services in Taunton has introduced its newest member of the team, James Chorley, as a Trainee Funeral Assistant.

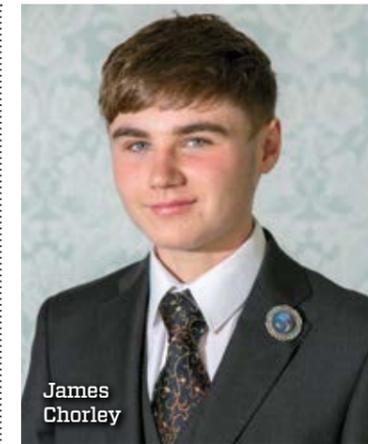
James recently completed his GCSE exams at Heathfield School and on 9 July started in a full-time training position with the funeral director. He is following in the footsteps of his late father, Adam, who was a much-loved funeral director in Taunton.

At 16, James joins a team of funeral directors who started their careers in the funeral profession at the same age, straight from school.

Simon said: "Both I and Jason Wood started at the same age as James, and we all know it is not an easy world to become part of when you are so young. I recognised the passion that James has - it is the same passion I had at his age for the profession and providing the best of care to a bereaved family.

"We should all be encouraging the younger generation to consider entering the profession as they are the future of funeral directing."

As well as inspiring the next generation of funeral directors,



James Chorley

Crescent Funeral Services is still coming down to earth after a fantastic night at the Taunton Deane Business Awards, where they made Finalists in the categories for Customer Excellence and Marketing.

Simon and the team were commended for their unique and sensitive use of social media and radio and for providing wonderful customer support. The team was also commended for its campaign to combat funeral poverty.



FUNERAL PLAN GUIDE ON YOUR PORTAL

The new-look funeral director portal at mygoldencharter.co.uk has been updated with a swathe of new resources.

According to your local Golden Charter representatives, many Independents are already seeing the benefits of 'Selling funeral plans: a quick 'how to' guide'. Created from families' frequently asked questions, it acts as a simple guide to plans, and can be used interactively with families when required. Other new tools and documents cover recent political developments, Funeral Benefit Options, GDPR and customer insights.

If you would like more information on any of these documents, or how to get the most out of the portal for your business, contact your local Golden Charter representative.

Removing religious symbols 'showing disrespect'

Concerns over the presence of Christian religious symbols in Scotland's crematoria raised by the country's Inspector of Crematoria have been called into question by one leading funeral director.

In his latest annual report, Robert Swanson, the Inspector of Crematoria, wrote: "There have been concerns raised over the presence of Christian religious symbols, particularly the 'cross' in chapels and gardens of remembrance. There have been a number of occasions where, at the request of applicants, steps have been taken (where practical) to remove or conceal the cross (in chapel) for the duration of the service."

Highlighting potential cases of discrimination under the Equality Act 2010, Mr Swanson said he had been in touch with Humanist Society Scotland to address concerns.

However, Jim Auld of James Auld Funeral Service, Helensburgh, said: "I think this is a piece of nonsense. We accept there are a huge number of non-religious funerals that take place. But, for people attending a funeral, even though the deceased, and perhaps the family, aren't religious, it's comforting to have some religious symbolism."

Jim said he has never had a request to have religious symbols covered up. Indeed, the regular crematorium he uses has a cross that's part of the stopping mechanism for a coffin, so would be impossible to cover. Emphasising that he respects people of all faiths and none, he said it's important to bear in mind that crematoria built 50 or 100 years ago were designed to mimic ecclesiastical buildings.

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SAIFCharter's voice in Whitehall

SAIFCharter and Golden Charter have put the needs of families and independent funeral directors at the forefront of their Treasury consultation responses.

The Treasury consultation into pre-paid funeral plans closed earlier this month. It sought views on how the pre-paid market currently operates, potential consumer detriment under the current regulatory framework, and the Treasury's initial proposal to bring in FCA regulation.

As well providing views and evidence, the SAIFCharter response made six key requests:

1. For families' benefit, the regulatory framework must continue to facilitate funeral directors' essential role at the point of sale.
2. A bespoke regulatory framework is required, recognising: a) funeral plans are pre-payments for a future service, not an investment product, and; b) trusts are a mechanism for payment at point-of-need, not a customer investment.
3. Well-managed, mature trusts offer a secure mechanism for the management of plan holder funds and should remain an option for consumers.
4. Trust-backed funeral plans offer consumers a number of advantages over insurance products, and consumers must remain free to choose between both products without regulatory bias.
5. Statutory regulation by the Funeral Planning Authority (FPA), with enhanced rules and sanctions available, is SAIFCharter's preferred approach.
6. The cost of regulation should leave neither consumers nor smaller independent businesses in detriment.

Golden Charter CEO Suzanne Grahame said: "While the pre-need market is the consultation's subject, it was important for families' sake that both responses focused on independent funeral directors. The best sale of all is where the person selling the plan is the same person carrying out the funeral, so funeral directors' views are vital.

"The responses cover important points for Independents, from secure trusts - both from large providers like The Golden Charter Trust and those long established by funeral directors - to the importance of choice."



More flexible support from Golden Charter

Golden Charter is set to refresh how it works with Independents around the UK.

The changes are designed to increase the support provided to your local Golden Charter representatives, so they in turn can go further in supporting the needs of your business.

Director of Funeral Director Sales Malcolm Flanders said: "Given the pace of change across the funeral profession, we are enhancing how we support you both at your own premises and from our Golden Charter Head Office, so Independents and Golden Charter can continue working sustainably together well into the future.

"We have learned a lot recently from the more diverse activities we have been carrying out. Our workshops in the lead up to GDPR's introduction, marketing and digital work like localfuneral.co.uk and



Malcolm Flanders

Suzanne's work to engage with Independents around the country have all helped us shape our plans.

"The lesson is that we need to offer more rounded business support, including helping you utilise a range of marketing options to promote your business locally beyond leaflet drops.

"We want to ensure we give you the right level of support, not a one size fits all approach. Key to that is updating how we back up our field team's work, so your local representative can work with you as effectively as possible."

A roadmap is planned which will allow Golden Charter to provide a more comprehensive range of services for all aspects of your business.

More details will be announced in the coming month, ahead of September's SAIFCharter AGM.

“WE WANT TO ENSURE WE GIVE YOU THE RIGHT LEVEL OF SUPPORT, NOT A ONE SIZE FITS ALL APPROACH”

Malcolm Flanders



SAVE THE DATE: SAIF EDUCATION DAY 2018

The 2018 SAIF Education Day will take place on 31 October at the Leicester Tigers stadium. Turn to page 28 for more information, including the booking form, and find out more on the SAIF website at saif.org.uk

SAIF ACQUISITIONS: KEEPING INDEPENDENTS INDEPENDENT

New professional brokerage service will help buyers and sellers of funeral businesses to connect

WORDS: TERRY TENNENS, CHIEF EXECUTIVE OF SAIF

SAIF has announced an exciting new professional brokerage service called SAIF Acquisitions, which is aimed at helping independent funeral directors sell their business to other independent funeral directors.

SAIF members who are interested in purchasing an independent funeral business will be able to register with SAIF Acquisitions and become an 'approved buyer', protected by non-disclosure agreements with prospective sellers.

Members looking to sell their business are invited to contact SAIF Acquisitions, which will discreetly connect you with buyers in your area. As a seller, you will also be provided with a list of preferred agents able to act on your behalf, if you so wish.

SAIF will provide the above information, but it will be the seller who determines the buyer

firm and, if applicable, the agent or consultant.

This is an opt-in scheme with SAIF claiming 0.5% of the selling fee to cover the costs of advertising and facilitation services.

In an age when independent funeral businesses are being snapped up by a corporate on a regular basis, SAIF Acquisitions will help to protect the business you have nurtured and grown, ensuring bereaved families can continue to rely on the unique service only an independent funeral director can provide.

SAIF is contacting all members with further information about how to register for the 'approved buyer listing' or, as an independent looking to sell, make contact with approved buyers or agents.



For more information, please contact Claire Day or Terry Tennens at SAIF Business Centre, by emailing claire@saif.org.uk or terry@saif.org.uk or call 01279 726777. All enquiries will be dealt with in the strictest confidence and with no obligation.

THANK YOU

HOSPITAL DONATION OF 20 FANS

A special thank you was released on social media to Rob Protheroe, from D J Protheroe & Sons Ltd of Merthyr Tydfil.

In July, the Prince Charles Hospital, based at Gurnos, Merthyr Tydfil, praised the donation of 20 cooling fans to the wards at the hospital.

In the Facebook message, the hospital said that staff were extremely grateful to receive the cooling fans due to the hot weather everyone has been experiencing.

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COUNTDOWN TO THE AWARDS

There are only a few weeks to go until one of the biggest gatherings of independent funeral directors in the country at Golden Charter's Funeral Planner of the Year Awards, which are taking place at the spectacular National Museum of Scotland on Saturday 15 September.

This year's event is coming north of the border for the first time in many years and brings with it the opportunity to visit the historic city of Edinburgh.

By making it a weekend trip, you can also take advantage of two of the city's most popular excursions organised for guests at special negotiated rates.

The two special rates available include:

Mary King's Close - Friday 14 September, 6.30pm - 7.30pm
Adults £11.50, Over 60s £10, Children (5-15) £7.

Be transported back to 17th-century Edinburgh, through the uniquely preserved streets and spaces, and marvel at how different life would have been for the people of this great city when these streets were open to the skies. Find out how the streets that were once the bustling heart of Edinburgh's Old Town became sealed off and hidden from sight.

Royal Yacht Britannia - Saturday 15 September, 10.10am-11.10am

Please note: a bus will pick up guests from Radisson Blu Hotel Edinburgh at 9.30am and return at noon.
Adults £12, Over 60s £10.50,



Children (5-15) £6.50.

Come aboard and discover what life was like on board Her Majesty's floating royal residence, following in the footsteps of world leaders such as Sir Winston Churchill, Nelson Mandela and Rajiv Gandhi. The Royal Yacht Britannia is a five-star visitor attraction, and the audio handset tour (for adults and children) covers its five main decks.

These two activities will give you a little insight to

Edinburgh before the Funeral Planner of the Year Awards on Saturday evening. At the ceremony, guests will be joined by legendary Scottish broadcaster Ken Bruce, commonly known as the master of pop, who will be our host for the evening. Dinner will include the finest Scottish produce, and



Ken Bruce

guests may even be invited to take part in a little traditional ceilidh dancing - kilts optional!

To book tickets for Funeral Planner of the

Year, either of the attractions, or the SAIFCharter AGM, contact Golden Charter's Funeral Director Support Team free on 0800 145 6520 or fpoy@goldencharter.co.uk

REMEMBRANCE

SIMON LILLEYWHITE

SAIF is sending condolences to the family and friends of Simon Lilleywhite, who sadly passed away recently.

Simon, of Lilleywhite Funeral Service in Prestwich, was a well-liked and respected figure.

In a statement to SAIFInsight, a SAIF spokesman said: "We were so sad to learn the news of Simon's passing recently.

"Alun Tucker, National President, Terry Tennens, CEO, all the staff at SAIF Business Centre and members of the National Executive Committee send their warmest thoughts and condolences."

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company details on them, plus Polstead Press can provide you with a variety of goodies to put in the bags. With its in-house designer, you can create your artwork from scratch, or Polstead can use your existing artwork - the choice really is yours.

So, if you're planning your next event and are looking for good-quality products, please contact a dedicated member of staff who will be happy to help. Call 01449 677444, email sales@polsteadpress.co.uk or visit polsteadpress.co.uk

Advertising feature



CALENDAR DATES

We are in the process of creating a calendar to run in SAIFInsight 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.org.uk or call 0345 230 6777.

NEW SAIF ASSOCIATE:

JC ATKINSON & SON



JC Atkinson & Son is an independent manufacturer of coffins, caskets and related items to the funeral trade. It offers a full range of products, including wood effect, veneered, semi-solid, and solid coffins as well as a range of caskets and ash urns.

JC Atkinson also offers a complete range of alternative coffins including picture coffins, bamboo, wicker and wool, as well as a comprehensive range of coffin furniture that can be purchased separately or fitted.

With more than 80 years of experience in the funeral market and with customers covering the whole of

the UK, JC Atkinson has developed a range of products and services that, when combined together, work to offer a dynamic business partnership.

JC Atkinson believes in the advantages of offering choice. By combining powerful sales tools with enhanced staff training and engagement, sales of a broader range of products can be expected. These tools, combined with JC Atkinson's ability to offer free market intelligence on relative trends, death rates and products, provide customers with a



TURN TO PAGE 30
For the latest SAIF membership list

range of additional services that gives them a competitive advantage within the funeral market.

To encapsulate the JC Atkinson offer, it does not wish to be just another supplier - it prides itself on offering its customers a substantial business partnership that has been developed to assist its customers to succeed and increase revenues and profits in what is a very competitive marketplace.

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DATES FOR YOUR DIARY

East Kent Informal Meeting
18 September 2018
19.00
Canterbury

Essex Regional Meeting
25 September 2018
19.00
Chelmsford

Kent/Sussex Regional Meeting
26 September 2018
19.00
Tunbridge Wells

SAIF Executive Meeting
10 October 2018
10.30-15.00
Venue TBC

SAIF Education Day
Wednesday
31 October 2018
10.00
Leicester

Beds, Bucks & Herts Regional Meeting
7 November 2018
Luton

Wales Christmas Dinner
30 November 2018
19.00
Llanelli

SAIF Executive Meeting
5 December 2018
10.30-15.00
Venue TBC

SAIF AGM Banquet Weekend
29-31 March 2019
Crowne Plaza Resort
Colchester, Maldon

For more information visit the SAIF website at saif.org.uk



SAVE THE DATE: SAIF AGM

The SAIF AGM and Banquet Weekend will take place in March 2019 at the Crowne Plaza Resort in Essex. Turn to page 32 for more information, including the booking form, and find out more on the SAIF website at saif.org.uk

SAIF's key themes in response to the Competition and Markets Authority (CMA) 2018 Market Study

Last month SAIF submitted its response to the CMA market study. Terry Tennens, Chief Executive, shares some themes and key points of SAIF's response with members



Funeral customisation versus one size fits all

The funeral service purchase is a unique one that differs remarkably from even a significant lifetime purchase such as a home or gift, there is huge emotion attached to the funeral event and how smoothly the process is completed can heal or harm the next of kin's grief journey. There is one opportunity to get the funeral service right!

The purpose of funeral directors: the twin role of caring for the deceased and for the care of the bereaved

There is a level of concern for SAIF that the market study may not appreciate the unique service at a unique time for the contracting of a funeral director by the consumer. Funeral directors

offer far more than a commoditised retail service.

Online comparison requires a level of sophistication and simplification

SAIF welcomes the scrutiny of online comparison websites. We are aware of the CMA's market study into the benefits and risks of such media in the hotel industry and we look forward to the professional insights that can be brought to bear to ensure in particular about:

- Transparency of ownership
 - Accurate comparisons, like for like priced services. As we know that some firms offer baseline prices "from..." and end up charging far more than ever intended.¹
- The CMA is concerned

to elevate in the outcomes of this study, how quality might be measured? This could be a star rating system based on qualified staff, services and resources, ethical and environmental services, and access to the funeral home for the disabled and availability of viewing times.

Facts on funeral cost increases, including crematoria and cemeteries.

Funeral directors' prices have, in the majority, risen 2016-17 on average 2.1%, and these increases are attributed to increased overheads, bad debt and decreased opportunities for investment.

Private crematoria have increased their fees on average by 5.9% in 2016-17².

Public crematoria, according to the Royal London 2017 report, increased their fees by 5.4% and burial fees for the same period at 5.3%.

Jeremy West, SAIF Past President and Fellow, said: "We now see local Council-owned crematoriums have followed with their price increases, one example being in South Essex Crematorium in Havering, where fees have risen by 22% in two years."

Next month, *SAIF Insight* will cover SAIF's response to HM Treasury's market study on pre-paid funeral plans.

1 SUNDAY TELEGRAPH JULY 2016: <https://www.telegraph.co.uk/money/consumer-affairs/after-my-mother-died-i-realised-just-how-exploitative-the-funeral/>
2 P10 <https://www.royallondon.com/documents/pdfs/2017/ROYAL-LONDON-NATIONAL-FUNERAL-COST-INDEX-2017.PDF>



Funeral directors' view of the profession

Funeral sector specialists Braemar Finance recently surveyed close to 1,000 business owners in the professions, including funeral directors.

Its research covered a range of subjects, from access to finance to the impact of Brexit on business confidence. Here are some of the key findings:

- 73% of funeral directors find accessing funding a 'challenge'

- Despite the funding challenge, in the coming 12 months, 62% will be seeking finance to invest in their business
- Brexit is having a negligible impact on business confidence - 86% of funeral directors are indifferent to the prospect of the split from the EU
- 45% of funeral directors rely on their financial

- advisor for financial support and advice - for all other professions it's their accountant they call on first
- Only 3% of funeral businesses expect to contract over the next year - 36% will expand and 61% will 'stay the same'
- The main business priority for funeral directors is paying down debt

IN NUMBERS

73%
of funeral directors find accessing funding a 'challenge'

45%
of funeral directors rely on their financial advisor for financial support and advice - for all other professions it's their accountant they call on first

3%
of funeral businesses expect to contract over the next year

Don't make it complicated
Make it work



www.memorygiving.com
secure donations
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THE DEVIL IS IN THE DETAIL...

A Scottish council has cut its planned rise in cremation costs because it was worried grieving relatives would be upset by £666.

Argyll and Bute Council, on the west coast, was due to increase the £647 cost of cremating an adult at Cardross Crematorium by 3%.

However, officials were concerned the new price of £666 would cause offence as 666 is the mark of the Devil.

The decision, which was featured in the *Daily Record* newspaper, included a full report to councillors.

The council report said: "As part of applying that standard inflation increase of 3% to fees and charges for 2018-19, the cremation charges for adults aged 16 and over has increased from £647 to £666.

"It's unfortunate that the 3% inflation has meant the charge is £666, which could be upsetting for some people. Members are asked to agree the charge is amended to £665 in 2018-19."

▼ The Argyll and Bute Council's report is available to view online at <https://bit.ly/2Nqrt1m>

Personalised carry-bags add a professional touch

Colourful Coffins has boosted its range of accessories for funeral directors with the launch of two new products.

The first is a specially-designed cremated remains carry-bag. Ideal for taking a cremated remains casket to a bereaved family, the bag can be personalised with the name of the funeral director and produced with its company colours and logo.

Mary Tomes, Managing Director, said: "This is aimed at the funeral director who wants to make a good impression. The carefully-tailored bag protects the casket and makes them look very professional, as well as emphasising the company name."

The carry-bags are a perfect fit for the company's popular personalised donation boxes.

This means funeral directors no

longer have to carry the boxes under their arm – they can simply pop them into a smart carry-bag for the journey to and from the funeral.

A new addition to the collection is a mini donation box, which also comes with its own bespoke carry-bag.

Mary says this is already proving a "big little hit", especially for smaller funerals and those funeral directors who want something a little smaller.

Both sizes of the carry-bags can be produced in any design or colour, they are fully washable at 30 degrees and have been strength tested.

▼ For more details, contact Colourful Coffins on 01865 779172 or email enquiries@colourfulcoffins.com



NEW MEMBER

F WOODRUFF FUNERAL SERVICES

New member F Woodruff Funeral Services is an independent funeral director that has been serving the Bristol & South Gloucestershire region for more than 40 years.

It has five offices dotted across the area to help families through their darkest hours. It is a family business with former Bristol and England rugby star Austin Sheppard at the helm. Austin's brother and sister-in-law, Jackie and Philip Cue, help with the day-

to-day running of the company. Austin's two sons, Rory and Max, are very much involved and hoping to take on a role running the company in the next couple of years. The firm tries to offer families the traditional funeral values with a modern edge for today's very competitive funeral market, offering both at-need and pre-paid funeral plans.

Turn to page 30 for the latest SAIF membership list.



F Woodruff is a family-run business in Gloucestershire

COURSE DATES

The latest schedule for the Independent Funeral Directors' (IFD) College is featured below.

The college is looking to include more courses, which

are scheduled where there is sufficient interest to run them.

Please contact Corinne@saif.org.uk if you are interested in attending any courses.

The IFD College is also looking at dates and venues for courses in Wales and Sussex

and will publish these on the College website at www.ifdcollege.org once they are finalised.

▼ If you would like courses booked in your area, please call the IFD College Administrator on

01279 726777 or email Corinne@saif.org.uk



DATE	TIME	COURSE	COURSE NAME	LOCATION
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
25 September 2018	09.30-12.30	HS1-2	Health & Safety for Funeral Staff	Sawbridgeworth, Herts
25 September 2018	13.00-16.00	G1-2	Foundation - Funeral Practitioner	Sawbridgeworth, Herts
27 September 2018	10.00-16.00	HS1-2	Health & Safety for Funeral Staff	Glasgow
2 October 2018	10.00-16.00	OP1-4	Funeral Operative*	Gainsborough
3 & 4 October 2018	10.00-16.00	AD1-6	Funeral Administrator*	Gainsborough
9 & 23 October 2018	10.00-16.00	AD1-6	Funeral Administrator*	Sawbridgeworth, Herts
16 October 2018	09.30-12.30	HS1-2	Health & Safety for Funeral Staff	Anstey, Leics
16 October 2018	13.00-16.00	G1-2	Foundation - Funeral Practitioner	Anstey, Leics
25 October 2018	10.00-16.00	G1-2	Foundation - Funeral Practitioner	Glasgow
22 November 2018	10.00-16.00	OP1-4	Funeral Operative*	Glasgow

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

OUR THOUGHTS WITH DR BILL

Everyone at *SAIF Insight* was deeply saddened to hear of Dr Bill Webster's recent bereavement.

For years, he has been assisting the funeral director community with bereavement aftercare within *SAIF Insight* and beyond, and he is now taking the time to focus on his own needs following the loss of his son Stephen.

SAIF and Golden Charter would like to join the members of that community in wishing Dr Bill the best at this difficult time. Read more on page 34.

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TRADEX 2019 BOOKED FOR NEXT YEAR

NAMM has announced Tradex 2019, a trade show for all things linked to the stonemasonry trade. This event is for all masons and wholesalers, member and non-member masons. The event will be held on Thursday 20 and Friday 21 June 2019 at the same venue as 2017, Warwickshire Events Centre.

The 2017 event proved very popular, with more than 500 visitors attending and 200 companies showcasing their wares.

Craftex also took place in 2017, as part of the Tradex exhibition. The competition gives masons a chance to exhibit and compete with some of their prestigious pieces of work, such as the one pictured below.

Craftex 2019 is open to members and for the first time, there will be a non-member category. Due to the success of this event, it will again take place alongside Tradex 2019. The entry criteria are currently being confirmed and entries will open as soon as this is done.

More information will be provided as the date gets closer and visitor booking will open early in the new year. If you would like to find more information, please feel free to contact NAMM either by phone on **01788 542264** or by emailing events@namm.org.uk



Polish Fighter Squadron by Marcin C Biesek of Odlings Ltd



CHILDREN OF THE DARK

Clive Pearson, a former President of the British Institute of Funeral Directors (BIFD), shares tragic past events that we should all remember. In this issue, Clive looks back at the 1838 Huskar Pit disaster

It was a hot and humid summer's day in Barnsley. Three hundred feet below ground at the Moorend Colliery and the adjoining Huskar Pit, about 50 children and 30 coal getters were working, unaware of what was about to take place.

The weather started to deteriorate and by mid-afternoon, a vicious thunderstorm was raging with heavy rain causing severe flooding. Steward William Lamb started preparing for an evacuation as he was concerned the pit bottom would start to flood.

The engine and boiler yard flooded, extinguishing the fire in the furnace and causing the lifting equipment to stop working due to no power.

He gave the order for everyone to stay together at the bottom; however, having been underground for many hours, 40 of the children ignored his instructions; making their way to Huskar Drift and attempting to climb the 15 metres to the opening. One of these children was Lamb's own son, George, who was only eight years of age.

What the children didn't know was that at the top of the entrance, a stream was turning into a raging torrent. While they were climbing the slope, the water

burst through and poured down the drift, trapping and drowning 26 of the children against the door through which they had just passed.

After the water had finally subsided, the remaining miners and bodies of the dead children were brought to the surface, where Rev Watkins and Dr Ellis determined none of them could be saved. All the children were taken to Throstle Hall Farm, where they were then taken individually by cart to their own homes in Silkstone, Dodworth and Thurgoland, with almost every household affected.

Funerals were held on Saturday 7 July 1838 at Silkstone Church, attended by thousands of mourners. The children were placed in seven graves - 11 girls were buried together in three, and 15 boys in the other four graves. Coffins, shrouds and the memorial were all paid for by the Clarke family, who were the owners of the mine.

Because of this tragedy, a Royal Commission of Enquiry was led by Lord Shaftesbury enabling the Mines act of 1842, which prohibited women and girls working down the mines and an age limit on boys of 10 years.



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As featured in



Daily Telegraph



theguardian



President joins families for fun day

National President Alun Tucker had a busy month with a series of meetings. He also visited Hickton Funeral Directors and P & S Gallagher's, and enjoyed the first SAIF Family Fun Day. Here are pictures from the events...



01. National President Alun Tucker with Fr Michael Bonaccorsi and Rev Jackie Wilkinson at the Blessing of the Chapels of Rest of the Trevor E W Hickton Ltd Chapels of Rest in Castle Bromwich. **02.** features the staff of Hickton Funeral Directors, led by Ross & Greg Hickton, who played a 'friendly' bowls match against the local bowling club **03.** President Alun Tucker and Past President Paul Bowley join in the fun by having their faces painted at the SAIF Family Fun Day, held at Peak Cavern, Derbyshire. **04, 05 & 06.** President Alun Tucker visited the P & S Gallagher's new office.

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 Ltd, 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
In last month's issue of SAIFInsight, we featured the Three Peaks Challenge for GOSH. There is still time to support the challenge and SAIF has kindly set up a fundraising page www.justgiving.com/fundraising/saif2018threepeaks



GREAT ORMOND STREET HOSPITAL CHARITY

Alternatively, cheques can be made payable to SAIF or direct to SAIF's charity account: Sort Code 60-04-24 Account Number 10224793

And don't forget...

SAIFCharter AGM 2018
Saturday 15 September 2018
Radisson Blu Hotel Edinburgh



Golden Charter
Smart Planning for Later Life

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 complimentary tickets to the awards dinner, with those firms shortlisted for an award receiving four complimentary 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 or call us on 0800 090 2343.

SUPPORT AFTER SUICIDE

WORDS: TIM POWER

Grief with the volume turned up” is how Sarah Bates describes the impact of suicide on the family and friends of someone who has taken their own life. Sarah is Executive Lead of the Support After Suicide

Partnership (SASP), a network of more than 35 organisations across the UK that provides support for people bereaved and affected by suicide.

She said: “The SASP was set up in 2013 to address the gap in support for people whose lives are devastated by suicide, and our role is to research, advocate, consult and campaign to achieve the vision that everyone bereaved or affected by suicide is offered and receives timely and appropriate support.”

This support is crucial as people affected by this kind of death, be they family and friends, or a bystander witnessing a suicide, are profoundly affected by the experience.

Suicide bereavement can have devastating consequences: people bereaved by suicide are at a 65% higher risk of attempting to kill themselves, and around 9% go on to make a suicide attempt. Research also shows that 8% of people drop out of work or education, and people are more likely to have mental

“THE TRUTH IS THAT THE WORST THING HAS ALREADY HAPPENED - AND BEING SOMEONE THEY FEEL THEY CAN RELY ON IS SO IMPORTANT TO MAKING THEM FEEL COMFORTABLE”

and physical health problems, experience family breakdown, use excessive alcohol and drugs to cope, take higher risks, and feel stigmatised and isolated.

Sarah explained: “Most people pass away through old age or a long illness, so their loved ones have time to come to terms with their death, but a suicide is sudden and a shock and may result in intense emotional trauma. People can feel a range of emotions, from anger and abandonment to guilt and shame. Suicide is also unusual because new revelations about the life and choices of their loved ones may come to light following the death that might be shocking and upsetting.”

The difficulty of the whole experience of a suicide is compounded by the criminal aspect of the subsequent investigation of the death. This will involve the police, a coroner or procurator fiscal and an inquest – a process that very few people have any experience of and that will be traumatic to go through.

It’s extraordinary to consider now, but before 1961 suicide was a crime, and anyone who attempted and failed could be prosecuted and imprisoned, while the families of those who succeeded could also potentially be prosecuted. The Suicide Act 1961 decriminalised suicide, but created a new offence of “assisting, aiding or abetting suicide”. However, although a suspected suicide is no longer a crime, it still requires a criminal investigation and a formal inquest into the death.

Sarah said: “This places families and friends in a unique position – they are left to deal with complicated grief, emotional trauma, a criminal proceeding, and the aftermath of a death of a loved one – all with very little or no support.

“That’s why we were set up, to work with different organisations involved in the whole process to ensure people get support. We bring together expertise and best practice from across a very wide field, including police and coroners, right through to how to support people who witness a suicide. That’s why funeral directors have a key role to play, as they are often the only professionals who will have an extended





contact with families over this period.” Sarah gave a webinar for SAIF members recently to explain the challenges of dealing with the funeral of a suicide, and how funeral directors can provide professional support to the family as well as to members of their team.

She said: “We have found that funeral directors are incredibly kind and compassionate people, but a death by suicide presents a much more complicated situation than normal. Funeral directors will require patience and good listening skills, as well as having the confidence to suggest sources of support if they feel family members are not coping well.

“One of the reasons I gave the webinar is to talk to funeral directors directly and say that it is alright for them to normalise the situation. They should treat it as if they were planning any other funeral, as the arrangement and ceremony is no different.

“A lot of people are uncomfortable as they do not know what to say, have no idea of what the family is going through and are generally worried that they might say something wrong that will make matters worse.

“Well, the truth is that the worst thing has already happened – and being someone they feel they can rely on is so important to making them feel comfortable.”

One of the questions that came up from funeral directors at the webinar was how to refer to the death with the family. Sarah said: “It is fine to ask a person how they want to refer to the death. It is often best not to shy away from the subject, but you have to be mindful of the family’s situation; for example, if they are religious they may

want to see the death as an accident rather than a suicide.

“Families may have many questions about the funeral of someone who has died by suicide, such as can they be buried in a church setting, are they allowed to show the body etc., so it is important that you correct these perceptions and show them that you are going to treat it as a normal funeral arrangement and there is no stigma attached.”

“DON'T BE AFRAID TO GENTLY SIGNPOST THEM TO APPROPRIATE ORGANISATIONS, MAKING SURE YOU ARE PUTTING THE OFFER INTO THE FAMILIES' HAND”

Sarah said it can also really help a family to offer suitable sources of support, especially if the support is local or if a funeral director feels that a family member may not be coping well with the death. She said: “The best thing a funeral director can do is to listen to the family and ask what they think would be supportive. Don't be afraid to gently signpost them to appropriate organisations, making sure you are putting the offer into the families' hands. It's fine to

ask if they have considered some support. One way to is just ask, ‘have you spoken to your GP to see if they have any support? Do you think this could be helpful?’

“One of the huge advantages of SAIF is that, because the businesses are family run, they tend to have been in their communities for many years so they know a lot about local support. They are in a perfect position to link people up with organisations, such as local bereavement support groups.”

She said another important part of the process is to ensure that the rest of the funeral team know that a colleague is arranging a funeral for a suicide, and to alert them to the fact that they may need support.

“Dealing with this type of funeral can be emotionally difficult, so it's important that managers and colleagues check with the person to ensure they are coping alright.

“People need to know that it's okay to be affected by these situations. Funeral directors could consider developing a procedure for support, such as having a senior member of staff check in with them regularly to make sure how they are doing, and not just during the funeral arrangement, but even weeks or months down the line.”

Sarah spoke to Paul Allcock of Norwich-based Allcock Family Funerals and a former SAIF National President about this situation, and he admitted that it can be difficult dealing with the funeral of a suicide.

He said: “It's hard – we're all human. To some extent you can get into a headspace that allows you to deal with it, and support the people in front of you, but it definitely leaves a mark on you.” ●

The SASP has a number of free booklets, available from the Support Guides section of its website, that can help funeral directors

and families affected by suicide. Help is at Hand is mainly written people who have been bereaved by suicide themselves.

It provides a useful guide to supporting people from the beginning; explaining what to expect, providing emotional and practical support,

and links and contacts to organisations that can help. Finding the words explains how to support someone who has been bereaved and

affected by suicide. For more information, visit supportaftersuicide.org.uk

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“
 WHEN PARLIAMENTARY TIME
 ALLOWS FOR THE SYSTEM TO
 MOVE TO A STATUTORY FOOTING,
 THE FUNDING OF THE SYSTEM
 WILL NEED TO BE REVISITED
 ”

DEATH CERTIFICATION REFORMS

Following a pilot scheme in Sheffield and Gloucester, Medical Examiners could be introduced in England from April 2019, but clarification is still required on the finer details

WORDS: PAUL ALLCOCK

Lord O'Shaunessy, the Parliamentary Under-Secretary of State for Health, released a statement on 11 June regarding the reforms to the death certification process and the introduction of Medical Examiners. The statement indicates that from April 2019, Medical Examiners will be introduced across England. The Welsh Government consulted separately on this and will issue its own guidance in due course.

Medical Examiners will be employed within the NHS system and based initially in hospitals. This will be the case in all areas apart from Sheffield and Gloucester, where the pilots for the Medical Examiner were held. In these two areas, the intention is for the Medical Examiners to start to work in the community too with their ongoing work being reviewed prior to this happening in other areas of the country.

It was initially thought that the Medical Examiners would be funded through local authorities, but it became evident that this was going to cause complications. There will apparently be two stages to the funding of the system to enable it to be introduced while Government legislation is in progress.

Quoting Lord O'Shaunessy's statement: "Initially, Medical Examiners will be funded through the existing fee for completing medical cremation forms, in combination with central government funding for medical examiner work not covered by those fees. Following this interim period and when

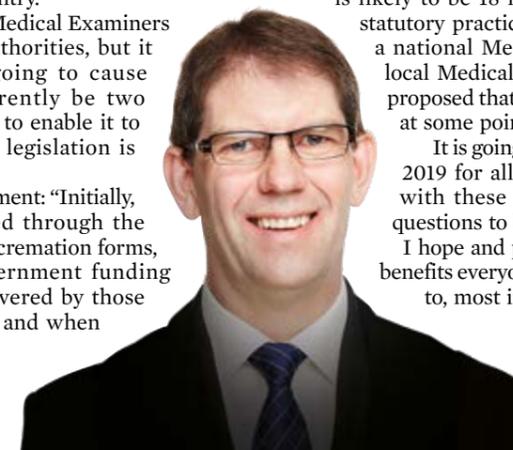
Parliamentary time allows for the system to move to a statutory footing, the funding of the system will need to be revisited. The existing medical cremation forms and fees payable associated with those forms will continue to apply for the interim period."

It is therefore clear that the current documentation will initially remain in place, but what is still unknown at this stage is who will ultimately be responsible for paying the Medical Examiner's fee in the short and longer term, what that fee will be, and who it will be payable to. It would appear that funding the system using the existing payment for the Part 5 certificate is being seen as an easy way to use the current practice of payment, thus avoiding too much confusion and, indeed, conflict in the early stages. Once I have detail on how this is to be paid, I will advise members accordingly.

The new system will be non-statutory to begin with and it is likely to be 18 months to two years before it becomes statutory practice. During this time, there will be firstly a national Medical Examiner appointed, followed by local Medical Examiners based in hospitals. It is also proposed that digital documentation will be introduced at some point.

It is going to be a very interesting period from April 2019 for all concerned both directly and indirectly with these new procedures. There are still many questions to be answered and lessons to be learned.

I hope and pray that the system works smoothly and benefits everyone, from the doctors and funeral directors to, most importantly, the general public. ●



Paul Allcock

EDUCATION DAY 2018

The annual event brings together funeral professionals and specialists, allowing SAIF members to keep up to date with issues and gain ideas for best practice for their own funeral business

SPEAKERS

Dr Heather Conway is a Senior Lecturer in law at Queen's University Belfast. She is the author of the *The Law and the Dead* (Routledge 2016) and her research focuses on the laws surrounding the treatment of the dead, the fate of corpses and who has decision-making powers over human remains. Heather is also a council member of the Cremation Society of Great Britain, which she joined in 2017.



Ann Chalmers has been Chief Executive of Child Bereavement UK since 2003. She holds a BACP Accredited Diploma in Psychotherapeutic Counselling and a University Accredited Diploma in Bereavement Counselling, and has been involved in the multi-disciplinary training of professionals in the area of loss and bereavement for more than 25 years. She represents Child Bereavement UK on a number of steering groups, bringing the families' perspective to projects.

James Daley has been a consumer campaigner and financial journalist for more than 18 years. Before launching Fairer Finance, he worked for the consumer group Which? where he campaigned for a better deal for customers of banks and insurers in the wake of the financial crisis. James also spent 10 years as a business and finance journalist, latterly as *The Independent's* personal Finance Editor and cycling columnist. He lives with his family in Tooting, where he is also a local councillor.



AGENDA

09.30-10.00	Registration, tea/coffee and Exhibition
10.00-10.10	Welcome and Introduction by National President Alun Tucker FSAIF
10.10-10.55	Addressing child 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, FSAIF Chair of IFD College</i>
11.30-11.50	Refreshments and Exhibition
11.50-12.45	Conflict in Families <i>Dr Helen Conway, Queen's University Belfast</i>
12.45-13.45	Lunch and Exhibition
13.45-14.20	New Software and Client Services for Funerals <i>Alan Jeffrey, Wesley Music</i>
14.20-14.45	Update on Death Certification for England and Wales <i>SAIF Executive</i>
14.45-15.45	Issues and 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



SAIF EDUCATION DAY

Wednesday 31 October 2018
Leicester Tigers Stadium, Aylestone Road, Leicester LE2 7TR

BOOKING FORM

DELEGATE NAME(S):

COMPANY:

ADDRESS:

POST CODE:

TELEPHONE:

EMAIL:

Special early bird prices, if paid by 31 August:

- SAIF Members **£45pp** ■ Non-members **£55pp** ■ IFD College and BIFD Students: **£25pp** ■ Members of the IFD College: **Complimentary**

From 1 September, prices will be:

- SAIF Members **£55pp** ■ Non-members **£65pp**
- IFD College and BIFD Students: **£30pp**
- Members of the IFD College: **Complimentary**

Including morning refreshments and lunch

Number of attendees Total Payment £

You can book and pay by visiting the events page on the SAIF website **OR** by completing this form and returning to SAIF with payment, which can be made by:

PAYMENT OPTIONS

<input type="checkbox"/> Credit Card Please call the SAIF Business Centre	<input type="checkbox"/> Cheque Payable to SAIF	<input type="checkbox"/> BACS Bank: Natwest Bank Branch: Camden Town Sort Code: 60-04-24 Bank Account Number: 90098110
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Return form to: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB • Telephone: 01279 726 777 • Fax: 01279 726 300

**FULL MEMBERSHIP
PENDING**

David B Sherwood/Michael E Hope
Sherwood & Hope Ltd
277b Gillingham Road
Gillingham
Kent
ME7 4QX
*Previously advertised on website
Close date: 25 July 2018*

Peter Ward
**Golden Valley Funeral
Services Ltd**
Unit 3 Wormbridge Court
Wormbridge
Hereford
Herefordshire
HR2 9DH
*Previously advertised on website
Close date: 4 August 2018*

Geraint Williams/Dale Reardon
T. Teify Davies Ltd
Miskin Funeral Home
217 Penrhiwceller Road
Miskin
Mountain Ash
Wales
CF45 3UN

**Wyndham Crescent Funeral
Home (Branch of T. Teify
Davies Ltd)**
Wyndham Crescent
Aberaman
Abberdare
CF44 6RR
*Previously advertised on website
Close date: 4 August 2018*

Ashley McDonald/Paul McDonald
AP McDonald Funerals Services Ltd

The Chequers
High Street
Devizes
Wiltshire
SN10 1AT
*Previously advertised on website
Close date: 12 August 2018*

**FULL MEMBERSHIP
PENDING (SCOTLAND)**
Mr C Hester/Mr T Lalli
**Hester & Lalli Independent
Funeral Care**
13 The Murray Square
East Kilbride
South Lanarkshire
G75 0BH
*Previously advertised on website
Close date: 24 July 2018*

Stuart J Vincent/
Stephen L Richardson
**Alban Funerals and
Memorials Ltd**
15 The Quadrant
St Albans
Hertfordshire
AL4 9RB
*Previously advertised on website
Close date: 16 August 2018*

**ASSOCIATE
MEMBERSHIP PENDING**
Mr S Zyrko
MS Refrigeration Limited
Unit F12E
Hastingwood Trading Estate
Harbet Road
N18 3HU
*Previously advertised on website
Close date: 24 July 2018*

**ACCEPTANCE INTO
FULL MEMBERSHIP**
Julian Tooley
Julian Tooley
Pant Lane
Abergavenny
NP7 5DP

Ronnie Russell
**Ronnie Russell Independent
Funeral Director**
59 Waringstown Road
Lurgan
Co. Armagh
BT66 7HH

Mr A Sheppard
F Woodruff
2 High Street
Winterbourne
Bristol
BS36 1JN

H G Harris
(Branch of F Woodruff)
9 Broad Street
Staple Hill
Bristol
BS16 5LN

**F Woodruff
(Branch office)**
118-120 Station Road
Yate
Bristol
BS37 4PQ

**F Woodruff
(Branch office)**
192 Badminton Road
Coalpit Heath
Bristol
BS36 2SX

L & J Gulwell
(Branch of F Woodruff)
1 Quaker Lane
Thornbury
Bristol
BS35 2AD

Ridwan Soopee/
Sandra McGhie/
Sandra Ovid/Anil Chagger
Dignified Funeral Care Ltd
123 Rushey Green
London
SE6 4AA

Catherine Bush
E. Bush Ltd
79-83 Old Durham Road
Gateshead
Tyne & Wear
NE8 4BJ

**ACCEPTANCE INTO
FULL MEMBERSHIP
(SCOTLAND)**
David Robb
**David Robb Independent
Funeral Directors**
1666 Shettleston Road
Lanarkshire

Glasgow
G32 9AN

**ACCEPTANCE
INTO ASSOCIATE
MEMBERSHIP**
Mark Binnersley
Mark Binnersley
65 St Georges Road
Norton
Stourbridge
West Midlands
DY8 3DU

**FULL MEMBER
BRANCH CLOSED**
Mr C Carter
**Mary Collins Funeral Services
(Branch of Afro-Caribbean
Funeral Services)**
182 High Street
Stoke Newington
London
N16 7JD

**FULL MEMBER CHANGE
OF DETAILS/ADDRESS**
Mr C Smith
Worcester Funeral Service
Unit 6
Kilbury Drive
Worcester
WR5 2NE
(Previously at Barbourne Rd, WR1 1SA)

Mr C Carter
**African-Caribbean
Funeral Services**
Mable Carter House
99 Church Street
Stoke Newington
London
N16 0UD
*(Previously African-Caribbean Funeral
Services & Mary Collins)*

**FULL MEMBER
NEW BRANCH**
**Redscar Funeral Home
(Branch of R Banks & Son
(Funerals) Ltd)**
Halliwell House
758/768 Ormskirk Road
Pemberton
Wigan
WN5 8BB

**FULL MEMBER
NOT RENEWED**
Mr I Chambers
**Chambers & Brighty
Funeral Directors**
5-9 Buckwell End
Wellingborough
Northamptonshire
NN8 4LR
(Business sold)

Politics

THE LATEST POLITICAL NEWS AND VIEWS SURROUNDING THE FUNERAL PROFESSION

MINISTER BACKTRACKS ON LACK OF FUNERAL DIRECTOR CO-OPERATION

The Minister for Family Support, Housing and Child Maintenance, Kit Malthouse MP, has backtracked on a claim, made in May 2018, that the Government “has not secured the level of assistance and commitment we would have liked” from funeral directors in relation to price transparency.

After the Chair of the Work and Pensions Committee, Frank Field MP, wrote to the minister asking for him to “elaborate on the lack of co-operation”, the minister responded: “The market place has changed over recent years and three of the largest funeral providers, Memoria, Co-op and Dignity, have introduced low-

cost funeral schemes. These funeral providers are also leading the way in providing transparency around charges by making their pricing clearly available on their internet page.”

While Government recognition of low-cost funeral schemes will be welcomed, the omission of the independent sector from the ministerial statement will raise concerns over the visibility of independent funeral directors in Whitehall.

The minister also made reference to Brent Council having “taken on the role of a funeral director”. Brent Council recently launched the ‘Brent Funeral Service’, where bereaved families can purchase a ‘cremation + memorial service’ funeral package for £1,500, or a burial from £1,200. ●

Call for reform to ‘paupers’ funerals’

Backbench Conservative MP John Hayes has led calls for reforms to ‘paupers’ funerals’ – known formally as public health funerals in England and Wales and national assistance funerals in Scotland. Mr Hayes held an adjournment debate on the subject on 5 July, after his call for a ministerial statement on the matter was denied in June.

The Member for South Holland and the Deepings said: “There are no attendees, no keeping of the ashes. Nobody’s invited; you don’t have any say over the funeral at all.

“That is what modern paupers’ funerals are: the reduction of a human life to something that is ‘as basic as basic can get’. The policy is simply no longer fit for purpose.”

Mr Hayes calls on the Government to launch an urgent examination into the ways in which public health funerals are routinely conducted, telling Parliament the findings from such a review could be used as the basis of future reform.

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**SAIF
INDEPENDENT
FUNERAL
DIRECTORS**

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

PAID LEAVE FOR BEREAVED PARENTS TO BECOME LAW

A guaranteed right to bereavement leave and pay for parents who lose a child is expected to come into force in April 2020, according to ministers.

The legislation, which has already been through the Commons, won the support of the Lords on 24 July.

The new rights will give an entitlement to employed parents to take at least two weeks’



paid leave following the loss of a child under the age of 18, irrespective of

their length of service. Business Minister Lord Henley said: “We

need to make sure that we get this right. If taking a little extra time is what is needed to achieve this, I think that is the right thing to do.

“Once the Bill receives royal assent, the Government will bring forward the necessary regulations as early as possible next year. That would keep us on course for our ambition for the new right to come into force in April 2020.”



TRAGEDY STRIKES DR BILL WEBSTER

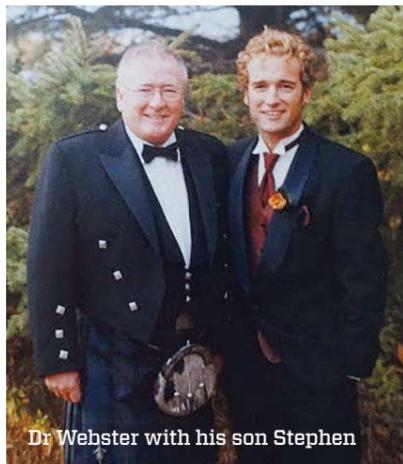
WORDS: LINDA JONES

For more than 20 years, Dr Bill Webster has submitted articles to our SAIFInsight trade magazine for the good of its readers. He has covered numerous subjects from varying angles, improving over the years with experience, knowledge and great understanding. During this time he has also visited the UK a few times each year as guest speaker at many bereavement seminars, supporting funeral directors and communities across the country with his great words of wisdom and encouragement.

This month, and to my knowledge for the first time, there will not be an article from my dear friend. Dr Bill and his family are grieving the loss of his son Stephen, who tragically died on Friday 20 July.

Many of you know that Dr Bill started his grief counselling career following the untimely death of his wife at an early age, so Bill brought up his two sons. Now, these years later, another tragedy has hit his family. I think it best if I just quote from Dr Bill's own words from his first message on 4 July: "I am sorry to have to let you know that my worst nightmare seems to be becoming a reality. My son Steve had an accident a few days ago and has suffered a very serious brain injury. The prognosis is not good, we are not going to give up hope, but we need a miracle..."

Understandably, Dr Bill was only able to send a few messages since to update on the situation and thank so many for



Dr Webster with his son Stephen

their support and prayers. On 20 July, he wrote: "It is with unspeakable sadness that I write to let you know that my son Steve's condition has worsened and is now considered terminal."

On Saturday 21 July, Dr Bill announced: "At 1:20 Pacific Time yesterday, my son Steve died very peacefully with his family by his side. He will be sadly missed by all whose lives he touched... and although I knew he was special, I have been learning just how much of a difference he made. He will be sadly missed..."

I am sure, dear readers, that you will join with me in sending condolences and deepest sympathies to Dr Bill and his family.

"There are no words I can say to take away his pain but love is deeper than the

deepest sorrow, its light can reach far beyond the darkest day.

"Love is sure and constant, it's a tie that is too strong to sever and for those who love there are no final partings, for where love has been, love will live forever."

While I understand that many of you will want to contact Dr Bill personally, and while he would be glad to hear from you, please allow him and his family a little time to grieve in private. His family need one another at this sad time and our Dr Bill needs his space too.

Should you wish to know anything about Grief Journey, to obtain any of our resources, or to be updated on Dr Bill's plans for what he termed his "First Farewell Tour" next year, please contact me directly on 07779 108 760.

Thank you for your understanding.

Linda D Jones
Executive Director of Resources

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

Linda D Jones,
Executive Director of Resources
Tel: 0333 8000 630
email linda@griefjourney.com
www.griefjourney.co.uk

Dr Webster



AGM – THE COUNTDOWN BEGINS

WORDS: JULIAN WALKER

The SAIFCharter team has been putting together the final details and planning for the AGM. It has been a year of change for Golden Charter and I hope we will welcome record numbers in September. One of the purposes of the AGM is the election of those chosen to represent the membership's views on the SAIFCharter Executive. This year we have one member up for re-election: Matthew Gallagher.

See your *Goldenews* or saifcharter.co.uk for details about standing for election.



The Three Peaks Team about to set off on their challenge

Well done to the Three Peaks Team

I spend quite a lot of time in the board room at Golden Charter's offices in Glasgow. I was just about to 'strap in' for the challenging rollercoaster that is the Audit Committee, when I glimpsed

the profile of a collection of old friends ahead of their first peak. I raced out to take a picture and wish them well. We

later realised that while our office air conditioning was struggling on full, the team would be starting their challenge.

Your SAIFCharter Executive

To contact your SAIFCharter Executive about any subject, please send an email to contact@saifcharter.co.uk. If you want to speak directly to a funeral director, you can also reach the Chairman, the SAIFCharter Secretary, or any of the Executive members around the country through the details below.

▼ **Julian Walker (Chair)**
A B Walker & Son Ltd,
Reading, South East
England
chairman@saifcharter.co.uk

Directors, Newport,
South Wales
james@toveybros.co.uk

Lancashire
secretary@saifcharter.co.uk
john.byrne@jtbyrne.co.uk

▼ **Paul Stevenson**
Paul Stevenson Funeral
Directors Ltd, Ayrshire,
Central Scotland
paul@funeral-scotland.co.uk

▼ **Helen Wathall
(Golden Charter Board
representative)**
G Wathall & Son Ltd,
Derby, East Midlands
helen@wathall.co.uk

▼ **Adam K Ginder**
M K Ginder & Sons,
Watford, North London
adam@ginder.co.uk

▼ **John Tempest**
Robson & Ellis Funeral
Service, Leeds, Yorkshire
& East Lancashire
john.tempest@leedsfunerals.co.uk

▼ **Anthony O'Hara**
Nicholas O'Hara Funeral
Directors Limited, Dorset,
West England
anthony@oharafunerals.co.uk

▼ **James Tovey
(Golden Charter
Board representative)**
Tovey Bros Funeral

▼ **John Byrne (Secretary)**
J T Byrne Funeral Directors,

▼ **Matthew Gallagher**
Bowley & Gallagher
Brighton, South East
England
matthew@pandsgallagher.co.uk

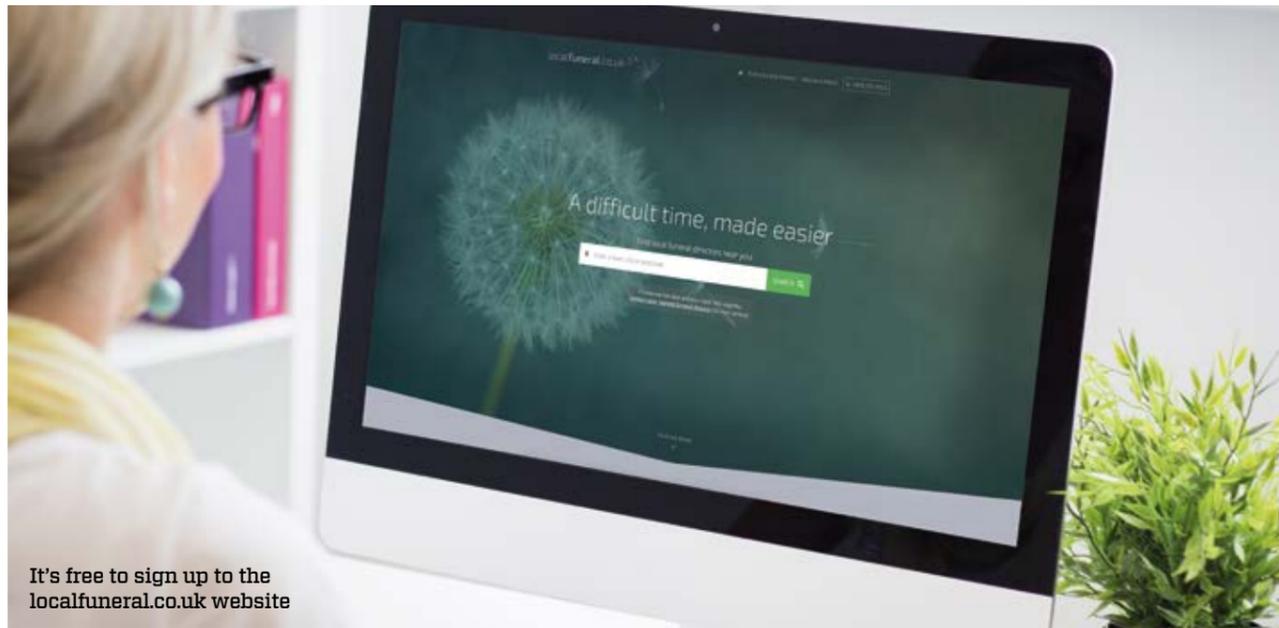
▼ **Jeremy West**
West & Coe Ltd, Essex,
South East London
jwest@westcoe.co.uk



From left to right: Julian Walker, Helen Wathall, James Tovey, Adam K Ginder, Jim Brodie, John Byrne, John Tempest, Matthew Gallagher, Paul Stevenson, Anthony O'Hara and Jeremy West

Business Matters

DEPENDANTS' LEAVE DURING SCHOOL HOLIDAYS + APPROVED MILEAGE
PAYMENT ALLOWANCES + GDPR CONSENT FORMS + WORKING IN A HEATWAVE



It's free to sign up to the localfuneral.co.uk website

WEBSITE BRINGS IN NEW BUSINESS

Since signing up to localfuneral.co.uk this year, Warwick Cobbett, Funeral Director at Evershed Brothers in London, has received six online enquiries that have resulted in funeral business.

Evershed Brothers has six branches throughout south London, providing around 650 funerals a year, and it can trace its origins as an independent family funeral director back to 1832.

Warwick was quick to sign up to localfuneral.co.uk and believes the short time it took to put his company's details on the website was worthwhile.

He said: "When I heard it had launched, I signed up to it immediately. It was quite straightforward to put your details in and the site clearly takes you through what to do.

"I was surprised to find that we started getting enquiries fairly quickly after that, and since we've been on it, we have had

a fairly steady line of enquires from people, most of which have turned into funeral business for us. We simply receive an email and text from the website that someone is interested in speaking to us and then we reply within a time limit to get their contact details.

"Then all you have to do is phone them up and have a chat with them about their needs and, in our case, direct them to their nearest Evershed Brothers branch."

He believes that localfuneral.co.uk is an effective way to help people in need to contact local funeral directors following the popularity of other comparison websites.

"Most people live off their smartphone or tablet these days, so contacting people and services via websites is just a natural extension of that. They could just as easily pick up the phone and ring you, but, given the choice, lots of people prefer the online approach," he said.

Warwick also thinks localfuneral.co.uk gives the user a good experience. He said: "There's no hard sell – it simply

gives our details and this gives people the confidence that they are dealing with an independent funeral director.

"Of all the people I have spoken to who have approached us using the website, no one has told me that it was difficult to use or that they were bombarded with lots of information they did not want – everyone has found it straightforward and pretty user-friendly. If it's too long-winded to use, then people will just not bother with it.

"It has certainly been worth signing up to and I've been pleased with the enquiries we've received. I hope its success for me has also been replicated up and down the country."

Warwick said he would recommend localfuneral.co.uk to other independent funeral directors as a way of marketing their services online.

He added: "There is no downside to it. The worst that can happen is that you don't get as much work as you thought you might, but, as there is no cost involved, any new business generated from the website is a real bonus."

localfuneral.co.uk is the latest example of Golden Charter's commitment to supporting independent funeral directors across a range of areas. Visit the site at localfuneral.co.uk. To sign up to appear on the site, or to opt in, simply contact support@localfuneral.co.uk

For more details, please speak to your local Golden Charter representative. ●

localfuneral.co.uk
IT'S TIME FOR SMARTER BUSINESS

REPETITIVE STRAIN INJURY (RSI)

WHAT'S IT ALL ABOUT?

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

Someone comes to you and says they think they have RSI – just what are they talking about? Repetitive Strain Injury (RSI) is a condition that affects the muscles, tendons, ligaments, nerves and joints in the upper limbs such as the neck, shoulders, arms, wrists, hands and fingers. Various factors have the potential to cause RSIs, such as:

- Repetitive work
- Uncomfortable working postures
- Having to use excessive force
- Carrying out tasks for long periods without suitable rest breaks
- Poor working environment and organisation

What are the symptoms?

There are a wide range of symptoms, such as tenderness, aches and pain, stiffness, weakness, tingling, numbness, cramp or swelling.

Assessing the risks of RSIs in your workplace

There are two main approaches you can use to assess and identify if you have a problem in your workplace. You can look for any signs of problems or symptoms in the workforce. Or you can observe work tasks to see if there are factors that could lead to RSIs.

Factors likely to cause RSIs include:

Repeating an action – this uses the same muscles over and over again. The more a task is repeated, the more potential for developing an RSI. Also consider the speed at which the job is carried out. To control this, try to break up protracted work periods involving repetition with changes to activity instead of one break at lunchtime or mid-shift.

Using a lot of force and handling heavy objects – this may include using excessive force or having to overcome resistance. Handling or carrying heavy items may have an impact. Working with equipment and tools that vibrate can increase the risk of RSIs. To control this, provide some lifting

aids and, if possible, reduce the weight of items, e.g. reduce the size of an item (for unpacking or loading tasks). Reduce the distance an item needs to be carried, or slide the item instead of lifting it.

Uncomfortable working positions – these include moving the arm to an extreme position, e.g. working above head height, working with a very bent elbow, or holding something in the same place for a period of time. To control this, design workplaces and equipment with the employee in mind.

Consider providing platforms, adjustable chairs and footrests, as well as suitable tools. Arrange the position, height and layout of the workstation so it is appropriate for the work.

Carrying out a task for an extended period of time – work linked to shift patterns and production with limited scope for job rotation may present problems. To control this, share a high-risk task among a team by rotating people between tasks.

Poor working environment – working in uncomfortable temperatures or handling hot or cold items. Working in dim light, in shadow or glare that causes a worker to adopt an awkward position to see better. To control this, look at the conditions as

it should be obvious what to do to correct matters.

And remember

- Changes do not necessarily need to be expensive. Simple and low-cost changes can often be effective, such as introducing job rotation
- Consider risks when setting up new workstations. It is cheaper than redesigning them or purchasing more suitable equipment at a later stage
- Tackle the serious risks or those that affect a large number of employees first
- Trial any new work practices before rolling them out across the workplace

Dealing with RSIs

It may not be possible to prevent all cases of RSIs, because employees respond differently to risks. Encourage employees to report any signs and symptoms to you before they become too serious, so medical help can be sought by you or the individual.

People with RSIs can recover if the problem is recognised early and treated appropriately. The approach in most cases is for the affected person to rest their arm or hand to reduce inflammation. Physiotherapy may help. If you find that a task is causing or contributing to a RSI, you should stop employees doing that task. ●



RSI can be caused by a number of factors, many of them preventable

Help is at hand – getting the best from your SAIF approved health and safety advisors. You can talk to a safety professional at Safety for Business simply by calling 08456 344164. You are also entitled to a discount on our fees when we help you with your health and safety needs. We can visit you to see how you are doing when it comes to compliance. This is free of charge apart from travel costs, so what have you got to lose?



SAFETY FOR BUSINESS

GDPR CONSENT FORMS

The General Data Protection Regulation (GDPR) came into force on 25 May 2018 and the UK Government expects every business and organisation that holds personal data to have shown effort to conform with the new regulations.

To ensure SAIF is compliant with the legislation, we have sent all members a GDPR consent form, which needed to be completed and returned back to the SAIF office.

There are still a number of our members who have yet to return their form. Please be advised that until this form has been received, there will be a restriction on the information that we are able to share with you or to member firms.

You may have already signed a data processing statement when you submitted your declaration of ownership, but this consent is more explicit about the information to be recorded. Please visit the members' home page on the SAIF website www.saif.org.uk to download the form or email info@saif.org.uk

If you have any questions, please contact the SAIF Business Centre on **0345 230 6777**.

SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY



APPROVED MILEAGE ALLOWANCE PAYMENTS

For those who use their own cars, vans or motorcycles for business, these are exempt from tax and NI. As a reminder, the tax and NI-free amounts an employee can claim are listed opposite. If, as an employer, you pay the mileage rate at a lower rate, the employee can claim a tax deduction for the difference; however if you pay a higher rate, this would be deemed as a taxable benefit in kind and should be reported on form P11d. For NI, the excess needs to be included in the salary.

Please also remember that approved mileage allowance payments apply to the employee using the car for business and not the car owner.

VEHICLE TYPE	ALLOWANCE PER MILE
Cars and vans - first 10,000 miles per year	45p
Cars and vans - mileage over 10,000	25p
Motorcycles - all mileage	24p

Dependants' leave during school holidays

There is often a misunderstanding about how dependants' leave operates, especially during school holidays when it can be misused, and also a belief that there is a statutory right for this to be paid.

In relation to childcare arrangements, it is only available where pre-existing childcare arrangements have unexpectedly broken down and cannot be used to exercise an employee's statutory right to dependants' leave on this basis

alone. It cannot be used where an employee has advance notice of childcare problems.

There is no limit to the amount of time off and it will depend on the circumstances, with the employee informing you as soon as reasonably possible.

Therefore, it is important to ensure that the company rules are set out. See the HR Resource Centre for a template policy or the ACS website for further information.

SAVE THE DATE: SAIF EDUCATION DAY 2018

WEDNESDAY 31 OCTOBER 2018
For more information and the booking form turn to page 28, visit www.saif.org.uk or call SAIF Business Centre on **0345 230 6777**.

Working in a heatwave

Contrary to popular belief, there is no right to go home once the thermometer reaches a certain level. The temperature in an indoor workplace is covered by the Workplace (Health, Safety and Welfare) Regulations 1992, which place a legal obligation on employers to provide a 'reasonable' temperature in the workplace.

The Health and Safety Executive (HSE) regulates the law on health and safety at work. If you require further information regarding health and safety, please visit the HSE website at www.hse.gov.uk



YOUR SAIF EXECUTIVES

The Executive Committees act as the governing institution of SAIF. To contact your SAIF Executives, email info@saif.org.uk or call **0345 230 6777**.

NATIONAL

- | | | | |
|---|---|--|--|
| 01 Alun Tucker FSAIF
National President | 02 Jim Auld
1st Vice President | 03 Mark Porteous
2nd Vice President | 04 Paul Bowley
Immediate Past President |
| 05 Terry Tennens
Chief Executive | 06 Paul Allcock
Executive Committee | 07 Darren Carpenter
Executive Committee | 08 Richard Edwards
Executive Committee |
| 09 Daniel Ginder
Executive Committee | 10 Ross Hickton
Executive Committee | 11 Mark Horton
Executive Committee | 12 Sean Martin
Executive Committee |
| 13 Gemma O'Driscoll
Executive Committee | 14 Jo Parker
Executive Committee | 15 Mark Woollard
Executive Committee | 16 Jeremy West FSAIF
Executive Committee |
| 17 Paul Stevenson
Scottish President | 18 Suzanne Grahame
Golden Charter | 19 Malcolm Flanders
Non-voting co-opted attendee, Golden Charter | |

SCOTTISH

- | | | | |
|--|--|---|--|
| 01 Paul Stevenson
Scottish President | 02 James Carcary
Vice President | 03 Mark Porteous
Past President | 04 Alan Morrison
Treasurer |
| 05 Gavin Henshelwood
Secretary | 06 Jim Brodie
Scottish Government Liaison Officer & Scottish Representative SAIF Charter Executive | 07 Joe Murren
Scottish Government Liaison Officer | 08 Jim Auld
Executive Committee (Complaints & Standards) |
| 09 Ian Sturrock
FSAIF Past President | 10 Jim Henshelwood
Honorary Life President | 11 Andrew Ironside
Past President | |

NORTH

Drew McAllister
National Sales
Manager
M: 07711 368 114
E: drew.mcallister@
goldencharter.co.uk



EAST

Richard Auchincloss
National Sales
Manager
M: 07801 853 222
E: richard.auchincloss@
goldencharter.co.uk



WEST

Daniel Hare
National Sales
Manager
M: 07717 696 683
E: daniel.hare@
goldencharter.co.uk



Rosie Kinley
Scotland BDM
M: 07850 655 420
E: rosie.kinley@
goldencharter.co.uk



Anthony Parkinson
North England,
West Lancashire
& Merseyside,
Yorkshire & East
Lancashire, East
Midlands BDM
M: 07809 334 870
E: anthony.parkinson@
goldencharter.co.uk



Steve Bennett
East England, North
London, South East
London, South West
England, South West
London & Southern
England BDM
M: 07803 015 514
E: steve.bennett@
goldencharter.co.uk



Aldwell Bosanquet
West Midlands &
North Wales, South
Wales, Central
Midlands, South
Midlands BDM
M: 07850 659 705
E: aldwell.bosanquet@
goldencharter.co.uk



1 Linda Harvie
North Scotland
M: 07900 557 850
E: linda.harvie@
goldencharter.co.uk



5 Paul Hodgson
North England
M: 07834 417 315
E: paul.hodgson@
goldencharter.co.uk



7 Amy Smithson
Yorkshire &
East Lancashire
M: 07711 368 112
E: amy.smithson@
goldencharter.co.uk



14 Amanda Hodson
Central Midlands
M: 07714 923 342
E: amanda.hodson@
goldencharter.co.uk



2 Jacqui Johnston
Central Scotland
M: 07900 580 611
E: jacqui.johnston@
goldencharter.co.uk



6 Terry McIlwaine
West Lancashire
& Merseyside
M: 07718 358 443
E: terry.mcilwaine@
goldencharter.co.uk



8 Nicholas Dawson
East Midlands
M: 07921 066 740
E: nicholas.dawson@
goldencharter.co.uk



15 Steffan Davies
West Midlands
& North Wales
M: 07740 239 404
E: steffan.davies@
goldencharter.co.uk



3 Martin Smith
South Scotland
M: 07850 659 711
E: martin.smith@
goldencharter.co.uk



9 Jon Briggs
East England
M: 07717 882 955
E: jon.briggs@
goldencharter.co.uk



16 Stephen Heath
South Central Midlands
M: 07809 320 838
E: stephen.heath@
goldencharter.co.uk



4 Konrad Wilkinson
Northern Ireland &
Republic of Ireland
M: 07715 038 663
E: konrad.wilkinson@
goldencharter.co.uk



10 David Oliver
North London
M: 07711 368 059
E: david.oliver@
goldencharter.co.uk



17 Paul Firth
South Wales
M: 07720 097 534
E: paul.firth@
goldencharter.co.uk



11 Iain Catchpole
South East London
M: 07568 100 555
E: iain.catchpole@
goldencharter.co.uk



18 Rob Antonelli
West England
M: 07718 358 440
E: rob.antonelli@
goldencharter.co.uk



12 Neil Hodgson
South East England
M: 07718 706 311
E: neil.hodgson@
goldencharter.co.uk



19 Terry Lee
South West England
M: 07713 309 750
E: terry.lee@
goldencharter.co.uk

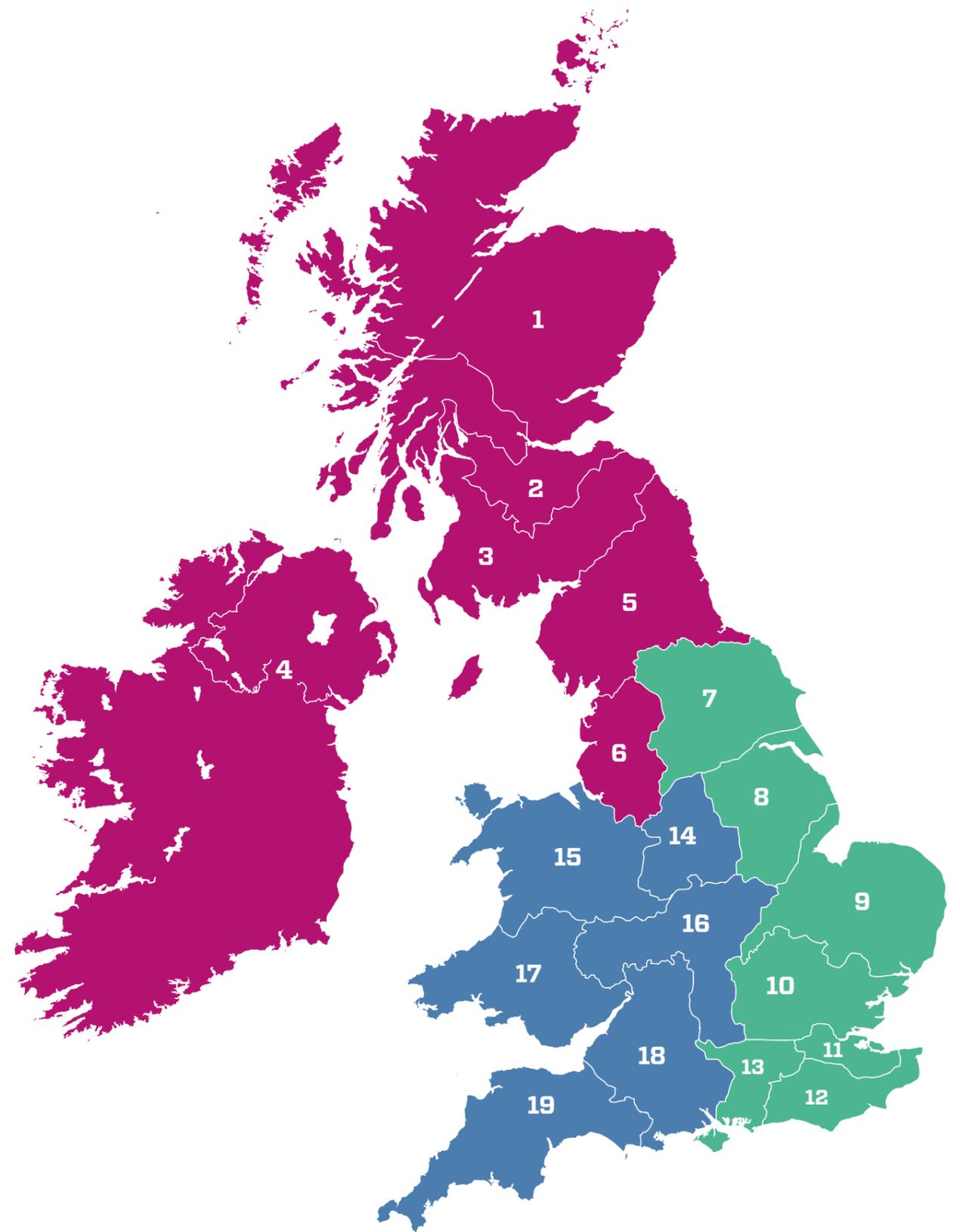


13 Russell Cooper
South West London
& Southern England
M: 07720 095 204
E: russell.cooper@
goldencharter.co.uk



HEAD OF PARTNERSHIPS

Nick Lewis
M: 07850 794 106
E: nick.lewis@
goldencharter.co.uk



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

Mr R Tweedie (Annan, Dumfries & Galloway)
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@jcwawalwyn.co.uk
www.jcwawalwyn.co.uk

Leslie R Tipping Ltd

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0161 480 7629 • sales@lrtipping.co.uk
www.lrtipping.co.uk

LifeArt Coffins Ltd

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01452 310563 • ukinfo@lifeart.com
www.lifeart.com

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01278 699162 • info@musgrovewillows.co.uk
www.musgrovewillowcoffins.com

Natural Woven Products Ltd

Mr A & Mr D Hill (Bridgwater, Somerset)
01278 588011
contact@naturalwovenproducts.co.uk
www.naturalwovenproducts.co.uk

P & L Manufacturing Ltd

Mrs S Leighton (Gloucester)
01684 274683
sally@pandlmanufacturing.co.uk

Passages International Inc. Ltd

Mr R Crouch (Maidenhead, Berkshire)
01628 290220 • passages@tiscali.co.uk
www.passagesinternational.co.uk

Somerset Willow England

Mrs H Hill (Bridgwater, Somerset)
01278 424003 • enquiries@somersetwillow.co.uk
www.willowcoffins.co.uk

Tributes Ltd

Mr S Hoare (Poling, West Sussex)

08453 888742 • info@tributes.ltd.uk
www.tributes.ltd.uk

Urns UK Ltd

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01707 645519 • info@urnsuk.com
www.urnsuk.com

CEMETERIES & CREMATORIA

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Mrs Carmen Graham
01992 523863
info@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk

GreenAcres Woodland Burials Chiltern

Mrs Marisa Isaacs (Buckinghamshire)
01494 872158
info.chiltern@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/chiltern

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Ms Sam Curtis (Norwich, Norfolk)
01603 811556
info.colney@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/colney

GreenAcres Woodland Burials Epping

Mrs Deborah McNamara (Essex)
01992 523863
info.epping@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/epping

GreenAcres Woodland Burials Rainford

Mrs Karen Halpin (Merseyside)
01744 649189
info.rainford@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/rainford

GreenAcres Woodland Burials Heatherley Wood

Mr Peter Taylor (East Hampshire)
01428 715915
info.heatherley@greenacrescelebrate.co.uk
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Mrs J Sawtell (Billericay, Essex)
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Westerleigh Group Ltd

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www.westerleighgroup.co.uk

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0141 781 6530 • jimglancy@acscloding.co.uk
www.funeralsuithire.co.uk

Keltic Clothing

Mr D Barry & Mrs L Kendrick (West Midlands)
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www.kelticclothing.co.uk

Waterfront Manufacturing Ltd

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

EDUCATION & TRAINING

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corinne@saif.org.uk • www.ifdccollege.org

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028 8167 1247
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Fibrous

Ms V Hancock (Cheshire)
0161 429 6080 • vanessa.hancock@fibrous.com
www.fibrous.com

Flexmort

Mr S Rothwell (Gloucester)
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www.flexmort.com

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www.gtembalming.com

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THW Refrigeration Ltd

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www.braemarfinance.co.uk

Frontline Communications Group Ltd

Mr D Jones (Portsmouth)
01489 866630 • david@wearefrontline.co.uk
www.wearefrontline.co.uk

Goldray Funeral Consultancy Ltd

Mr R Barradell (Beverley, East Yorkshire)
01964 503055 • richard@goldray.co.uk

Ideal Sales Solutions t/a Ideal4Finance

Mrs E Corcoran (Kirkham)
01772 671355 • sales@ideal4finance.com
www.ideal4finance.com

Lemon Business Solutions Ltd

Mr M Anderson & Ms L Wratten (Stockton-on-Tees) • 01642 662772
info@no-sour-business.co.uk
www.no-sour-business.co.uk

MacManus Asset Finance Ltd t/a MacManus

Funeral Director Finance –
Mark Binnersley, (Stourbridge, West Midlands),
07392 006928 hello@markbinnersley.co.uk
www.markbinnersley.co.uk

Mr C MacManus (Abercynon)

01443 800621 • cm@macmanusfd.finance
www.macmanusfuneraldirectorfinance.co.uk

Occupational Safety Systems (UK) Ltd

Mr S Bloxham (Letchworth Garden City, Hertfordshire)
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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)

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01702 312737 • enquiries@saifresolve.co.uk
www.saifresolve.co.uk

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The Manager (South Ockendon, Essex)

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www.tridentmarketinguk.com

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

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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

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Mr P Spicksley (Lincolnshire)
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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@civildceremonies.co.uk
www.civildceremonies.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

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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

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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@funeralsoftware.co.uk
www.funeralsoftware.co.uk

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

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Mr I R Spencer (Ashford, Kent)

01233 630600 • enquiry@clevspen.co.uk

www.clevsven.co.uk

Cleverley & Spencer

Mr I R Spencer (Dover, Kent) • 01304 206379
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Life Expressions (UK & Europe) Ltd

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www.lifeexpressionsltd.co.uk

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www.macintyrememorials.co.uk

Memory Giving

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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

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

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Ms Sarah Smith (Crayford, Kent)
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www.shawsfuneralproducts.co.uk

OTHERS

Dr Bill Webster

Grief Journey
07711 908805 • www.griefjourney.com

Funeral Service Journal (FSJ)

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

Funeral Zone Ltd

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

Beyond

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

Professional Help Ltd

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

Reach 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
jimmelabraham@gmail.com
www.whenweremember.com

The White Dove Company Limited

Mr K Proctor (Loughton, Essex)

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www.thewhitedovecompany.co.uk

PRINTING & STATIONERY

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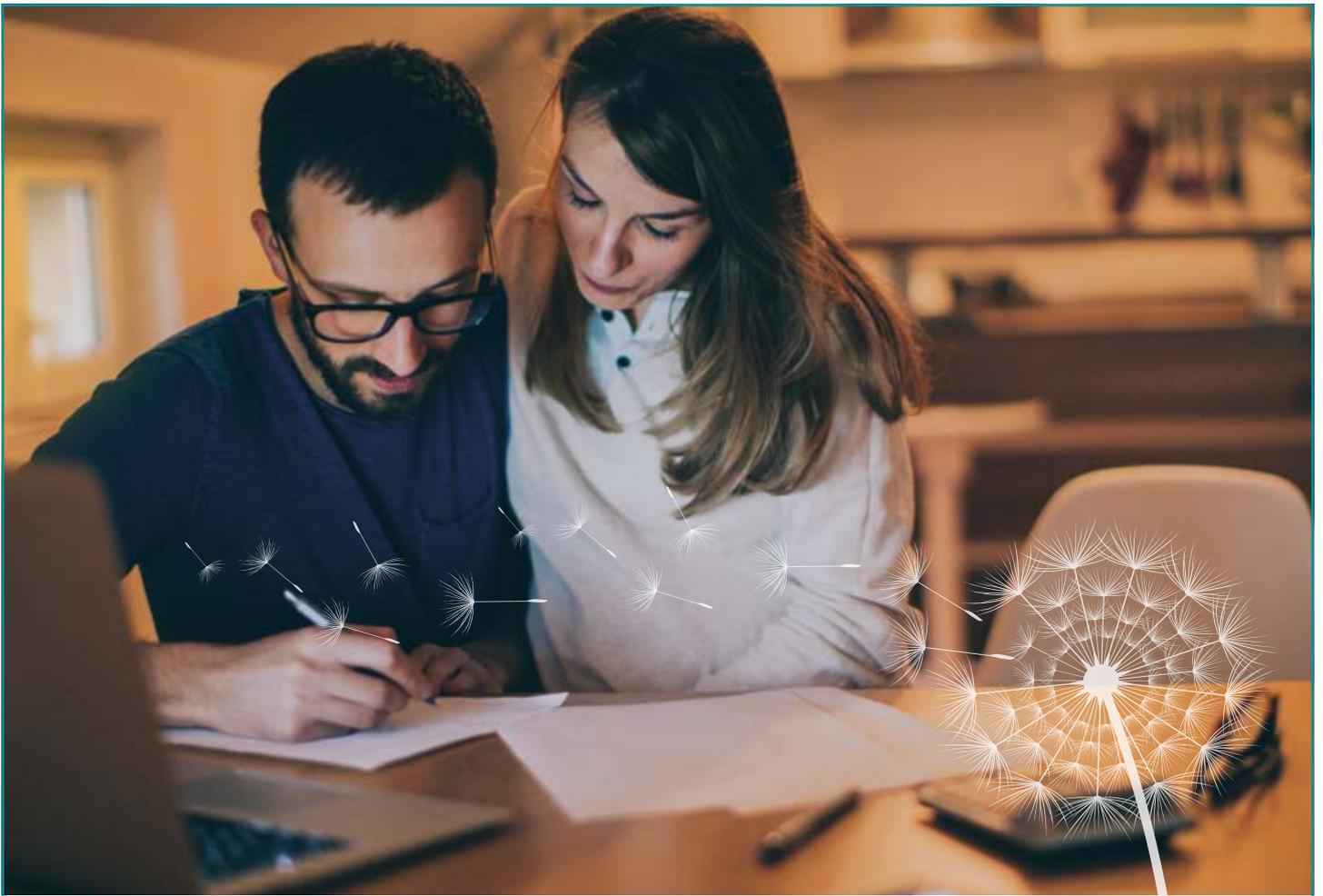
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