

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight

KEEPING THE WHEELS IN MOTION

EDUCATION DAY IS FOCUSED ON
SUPPORTING INDEPENDENTS

FUNERAL
PLANNER OF
THE YEAR
WINNERS
PAGE 26

COVERAGE
OF THE
SAIFCHARTER
AGM 2018
PAGE 24



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Insight

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DIRECTORY

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While SAIF promotes and protects your independent interests.

We know how much you value your independence.

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

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

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



LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

Upholding the UK Independents' highest professional standards

In this time of transition, our industry must be alert to meet each new challenge to ensure we thrive and survive in a future of changing technology, regulation and customer expectation

Dear friends,
This year continues to see an increase in the pace of change across not only the funeral profession, but business and society in general. While clients will predominantly still telephone your offices, it is evident the customer journey is changing in the light of digital technology. For that reason, we encourage SAIF members to ensure:

Firstly, that your digital identity – your firm's website – is optimised and matches your firm's identity. It is important to share your values and ethos as a family funeral service, and include – on your site's 'about us' section – information about your staff's training, qualifications and passion to serve, subject to their agreement. It may also be beneficial for staff to share their interests outside of work, including information on their community service and engagement.

At Education Day, the SAIF Technology Taskgroup will highlight how they intend to support your firms in this direction, from toolkits to SAIF associate members who can offer support.

Secondly, there are a number of comparison and review websites – some of which are associate members of SAIF. We would like to bring to your attention Golden Charter's localfuneral.co.uk. It is currently free to all SAIF members, whether you are a SAIFCharter member or not, and we would recommend registering your firm and trialling the service.

Thirdly, following dialogue with Scottish and UK Government departments over the past two years, it is time for our member firms to put their prices on their websites. Many SAIF members have been doing this for the past decade, however, with the scrutiny from the Competition & Markets Authority (CMA) market study on transparency, pricing and competition, the National Executive Committee strongly urges members to display their simple

“TRANSITION IS THE WORD FOR THESE TIMES IN THE FUNERAL PROFESSION”

Terry Tennens

funeral price and traditional funeral service fees. This will be uncomfortable for many, for good reasons. The fact some national chains display their pricing 'from' and then add various services, means it's not a like-for-like comparison. SAIF is advocating to the CMA and Treasury, in the submissions we have made, for a common standard of pricing across the funeral sector and more specification to the component part of the fees.

The recent Royal London funeral price survey conveyed that Independents are, on average, 10% better value than their competitor conglomerates, and deliver higher satisfaction levels for their personal service. The SAIF PR Committee is hard at work to promote the service and value of Independents.

Regulation

SAIF has called for the regulation of funeral directors across England, Wales and Northern Ireland, to follow in the footsteps of the Scottish Government, where the regulated model will be discovered in early 2019 and deployed by the end of 2020.

SAIF's Code of Practice originated in consultation with the Office of Fair Trading, which was subsumed into the CMA. SAIF's Quality Assurance Programme seeks to ensure our members provide a high standard of care to the client and the deceased. With media

horror stories of funeral homes not in a trade association, it brings the rest of the profession into disrepute. We can no longer allow decades of your brilliant service to be ruined by rogue operators that are unaccountable to the public.

We will be consulting with members over what type of regulation will best serve the consumer and optimise proportionate checks and controls for our members in order to ensure scandals of unscrupulous funeral firms are weeded out of the sector.

Looking to the future

I would also like to give a warm welcome to our sister association's new CEO, Dr Jon Levett, as he commences his role at the National Association of Funeral Directors, and congratulate Graham Lymn for being a fine interim CEO during this transition.

'Transition' is indeed the word for these times in the funeral profession. We will be defined by how well we navigate uncharted waters. It takes conviction to believe in the values we stand for.

As leaders across the Independents we will need agility of thought and action. We will also require the courage to embrace a future of changing technology, customer expectations and Government rules.

We have survived the changes which occurred in the 1980s and we continue to survive and thrive as independent and family funeral services in the 21st century, because of our preparedness to adapt and seek the highest level of care and professionalism.

Seek excellence in all you do.
Best wishes,

A stylized, handwritten signature of Terry Tennens in black ink.

terry@saif.org.uk

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COMMENTARY



SUZANNE GRAHAME
GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

Time for action

At the SAIFCharter AGM, Golden Charter's future direction was laid out

While I have met a good number of funeral directors this year, witnessing first-hand your care and professionalism, seeing hundreds in the same room at the Funeral Planner of the Year Awards was an eye opener. Forty Independents won awards on the night, as spotlighted on page 26. The winners and nominees, and all 400-plus guests who attended, gave a taste of the vibrant, successful body of people who serve communities across the UK.

You have built up a remarkable independent sector over the years, the awards made that clear, and earlier that day I spoke at the SAIFCharter AGM about how I plan to ensure Golden Charter works to protect it. Whether you attended or not, I want to make sure my focus is clear to every Independent.

Working in partnership

Last month Malcolm Flanders outlined our new partnership model. I want to ensure that word, partnership, comes across in how we behave and the actions we take for your benefit.

The independent sector is under pricing pressure which the conglomerates seem set to maintain. We will support you to close that gap, not simply through allocations, but also more directly. Golden Charter will use its national scale to support your individual brands, compete locally, support you digitally, supply marketing expertise and, vitally now, lobby regulators.

Independents who have piloted our partnership model this year have already seen plan sales increase up to 10%, and some have seen big boosts to at-need. If your ambition is to grow your funeral plan share, or to use our support to grow your business in general, the partnership approach helps you do so.

“GOLDEN CHARTER WILL USE ITS NATIONAL SCALE TO SUPPORT YOU”
Suzanne Grahame

Direct work

Partnering up can help increase your impact locally, but some families will still choose to speak with a trusted independent financial advisor or deal with a funeral plan company directly; we can't assume that everyone will come direct to their local Independent. It is important for you that these customers have the choice of a Golden Charter plan.

Currently we win Independents 8% extra market share this way. As I outlined at the AGM, we are looking at some of the specifics around how we work with you to encourage these families to choose Golden Charter plans, including examining product differentiators like the bundled Will and the cost of allocations; we must balance being in step with the market and being right for you.

We also do a great deal of digital work on your behalf – particularly localfuneral.co.uk which puts you front and centre when families look online at the time of need, and already has over 1,000 branches, offering one funeral for every two enquiries. At the AGM, we heard from one funeral director who has already received seven funerals through localfuneral.co.uk and with more families searching online, we can all expect this trend to increase.

Modernising

Supporting you means putting in place the technology and infrastructure to make Golden Charter fit for the future. If we don't expect one size to fit all in the support our representatives bring to you, we need to do the same internally so that your business can take advantage of a modern, efficient company.

You will be seeing the first results of that through the mygoldencharter.co.uk portal and other digital services, and modernisation will go on to impact on everything, including the basics of how a plan is processed. Paperless applications are helping Independents pass plan documentation to families almost instantly with reduced risk of error. That project is well advanced, so speak to your local representative about taking part.

As that project makes clear, a more modern, efficient company means better value and better support for you. Ultimately, these actions come down to reorienting our company to reflect our current environment and your current and future needs.

Those Independents I heard from at SAIFCharter's AGM were very supportive of those plans, as shown on page 24, and whether you attended or not I want to hear your views. With your support and backing, as well as continued feedback and engagement, we can make tomorrow's Golden Charter more aligned with the world as it is evolving, and with the Independents we serve. ●

suzanne.grahame@goldencharter.co.uk

EDUCATION DAY 2018

An inspirational day of learning

This year's SAIF Education Day, on Wednesday 31 October 2018, will centre on the topics most relevant to independent funeral directors right now. The full-day event, at Leicester Tigers Stadium, will include talks from a range of organisations supporting Independents' work, and an even wider array of companies will be exhibiting



The annual Education Day 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.

This year's speakers come from backgrounds just as varied as the audience, and together they will ensure 2018's Education Day will be the focal point for learning about every kind of cutting-edge development relating to funerals.



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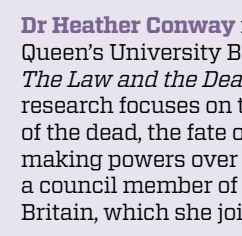
You can still secure your space at Education Day online at <https://saif.org.uk/events/saif-education-day-2018-31st-october-2018/> or by calling the SAIF Business Centre on 0345 230 6777.

SPEAKERS

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.



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 multidisciplinary 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.



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.



Alan Jeffrey is founding Partner and serving Director of Wesley Media. Alan was the key communicator in bringing new media services to the bereavement sector. Following a varied and successful career, he came to the development of the company which is known by most, if not all in the bereavement care profession, for its quality, reliability and dedication. Having recently introduced a number of changes to their funeral director services and access mechanics, Alan will be attending the SAIF Education Day to explain not only the concept and workings of these changes, but to present and discuss future additions the company have in the pipeline.



AGENDA

EDUCATION DAY

31 October 2018

09.30-10.00	Registration, tea/coffee & exhibition
10.00-10.10	Welcome & Introduction by National President: Alun Tucker FSAIF
10.10-10.35	Addressing Children Funerals from the Funeral Director's Perspective
10.35-10.55	Followed by Q&A <i>Ann Chalmers</i> <i>Child Bereavement UK</i>
11.00-11.20	IFD College Awards and Launch of BIFD/IFDC working partnership <i>Chris Parker FSAIF</i> <i>Chair of IFD College</i>
11.20-11.30	Announcement of new partnership with the National Counselling Society <i>Terry Tennens & Catherine Betley</i>
11.30-11.50	Refreshments & exhibition
11.50-12.45	Conflict in Families <i>Dr Heather Conway</i>
12.45-13.45	Lunch & exhibition
13.45-14.20	New Software & Client Services for Funerals <i>Alan Jeffrey</i> <i>Wesley Music</i>
14.20-14.30	Update on Death Certification for England & Wales
14.30-14.45	SAIF Technology Group <i>Sarah Brodie</i> <i>SAIF Technology Group</i>
14.45-15.45	Issues & Concerns Around Funeral Plans and Consumer Protection <i>James Daley</i> <i>Managing Director - Fairer Finance</i>
15.45	Close of 2018 Education Day
15.45-16.00	Final opportunity to visits the stands

IFD COLLEGE

Members are reminded to provide evidence of 12 hours of continuing professional development (CPD) to continue their membership of the Independent Funeral Directors' (IFD) College from 1 November 2018.

The last qualifying CPD event for membership to continue will be SAIF's Education Day on 31 October. A confirmed booking will count as evidence. For more information, contact the IFD College Administrator, Corinne Pengelly by calling 0345 230 6777 or email Corinne@saif.org.uk

Date	Time	Course	Course Name	Location
9 Oct & 15 Nov	10.00-16.00	ADI-6	Funeral Administrator*	Sawbridgeworth, Herts
16 Oct	10.00-16.00	OP1-4	Funeral Operative*	Llanelli
16 Oct	9.30-12.30	HS1-2	Health & Safety for Funeral Staff	Anstey, Leics
16 Oct	13.00-16.00	G1-2	Foundation - Funeral Practitioner	Anstey, Leics
16 Oct	10.00-16.00	G1-2	Foundation - Funeral Practitioner	Glasgow
23 Oct + tba	10.00-16.00	ADI-6	Funeral Administrator*	Llanelli
6 Nov	9.30-12.30	HS1-2	Health & Safety for Funeral Staff	Crowborough, East Sussex
6 Nov	13.00-16.00	G1-2	Foundation - Funeral Practitioner	Crowborough, East Sussex
14 Nov	10.00-16.00	OP1-4	Funeral Operative*	Taunton
22 Nov	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

Charity day breaks records

Daniel Robinson & Sons' charity golf day raises record-breaking £43,000 to help four local children



Daniel Robinson & Sons is better known for its reputation as a local independent family funeral director, but once a year it becomes first class charity fundraisers when it holds its annual charity golf day.

This year, on Wednesday 12 September, 35 teams took part in the golf day, held at Colne Valley Golf Club, Earls Colne. The day always attracts a lot of interest and this year BBC Essex breakfast business team 'Ben Son' arrived to record an interview for their show, closely followed by Braintree TV.

After a day of golf, putting and chipping, followed by a tombola and charity auction in the evening, the total amount raised was more than had been raised at any of the previous 14 golf days, a staggering £43,000.

Gary Neill, Managing Director of Daniel Robinson & Sons, is delighted and



Staff from Daniel Robinson & Sons with Lenny, Summer, Lincoln, Aiden and some of their brothers and sisters

said: "These funds will help four local children who all have cerebral palsy in their lower limbs, Lenny, Summer, Lincoln and Aiden. They will all now be able to benefit from intensive private physiotherapy and equipment. This money will change their levels of mobility forever and help them to build a better future. I can't thank enough those people who made this possible by making donations or taking part in the day."

The picture shows the staff from Daniel Robinson & Sons with Lenny, Summer, Lincoln, Aiden and some of their brothers and sisters during the evening.

You can watch a short film showing the children's progress over the last year at: www.drobinson.co.uk/golf-day-2018-video



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REPORTER

SAIF welcomes Cost Index

2018 Funeral Cost Index shows independent funeral directors offer best value for money

Royal London's National Funeral Cost Index 2018 is a 'commendable document' which shines a light on the prices bereaved people are likely to face in saying goodbye to a loved one, the UK's voice of independent funeral directors has said.

The figures show that the funeral profession has clearly acted in the public interest, with funeral directors' costs falling overall by 4.5% in recent years.

Terry Tennens, SAIF CEO, said: "The report is a commendable document which confirms what we at SAIF already knew: independent funeral directors offer better value than the large corporates.

"While independent firms' costs are said to have increased by 3%, which we put down to rising fuel and wage costs, family firms across the country are still charging on average 10% less than big businesses

like Dignity, Co-op Funeralcare and Funeral Partners.

"We encourage people to shop around and not pay more than they need to for a funeral, particularly if it means a better, more personal service for a lower price."

Terry added: "Perhaps the most worrying finding - and this is something we've known for a long time - is funeral prices are being pushed up by rises in burial and cremation costs.

"Local authorities hit by spending cuts are desperate to find ways to bring in revenue. Nevertheless, it's unacceptable that bereaved people are bearing the brunt of austerity. They should not be seen as an easy source of revenue."



Terry Tennens,
Chief Executive
of SAIF

On the topic of austerity, Terry supported Royal London's call on the Government to reform the Social Fund Funeral Expenses Payment (SFFEP), saying it added to the number of organisations and individuals who have highlighted the inadequacy of the benefit.

"The majority of the public consider the collection and care of the deceased along with the coffin to be necessary parts of a funeral.

"At £700 the SFFEP is unable to cover these costs. We support Royal London's call on the Government to reform the benefit," he commented.

Elsewhere, the report states that around 40% of funeral directors are not making clients aware of their cheapest funeral package.

Terry said: "We cannot be sure of the reasons for this and at SAIF our members are required by our Code of Practice to clearly display in their premises the prices of all their funerals, including a simple funeral. Additionally, the Code requires members to provide a full estimate of costs to clients."

The only aspect of the report that SAIF might query is the cost of a coffin. The association doesn't believe most people are spending £980 on a coffin and asks Royal London to revisit this figure and their methodology in next year's Index, perhaps looking at the most frequently sold coffin price rather than the average. SAIF believes this is likely to be in the region of £400.

In summary, Terry said: "On the whole, Royal London's National Funeral Cost Index report is welcome, and we hope the funeral sector and policymakers in local and national government give it the consideration it deserves."

PRIME MINISTER ASKED TO INTERVENE AFTER BABY FUNERALS 'TRAUMA'

At Prime Minister's Questions on 12 September, Bolton West MP Chris Green asked the Prime Minister to launch a public inquiry, after it emerged that three funerals had to be held for a baby when police failed to return all of her body parts.

Leah Aldridge was killed by her father in 2002, and buried by her mother that same year. However, in early 2017, Greater Manchester Police informed Ms Aldridge that her daughter's liver had been found during an audit of human tissue. The remains were returned to the family, and Ms Aldridge arranged a second funeral for Leah, having been assured that all organs were accounted for.

However, on Wednesday 12 September, Mr Green told

parliament of the family's devastation at having to hold a third ceremony for their daughter, after Greater Manchester Police revealed, earlier this month, that further body parts had been found in storage.

At Prime Minister's Questions, Mr Green said: "Only a few weeks ago yet more body parts were discovered by the police and the family had to go through the ordeal of a third funeral. Would the Prime Minister hold an inquiry into this matter for the sake of Leah's family and for other families across Greater Manchester?"

The MP told his parliamentary colleagues that Ms Aldridge, who was 16 at the time of Leah's death in 2002, had lost confidence

in Greater Manchester Police and, ultimately, the Mayor of Greater Manchester, who holds responsibility for policing.

Responding, the Prime Minister expressed sympathies to Leah's family for their 'prolonged trauma' and pledged that Home Office officials would meet Greater Manchester police and the National Police Chiefs Council to support the family in getting the answers they need.

The Mayor of Greater Manchester, Andy Burnham, said: "This is being treated with the upmost seriousness and the Mayor and Deputy Mayor's firm focus continues to be supporting the family until they get the answers they need."

Note from Dr Bill

Dr Bill Webster has deeply appreciated the many messages of support and sympathy since the tragic death of his son Steve this summer. He plans to return to the magazine with his articles next month, and is looking forward to his *First Final Farewell Tour* next spring.



Dr Webster

GRASSBY FUNERAL SERVICE'S NEW HEARSE



Family-owned Grassby Funeral Service has deep roots in the county of Dorset that stretch back to 1861 when the business was founded by stonemason Benjamin Grassby.

Over the years, the business has built up an unrivalled reputation and seen many generations of the Grassby family. Today, it has branches throughout Dorset and is currently run by David and Peter from their Dorchester office.

Recently retired Area Sales Manager Peter Potter made his first ever Coleman Milne sale in Dorset and was delighted to go full circle and end his career with his final handover of a Ford Norwood Classic Hearse at Grassby Funeral Service.

The prestigious Norwood Classic hearse with its economical 2.0 Eco boost engine, power assisted disc brakes all round and Smartshield engine immobilisation, is not only visually impressive but incorporates many high-calibre features.

Grassby Funeral Service further enhanced the hearse by choosing a three bearer deck and a fitted underdeck.



Bowls club gala day

In August, Peter Smith & Son Funeral Directors attended its first gala day at Burford Bowls Club, having taken on the sponsorship of the club after its long term sponsor sold his business.

A spokesman for the firm said: "Bowls is all new to us, so on a very wet bank holiday Sunday we expected the gala to be cancelled as it was raining so hard and the forecast was for this all day. How wrong we were.

"Out they went in their waterproofs for

a whole day of bowling. The chairman was worried about the green but the green keeper said carry on much to our dismay. Finally at 6pm everyone said it was time to stop just as the rain stopped.

"The trophies were presented, along with Golden Charter goody bags. In spite of the weather, a good day was had by all and much needed funds raised for the club.

"We are none the wiser about bowls, but we do know that Golden Charter's gazebos are waterproof, thank goodness."

OBITUARY: GEORGE ROSE

George Rose, Chairman of A W Lymn The Family Funeral Service, in Nottingham, died on 30 July 2018, aged 92 years.

George was the much-loved husband, for 67 years, of Sheila; proud father of Jenny and the late Derek, Nigel and Penny, and Jackie and Rex; grandfather to Chloe and Glenn, Ben and Emma, Matthew and Alanna, Issy and Nev; and great-grandfather to Henry, George, Oliver, Sam, Zara, Edie and Louisa, by all of whom he is very sadly missed.

George, the grandson-in-law of founder Arthur William Lymn, was the third generation to lead A W Lymn The Family Funeral Service and was a Director of the firm for 60 years.

Born in Mapperley, Nottingham, George left school and joined the Navy in the early 1940s. He began his basic medical training and travelled to Australia. When he returned to Nottingham

he met Sheila Lymn and they married in 1951.

In 1952, George's career path changed when Harold Lymn, his father-in-law, asked him to join the family business.

George quickly established himself as a funeral director.

In 1955, George qualified with honours, through the NAFD, to practise embalming. In the same year, Douglas and George became Members of the British Institute of Embalmers (BIE) and were involved in the first repatriation of human remains from England to Pakistan. Between 1971 and 1972, George was the National President of the British Institute of Embalmers and he became a Fellow of the BIE in 1975.

An active member of the NAFD, George served as President of the NAFD Midlands Area Federation

from 1994 to 1995.

The family firm now works through 26 funeral homes serving Nottinghamshire and South Derbyshire.

George Rose remained active in the business until earlier this year, chairing his last meeting in May 2018 and even seeking to discharge himself quickly from hospital to attend the 2018 British Institute of Embalmers' Conference for the 59th consecutive year.

Donations are still welcomed for the John Van Geest Cancer Research Centre in Nottingham, either online through www.lymn.co.uk/obituaries or sent to A W Lymn The Family Funeral Service, Robin Hood House, Robin Hood Street, Nottingham NG3 1GF. Currently, the total of donations is £5,750, including both on and offline.



PETITION TO REGULATE FUNERAL PLANNING



To find out more on the regulation call, turn to page 23

Independent's urgent call for UK Government action to protect families

Andrea Button of Button Funeral Services in Kent has launched a petition on campaign website 'Change' calling on the UK Government to introduce statutory regulation of funeral planning.

Urging action, Andrea highlighted a recently reported situation in Medway where a husband admitted to breaking into a funeral director's premises to steal his mother-in-law's body. It appears the company involved had been causing concern and the husband had spent two days at the police station trying to track down its owner.

Andrea's petition says: "It has become clear there is a strong need to introduce statutory regulation for funeral directors. It is noted that there is statutory regulation on funeral directors in Scotland but no other part of the UK. "SAIF support a

large number of service providers and carry out regulation style checks, but without statutory regulation the risk remains of a repeat of the situation in Medway."

Alongside the petition, which has already attracted almost 200 signatures, a Twitter campaign account has also been established: @RegulateFuneral

Trading Places with a SAIF member

A new initiative from the UK Government's department of Business, Enterprise and Industrial Strategy (BEIS), called Trading Places, visited its first funeral home on 31 July. The visit was to SAIF member Stewart Hartley of G Hartley & Sons in Wetherby.

Dennis Ager and Dav Tennant, from BEIS, spent the morning discussing the role of the funeral director, the issues faced, and how funeral directors interact with local authorities and government departments. Stewart gave an in-depth insight into the day to day operations, complete with

a full tour of the premises. Many questions were asked by Dennis and Dav but both were surprised by the lack of regulation in the profession. The SAIF member made feelings clear that regulation, correctly implemented, would be a good and necessary thing for the profession for both pre-need and at need funerals.

Trading Places is for civil servants to educate their colleagues about the unique service funeral homes bring to their communities and thereby avoid inappropriate legislation and rules with unintended consequences by Government.



DATES FOR YOUR DIARY

SAIF Executive Meeting
10 October 2018
10.30-15.00, Stansted

SAIF Education Day
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

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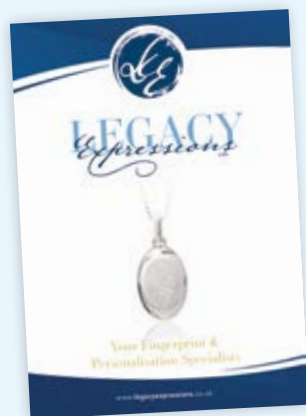
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ADVERTISING FEATURE

LEGACY EXPRESSIONS LAUNCHES NEW 'KEEPSAKE' BROCHURE

Legacy Expressions is delighted to have launched its new 2018/19 brochure offering families the chance to hold on to some beautiful and comforting keepsakes. Based around a digitally-captured fingerprint, the Derbyshire-based company offers keepsakes from jewellery to picture frames, Christmas ornaments

to teddy bears. With recommended retail prices varying from ornaments at £25, stainless jewellery at £75, silver at £125 and gold jewellery at £750, with everything in between, they can cater for any family's budget.

All of Legacy's 500+ customers received hard copies over the month of

August, and if you would like to display brochures in your home, simply contact David Gosling MD on **0800 368 9233** or **david@legacyexpressions.co.uk** to request your copies. Legacy Expressions can work with ink prints in the first instance before moving onto their state-of-the-art scanning technology.

Official celebration

An official ceremony to mark the opening of Cam Valley, a new crematorium serving Uttlesford, was held on Wednesday 12 September, with leading religious and civic leaders attending to lend their support.

The service was led by the Right Reverend Alan Hopes, Bishop of East Anglia, who was joined by Cllr Arthur Coote, the Deputy Mayor of Saffron Walden as well as representatives from across a range of beliefs and faiths.

Cam Valley crematorium opened in January and has held almost 500 funerals. The crematorium is the closest facility to Saffron Walden, Royston and Haverhill as well as many parts of South Cambridgeshire and is becoming the natural choice for these areas.

"Bereaved families have certainly appreciated the extra space and time we are able to offer," said Richard Evans, Managing Director of Westerleigh Group, operators of the crematorium.

"The crematorium is set in more than 13 acres and all of the facilities have been designed with space and comfort in mind to ensure that families have everything they need to have an individual private funeral in a wonderfully natural setting."

The 100-seater chapel is light and airy, offering long



Friends and distinguished guests attending the official ceremony

views across the countryside, and has been equipped with a state-of-the-art digital media system, giving access to an infinite choice of music, alongside a traditional organ. The chapel is able to cater for all religions and beliefs.

Hourly intervals are allowed for each funeral, to ensure a unique and personal event. A generous level of car parking has also been provided, with almost 100 car parking spaces plus extra areas for any overspill. This is all within a much larger landscape with more than 6000m² of turf laid in the spring alongside hundreds of bedding plants and trees and acres of open parkland.

The Bishop recognised the importance of peace and tranquillity when holding a funeral and how the bereaved can draw comfort from the location of a crematorium set in a beautiful landscape surrounded by nature.

The Bishop was joined by a range of religious and secular leaders who all played a role in the service.

Claire Butcher, Manager of Cam Valley, was delighted by the chance to thank everyone who has helped to establish the new service so quickly.

She said: "We are very grateful for all of the support from local funeral directors, officiants and clergy who have helped to ensure the service is tailored to local needs. It is always so reassuring to hear what a difference the new crematorium has made to families in the area and that we are delivering on our promise to provide the best level of care so we can make that very difficult day a little bit easier."

Sean Martin, Head of Operations for Peasgood & Skeates Funeral Directors, added: "It's much less busy than other crematoria and everyone commented on how wonderful the setting is, wrapped in glorious countryside in a tranquil spot. We also allow an hour between funerals so people have the time to have an unhurried, dignified service."



TRADEX 2019

The National Association of Memorial Masons (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 on Thursday 20 and Friday 21 June 2019 at 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.

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 is currently being confirmed and entries will open as soon as this is done. More information will be provided as the date gets closer.

For more information, contact NAMM on **01788 542 264** or by emailing **events@namm.org.uk**



Redscar and R Banks & Son join forces, preserving independence

Established in 1997 by Leo McKenna M.B.I.E Dip F.D. and Ms Carrol M Bibby M.B.I.E Dip F.D., Redscar Independent Funeral Home has served the local community with compassion and dignity for more than two decades.

In recent weeks, Redscar Funeral Home has merged with R Banks & Son (Funerals) Ltd, Wigan's largest independent family-owned funeral director, to become one of the largest independent, family-owned and operated funeral directors in the area. This coming together has ensured Redscar Funeral Home can maintain its core values and beliefs and,

importantly, remain independent.

Mr Brian Halliwell M.B.I.E Dip F.D., Managing Director of R Banks & Son, believes this coming together not only benefits the two companies, but also the local community.

He said: "Redscar Funeral Home is very well established in the area, and this is in the most part down to the fantastic work of Carrol Bibby, who has been with the company since it was established by Mr McKenna in 1997, and we are delighted that Carrol is going to continue to be the mainstay of the business. She will be still running every aspect of the business, as she always has, and we are here to offer her the full

and unwavering support of R Banks & Son (Funerals) Ltd going forward."

Redscar has five full-time qualified M.B.I.E embalmers, six Dip F.D. funeral directors, and the largest, privately-owned fleet of Jaguar hearses and limousines in the area. It can also offer horse-drawn funerals – a truly spectacular event. It has access to black and white hearses, hand-built and presented impeccably, with teams of two or four white or black horses.

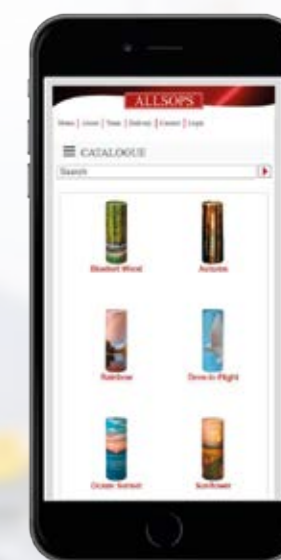
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Supporting members and raising awareness of SAIF

The National President gives a fascinating insight into his busy schedule

WORDS: ALUN TUCKER, NATIONAL PRESIDENT

The past month has passed like a whirlwind as I represented SAIF at a number of events.

First on the list was a visit to Greenacres Epping Burial Ground, which was celebrating its 10th anniversary. I was pleased to meet Manager Deborah Mcnamara and her team, who did not allow the rain to dampen their spirits.

Maintaining the cemetery theme, next stop was the historical Brookwood Cemetery near Woking in Surrey. This was to attend a Going Green event held to celebrate the 25th anniversary of the first Natural Burial which took place in Carlisle under the guidance of Ken West. Ken was present to plant a tree to commemorate the occasion.

Westerleigh Group has been busy holding a number of services of dedication at two of its newer crematoria, firstly, at Great Chesterford in Essex, and secondly at Langstone Vale, near Newport in Gwent. I was fortunate to be a guest at both services to support an associate member that continues to increase its presence around the country. I am impressed how Westerleigh Group manages to find such peaceful, idyllic sites on which to develop. The rural settings of both these crematoria are set in such quiet surroundings where bereaved families can say goodbye to their loved ones.

After a summer break it was back on the regional meeting treadmill with meetings in Chelmsford and Tunbridge Wells. Both meetings had excellent attendances and involved updates on being dementia aware, SAIF Care and an update on all things SAIF from Chief Executive Terry Tennens. We had excellent support from a good number of associate members who enjoyed the opportunity to network with members.

To round off the month, I was delighted to join Helen Wathall and her family as they celebrated 160 years serving the community of Derby and surrounding areas. Staff past and present were among the 170 guests, and it was fascinating.



Alun with Alan Jose, Westerleigh Group Ambassador; the Bishop of East Anglia Very Rev Alan Hopes; Sharon Green, President of National Association of Memorial Masons; Harvey Thomas, Cremation Society of GB; and Richard Evans, Westerleigh Group Managing Director



National President Alun Tucker with guests at service of dedication at Langstone Vale



TOP LEFT: At the SAIF Essex Regional Meeting, Martin Stibbard, of S Stibbards & Sons, won the President's competition
BOTTOM LEFT: Marcus Haywood, of PG Oxley Funeral Directors, won the prize at the SAIF Essex Regional Meeting
BOTTOM CENTRE: Carl Ng, of Expert Computers, won the President's competition at the SAIF Essex Regional Meeting



ABOVE: Dr Helen McGee, Medical Director of Hospice in the Weald, presented to the SAIF Kent & Sussex regional meeting about its newest service - the UK's first Cottage Hospice, a non-medical residential support home for patients and families



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A NEW GENERATION

Contacts and friendships are forged at SAIF NextGen meet and greet

WORDS: SARAH BRODIE, BRODIES FUNERAL SERVICES

Following on from our launch at the 2017 SAIF AGM weekend in Harrogate, the SAIF NextGen team recently enjoyed a successful gathering in Edinburgh. With the support of Golden Charter, a private room with drinks and nibbles was the setting for a meet and greet of current and potential new members.

We welcomed Vicki Fraser of John Fraser & Son, Inverness, who gave a fantastic presentation. She shared her experience of having full control of the family business after the sudden passing of her father. She spoke of the trials and tribulations of being the only female funeral director within 150 miles and how she has succeeded in changing the opinions and traditions of locals. She also shared the disagreements in management and decision making she had with her father and how they came to a compromise, something almost all of us could relate to.



Vicki emphasised the importance of the pre-need aspect of her business model and the marketing methods she has adopted with Golden Charter. Vicki and her team were rewarded for their efforts on Saturday night as they won both the North of Scotland and National Funeral Planner of the Year Awards. A very well done and deserved congratulations from us all and thanks again to Vicki for a fantastic talk.

We are pleased that interest is growing as along with Vicki and her employee, Sarah, we were joined by three new members, John Byrne of J T Byrne Funeral Directors and Bec and Charlotte Wathall of G Wathall & Son Ltd. Leaders Daniel Ginder, Ross Hickton and myself all represented the current NextGen members, along with Terry Tennens of SAIF, and Malcolm Flanders and Daniel Hare for Golden Charter.

A year of membership and networking has formed new friendships between members, no matter the stage of their careers, as the SAIF NextGen supporting body continues to develop.

If you are interested in joining, or have someone in mind, please look out for our banner, pick up a leaflet, join our Facebook group or feel free to have a chat with any of the reps at the upcoming events. We will be present at SAIF Education Day at Leicester Tigers' Stadium on 31 October 2018. ●

IS THE FUTURE OF FUNERAL DIRECTING IN THE CLASSROOM?

Education – allied with on-the-job training – is vital if excellence is to be achieved

WORDS: OLLIE CHRISTOPHER

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Working in the funeral profession isn't something you get much information about in school. The occupation seems to be absent from career days and none of the skills you learn during Activities Week are particularly applicable in a mortuary. Three months into working in the funeral sector and it already feels like a year with the amount of information I've picked up 'on the job' (OTJ), but with stricter industry regulations looming will OTJ suffice for the funeral sector in 2018 and beyond?

Life after OTJ

The company I'm part of has a strong belief in backing up OTJ with professional vocational training, so last month I was signed up for some Institute of Funeral Directors (IFD) College courses. Discussing established processes and procedures and matching them with what I'd picked up by shadowing my colleagues felt like discovering fire. All the questions simmering away about the wheres and whys of modern funeral practices all started to slot into place. It's all very well being told how to follow a procedure, but

to understand why you need to do it in the first place is vital if you're going to become a skilled and capable funeral director. I'm extremely glad that our industry has these training events, because when you can't learn it at school, further education bodies need to pick up the mantle.

Is vocational training for everyone?

The complexities of caring for the deceased, from the paperwork and working practices of third parties to balancing the care and compassion required for the families and friends of the deceased, is something you simply cannot do without developing new skill sets. Even seasoned directors can learn new things in the classroom as times change and practices evolve. I'd encourage everyone to have a skills refresher every now and again – even if it's just to bring things back to the front of your mind.

Don't forget the soft skills

To coincide with my IFD courses, I've also taken the time to sharpen some of the softer skill sets and enrol in an Emotional Intelligence course. At the end of each day, the physical exertion of removals and pallbearing are far outweighed by the emotional energy used to support distressed and vulnerable families. I've quickly found that you need to develop

an incredible amount of emotional resilience to be able to give the type of care you need to provide. Developing skills around emotional intelligence has not only helped me improve professionally, it's helped me learn how to take better care of myself.

Making time to train

Finding time to focus is the key challenge. Death waits for nobody, so when you need to be instantly responsive to a family in need, your homework gets buried under the crematorium forms for another week. Training is often seen as a 'nice to have' when you get the time, but taking the time pays dividends when you learn to be faster, better and more confident in what you're doing. Having a pro-training mindset in a company sets the scene to achieve excellence because I'm sure we'd all agree – excellence is not a skill, it's an attitude. ●



✓ Ollie Christopher, F Christophers & Son Ltd, can be reached by email on info@fchristophersandson.co.uk

Two phases for new ME plan

Latest on Medical Examiner implementation April 2019



“**A** work in progress.” That was how Dr Suzi Lishman, immediate past President from the Royal College of Pathologists (RCOP), described the UK Government’s announcement in June that the Medical Examiner (ME) implementation plan will commence in April 2019.

Terry Tennens, SAIF CEO, attended the conference to gain the latest update on these long awaited reforms.

The RCOP is the lead authority to train and equip MEs across England and Wales on behalf of the Department of Health and Social Care (DHSC).

The implementation plan is in two phases, described by Jeremy Mean, Deputy Director of Health Ethics in the DHSC.

Phase 1 will take effect from April 2019. This will be a ‘non-statutory’ phase of implementation via secondary care by NHS Trusts. This is a shift from the original concept of local authorities being responsible for their implementation. Consequently, MEs will be salaried positions in NHS Trusts and in a hospital setting. At some point they will move into managing deaths in the community.

Phase 2 MEs will receive statutory authority through the Coroners and Justice Act 2009 where all deaths will be scrutinised by the Coroner and ME Officer. This will be mandatory and across all communities.

The process between phase 1 and 2 is unclear, as are the timelines for phase 2 to commence.

The DHSC has been operating a number of ME pilots in a hospital setting from Sheffield to Gloucester, in fact across England and Wales.

The purpose of MEs is to ensure independence and accountability for reporting suspicious deaths. There will be two routes from April 2019, the Coronerial courts and MEs.

The success factors for the ME system include:

- Improvements in the recording of certificates of death by the qualified attending physician (QAP)
- Maintain the five day timetable for registration.

In phase 2 the move to primary care deaths in urban and rural settings will be paramount for the system to be comprehensive.

There will be a National ME Officer appointed by the National Patient Safety Director, Dr Aidan Fowler, who will be responsible for the system across the

“**AS MES ARE APPOINTED, PLEASE KEEP SAIF ... INFORMED OF ANY PROBLEMS**”

NHS Trusts in phase 1 and across the communities in phase 2. There will be a regional reporting structure, so it will be important for funeral directors to be aware of representatives for communication and reporting glitches that impact our clients.

The purpose of the ME

Dr Alan Fletcher has been ME from the pilot in Sheffield Hospital Trust for the past 10 years. He outlined the criteria behind successful outcomes:

1. What did the patient die from?
2. Accurate medical certificate of death
3. Timely reporting of suspicious deaths to the Coroner
4. Are there any clinical governance concerns which require detection and notification?

The ME will review the medical records of the patient; interact with the attending doctor; interact with the bereaved, to explain as well as collate background information where needed;

and confirm the Medical Certification of Cause of Death (MCCD).

This will occur within 24 hours and this performance indicator will be monitored. The cremation forms part 4 and part 5 will continue with the attending doctor completing part 4 and the ME part 5.

Scrutiny is at the core of this process to prevent no foul play and improve communication between the health system and the patient’s next of kin.

Key issues for funeral directors

The appointment by the client to register the death remains a five day window. Sometimes the lack of availability by the attending doctor could cause a delay in discussing the case with the ME.

At the conference, Dr Fletcher indicated the ME process will add half a day to the current process, but in some instances it will speed up the system where potentially a case might have been referred to the coroner and clarity has been gained with the attending doctor on the cause of death.

In the pilot phase there have been instances where there are reductions in referrals to the Coroner’s office, and other pilots have increase their referrals for inquests by a few.

Some NHS Trust pilots have integrated the role of the ME with the bereavement office, but the majority have appointed ME officers. The NHS Trust will fund these salaried positions, and there will be £1 million investment into information technology platforms to speed the flow of information to a decision. An e-learning resource for MEs has also been established.

As MEs are appointed, please keep the SAIF Business Centre informed of any problems your clients experience, as there is scope during Phase 1 for the Government’s implementation team to adjust and learn from their better experience of understanding death programme.

Regulation call

England, Wales and Northern Ireland should follow in Scotland’s footsteps and introduce regulation of the funeral profession



The statement above is the position of SAIF and it makes SAIF the first significant funeral trade association in the UK to back statutory regulation of funeral directors.

SAIF has also urged its members with websites to display their prices online as soon as possible to help bereaved consumers better understand possible costs involved with a funeral.

It could also mean families get a better deal, with research consistently showing that independent funeral directors’ prices are consistently lower than large groups, like Co-op Funeralcare, Dignity and Funeral Partners.

SAIF’s position is in response to the positive and proportionate way in which regulation is being introduced in Scotland, and comes in the wake of a small number of worrying cases in which funeral directors have fallen short of standards to which trade association members subscribe.

Terry Tennens, Chief Executive of SAIF, said it was high time all bereaved people across the UK were guaranteed a minimum set of standards from the professionals taking care of them at life’s most difficult time. He said: “Currently, anyone can set up a funeral directing business and there is no requirement for them to work to a minimum set of standards. Trade associations require their members to abide by a code of practice, but membership is voluntary and we are seeing too many cases of firms who don’t belong to an association operating in an unacceptable way.”

He added: “All other care industries are regulated, so there is no reason why funeral directors, to whom people turn in great distress, should not be subjected to similar rules. The vast majority of SAIF members share concerns about standards and support regulation of the funeral profession.”

In respect of online pricing, Terry said SAIF’s leadership was set to discuss a commonly agreed set of funeral elements that would appear on a price list, to better help consumers

make like-for-like comparisons. A price list should also include options for a simple or basic funeral and a traditional funeral, along with additional items such as flowers and orders of service. This could eventually form part of the association’s code of practice.

According to SAIF, regulation of the funeral profession should be proportionate and informed by all stakeholders, with the views of independent funeral directors carrying as much weight in any process as those of the large corporates and co-operatives.

SAIF’s call for UK-wide regulation of the funeral profession comes ahead of the findings of a Competition and Markets Authority (CMA) study of the funeral market.

A proportionate regulatory regime could address some of the transparency issues being examined by the CMA and ensure clients of all funeral directors are getting a good deal.

SAIF is to consult its members and the wider funeral profession on areas of focus for any possible regulatory regime which are likely to include:

- Price transparency
- Care facilities
- Transparency of ownership
- Financial stability
- Record keeping
- Regulation that works across jurisdictions

Following a consultation exercise, SAIF is to write to the Westminster Government, and Welsh and Northern Irish assemblies, stating its position on regulation of the funeral profession across all jurisdictions.

“**THE VAST MAJORITY OF SAIF MEMBERS SHARE CONCERNS ABOUT STANDARDS**”

SAIF
INDEPENDENT
FUNERAL
DIRECTORS



A DAY FOR PLANNING AHEAD

Guests enjoyed a productive and insightful session at this year's SAIFCharter AGM

Members of SAIFCharter and people from across the UK funeral sector had an "informative, professional and transparent" AGM on Saturday 15 September according to members' feedback, against the unique backdrop of central Edinburgh.

SAIFCharter Chairman Julian Walker thanked members, saying: "A third of the members present had never attended our AGM before. The most rewarding thing about the AGM is seeing that kind of engagement from independent funeral directors who understand

the importance of the association we have built together.

"That engagement was reflected in our best AGM feedback ever. Just as it's important that you come make your voice heard at the AGM, it's also important that we understand what you want from a meeting like this, so it is gratifying that most of the businesses who came along took the time to tell us what they thought."

Your thoughts

In its usefulness and the key speakers' ratings, 2018's SAIFCharter AGM was the most popular since the association started recording attendees' views in 2015. 70% of members in attendance

responded to the survey. 94% of members said the event was useful to them, and half of these called it "very useful".

The main events were presentations from SAIFCharter Chair Julian Walker and Golden Charter CEO Suzanne Grahame. Julian discussed the range of challenges the association's funeral directors are facing, in an "effective" presentation which

“COME ALONG NEXT YEAR AND ASK WHATEVER BURNING QUESTION YOU MIGHT HAVE”
Malcolm Flanders

members called a "well presented" and "clear message as to where the association is going and how we will get there". Nearly four fifths of members gave his session a good or excellent rating, with around 50% giving it the highest score.

Suzanne moved onto how Golden Charter intends to work with Independents to bolster your ability to meet these challenges. She underlines her key messages in this month's magazine (page 7). Funeral directors gave her the highest rating of the day, with a similar number of "good" and "excellent" ratings to Julian's and 60% calling her talk "excellent".

Engaging

Four fifths of members praised the formal question and answer session which followed. Comments included a call for more questions.

Golden Charter's Malcolm Flanders, who asked one of the day's questions, said: "The day collects together SAIFCharter's Chair and Executive members, key members of Golden Charter's leadership



Julian Walker,
Chair of SAIFCharter

team including the CEO, and experts in a range of areas. It's a great open opportunity to ask them all about the issues affecting your business, so I would encourage everyone affected to come along next year and ask whatever burning question you might have."

Pre-AGM presentations were also introduced this year, with SAIF

represented by Alun Tucker and CEO Terry Tennens, who followed on from a talk by Scotland's Inspector of Funeral Directors Natalie McKail.

Where the AGM focused on reviewing the past year and looking to the future, both pre-AGM sessions went into more depth to educate attendees on the profession's pressing issues. Every respondent said they would like to see more of these sessions in the future, and in this month's *SAIFInsight*, SAIFCharter Chair Julian Walker looks back on what they covered (page 39).

SAIFCharter will be reviewing the feedback, including suggested improvements for the day, like looking at how figures are reported for the Trust, company and association, and more impactful production during the AGM as well as on the exhibition stands around the event.

Next year's event has been set for Saturday 21 September in London and future issues of *SAIFInsight* will provide more details. ●



Natalie McKail,
Inspector of
Funeral Directors

Funeral Planner
of the Year
2018

A NIGHT AT THE MUSEUM

A night of celebration
at the Funeral Planner
of the Year Awards 2018

This year's Funeral Planner of the Year Awards shone a spotlight on independent funeral directors with an evening to remember at the National Museum of Scotland in Edinburgh

Golden Charter's Funeral Planner of the Year Awards took place on Saturday evening at the spectacular National Museum of Scotland in Edinburgh. Over 400 people attended and enjoyed Scottish entertainment provided by the Red Hot Chilli Pipers and host Radio 2 DJ Ken Bruce.

The big winners on the night were Your Choice Funerals and John Fraser & Son who scooped the national awards. All 40 of this year's winners are listed on the following pages.

Golden Charter's Malcolm Flanders said: "Congratulations to all of the winners. The AGM made Independents' challenges clear, and we know pre-need competition has heated up, so even to be nominated for an award at this time shows the incredible work you do for your families."



“[THIS] SHOWS THE INCREDIBLE WORK YOU DO FOR YOUR FAMILIES”

Scottish sensations

Every song heard during the night had a Scottish connection, and that took in everything from traditional ballads over dinner to pop and dance hits when each winner was announced. Then there were the Red Hot Chilli Pipers.

"The most famous bagpipe band on the planet" brought their "bagrock" fusion of pop and traditional music to the evening's after-dinner entertainment. They followed a more traditional piper who welcomed guests at the beginning of the evening.

Alongside a meal of Scottish food, the night's entertainment gave guests an Edinburgh-inspired experience throughout.

Your response

Survey responses came in from more than half of the funeral director businesses who came along to the Awards.



The night's entertainment, with its nod to Golden Charter's "Scottish heritage", was the clear winner, rated excellent by 87%. Hot on its heels were ratings for the venue itself, which 85% of funeral directors called excellent.

Overall, almost 90% of funeral directors called the night's event "good" or "excellent", with the majority of respondents giving it the highest possible rating.

London calling

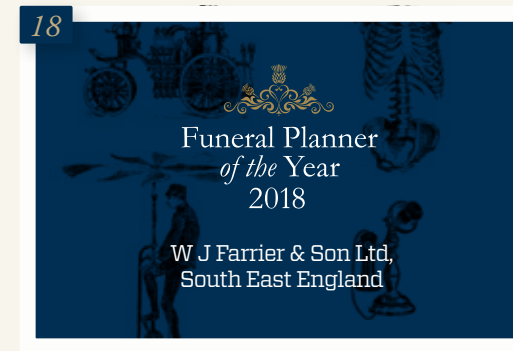
Next year's SAIFCharter AGM is set for London, and there will be another unique awards ceremony to follow.

Every Independent who exclusively sells through Golden Charter can qualify for the awards; speak to your local Golden Charter representative to see how you can get involved. ●





1. Wilkinson Bros, Central Midlands <250
2. Hopkinson Wootton Lovatt Funeral Directors, Central Midlands 250+
3. Armstrongs Funeral Service, East England <250
4. F E Addelee and Son, East England 250+
5. Hortons Funeral Directors, East Midlands <250
6. C Terry Funeral Services Limited, East Midlands 250+
7. **National Winner**
Your Choice Funerals, North England <250
8. John G Hogg Family Run Funeral Directors, North England 250+
9. M Lucking & Sons, North London <250
10. W J Murray & Son Ltd, North London 250+



Funeral Planner
of the Year
2018



11. McClure's Funeral Service, Northern Ireland <250
12. John Gilfillan Funeral Directors, North Scotland <250
13. **National Winner**
John Fraser & Son, North Scotland 250+
14. Alexander Muir Funeral Directors, South Scotland <250
15. J & T McColgan, Central Scotland <250
16. Mark Porteous Funeral Directors, Central Scotland 250+
17. Richard Green Funeral Service, South East England <250
18. W J Farrier & Son Ltd, South East England 250+
19. Clarkes Funeral Service, South East London <250
20. Medway Funeral Directors, South East London 250+





21. Peter Smith & Son Funeral Directors Ltd, South Midlands <250

22. M G Evans & Sons Ltd, South Midlands 250+

23. E C Thomas & Son Independent Funeral Directors, South Wales <250

24. Arthur Peake & Sons (Funeral Service) Ltd, South Wales 250+

25. Quantock Funeral Services, South West England <250

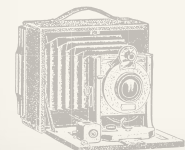
26. H Biffen & Sons Ltd, South West England 250+

27. Grady's Family Funeral Directors, South West London and South England <250

28. A B Walker & Son Ltd, South West London and South England 250+

29. Odette Funeral Director, West England <250

30. Aaron & Jonathon Bewley Funeral Directors, West England 250+



31. Moons Funeral Service, West Lancashire and Merseyside <250

32. F W Marsh, West Lancashire and Merseyside 250+

33. Busby & Kane Independent Funeral Directors Ltd, West Midlands and North Wales <250

34. A & A Walters, West Midlands and North Wales 250+

35. David Butterfield Funeral Directors, Yorkshire and East Lancashire <250

36. Edwin Pounds & Sons Ltd, Yorkshire and East Lancashire 250+

37. Alex Little Funeral Directors, Newcomer

38. Ruby Funerals Ltd, Newcomer

39. Victoria Allen Funeral Services, Newcomer

40. W E Pinder & Son, Newcomer








Find what you need, when you need it

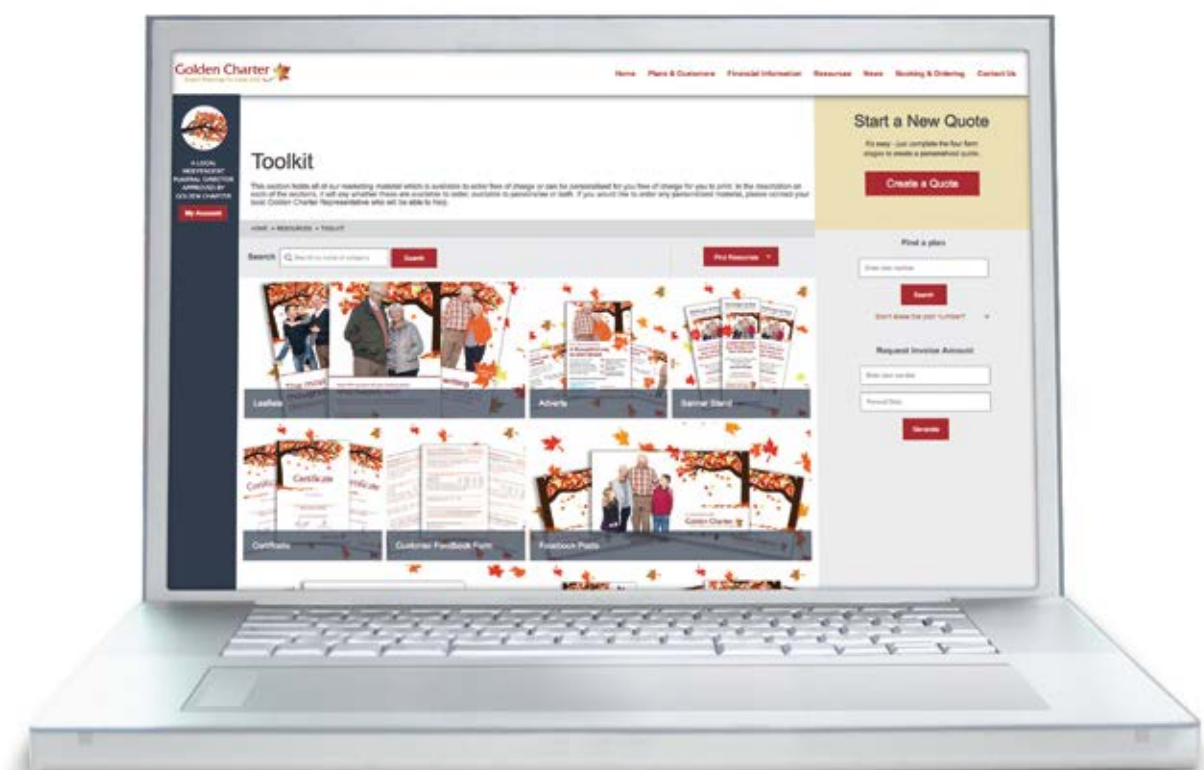
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BEST PRACTICE IN PERSONAL CARE

Sensitivity and a person-centred approach is paramount for funeral directors in order to properly care for the deceased and help families through their darkest times

WORDS: SARAH JONES, FULL CIRCLE FUNERALS

Person-centred care

As funeral directors, we are collectively working hard to ensure the funeral profession becomes more transparent and focused on continual improvement and personalised care. One of the most sensitive aspects of our role relates to how we care for the person who has died.

If we base our professional approach on fundamental principles of person-centred health and social care we should work to 'do no harm', be minimally invasive, seek informed consent whenever possible and give people choices in an acceptable manner.

Applying this to personal care, we must ensure the person who has died is kept cold and safe. Excluding exceptional circumstances, our care beyond that should be entirely person-centred and guided by sensitive conversations with our clients.

The continuum of intervention

We could consider personal care to be a continuum. On one side we have support, making sure the deceased person is kept safe and cold. Others may choose for us to wash and dress the person who has died, or apply makeup, perfume or hair rollers. On the other end of the continuum are procedures such as embalming.

Whether someone's eyes and mouth are closed is an area of particular sensitivity. In most cases the eyes and mouth can be closed using careful positioning of the head, but in some cases more invasive management is required. We should always remain mindful that the process of setting features using eye caps and mouth sutures is a physical intervention and, as such, should not be done without due consideration.

Fortunately, routine wadding, embalming and invasive methods of setting facial features are largely a thing of the past.

Informed consent

Including decisions about personal care in the funeral arrangement process is crucial, but can be daunting. Fear of causing upset or being criticised for being insensitive may lead some people to avoid these conversations. However, experience shows that including family in these most sensitive decisions can reinforce trust and rapport, leading to enhanced feelings of empowerment and better outcomes.

Introducing the conversation gently and then providing more detailed information as requested minimises the risk of causing unintended offence. It can also be helpful to establish their wishes in a more theoretical, and less direct, way. Asking the questions before you

have met the person who has died means the family can consider their responses more abstractly and without anxiety about why you have to ask the question about their particular relative.

Hands-on involvement

For some family members, being involved in providing personal care after someone has died can be a very meaningful process. However, for others the mere suggestion can be shocking. The challenge for funeral directors is to ensure people know the option is available in a manner that is acceptable to everyone we support.

Visiting

Although it is accepted as a potentially important and meaningful experience, many people report having had bad experiences of spending time with people after they have died. Overall, this seems to be either because the visitor has been inadequately prepared about what to expect, or the funeral director has changed the way the deceased person looks, without prior discussion.

If the funeral director and family collaborate when deciding how someone will be cared for then many mistakes will be avoided, the possible side-effects of interventions can be explained, and the family will also be more likely to speak up if something is not as they expect it to be. As a result, the process of visiting the person who has died is much more likely to be positive.

While the decision to visit and methods of personal care were closely linked in the past, it is now accepted that families may have specific wishes regarding personal care, regardless of whether they would like to visit or not.

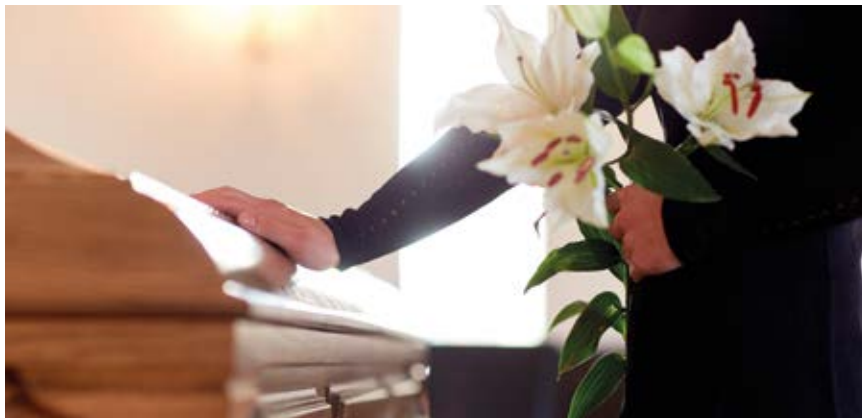
Raising awareness and sharing good practice

As society develops a better understanding of the choices available, people are even more likely to make the best possible decisions for them. So our collective efforts to raise awareness about all aspects of funeral choices, including how someone is cared for after they have died, are hugely important.

Furthermore, funeral directors sharing best practice regarding how best to care for those we support ensures we are giving the best possible service to families and, as such, increases public expectations of funerals and funeral directors. ●



This article was written by Sarah Jones from Full Circle Funerals www.fullcirclefunerals.co.uk



'ACTIONS, NOT WORDS' NEEDED ON FUNERAL POVERTY

MPs call for a wide-ranging review into funeral affordability, including an eligibility check

On Tuesday 11 September, Labour's Shadow Minister for Children and Families, Emma Lewell-Buck MP, sponsored a Westminster Hall debate on funeral poverty.

The member for South Shields called for a wide-ranging review into funeral affordability, the introduction of an eligibility check to ensure claimants know in advance if support would be available, an agreed definition of a simple funeral, and reform of the social fund funeral payments system.

Opening the debate, the shadow minister said: "The measures I have pressed for would ease the burden of those who want to give their loved ones a fitting tribute. That I am here again to ask the minister the same questions is evidence enough that, despite warm words from the Prime Minister, the reality is that on her Government's watch, more and more people are simply unable to do just that."

While fellow Labour MP Siobhain McDonagh praised Ms Lewell-Buck's

"tenacity and determination in taking on this terrible scourge", the parliamentary under-secretary of state for Work and Pensions, Justin Tomlinson MP, said that "no commitment could be given" on the points raised.

He said responsibility for funeral markets are split across the Department for Work and Pensions, the Ministry of Local Government, the Ministry of Justice, and the Department of Health. However, he pledged that the Government would "follow closely" developments in Scotland, and engage with the Competition and Markets Authority (CMA) upon completion of its funeral market study.

In 2014, after less than a year in the Commons, former social worker Emma Lewell-Buck introduced a Ten Minute Rule Bill which would have required the providers of funeral services to offer a statutory defined 'Simple Funeral Service'. The Bill was not supported by the coalition Government, and fell after its first reading. ●

Faster post mortems

On 13 September, the Scottish Parliament's Public Petitions Committee considered a petition calling for improvements to the process around the release of murder victims' bodies. The petition, supported by 1,064 signatories, was brought before the committee by Amanda Digby, who lost her 37 year old brother, Paul Mathieson, in January after an unprovoked attack. While a post mortem was carried out at the time, the procurator fiscal refused to release the body for almost six months. This was, in the first instance, to 'preserve evidence until a suspect is arrested and charged' and, after an arrest took place, to provide the defendant's legal team sufficient time to request a second post mortem. After five months of waiting, Ms Digby launched a petition calling on ministers to change the approach and fall in line with English procedure, where a second independent autopsy is carried out automatically if nobody has been charged after 28 days.

Speaking ahead of the parliamentary hearing, Ms Digby said: "After five months, everyone just assumes that the funeral has been; even his friends probably moved on and it just feels like everyone had forgotten about him. There was no closure at all.

"I can completely understand the second post mortem and the right to a fair trial, but why can't we do it at 28 days? I do think other families may have been in this situation for weeks or a couple months but this is one of the most extreme."

At the committee hearing, parliamentarians agreed the needs of the bereaved must be better taken into account. The Chair of the committee, MSP Johann Lamont, will write to the Scottish Government, the Crown Office and Procurator Fiscal Service, the Scottish Criminal Bar Association, the Law Society of Scotland, Faculty of Advocates, PETAL (People Experiencing Trauma and Loss) and Victim Support Scotland to press for reforms.

SAIF AGM 2019

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

The countdown to the annual event. Below are the packages currently available

S AIF has announced its AGM weekend will take place between 29 and 31 March 2019 at the Crowne Plaza Resort in Essex.

A booking form for the popular event is included on the right and members are invited to book early to avoid disappointment.

There are several different packages for members, which include:

■ **AGM ATTENDANCE ONLY (FOC)**

Saturday AGM: On arrival tea, coffee and biscuits

■ **THURSDAY GOLF (TBC)**

SAIF Open Golf Championship for the President's Cup for ladies and gentlemen



Book your spot for the 2019 SAIF AGM

■ **FRIDAY & AGM (FOC)**

Friday afternoon: Keynote speaker
Saturday AGM: On arrival tea, coffee and biscuits

■ **SATURDAY DINING & AGM £25.00**

Saturday AGM: On arrival tea, coffee and biscuits, buffet lunch
Saturday afternoon: Seminar on 'GDPR'

■ **SAIF BANQUET £70.00**

Drinks reception on arrival, three

course meal followed by tea/coffee, entertainment, bacon and egg rolls

■ **THE AGM WEEKEND EXPERIENCE £95.00**

Friday afternoon: Keynote speaker
Saturday AGM: On arrival tea, coffee and biscuits
Saturday buffet lunch

SAIF Banquet

Sunday: Installation of Officers

Sunday: Installation of Officers

All prices are per person



Donations in memory change lives forever

We provide information and support, improve care, fund research, and create lasting change for people affected by dementia.



Registered charity no. 296645. Alzheimer's Society operates in England, Wales and Northern Ireland.



Please send collections to:

Alzheimer's Society
Scott Lodge
Scott Road
Plymouth PL2 3DU

Contact us:

0330 333 0804
enquiries@alzheimers.org.uk
alzheimers.org.uk/inmemory



SAIF AGM WEEKEND 2019

29 to 31 March 2019

Crowne Plaza Resort - Five Lakes, Colchester Rd, Tolleshunt Knight, Maldon, Essex CM9 8HX

BOOKING FORM

01 ACCOMMODATION

To book directly with the hotel on **01621 862444**, quoting **DIR**. A credit/debit card will be taken as a guarantee but guests will pay on departure with free cancellation up to 48 hours before the event.

Thursday 28 March

Double Occupancy Bed & Breakfast @ **£99.00 per room**

Single Occupancy Bed & Breakfast @ **£89.00 per room**

Friday 29 March

Double Occupancy Bed & Breakfast @ **£119.00 per room**

Single Occupancy Bed & Breakfast @ **£109.00 per room**

Saturday 30 March

Double Occupancy Bed & Breakfast @ **£149.00 per room**

Single Occupancy Bed & Breakfast @ **£139.00 per room**

For suites @ **£100.00 per room** upgrade charge.



The Crowne Plaza Resort is based at Five Lakes, Colchester Road, Tolleshunt Knight, Maldon, Essex CM9 8HX. To book your place, please complete this booking form and return it to the SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB

02 DINING

Friday Associates Lunch ¹

1 x member per company free, all others £30pp

Names of attendees:

(Friday Dinner at your own leisure)

Saturday lunch @ £25pp

Names of attendees:

Saturday evening: Banquet @ £70pp with entertainment

Names of attendees:

Total cost for dining

£

¹ Complimentary for Associates, Past Presidents, Fellows, Officers & Exec Members

03 MEETINGS / EVENTS

Seminars of interest to a wide range of ages and interests, all provided free of charge by SAIF unless advised as below.

	Name of attendees	Handicap
Thursday all day SAIF Open Golf Championship for the President's Cup for ladies and gentleman. (Please enter additional names and handicap on a separate piece of paper)		
	No of attendees	
Friday afternoon Keynote speaker		
Saturday morning 9.30 am SAIF Annual General Meeting		
Saturday afternoon Meeting of the NextGen group		
Sunday morning 10 am Installation of Officers		

Payment options

☐ **Cheque**
Payable to SAIF

☐ **BACS**
Bank Account Number: 90098110
Sort Code: 60-04-24
Please ensure you add Company name or membership number and Banquet 2019

☐ **Credit card**
Please telephone SAIF Business Centre with your credit/debit card details.

☐ **Book and pay online**
via Eventbrite www.saif.org.uk/events

Company Details:

Contact name:

Company name:

Tel No.:

Email address:

RETURN TO: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB

Tel.: 0345 230 6777 ■ Fax: 01279 726 300 ■ E-mail: claire@saif.org.uk

FULL MEMBERSHIP
PENDING

**Kenwyn Ball/
Adrian Drew**
Park Funeral Directors Ltd
7 Tynnewydd Road
Barry
Vale of Glenmorgan
CF64 2AA

Previously advertised on
the website. Close date:
25 September 2018

Ian Blake

Hyde Chambers
Funeral Home Ltd
5b Kings Road
Bury St Edmunds
Suffolk
IP33 3DJ

Previously advertised on
the website. Close date:
30 September 2018

David Button

David Button Independent
Funeral Directors
The Old Bank
225 High Street
Walton
Felixstowe
IP11 9PT

Previously advertised on
the website. Close date:
12 October 2018

Andrew Johnson

Andrew Johnson
Funeral Services
156 Plumstead
Common Road
Plumstead
London
SE18 2UL

Previously advertised on
the website. Close date:
19 October 2018

ASSOCIATE
MEMBERSHIP
PENDING**Alun Tucker**

Funeral Administration Ltd
28 Cherry Blossom Close
Ipswich
Suffolk
IP8 3ST

Previously advertised on
the website. Close date:
26 September 2018

Tim Walker

Walkers Repatriation Service
60 Henhurst Ridge
Burton on Trent
Staffordshire
DE13 9TQ

Previously advertised on
the website. Close date:
9 October 2018

**Clare Brookes/
Michelle Orton**
Volkswagen Funerals
The Old Bakery
18 Church Road
Hartshill
Nuneaton
CV10 0NB

Previously advertised
on the website. Close

date: 9 October 2018

**Simon Jenkins/
Alan Curtis**

Curtis Legal Ltd
78 Monnow Street
Monmouth
Monmouthshire
NP25 3EQ
Previously advertised on
the website. Close date:
17 October 2018

ACCEPTANCE
INTO FULL
MEMBERSHIP**Ashley McDonald/
Paul McDonald**

AP McDonald Funerals
Services Ltd
The Chequers
High Street
Devizes
Wiltshire
SN10 1AT

Andrew M Ellershaw

Andrew M Ellershaw
Independent Funeral Director
Bingley Chapel of Rest
Church Street
Bingley
Yorkshire
BD16 2PU

Heidi Lund

Eden Funeral Directors
Rose Cottage
Ringwood Trading Estate
Castleman Way
Ringwood
Hampshire
BH24 3BA

Clive Manchipp

Clive Manchipp
Funeral Service
Independent Funeral Director
8 Pelenna Close
Tonmawr
Port Talbot
Neath Port Talbot
SA12 9UX

ACCEPTANCE
INTO ASSOCIATE
MEMBERSHIP**Andrew Edwards**

Memorial Print
Ten Acre Farm
Stonehill Road
Ottershaw
Surrey
KT16 0AQ

Alan McCafferty

LCK Funeral Support
Services Ltd
8 Windmore Close
Middlesex
HA0 2SR

**William Ginns/
Edward Packs-Drury-Lowe/
Lord Clifton Wrottesley**

The Natural Burial
Company Ltd
Prestwood Hall
Prestwood Lane
Loughborough
Leicestershire
LE12 5SQ

**Prestwold Natural
Burial Ground**

(branch of above)
Prestwold
Loughborough

Leicestershire
LE12 5TE

**Scraptoft Natural
Burial Ground**

(branch of above)
Keyham Lane East
Scraptoft
Leicester
LE7 9TA

**Wrottesley Park
Natural Burial Ground**

(branch of above)
Wrottesley Park Road
Perton
Wolverhampton
WV8 2HE

Alun Tucker

Funeral Administration Ltd
28 Cherry Blossom Close
Ipswich
Suffolk
IP8 3ST

FULL MEMBER
BRANCH CLOSED**Mrs C Payne**

B Hollowell & Son
The Willows
16 Kent Road
Northampton
NN5 4DR

Mr A Inkin

Anthony Inkin & Paul Deans Ltd
1 Glamor Terrace
Penclawdd
Swansea
SA4 3YL

**Mrs J Hutton/
Mr R Arnold**

Gateway Funeral Services Ltd
The Old Library
Cottingley Approach
Leeds
West Yorkshire
LS11 0HQ

Mr P Evans

Sussex Funeral Services Ltd
185 Portland Road
Brighton & Hove
East Sussex
BN3 5QJ

FULL MEMBER
NEW BRANCH**Miss H Wathall**

G Wathall & Son Ltd
1230-1232 London Road
Alvaston
Derby
DE24 8QP

Mr A Inkin

Anthony Inkin & Paul Deans Ltd
3 Belle Vue
Penclawdd
Swansea
SA4 3YE

Mr P Davies

Phillip G Davies & Son
89 Port Tennant Road
Swansea
SA1 8JG

Mr E Wallace

R Wallace & Son Ltd
68 High Street
Epworth
DN9 1EP

FULL MEMBER CHANGE
OF DETAILS/ADDRESS**Mr I Loram**

Stockman & Loram Ltd
(T & I Stockman)
19 Holwell Road
Brixham
TQ5 9NE
Previously called
T & I Stockman Ltd

Mr J Fishwick

Edmondson Longmires FS
(Branch of Fishwicks FS)
The Chapel
Glebe Road
Bowness on Windermere
LA23 3HB
Previously at
Oak Street, LA23 1BH

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.

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

To join SAIF and enjoy the benefits of
membership, please contact:

Claire Day
Administration Manager
Tel: 0345 230 6777 (Local Number)
or 01279 726 777
Fax: 01279 726 300
Email: info@saif.org.uk



THE REGULATION QUESTION

WORDS: JULIAN WALKER

Thank you to everyone who came to Edinburgh for the SAIFCharter AGM weekend – it was especially great to see lots of companies attend for the first time.

Having this year's event in Edinburgh was an incredible experience, and an appropriate one at a time when Scotland is leading the charge on regulation. We know regulation can take many forms, and that uncertainty is what makes it one of the most fundamental areas for our profession to monitor and stay aware of.

So it was heartening to see SAIF cover the different aspects of regulation – UK-wide as well as what Scotland is doing – in Alun Tucker and Terry Tennens' pre-AGM session. SAIF talked us through the key consultations which have been held, some very recently, including from the Competition & Markets Authority and the Treasury over the past few months.

SAIF is lobbying on members' behalf, but perhaps just as important is that it is keeping Independents up to speed at events like the AGM. No one is better placed than the associations to underline the realities

and importance of what is happening in parliaments around the UK right now.

It's not just happening in parliaments, of course, as pointed out by our other pre-AGM speaker Natalie McKail, Scotland's Inspector of Funeral Directors. She told members about her trips around Scotland, to urban and rural funeral directors (including the UK's most northerly burial grounds in Shetland), and small and large businesses. I think all members were relieved to hear about her dismissal of a one-size-fits-all approach as a bad way of regulating any sector, never mind one as varied across the UK as ours.

Natalie also explained what her approach to inspections looks like. Five major themes to expect in any inspection came across from her presentation:

1. Culture, ethos and confidence in management
2. Conveyance and care of the deceased
3. Understanding, recording and acting on the wishes of the deceased or bereaved
4. Asset management
5. Audit of procedures, practice and record keeping

If we, and the communities we serve, are

confident in those areas, we are obviously in good stead for any future regulatory regime. But nothing is set in stone yet, so please keep engaging with your association and with the consultations that have been so regular in recent times. Natalie confirmed at the end of her talk that the next steps involve on-going engagement and dialogue with our sector, and anything that happens in the wider UK landscape must follow a similar route of engagement to get it right for funeral directors and, vitally, the public.

Regulation and Government lobbying are like any other challenges our businesses face: the answer is to work together. I ended my own AGM speech underlining SAIF and SAIFCharter's desire for unity across Independents, and in our work with figures like Natalie McKail, I think we are seeing the benefits of taking that approach together.

It's time to stop thinking about AGMs for at least a short while, but I look forward to SAIF's Essex-based AGM on 29-31 March, then to seeing new faces again in London next year, for the 2019 SAIFCharter AGM on Saturday 21 September. ●

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

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

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

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

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

▼ **Jim Brodie**
Brodies Funeral Services
Ltd, Lanarkshire,
Central Scotland
jimbrodie@me.com

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

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

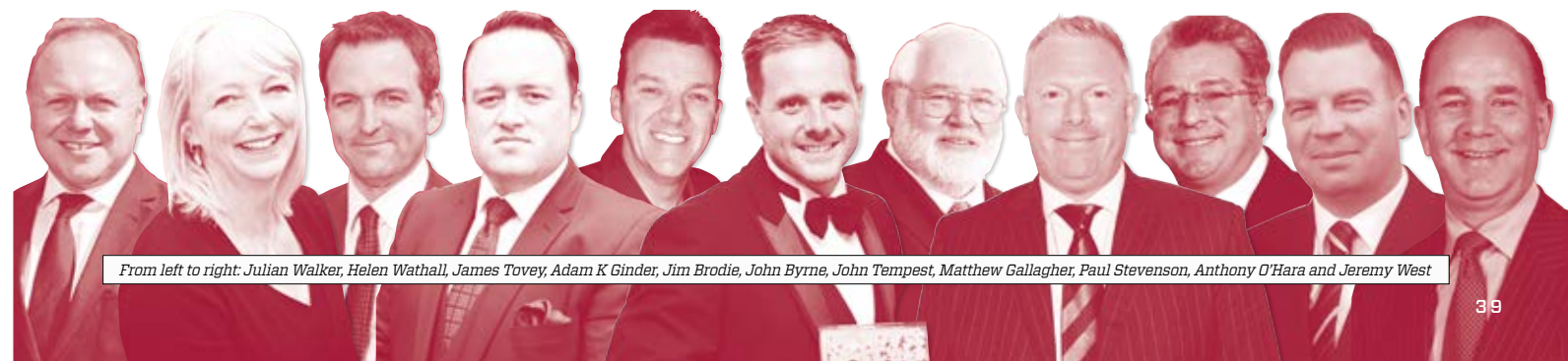
▼ **John Tempest**
Robson & Ellis Funeral
Service, Leeds, Yorkshire
& East Lancashire
john.tempest@leedsfunerals.co.uk

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

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

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

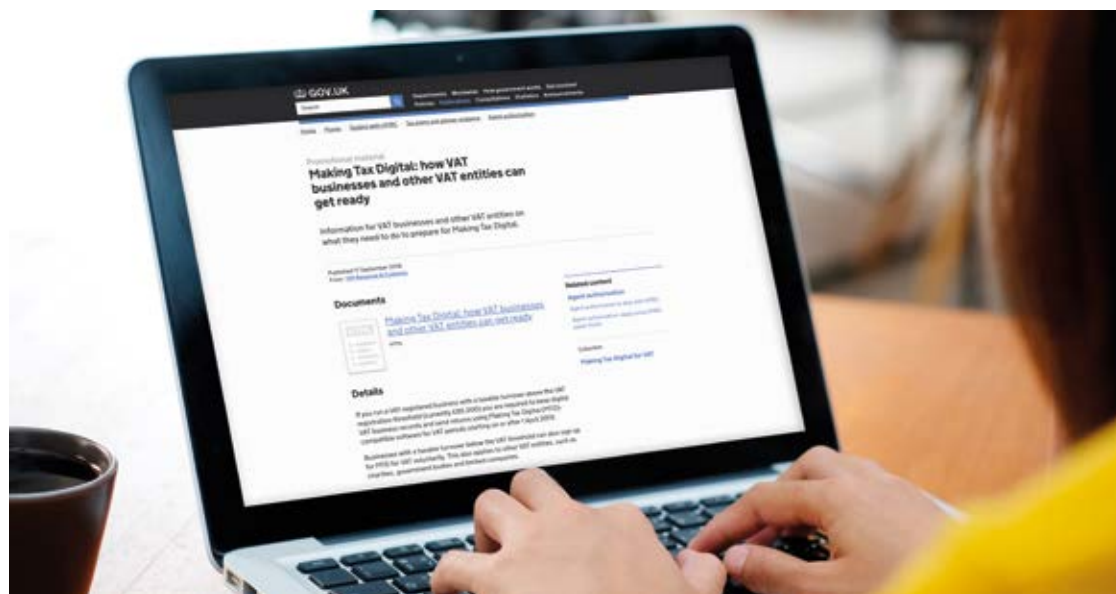
▼ **Jeremy West**
West & Coe Ltd, Essex,
South East London
j.west@westcoe.co.uk



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

MAKING TAX DIGITAL + BOOKKEEPING SOFTWARE +
SAFETY IN THE WORKPLACE + HOW TO PREVENT HSE FINES



MAKING TAX DIFFICULT

As the Making Tax Digital deadline draws closer are you ready for the impact the changes will have on your business?

WORDS: JONATHAN RUSSELL

It is surprising, considering the amount of advertising that has been done, how many businesses have not appreciated the impact of Making Tax Digital (MTD). If you are VAT registered, digital returns are required from 1 April 2019 – just six months away. And even if you are not VAT registered, the change is scheduled for just a year later. If you are VAT registered your first return for the period starting 1 April 2019 will be very different and will contain significantly more information.

The problem is that although we have known about the change for some years – it has been delayed once already – we have not yet been told exactly what will be required. HMRC has indicated that the exact requirements will not be released until mid-November and software

companies have suggested they will need at least six weeks to rewrite their programmes. It is true there have been consultations and working parties but nothing definite has been revealed. Many businesses do not use computerised bookkeeping programmes and still use manual books or spreadsheets. This will have to change even if it brings no commercial advantage to the business.

We have been told that free software will be available, but not from HMRC. There has also been no indication of what the capabilities of the software will be. There are many software products advertising that they can handle MTD but this is like the TV manufacturers who claimed to be HD-ready before the

format was even known.

So, if you are VAT registered, it is going to affect you. If you already have computerised bookkeeping systems, check that they will be changing to comply. Most will, but in most instances it means you will have to buy the latest version. Most cloud-based systems will include it in their monthly subscription.

If you do not have computerised books you will have to make some changes, but it's probably worth waiting till the New Year and finding out how software providers react and what the free offerings are.

The main outcome is that HMRC will have much more information about your business – many are suggesting we're not far off quarterly accounts. ●

Established in 1986, UK200Group is the leading mutual professional association in the UK with more than 110 UK quality-assured independent chartered accountancy firms and lawyer firms, as well as 50 International Associate member firms around the globe.

UK200Group provides services and products that are designed to enhance the business performance of its members. Telephone: 01252 350733 Email: admin@uk200group.co.uk

UK200Group is a trading name of UK200Group Limited and is an association of separate and independently-owned and managed accountancy and law firms and as such each has no responsibility or liability for the acts or omissions of other members. UK200Group does not provide client services and it does not accept responsibility or liability for the acts or omissions of its members.



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



MAKING SURE IT'S OFFICIALLY OK AT WORK

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

In last month's *SAIFInsight* (issue 204), we looked at the Government's push to improve enforcing authority monitoring – performing inspections on premises to see if everything health, safety and fire related are as they should be. In this issue we have the second part of the article, focusing on the details of breaches and how you can get help.

Informal action

Informal action is usually taken where there has been a minor breach of health and safety laws or rules. The inspector will explain what action needs to be taken and you can ask them to send you written confirmation of their advice.

Improvement Notice

An Improvement Notice may be served for more serious breaches and it will spell out in detail what action needs to be taken and why. These notices are usually served when you are found to be doing something relatively safely, but you could do it better. For example, you might be using good procedures with hazardous substances and be storing them correctly, but you have no risk assessments. These are a regulatory requirement so the improvement notice would state that you need to conduct assessments under the Control of Substances Hazardous to Health (CoSHH) regulations. Be careful though and don't treat any notice from an enforcing authority lightly. An improvement notice is not a recommendation – you must do what it asks for.

Often, you will have been given a chance to discuss the notice with the inspector prior to it being served and if you think it will be difficult to comply with any



action or to have things resolved within the time given, you should discuss it at the time. Don't wait until the time period has expired and then hope to simply explain that it wasn't possible to comply.

Prohibition Notice

A Prohibition Notice will be served if an inspector finds any activity which could lead, or has led, to serious personal injury. It can be served on an area of the workplace, a piece of work equipment or an activity.

The notice may demand the activity ceases immediately. This is serious stuff and it will be plastered all over the HSE website and then maybe the local newspapers. That's not what you want.

My advice is comply and don't argue. If you think they are wrong (and it does happen – rare, but it does happen), complain afterwards. You can take them to court after all.

Prosecutions

A prosecution is always a possibility.

These only happen if there is clear blame and usually when you fail to do what is required.

Fee for intervention

Some would disagree, but I think the HSE need to make money somehow, so what better way than to find something wrong that requires some documentation being written. Then you can charge.

The HSE has calculated the following costs whenever a contravention is found:

- Inspection resulting in an email or a letter: £750 (or six hours' work)
- Inspection resulting in a notice being issued: £1,500 (a day and a half's work)
- To investigate an incident taking four days of a HSE Inspectors' time: £4,000
- Full investigation: could be a lot

If you would like to learn more about health and safety, as well as the legal obligations of employers, we've got you covered. See our contact details below for more information. ●

Help is at hand – getting the best from your SAIF-approved health and safety advisors. If you don't want to hear 'you can't do this' then talk to a safety professional at Safety For Business free of charge, simply by calling 08456 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?



KEY BENEFITS OF SAIF MEMBERSHIP

As a SAIF member you and your employees have access to a wide variety of benefits, including:

NEXTGen: has created several platforms for all its members to have a supporting body of like-minded business people who also share the stresses and strains of being 'The future leaders of their businesses'

SAIF Business Centre: a friendly, efficient team to help with any enquiry

SAIF Acquisition: 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

Dispute Resolution Scheme: a complaints procedure, investigation and, if required, resolution scheme giving extra confidence to your client

Professional Indemnity Insurance: standard inclusion at no extra cost

SAIFCharter: financial incentives for members who exclusively sell Golden Charter Funeral Plans

SAIF Members' website: featuring downloadable templates, guidance notes and webinars, along with details of the SAIF AGM, regional meetings and education days

Events: including an annual banquet weekend, regional meetings and online training

Quality Assurance Inspections: Regular inspections with guidance on correct procedures, protocol and best practice

SAIF Helpline: free help with tax and legal advice

SAIFSupport: free and confidential service run by Professional Help - a member of the British Association of Counselling and Psychotherapy - offering help for funeral directors and their staff who are distressed, under acute pressure or suffering with depression

HR Resource Centre: members of SAIF can access advice through the members' area of the website, and book telephone appointments at SAIF Business Centre

SAIFInsight: monthly magazine (print and online) to keep you up to date with industry news and views

Unrivalled knowledge: access to SAIF officers and an Executive with a vast range of funeral directing experience across the UK

SAIF logo: for all stationery and advertising material, demonstrating to the public that you are a respected professional

SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY

EMPLOYEE PHOTOS ON WEBSITES AND GDPR

Images of a person, such as still photographs, will be categorised as personal data if an individual can be identified directly from the image or using the image in conjunction with other information, i.e. the individual's name. They could also amount to 'special category personal data', which could reveal the individual's protected characteristics such as ethnicity, religious belief etc. In order to process this type of data, you must have the individual's consent in writing in advance before using their image.

New reference guidance

References are used by most employers as part of their pre-employment checks and it is therefore important to know and understand the rules surrounding these. There is no legal obligation to provide these, but if undertaken they must be fair and accurate when requesting and handled fairly and consistently when in receipt.

New guidance has been produced by ACAS; this can be viewed by visiting <https://bit.ly/2Q76bl3>

Making Tax Digital for VAT (MTDfV) Notice

If your businesses turnover exceeds the VAT registration limit of £85,000 then you'll be required, on or after 1 April 2019 to use the MTDfV. Please read the VAT Notice 700/22 by visiting www.gov.uk/government/publications/vat-notice-70022-making-tax-digital-for-vat

DISCOUNTED SERVICES & SUPPORT

SAIF membership also entitles you to discounts on a range of services:

Accountancy and tax: access to support from Skingle Helps & Co chartered accountants

Education and training: the Independent Funeral Directors' (IFD) College provides accredited training, at discounted rates, which leads to nationally recognised qualifications

Breakdown cover: available through SAIFInsure, including roadside assistance for flatbed lorry removal, hearse and limousines

Health and safety: occupational Safety Systems (UK) Ltd provides health and safety advice to help protect your employees and your business. It includes policy guidance, business templates, an advice line, hazard identification, quality assurance assessments and first aid information

SAIFInsure: insurance solutions with exclusive benefits and discounted premiums on business, buildings, fleet, individual vehicles and much more

Media relations: free advice and support from Mark Binnersley - helping to promote your business in the community and deal with media enquiries

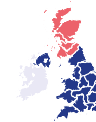
SAIF Resolve: professional debt recovery service offering funeral directors a complete range of tactical and professional debt recovery services

SAIF Associates: Many Associate members of SAIF offer discounted services to SAIF members

SAIF Care: an opt in service that provides bereavement counselling to your families including up to six hours' free counselling per year

Forum of Private Business: discounted membership offering significant benefits to your business

Windsor Telecom: telecom service with numerous benefits, including a call tracking system and instant recovery if your landline goes down



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



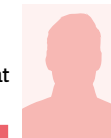
05 Gavin Henshelwood
Secretary



06 Jim Brodie
Scottish Government Liaison Officer & Scottish Representative SAIFCharter 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



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7 TBC
East Yorkshire ABM
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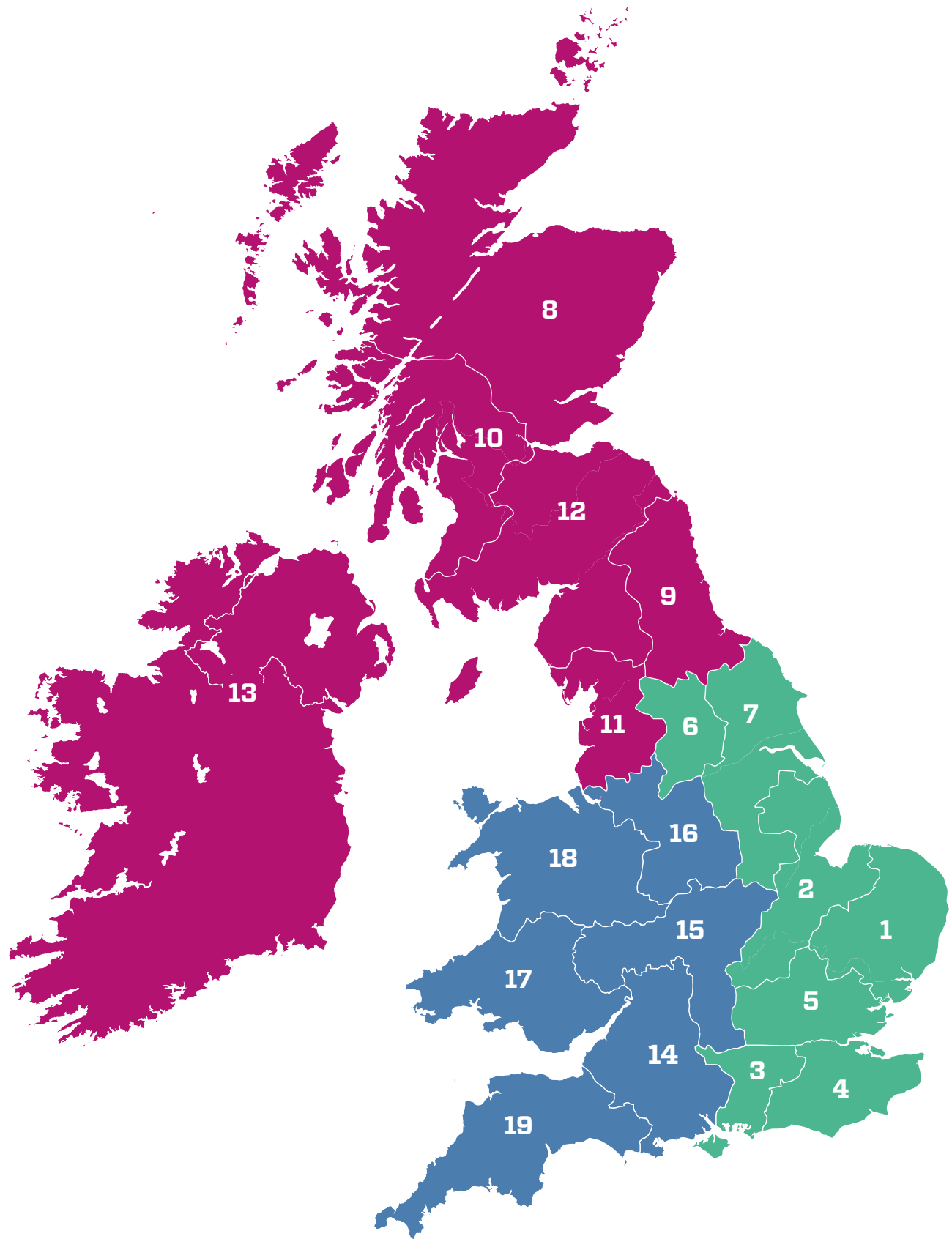
FURTHER CONTACTS

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Director responsible for funeral director business
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E: malcolm.flanders@goldencharter.co.uk



Lindsay Jackson
National Business Services Manager
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This map shows the numbered regions that our Area Business Managers (ABMs) cover. Please see the contact list opposite to find your region and the relevant contact details. You can get in touch with your ABM regarding anything you need to know about Golden Charter.

If your business doesn't have an assigned Area Business Manager right now, please contact the National Business Manager most appropriate for where your business is located and they will be delighted to put you in touch with your nearest one.

Those of you who work with our Regional Business Managers can also find their contact details on the fourth column of the opposite page.

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@jcwalywn.co.uk
www.jcwalywn.co.uk

Leslie R Tipping Ltd

Mr J Tipping (Stockport, Cheshire)
0161 480 7629 • sales@lrtipping.co.uk
www.lrtipping.co.uk

LifeArt Coffins Ltd

Mr S Rothwell (Gloucester)
01452 310563 • ukinfo@lifeart.com
www.lifeart.com

Musgrove Willows Ltd

Mrs E Musgrove (Westonzoyland, Somerset)
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

www.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

Mr P & Mrs B Patel (Potters Bar, Herts)
01707 645519 • info@urnsuk.com
www.urnsuk.com

CEMETERIES & CREMATORIA

GreenAcres Woodand Burials

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info@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk

GreenAcres Woodland Burials Chiltern

Ms Marisa Isaacs (Buckinghamshire)
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GreenAcres Woodland Burials Colney

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GreenAcres Woodland Burials Epping

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GreenAcres Woodland Burials Rainford

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www.greenacrescelebrate.co.uk/rainford

GreenAcres Woodland Burials Heatherley Wood

Mr Peter Taylor (East Hampshire)
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info.heatherley@greenacrescelebrate.co.uk
www.greenacrescelebrate.co.uk/heatherley-wood

Herongate Wood Cemetery

Ms J Sawtell (Billericay, Essex)
01277 633085 • enquiries@herongatewood.co.uk

www.green-burial.co.uk

Westerleigh Group Ltd

Mr R Evans (Bristol, South Gloucestershire)
0117 937 1050 • info@westerleighgroup.co.uk
www.westerleighgroup.co.uk

CLOTHING

Keltic Clothing

Mr D Barry & Mrs L Kendrick (West Midlands)
08450 666699 • louise@kelticclothing.co.uk
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

Independent Funeral Directors College Ltd

Corinne Pengelly • 0345 230 6777
corinne@saif.org.uk • www.ifdccollege.org

EQUIPMENT & SERVICES

CPL Supplies

Mr W McGuckin (Castlederg, N Ireland)
028 8167 1247
sales@cplsupplies.com • www.cplsupplies.com

Fibrous

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

www.fibrous.com

Flexmort

Mr S Rothwell (Gloucester)

0845 5333561 • info@flexmort.com

www.flexmort.com

Funeralmap Ltd

Mr T J Hitchman (Basingstoke)
0330 223 0279 • info@funeralmap.co.uk

www.funeralmap.co.uk

G T Embalming Service Ltd

Mr G G Taylor (Brighton)
01273 693772 • gtembalming@btinternet.com

www.gtembalming.com

Hygeco Lear

Ms H Lockwood (Leeds, West Yorkshire)
0113 277 8244

info@hygeco-lear.co.uk • www.hygeco-lear.co.uk

MS Refrigeration Ltd

Mr S Zyrko (London) • 0208 795 2224
info@msrefrigeration.co.uk

www.msrefrigeration.co.uk

THW Refrigeration Ltd

Mr W Quail (Camberley, Surrey)
01276 601039 • william@thwrefrigeration.com

www.mortuaryequipmentdirect.co.uk

FINANCE & PROFESSIONAL SERVICES

Close Brothers Ltd

t/a Braemar Finance (Dundonald)
01563 852100 • info@braemarfinance.co.uk

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)

0845 634 4166 • info@safetyforbusiness.co.uk

www.safetyforbusiness.co.uk

The Probate Bureau

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

www.probatebureau.com

Redwood Collections

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

www.redwoodcollections.com

SAIFinsure (Unicorn Insurance Brokers)

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

SAIF Resolve (Scott & Mears)

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

www.saifresolve.co.uk

Skingle, Helps & Co

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

South Essex Insurance Brokers Ltd

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

Trident Marketing Anglia Ltd

Mrs V Beswick/Mr R Pearce (Semer, Ipswich)
01473 823700 • victoria@tridentmarketinguk.com

www.tridentmarketinguk.com

UK200group.co.uk

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

www.uk200group.co.uk

Utilitywise Plc

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

FUNERAL OFFICIANTS

Association of Independent Celebrants

Mr P Spicksley (Lincolnshire)

07783 323324

chairman@independentcelebrants.com

www.independentcelebrants.com

Humanists UK

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

www.humanism.org.uk

Civil Ceremonies Ltd

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www.civilceremonies.co.uk

County Celebrants Network

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

www.countycelebrantsnetwork.com

Fellowship of Professional Celebrants

Mrs T Shanks (Worthing, West Sussex)
01903 602795 • celebranttraining@gmail.com

www.professionalcelebrants.org.uk

Institute of Civil Funerals

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

FUNERAL PLANNING

Golden Charter Ltd

Mr M Flanders (Glasgow, Strathclyde)
0141 931 6300

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Golden Leaves Ltd

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

www.goldenleaves.com

GRAVEDIGGER & EXHUMATION SERVICES

DTH Burial & Churchyard Services

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

IT & WEBSITE

Cloudberry Funeral Management Solutions Ltd

Mr M Robinson (Exeter, Devon)
01803 229467

enquiries@funeralmanagement.net

www.funeralmanagement.net

Eulogica

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diw@eulogica.com • www.eulogica.com

Experts Computer Services Ltd

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Oak Technology Ltd

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Cleverley & Spencer

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