



# Insight

THE PRICE IS  
RIGHT FOR  
INDEPENDENTS  
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GENERATION  
NEXT: NEXTGEN  
YEARLY REPORT  
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## TAKING SHELTER

SUPPORTING FAMILIES  
ONCE THE FUNERAL IS OVER



**Your SAIFInsight** is packed with the latest news and features, with the best business advice, education and training, plus a handy directory



# Focus on what you do best.

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





# Insight

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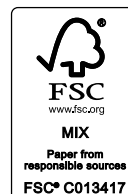
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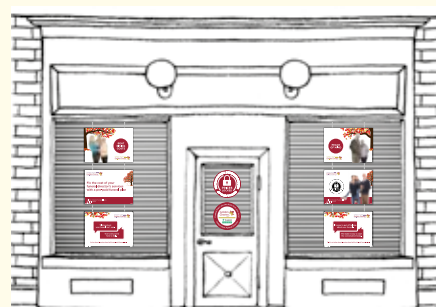


# New Year. New Kit. New Customers.

Our brand new point of sale kit for January to March 2019 is available to order now.

Designed to complement your existing Golden Charter materials, the new kit highlights the affordability and competitiveness of our funeral plans. The kit also includes a re-issue of some of our popular 'Time to Talk' materials.

To order, visit [mygoldencharter.co.uk](http://mygoldencharter.co.uk) or speak to your Area or Regional Business Manager. New social media templates are also available to download.



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TERRY TENNENS

SAIF CHIEF EXECUTIVE

# Facing regulatory changes

**W**e live at a time in our culture that likes novelty: the latest gadgets, holiday destinations, sports, diets, products and services. Independent funeral directors seek to offer their client families what they prefer, whether it is a more hands-on funeral, involved with preparing the deceased, or a hands-off service leaving it to the funeral services. The only right way, is what the client prefers.

## New in 2018

- SAIF Care was launched a year ago as an exclusive add on service to member firms for full service aftercare of their clients with bereavement support and accredited counselling. It grows from strength to strength, so be sure to add this class leading resource to your service by contacting the SAIF Business Centre.
- The Independent Funeral Director (IFD) College launched its latest module on infant and child funerals, plus the launch of the dual pathway of training funeral professionals with the BIFD
- Implementation of the General Data Protection Regulation (GDPR) and the purpose of these new regulations including cyber security and data privacy for individuals
- HM Treasury launched a market study into the pre-paid funeral planning market and we wait for their interim report in this first quarter of 2019
- The Competition & Markets Authority (CMA) launched its market study in funeral director and crematoria pricing

## So what's new in 2019 and do we want any more new?

The UK faces geo-political uncertainty with Brexit.

SAIF is releasing a checklist this month for members to ensure their supply chains are resourced in the event of a difficult exit from the EU. Please pay attention to this so you are business-ready!

The CMA will decide by 31 May 2019 whether it will engage in a Market Investigation Review (MIR) following its Interim Report of 29 November 2018 which has been a wake-up call to the profession at large.

In response to the CMA, the SAIF National Executive Committee has established a Government Regulatory Task Group that has held several conference calls and drafted the CMA response with the approval of SAIF's National and Scottish Executive Committees.

In December, SAIF had a positive meeting with the CMA to clarify and question matters raised from the Interim Report.

SAIF agrees with the following in the CMA's Interim Report:

- The need for the review of funeral service pricing
- The focus on protecting the consumer from unscrupulous funeral services
- The call for online funeral pricing
- Standardisation of pricing of services
- The acknowledgement of very high satisfaction levels of clients of independent funeral service providers

We do not agree with the CMA on:

- A one size fits all remedy
- The purely economic evaluation of a funeral service. We think the report needs consumer input why full service funerals remain the vast majority of modern funerals for a reason – choice by the consumer.
- The threat of draconian measures based on limited information

One significant concern SAIF has is the lack of engagement with only 18 independent funeral director firms. This was not aided by the fact that some firms declined to be interviewed by the CMA. Therefore, we will be approaching a significant list of SAIF member firms to engage with the CMA in order that a true and accurate state of affairs is gleaned. Therefore, please will you be pro-active in responding to this request.

News from the CMA Interim Report

is that over 60% of the at-need market is held by independent funeral directors, and the report provided reassuring data that Independents continue to provide the most competitive value to the consumer as well as bespoke high value. Independents see their work as a vocation, rather than simply driven by shareholder profit; we are firms driven by service to the bereaved at fair prices.

The funeral is truly a unique service and cannot be understood simply as a product that can be commoditised. That quality for care of the deceased requires significant ongoing investment, training of staff as well as care of the next of kin throughout an intense emotive time, and independent funeral directors remain client centred and provide increasing services including aftercare such as bereavement care through SAIF Care as well as bereavement groups.

Be encouraged that SAIF independent funeral directors are providing outstanding service with fair pricing to their families. We say, continue to lead the sector, continue to be client centred and continue to excel with caring professionalism!

No matter what regulations and changes we face, the earth will still spin on its axis, the sun will rise each morning, even if the clouds obscure it, and families will still need the services of independent funeral directors. Meanwhile, SAIF will be here to advocate, advise and represent your endeavours at all levels of Government, media and consumer groups, so you can get on doing what you do best, in supporting your client families with the greatest care and service in their time of need.

Best wishes, ●

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

# 2019



*at*

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SUZANNE GRAHAME  
GOLDEN CHARTER CHIEF EXECUTIVE OFFICER

# Uncertainty and opportunity

CMA shows how Independents can make the most of an uncertain future

**W**e are emerging from a difficult year for businesses across the UK, into a 2019 which doesn't offer much in the way of certainty. If we have learned one thing from the recent climate, it is that the funeral profession is far from immune to wider economic concerns.

With conglomerates spending significantly on advertising (December's prime time Simplicity Cremations adverts were Dignity's latest move), sales of pre-paid plans nonetheless dropped year on year. While Independents have remained strong, with Golden Charter gaining market share, we should not lose sight of the fact that, ultimately, fewer plans are being purchased.

The economic environment won't only impact funeral planning. Tight household budgets will affect all of the decisions people make, while anything you do that relies on people coming into your premises may also suffer from falling high street footfall.

In December, a 3% drop in high street visitors was estimated by retail analyst Springboard, which said: "Consumers are feeling nervous about what might happen in the new year, particularly around Brexit." It doesn't feel like those concerns are going away any time soon, but with uncertainty comes opportunity.

## Transparency

There are tools available to help you address the concerns of a cautious consumer and offer families what they are looking for at this difficult time. First among these is price transparency.

The Competition & Markets Authority (CMA) is clear on the importance of straightforward pricing, having found "limited visibility of pricing, particularly online".

I would suggest the word "online" is not being used idly. The CMA's digital focus adds to the feeling that we are reaching a tipping point. This month in the Institute of Directors (IoD) magazine, Fellow Scott McGlinchey warned "all sectors" of technological change that "arises gradually rather than suddenly". That is how the high street at large has begun to change, and I am seeing signs of that wider shift within the funeral profession.

It can be hard to be a responsible consumer at a time of bereavement, and searching online can help families feel they are taking more control. As the CMA says: "Most people who organise a funeral remain extremely vulnerable to exploitation

and future rises in charges." We want to help you show families that using an Independent is the responsible, valuable choice.

The simplest thing to do is what SAIF already encourages: displaying prices online in as straightforward a format as possible. That can be challenging, as a sample or headline price might not be enough for today's consumers, many of whom expect to readily access information they can use to make a detailed comparison. It is worth considering not only the amount of information people can find online, but also how prominent that information is.

Making that information easy to find can go beyond your own website, and we hope to assist you this year by developing pricing information on [localfuneral.co.uk](http://localfuneral.co.uk). In-house research into browsing habits on the site shows that over a third of its visitors end their search and look elsewhere when they can't find a price, and by addressing that we can help improve transparency for your business as well as improving localfuneral for families.

## The driving seat

This is a big opportunity for your business, because there is an increasing weight of evidence that Independents have maintained better value and lower pricing compared to larger chains.

The CMA has acknowledged that "some smaller funeral directors have sought to keep their prices low" in the face of "larger chains" implementing "consistently high year-on-year price increases". That followed Royal London's funeral costs report in September 2018, which said Independents "charge on average around 10% less than the large corporates".

As a profession, we have been well ahead of the curve on establishing Independents' value over conglomerates. Prior to the CMA and Royal London, SAIF and SAIFCharter both commissioned research over the past decade that suggest Independents have long maintained low pricing compared to larger chains.

That puts you in the driving seat when it comes to price transparency. Independents' prices are fair and you offer great value as well as care and compassion; this year I hope we can help you make that as obvious as possible to families. ●

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

# Reporter

2019 SAIF AGM + NATIONAL EXECUTIVE  
COMMITTEE 2019 ELECTION + 25 YEARS OF SERVICE  
+ ADDRESSING COMPETITIVE CHALLENGES

## Book now for the 2019 SAIF AGM

SAIF 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 **page 30** of this month's issue of *SAIF Insight* and members will be 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

### ■ 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

**All prices are per person.**

✓ More details on the SAIF AGM weekend will also be available on the SAIF website by visiting [saif.org.uk](http://saif.org.uk)



## Election of National Executive Committee 2019

The SAIF Annual General Meeting: **Saturday 30 March 2019**

**N**otice of the SAIF Annual General Meeting, which is to be held on Saturday 30 March 2019 at the Crowne Plaza Resort – Five Lakes, Colchester.

If you would like to be proposed for a position on the National Executive Committee, please ask for a fellow member to complete the form which is available from the members' secure area of the SAIF website and return to the SAIF office by either fax on 01279 726300, post to SAIF Business Centre or scanned email to [claire@saif.org.uk](mailto:claire@saif.org.uk)

SAIF will need this form along with a 100-word biography of yourself and a high resolution photo (1MB+)

by the deadline of 5pm on Friday 8 February 2019.

### **Role of the Executive Committee**

SAIF's Executive Committee's role is to act as the governing institution of the association with members expected to:

- Conduct his or her business interests in a manner which upholds the best standards of the Society
- Attend quarterly Executive Committee meetings
- Attend SAIF's National events, whenever possible

- Attend their regional meeting as the Executive Committee's representative of that region
- Provide input, advice, experience and resources to

assist the Chief Executive and SBC staff in their day to day operations

- Act as co-ordinators in their own region, especially if there is no other key person in the region

Turn to **pages 30 & 31** for the SAIF AGM and Banquet weekend booking form and possible sponsorship opportunities.

✓ If you have any questions, please call the SAIF Business Centre office on **01279 726777** and ask for either Claire Day or Terry Tennens.



# Independents awarded MBE

Two independent funeral directors have been featured in 2019's New Year's Honours List.

Helen Wathall of Derby's G Wathall & Son, a prominent figure within SAIF and SAIFCharter, was awarded an MBE for services to business and the local community in Derbyshire.

Helen told the *Derby Telegraph* she was "in total shock" on discovering she had been nominated.

"Over the generations, the Wathall family has always been part of the local community whether that is leading Derby's war effort in the 1940s to being an active member of the local business community to action improvements in St Peters Quarter.

"I am therefore immensely honoured to be recognised in this way - particularly as it comes at the close of Wathall's 160th anniversary year."

Helen has headed up G Wathall & Son since the age of 29, following the death of her father at only 62. In 2002 she became President of SAIF, and recently joined the board of Golden Charter.

Helen's company has

increasingly focused on providing bereavement support to the local community over recent years.

Terry Tennens, SAIF Chief Executive, said:

"Congratulations to Helen for the award of MBE in recognition of services in her local community, in particular offering bereavement support.

"Helen has been a pioneer leader as SAIF's first female National President. We are delighted for her."

Also on the Queen's honours list this year is Tony Rowland, South Croydon funeral director with Rowland Brothers Limited.

He received an MBE for services to undertaking and the Surrey community. The award comes after 65 years supporting families, including worldwide repatriation work.

Terry Tennens said: "Congratulations to Tony Rowland for his award of MBE in the Queen's honours list for his long standing services to the community in Croydon and in particular as a pioneer for client bereavement support over the last four decades. We are delighted for Mr Rowland!"



Helen Wathall MBE



Tony Rowland MBE

## LONG-SERVICE AWARD



Daniel Robinson & Sons honoured Nigel Appleby for 25 years of service

Nigel Appleby, the Head of Finance & Operations at Daniel Robinson & Sons, was given special thanks for 25 years of dedicated service recently.

Based at the head office in Bishop's Stortford, Nigel has worked to ensure the whole team has strived to deliver only the highest standards of service as the company has grown and developed during this time.

Much of this success has been achieved through his pioneering work with Investors in People (IiP), which he introduced to Daniel Robinson & Sons. He worked hard to ensure the firm achieved the IiP Standard in 2003.

This commitment to the principles of IiP has continued, and in 2012 the firm became the first

funeral director in the country to achieve the IiP gold standard.

Nigel has been involved with many local community groups over the years, including as a member of the Bishop's Stortford Chamber of Commerce. He has always been keen to take part in fundraising and community activities and shown himself to be a 'good sport' at Daniel Robinson & Sons' charity balls, golf days and children's panto trips.

Nigel is pictured being presented with a gold watch and certificate by Gary Neill, Managing Director (left) and Robert Robinson (Chairman), to mark his service with the company.



Considering selling your business?  
Received an offer and would like a view on it?  
Need help with a start up or acquisition?

**Guy Turner**

If you would like to contact me in complete confidence to discuss your business or plans please call on **07917 221 497**

[www.funeralconsulting.co.uk](http://www.funeralconsulting.co.uk)

**Membership Update:** Turn to pages 14 and 15 for all the latest SAIF members and associates



# Fighting back together in 2019

We have more tools to hand than ever to help you address competitive challenges now and in the future

**WORDS: MALCOLM FLANDERS**  
DIRECTOR OF FUNERAL DIRECTOR  
BUSINESS, GOLDEN CHARTER

**W**hile we are now in the middle of the busy winter period, we need to remember that the wider world doesn't stand still. The Competition and Markets Authority (CMA) published its report on the sector last month and it looks as if we are entering a formal review, which will have a huge impact on your firm and on the entire profession.

Competitor marketing activity, specifically from the



## SAVE THE DATE: SAIF AGM

The SAIF AGM and Banquet Weekend will take place in March 2019 at the Crowne Plaza Resort in Essex. Turn to **page 30** for more information and find out more on the SAIF website at [saif.org.uk](http://saif.org.uk)

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## Polstead Press: Keeping up with the times

Polstead Press has always strived to keep up with the ever changing upgrades to print equipment. Just over two years ago, it made the decision to purchase a stand-alone wide format printer, which enabled it to print A0, A1 and A2 prints, as well as PVC banners and signage.

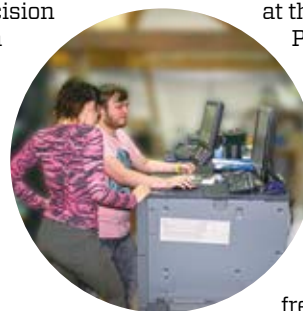
This year, Polstead Press decided to upgrade its Konica Minolta with its newest range of digital printers, the C3070. This also offers a wide format option, as well as a faster

print speed and higher quality images.

So, if you are looking for a wide range of funeral products or orders of service, take a look at the Polstead Press website, or contact them and the team will be more than happy to provide you with a free sample.

All new customers are also offered the opportunity to trial its orders of service completely free of charge. Please see the Polstead Press advert for details.

*Advertising feature*





Co-op, remains intense. Whatever your views on the Co-op – and the rumours emerging of a changing strategy – we at Golden Charter can visibly measure the continuing impact its keenly priced, fully guaranteed pre-paid plans are having. Alongside its £6 million advertising spend over the last year, we are losing customers to the Co-op on a daily basis and that means you must be too. I know its impact will vary from region to region, but it will be hitting your business in some form.

#### Your response

I am committed to competing with the Co-op centrally on your behalf, reinforcing the very powerful message that Golden Charter is owned by Independents who have strong core values. We can't match the Co-op's spend, to which we believe it is committed until March. The Co-op is seeking to reinforce the perception that it offers the best funeral service at the cheapest prices – which is patently not the case, but is proving persuasive to some families.



Helpfully, the CMA also recognised that independent funeral directors are up to 10% cheaper than major chains at need, underlining why you should raise awareness of this among your families. Speak to your Area or Regional Business Manager to find out more about the marketing materials available to help you highlight this key differentiator.

We continue to review our proposition and will shortly be announcing positive changes in response to both consumer preference and your own feedback, ensuring we remain as competitive as we can be on your behalf.

What would be more powerful than anything the Co-op can do is for each independent funeral director to plan and deliver your own tailored marketing approach, built around your local conditions, to defend your own

market robustly. Several hundred Independents fighting back with tailored marketing activity is the best way to compete against a national brand, because you can get your message across both personally and using your own established place in the community.

#### How can we help?

We offer an increasing range of support and advice for funeral directors who promote Golden Charter plans, to help you navigate through the current challenges and help ensure your business continues to prosper – without compromising your core service values.

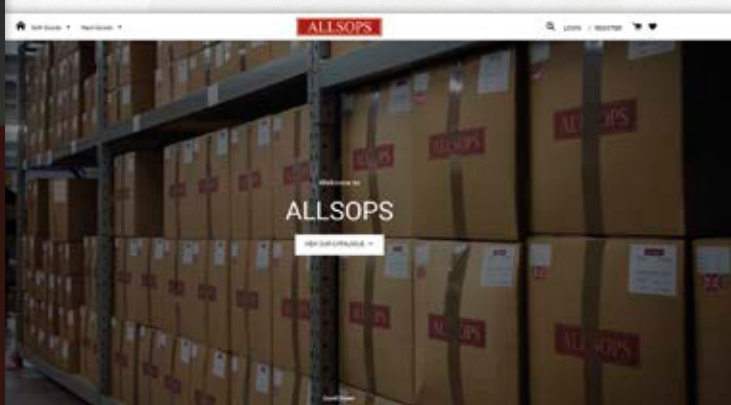
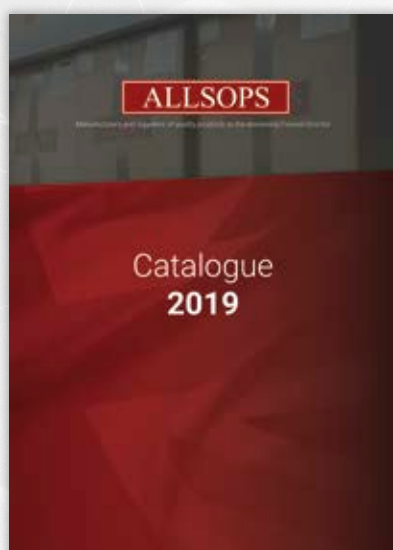
Since I announced our new partnership service in September, it has been important to us that we provide the services you want as part of a true partnership, and don't just offer you all the same option.

If you haven't already done so, please lean on your own local Golden Charter Business Manager, who will be more than happy to chat through your options and agree with you what marketing activity would be most effective to ensure you secure your maximum share of future funerals.

# ALLSOPS

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## New Website and Catalogue coming soon!



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# Book helps children to cope with loss



Bernie Hachipuka from Okehampton College, Jean Langmead from The Lions Club and Tracey Warren, Funeral Director, A E Stoodley & Son Independent Funeral Directors of Crewkerne, Somerset

**T**he Lions Club has launched its latest child help support book *Life Changes 2*, which it believes is an invaluable resource for funeral directors and those working with children in the wider community.

*Life Changes 2* was launched by the Countess of Wessex, who is the Lions' Patron, at Portcullis House in London.

Crewkerne Funeral Director Tracey Warren from Stoodley & Son was one of those invited to attend the launch and has supported the book since its publication.

The Club's two publications *Life Changes 1: Loss, Change and Bereavement* for three-11 year olds and *Life Changes 2: Loss, Change and Bereavement* for

11-16 year olds were developed following research undertaken by Dr Erica Brown working with Professor Jane Coad at the Centre for Children and Families Applied Research at Coventry University.

The resources break new ground in helping teachers and professionals develop a proactive whole school and community approach to loss and change in children's and young people's lives and a reactive approach that gives guidance on how best to help. Research found the majority of young people (up to 90%) are reported to have experienced adverse life events, and what they consider to be the loss of a close or significant relationship, before 16. Some adverse

experiences can have immediate and long-term consequences.



*Life Changes 1* is £44.95 and *Life Changes 2* is £59.95, and are available from Lions MD 105 Lifeskills Ltd 257 Alcester Road South, Kings Heath, Birmingham B14 6DT, or phone 01204 435340 or email [info@lionslifeskills.co.uk](mailto:info@lionslifeskills.co.uk)

## Memorial tree

Kenneth Keegan Independent Funeral Directors, in Paisley, offered families a chance to place a personalised remembrance bauble on its Christmas memorial tree.



Pictured, from left to right, is Kenneth Keegan, Douglas Harvey, Stewart Walker and Graeme Andrews

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# Thank you from Alzheimer's Society

Dear sir or madam.

Like you, people are at the heart of everything we strive for. With your support, we can take the fight to dementia – together. A huge thanks to all the amazing people at SAIF who have, today, shown that, when we work together, we can achieve such amazing things. We are all united against dementia. Thank you for partnering with us and investing in our cause with a generous donation of £50.00, following a talk given by Christine Parker about dementia-friendly businesses. We will ensure that we make every penny count to drive our crucial work.

Dementia devastates lives. By 2021, 1 million



people will be living with the condition. But dementia won't win. Until the day we find a cure, Alzheimer's Society will be here for anyone affected by dementia – wherever they are, whatever they're going through. Everything we do is informed and inspired by them.

We'll make sure that your donation is put to good use, whether it's spent on campaigning activity

to stand up for people with dementia, funding research to develop a cure, or delivering vital services across the UK; it's going to make a huge difference.

Just one of the vital services we provide is Side by Side where we focus on the individual needs and personalities of people with dementia, allowing them to continue doing their favourite activities and making sure

people living with dementia don't feel alone.

"After a whole year of not going out, I now can't imagine staying indoors."  
– Val, living with dementia, using Side by Side.

We're taking on dementia to put a stop to it, any way we can.

Once again, thank you. With your help we hope to one day win the battle against dementia.

Yours sincerely,  
**Sharon Scarry,**  
Customer Care  
Administrator,  
Alzheimer's Society



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## MORE FLEXIBLE AUTO ACCEPT

**G**olden Charter has introduced a new, more flexible form to help funeral directors choose which types of funeral plan allocations you want to automatically accept.

You can now specify which of Golden Charter's widening range of plans you are happy to 'auto accept', and which should involve a discussion with you before a decision is made.

Director of Funeral Director Sales, Malcolm Flanders, explained: "As families have become more interested in different kinds of funerals, whether 'green' options or low cost direct cremations, our range of plans has expanded. That growth in variables has understandably led to a reduction in the number of you choosing to auto accept funeral plans, and we wanted to review the process to bring you the benefits of auto accepting in a more controlled way.

"The simpler process we have developed provides the clear benefits of auto accept, reducing the need for emails and calls between your staff and Golden Charter to agree and accept a funeral plan allocation, while offering you much more flexibility in defining which plans you are happy to accept."

Speak to your Area or Regional Business Manager who will discuss the options which can save your business time in the busiest period of your year.



Malcolm Flanders

## MEMBERSHIP UPDATE

### FULL MEMBERSHIP PENDING

Lucy Porter  
**H.Porter & Sons Ltd**  
Old Church House  
60 South Road  
Stourbridge  
West Midlands  
DY8 3UJ

*Previously advertised  
on website.  
Close date:  
21 December 2018*

Bruce Harris/  
Mary Hudson-Harris  
**George Hudson  
& Sons Ltd**  
118 Wigton  
Carlisle  
Cumbria  
CA2 7ES

*Previously advertised  
on website.  
Close date:  
21 December 2018*

Dawn Cavanagh  
**Chenery Funeral  
Services Ltd**  
44 Bedford  
Road  
Hitchin  
Hertfordshire  
SG5 2TY

*Previously advertised  
on website.  
Close date:  
25 December 2018*

Kevin Lownds/  
Susan Lownds  
**Kevin Lownds  
Funeral  
Services Ltd**  
12-13 Andrew Place  
Newcastle under  
Lyne,  
Staffordshire  
ST5 1DL

*Previously advertised  
on website.  
Close date:  
25 December 2018*

Jill Glencross  
**Jill Glencross  
Independent  
Funeral Director**  
16 The Square  
Dalston  
Carlisle  
Cumbria  
CA5 7PY

*Previously advertised  
on website.  
Close date:  
27 December 2018*

John R Pinder/  
Claire L Pinder  
**W.E. Pinder & Son**  
19 Thorne Road  
Bawtry  
Doncaster  
DN10 6QL

*Previously advertised  
on website.  
Close date:  
7 January 2019*

### ACCEPTANCE INTO FULL MEMBERSHIP

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

**Park Funeral  
Directors Ltd  
(branch of above)**  
3 Andrews Buildings  
Stanwell Road  
Penarth  
CF64 2AA

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

Wendy Harrington-  
Carroll/  
Mark Carroll  
**MW Carroll & Sons**  
51 High Road  
Broxbourne  
Hertfordshire  
EN10 7HX

David Capper/  
Brian Elwood  
**Elwood &  
Capper Ltd**  
238 Kingsway  
Dunmurry



## 2019 DATES FOR YOUR DIARY

Plan out your year with these meetings and events

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

### SAIF Executive Meeting

30 January 2019  
10.00  
Stansted Airport

### SAIF Executive Meeting

20 March 2019  
19.00  
Stansted Airport

### SAIF AGM Banquet Weekend

29-31 March 2019  
Crowne Plaza Resort  
Colchester,  
Maldon

### North East Regional Meeting

30 April 2019  
19.30  
Washington

### Yorkshire Regional Meeting

1 May 2019  
19.00  
Doncaster

### SAIF Executive Meeting

8 May 2019  
10.00  
Stansted Airport

### Northern Ireland Regional Meeting

8 May 2019  
19.00  
Belfast

### Devon Regional Meeting

21 May 2019  
19.00  
Tiverton

### Wales Regional Meeting

22 May 2019  
19.00  
Pencoed  
(S.Wales)

### NFE Weekend

7 June 2019  
19.00  
Warwickshire

29  
MAR







Lisburn  
Northern Ireland  
BT17 9AE

#### ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Peter Dodd/  
Thomas Dodd/  
Emma Tilley/  
Elaine Dodd  
**PCD Media  
(East Anglia) Ltd  
t/a Funeral print UK**  
Home Barn  
Grove Hill  
Belstead  
Ipswich  
IP8 3LS

#### COMPANY & PREMISE INFORMATION FULL MEMBER BRANCH CLOSED

**JB Shakespeare Ltd  
(head office)**  
67 George Street  
Croydon  
Surrey  
CRO 1LD

**FULL MEMBER  
NEW BRANCH  
Joel D Kerr  
Funeral Services**  
74 Wolviston Road  
Billingham  
TS22 5JF

**FULL MEMBER  
CHANGE OF  
DETAILS/  
ADDRESS**  
Address changed to:  
**Joel D Kerr  
Funeral Services  
(Middlesbrough  
Branch)**  
4 Leal Holm

Crescent  
Middlesbrough  
TS3 0NA

Address changed to:  
**JB Shakespeare Ltd  
(head office)**  
1 Norfolk House  
Wellesley Road  
Croydon  
Surrey  
CRO 1LH

**PROBATIONARY  
MEMBER CHANGE  
OF DETAILS/  
ADDRESS**  
**Adlington Memorial  
Park and Funeral  
Services**  
The Lakeside Suite  
Shrigley Hall  
Pott Shrigley  
Macclesfield  
Cheshire

SK10 5SB  
Previously called:  
Adlington Memorial  
Park Ltd

**ASSOCIATES  
CHANGE OF  
DETAILS/  
ADDRESS**  
Mrs C Graham  
**GreenAcres Woodland  
Burials**

Kemnal Park  
A20 Sidcup By Pass  
Chislehurst  
BR7 6RR  
(Formerly at Kiln Road,  
Epping CM16 6AD)

**NO LONGER A  
MEMBER FIRM**  
Scotland  
Mr A Doyle  
**D Allan (Glenrothes)  
Funeral Directors**  
56 Main Street  
Coaltown of Balgonie  
Fife  
KY7 6HX

Mr N Brunton  
**Brunton Funeral  
Directors**  
Station Road  
Fife  
KY8 4QY

Mr N Brunton  
**Anderson Funeral  
Directors Ltd**  
604-606 Wellesley  
Road  
Methil  
Fife  
KY8 3PF

## TRADEX SHOW 2019



The National Association of Memorial Masons (NAMM) will be hosting Tradex 2019, a trade show for all things linked to the stonemasonry trade. This event for all masons and wholesalers, member and non-member masons, 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, visit [www.namm.org.uk/tradex-2019](http://www.namm.org.uk/tradex-2019) or contact NAMM on 01788 542 264 or by emailing [events@namm.org.uk](mailto:events@namm.org.uk)

**North West Regional Meeting**  
25 June 2019  
19.00  
Haydock

**East Anglia Regional Meeting**  
9 July 2019  
19.00  
Newmarket

**Executive Meeting**  
10 July 2019  
10.00  
Stansted Airport

**Essex Regional Meeting**  
17 September 2019  
19.00  
Chelmsford



**30  
OCT**

**Executive Meeting 18**  
September 2019  
10.30  
Stansted Airport

**Surrey Regional Meeting**  
2 October 2019  
19.00  
Leatherhead

**Kent/Sussex Regional Meeting**  
3 October 2019  
19.00  
Tunbridge Wells

**Education Day**  
30 October 2019  
09.30  
(Leics tbc)

**Executive Meeting**  
27 November 2019  
10.00  
TBC

**Wales Christmas Dinner**  
29 November 2019  
19.00  
Pencoed



# GROWING NEXTGEN

Ross Hickton, of SAIF NextGen, provides the group's 2018 report

I am pleased to announce that our first full year of SAIF NextGen has been a great success.

At the SAIF AGM in Harrogate in March 2017, Terry Tennens, SAIF CEO, put a number of us around a table with the objective to create a support and contact network for our members, a platform to share ideas and future business plans. It was primarily aimed at emerging leaders, owners and managers of independent funeral businesses, generally under the age of 40.

**The framework and plan were conceived, with our first social meeting held in collaboration with a Golden Charter social gathering, Golden Talent, in London at the SAIF Charter AGM in September 2017.**

Myself, Daniel Ginder and Jamie West formed the leadership and the drive to push on with the group to get it established and up and running. Due to personal reasons, Jamie had to step down from the group in early 2018, for the time being, to look after his daughter.

Daniel and I planned our first official meeting for the SAIF AGM 2018 in Brighton, which was a success. We contacted all our signed up NextGen members prior to the event and a number attended, a few from as far as Scotland. David Gosling, the FingerPrint Man, gave us a fantastic speech on how he got his business up and running in this new digital age. We also signed up a number of new members.

In June 2018 I took part in the SAIF charity event to support Team Eva, to raise money for Great Ormond Street Hospital (GOSH) who looked after Jamie's daughter.

In July, Daniel and I took the decision to map out the country and install a leadership team to help run and support the NextGen group. Inez Capps and Sarah Brodie stepped up to the challenge and have been integral with their input and views on how



The SAIF NextGen team including Dan Hare, Jason, Terry Tennens, Sarah, Malcolm Flanders, John Bryne, Sarah Brodie, Bec Johnson, Ross Hickton, Vicki Fraser, Daniel Ginder and Charlotte Johnson

we move forward as a collective. We each have an area of the country to look after and plan to attend our regional meetings in our NextGen capacity going forward.



Daniel Ginder, Inez Capps, Ross Hickton and Sarah Brodie

**We set up a closed Facebook group for our signed-up members who we invited to join. This group has been an excellent platform for discussion and ideas thus far.**

In September 2018, with the support of Golden Charter, we held another social event in Edinburgh during the SAIFCharter AGM weekend. With a number of NextGen members making the trip to attend our event, we had an excellent speech from Vicki Fraser on her experience of taking over the business from her late father and the challenges she faced. We also signed up several new members during the weekend.

We have had a number of excellent blogs and articles published by our NextGen members, including a very relatable one from Inez Capps.

In October 2018, myself and the other three leaders attended the SAIF Education Day and met with our CEO and President to plan 2019 and discuss our official budget going forward. On

Ross Hickton





SAIF NextGen's focus

Education Day itself we had a fantastic day. Sarah presented on behalf of SAIF Technology working group, which she and I are part of. We also signed up around 10 new members for NextGen and handed our literature out to a lot of potential new members.

**Not only are we the next generation of our individual businesses, but the next generation of the SAIF organisation and the funeral profession.**

As of writing this, we have 57 signed up members, many of who have also signed up to the Facebook group.

We would like to thank everyone who has attended, supported and been involved with SAIF NextGen over the course of 2018. During 2019 we:

- Plan to attend all our local regional meetings
- Will hold official meetings in March (SAIF AGM) and September (SAIFCharter AGM)
- Now have an online application form
- Shall be present at the NFE in June on the SAIF stand

If you feel our group would be of benefit to your company, a member of your family or staff, please contact me via email **NextGen@saif.org.uk** or visit the website **saif.org.uk/about-saif/saif-next-generation** ●

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## PRICE TRANSPARENCY: the case is clear

WORDS: GORDON SWAN,  
GOLDEN CHARTER'S DIRECTOR OF COMMUNICATIONS

With the CMA the latest to focus in on clear pricing, is your business doing all it can?

**T**he weight of evidence that Independents have maintained low pricing compared to larger chains seems to be growing by the day.

First, in 2016 and 2017, SAIFCharter commissioned two instalments of third-party research into Independents' prices and compared the findings to publicly available figures for Co-op Funeralcare.

Both studies found Independents to be the lower priced option, by an average of more than 10% – and that gap more than doubled when looking at the price without disbursements. The project echoed historical research commissioned by SAIF, suggesting this has long been the case.

In September 2018, Royal London's funeral costs report bolstered those findings, saying Independents "charge on average around 10% less than the large corporates". Now, the Competition & Markets Authority (CMA) has added its research to the pile.

Its interim report towards the end of 2018 (see page 32-33) said: "While some smaller funeral directors have sought to keep their prices low, other providers – the larger chains in particular – have implemented policies of consistently high year-on-year price increases"

That puts you in the driving seat when it comes to price transparency: when Independents' prices are fair and offer good value, making that as obvious as possible to families can only be a good thing.

### The case for transparency

SAIF already calls for online pricing, having said in response to the CMA's report: "We have been urging all our members with websites to display their costs digitally."

"The public would benefit from more information about how to arrange a funeral, covering quality and costs. We think the trade associations could play an invaluable role in assisting Government in this area."

While surveying a sample of SAIFCharter members in October showed two thirds of respondents believed their at-need prices were prominent, independent assessment of the sites found that in fact less than a quarter had prices which were easy to find. So not only must Independents and plan providers alike be sure to display prices online, it is also important to consider whether our views of what is "prominent" are reasonable to the average person.

A sample or headline price might not be enough for today's consumers: they expect to be able to readily access information they can use to make a detailed comparison.

This kind of transparency can be easier said than done, and it is worth looking beyond your own site for ways to make your offering clear to families. localfuneral.co.uk is already looking at the best way to help you display prominent pricing. In-house research into browsing habits on the site shows that over a third end their search and look elsewhere when they can't find a price. Families' expectations are becoming clear, and we have to take that

into account across everything we do.

Transparency is increasingly a necessity more than a choice. While the CMA had some positive words for Independents, you will be held to a high standard when any regulatory regime takes hold. In a space as varied as yours, maintaining truly transparent pricing will deliver dividends in the long run while safeguarding your reputation locally.

### Outside pressures

Online comparison sites have been using cost as a marketing lever, while councils of course have their own interest in funerals. Stirling Council is the latest to reveal plans that would have a big impact on local funeral directors. A recent report suggested the council could create a £1,800 funeral service which would not only see it dealing with the arrangements normally carried out by funeral directors, but also see local funeral directors providing "specific aspects of the service", in what the *Stirling Observer* terms a "potential money-spinner" for the council.

On a broader scale, according to the Cremation Society, local authorities have overseen an average 11% price increase between 2017 and 2018, significantly higher than any private operator's increase.

As these different parties make their moves, it is important that you as Independents stay at the centre of changes in the funeral market. Your own reaction will mean the difference between the independent sector leading change and being buffeted by the pace of others' changes.



# A new line of support for bereaved families.

**SAIF Care allows you to add value to clients of your independent funeral home.**

**Help your funeral business truly stand out by providing much-needed bereavement care to families.**

Funeral directors know the pain of grief doesn't stop after the funeral. And we've all had clients who visit our businesses on significant dates, such as the anniversary of a funeral. To help people who are struggling to come to terms with loss, we've developed SAIF Care - a unique counselling support service, free at the point of use to our clients.

For a small subscription fee to SAIF members, families using the services of participating funeral homes can benefit from a range of effective counselling support, including online conversations and face-to-face consultations with accredited bereavement counsellors.

**Call 0345 230 6777 or email [info@saif.org.uk](mailto:info@saif.org.uk) to find out how your business can help people trying to overcome grief.**



PROFILE  
TIM PARRY

T J Parry  
& Family  
Independent  
Funeral  
Directors

- *Started volunteering at his local crematorium when he was 14 years old*
- *Opened his own premises in September 2018, a month after his 20th birthday*





# “ WHEN WE USE THE MOTTO: ‘IT’S OUR FAMILY CARING FOR YOUR FAMILY’ IT REALLY IS! ”

**W**hen a 14 year old Tim Parry told his parents that he wanted to do voluntary work at the local crematorium they were a little concerned. Until that point, he’d been reluctant to talk about, or even acknowledge, the concept of death.

However, just six years later Tim’s mother and father are happy to help out as he establishes himself as one of the country’s youngest funeral directors, operating his own business, T J Parry & Family Independent Funeral Directors.

“It all began with family bereavement,” explained Tim, who is based in Burton-on-Trent. “We lost a couple of relatives one after the other. I found myself looking closely at the funeral director’s job. It was then I decided to volunteer at the crematorium.”

A local funeral director, George Simnett, noted Tim’s interest and invited him to gain some work experience. When Tim left school at age 16, George was quick to offer him an apprenticeship. “I worked for George for a while to get qualified and then moved to a funeral director in Burton-on-Trent.” It wasn’t long before he found himself longing for something different. “There was only one Independent in the town and I thought ‘Why not set up on my own?’” He did just that and opened his premises in September 2018, approximately one month after his 20th birthday.

## Rewarding role

Tim said he finds it very rewarding to help people in difficult times. “After a death is a period when a family is very vulnerable and they put themselves in your hands. To be able to offer them a service

that I believe is a one-off in this area is really satisfying. I love the feedback you receive. It’s thrilling when people tell you how amazing the funeral was or how their loved one would have appreciated all that was done. A funeral director has the chance to create a special bond with families.”

Needless to say, it was a huge step when he decided to set up on his own. He left a well-paid job to make the leap. However, any risks are balanced by his passionate determination to make the venture a success.

“It does take up your whole life, but I enjoy it. And it’s going really well. What I anticipated to do in six months I’ve done in two. I’ve also had some great feedback and we were asked to do one recent funeral after an earlier client recommended our services.”

While word of mouth is crucial, Tim has been quick to use radio and newspaper advertising and take advantage of social media, including Facebook and Instagram.

“Building a good reputation is key. There are important decisions to be made on things like ad content. We’ve been finding our feet and discovering what works and what doesn’t.”

The aim, Tim said, is to differentiate the company by offering a wide range of services and focusing on customer choice. “The ethos is traditional values with a modern approach. We want to make sure families get what they want. These days there are so many options

available, from different vehicles and coffins to different types of funeral service.”

In line with that thinking, Tim is now promoting the benefits of pre-paid plans, having started working with Golden Charter. “It offers people financial stability and reassurance. The cost of a funeral can be a large sum of money to find at time of need. If people can pay for it over 10, 20 or 30 years it removes worry and the planholder gets everything they would want. It relieves stress for everybody.”

## Family affair

In the meantime, the operation has become a true family business. Tim’s mother helps out with office duties, while his father helps with funerals. “My partner Jemma lends a hand with administration and is our in-house florist. Meanwhile, her father has a funeral supply business which makes all of our coffins. When we use the motto: ‘It’s our family caring for your family’, it really is!”

There are those who might think Tim’s youth would work against him. His experiences so far say the opposite is true. “People do remark on the fact that I am quite young and in my previous post I did have one person who admitted to being a little sceptical at first – but in the end she said she wouldn’t have had anyone else looking after her mum’s funeral.”

When he tells people what he does for a living one or two are not keen to hear more but nine times out of 10 they are intrigued and begin peppering him with questions.

Tim’s in no doubt he has made the right decision. “I’m happy with the way things are going with the business. There’s always room for improvement and it’s a slow process getting established, but we are keeping our head above water and doing well.”

Above all, when Tim makes a decision these days his parents are a little more relaxed. ●



# CARE AND SUPPORT IN STRESSFUL TIMES



## TWO DEATHS BUT A LIFE SAVED

Sean relayed the story of a client struck by a double tragedy who regained her self confidence through SAIF Care:

“A lady lost her husband through illness then lost her son through a car accident. For seven years she would visit our office in Saffron Walden once a week

to talk to a member of staff. She clearly hadn't got over her tragic loss, was very lonely, suffering greatly and didn't feel she could reach out to anyone else.

“During one visit, she saw the SAIF Care leaflets and regretted



## Dealing with bereavement can be a traumatic experience for families, funeral directors and their staff. But help is at hand to ease the emotional burden

Few experiences are as emotionally devastating as the death of a loved one. And few professionals are as engaged with that personal trauma as funeral directors. Each and every day they care for people who are trying their best to cope with a tragic event.

SAIFSupport (designed for funeral directors and their staff) and SAIF Care (designed for clients) help people handle the stresses and strains that can sometimes be overpowering. One person who has seen their benefits at first hand is Sean Martin, Head of Operations at Peasgood & Skeates, an Independent with several branches in the south east of the country.

He explained: “We subscribed to SAIFSupport and SAIF Care from their launch.

“We’re a family owned business and Investors in People gold award holders. Investing in staff health, education and welfare is an essential part of our ethos. It helps to ensure that we recruit the best people and that they are supported to deliver the very highest standards. SAIF Care is a natural extension to the service we offer families. We endeavour to continue to support our clients after the funeral has been concluded. Very often it is in the weeks following when depression and loneliness can set in and when people need the support the most.”

As Sean pointed out, when a death occurs, families

rally together and there is a lot to be done – funeral and reception to arrange, interviews with the vicar or celebrant etc, deciding on music, mustering the strength to come to view their loved one and so on. On the day of the funeral a bereaved person is surrounded by family, friends, warmth, love and empathy. Then, just a day or two after, that’s all gone.

“What we’ve experienced,” said Sean, “is that some people continue to visit our funeral homes for a cup of tea or chat for many months following the funeral. It’s the last place their loved one was cared for and often the last place they saw and talked about them. A lot of emotion is tied up in our homes and the relationships created with our staff.

“We are very happy for people to visit and to reassure them, but we are not qualified to deal with deeper set emotional feelings and those who are struggling with their grief and loss.”

That’s where SAIF Care helps. It allows Sean and his colleagues to refer those clients who are struggling with their loss on to professionals who can give personalised counselling support. They already have several examples where people have benefited (see breakout box below).

The advantages of SAIFSupport were made clear for Sean last summer. Sadly, one of the civil celebrants that Peasgood & Skeates worked with closely died very unexpectedly. “That event had a huge impact on some of our staff, some of whom are still in their 20s and 30s and have not yet personally experienced loss in their family. Seeing others go through bereavement at close hand can get a little overwhelming. The funeral profession can be emotionally trying at times for the people who work within it.

“At the same time, everyone encounters stress

the fact that the service hadn’t been available when she lost her son. Jenny in our office said: “There’s no reason SAIF Care can’t help you. Let us put you in touch with them.”

“We contacted Catherine at

SAIF Care to get things under way.

“We didn’t see her for a few weeks, then one day she popped in and told us about her very positive experience. She’d spoken to someone at SAIF Care who’d shown great understanding. The counselling sessions helped her deal with her grief

and gave her enough confidence to engage with other community groups. She is now a different person and has the benefit of a support network and companionship around her. What’s more, she’s ready to extol our virtues at the drop of a hat!”

## COUNSELLING FOCUSES ON MENTAL WELLBEING

SAIF Care is a free bereavement counselling service which provides a telephone helpline, email advice, online chat facility or six face to face sessions. It is available for free to any family who arranges a funeral with a participating SAIF independent funeral director.

SAIFSupport provides advice and guidance for funeral directors and their employees who look after families during difficult times but often neglect their own mental wellbeing. The service is run by Professional Help, a member of the British Association of Counselling & Psychotherapy. As well as a free and confidential telephone and email helpline, funeral directors who need further support are offered free counselling sessions.



Freephone:  
**0800 917 7224**  
Email:  
[help@saifcare.org.uk](mailto:help@saifcare.org.uk)  
[@SAIFCareUK](https://twitter.com/SAIFCareUK)  
[www.saifcare.org.uk](http://www.saifcare.org.uk)

The freephone helpline is open from 9am-9pm, Monday to Friday excluding Bank Holidays.

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

“  
WE WANT TO SUPPORT  
PEOPLE EVEN AFTER  
A FUNERAL HAS BEEN  
CARRIED OUT  
”



Sean Martin

in their life every now and again, whether that's difficulties with relationships, mental health challenges or money worries.”

He emphasised that there are two groups of people of paramount importance at Peasgood & Skeates. First, clients and their relatives they entrust to the staff. Secondly, the staff themselves. “That’s why we enthusiastically promote SAIFSupport with posters and leaflets throughout our office and discussion at staff meetings. It’s also why we have two mental health first aiders among our staff, equipped to identify individuals who may need some help.”

It is a natural part of the company ethos for members of staff at every level to have a duty of care to support each other. SAIFSupport is a natural extension to that, which helps support senior management when staff ask for help with particularly difficult emotional challenges or are finding it hard to cope. The alternative is asking their GP for help, but an NHS counselling referral could take 12 to 18 months to materialise. During that time

their challenges can get worse and their effectiveness at work can be adversely affected.

Sean said: “We can get them help promptly, so that they navigate their way through their difficulties and remain effective and caring members of our team.”

He added that staff who have been helped through SAIFSupport have been very positive about the experience. “We do not get to know what issues have been discussed – that is wholly confidential, which is another reason why staff feel inclined to use it. For us it has meant fewer absences through illness, depression or low mood.”

Given his experience with the services, Sean has no hesitation in providing a recommendation.

“Any funeral firm wishing to provide strong aftercare to their clients and a fit and healthy team of employees would be very well advised to support the SAIFSupport and SAIF Care programme. Among other things, SAIF Care sets you apart from your competitors and a healthy workforce is a happy, dependable and reliable workforce. It’s in your interest to help your clients and employees who find life emotionally challenging.

“It is undoubtedly the morally right thing to do in executing your duty of care as a community facing business and employer.” ●





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# POST-CREMATATION ASHES: WHAT'S THE LEGAL POSITION?

WORDS: DR HEATHER CONWAY  
SENIOR LAW LECTURER AT QUEEN'S UNIVERSITY BELFAST  
AND AUTHOR OF *THE LAW AND THE DEAD* (2016)

Part 2 of our special feature

**W**ith cremation, what happens at the crematorium is only part of the process: there is the issue of what happens to the ashes afterwards, and difficult questions arise in two basic situations. The first is where the deceased's family disagree over who is entitled to the ashes. The second is where ashes are being used as leverage to secure payment of outstanding funeral expenses. In last month's *SAIF Insight* (issue 207), we covered the release and collection of ashes from the cremation authority, and the legal rules around that. But where the ashes have been released to an applicant or a particular nominated individual, this raises another question: are they entitled to hold on to them, and to decide what happens to the ashes?

If the ashes are released to the applicant or a particular nominee, this does not mean that this particular individual has the legal right to hold on to the ashes. The law gives the legal right to decide the deceased's funeral arrangements to his or her executor (assuming the deceased left a valid Will) or the highest ranking next-of-kin on intestacy (which is the surviving spouse or civil partner, followed by the deceased's children, then parents, then siblings etc. – but excluding the deceased's cohabiting partner or step-children, as the law currently stands). This individual has the legal right to possession of the deceased's remains,

and this ultimately extends to the ashes. So the executor or highest ranked relative can insist on having the ashes returned to them, despite not having applied for cremation, and can decide whether to inter, scatter or retain the ashes. (It is worth noting that the position in Scotland will shift a little in the future, because s 65 of the Burial and Cremation (Scotland) Act 2016 gives a slightly different list of individuals who have the legal right to decide the deceased's funeral arrangements: the executor drops out, and cohabitants rank beneath spouses while step-children have the same rights as children. The highest ranked individual would, however, have a strong legal claim to the ashes – applying this basic principle.)

There are no direct English cases on this point, but cases decided in other jurisdictions whose laws are derived from the English legal system have confirmed that the executor or highest ranked kin has

the legal right to the ashes after they have been released by the crematorium. The best example is the Australian case of *Robinson v Pinegrove Memorial Park*.<sup>1</sup>

Here, a son had arranged for his father's remains to be cremated (the widow and the other children all supported this), but subsequently contracted with the crematorium to place half the ashes in a commemorative rose garden at the crematorium, which was located in the Sydney suburbs; the other half was to be given to the widow for scattering in a park in Birmingham close to where the family had lived before moving to Australia. However, the widow wanted to scatter all of the ashes in England, according to her dead husband's wishes. The deceased's executor intervened on the widow's behalf, claiming that the ashes should be released to him (at which point the executor would pass them to the widow). The court agreed; the son's contractual arrangement



“WHERE FAMILIES ARE FIGHTING OVER WHO GETS THE ASHES, THE COURTS WILL NOT (AS A COMPROMISE SOLUTION) ORDER THE ASHES TO BE DIVIDED IF ONE OF THE PARTIES OBJECTS TO THIS”



## IN FOCUS RIGHTS TO ASHES POST- RELEASE OR COLLECTION

This issue of *SAIFInsight* features part two of Dr Heather Conway's special report on the legal position of post-cremation ashes.

with the crematorium was subject to the executor's right to decide how the deceased's ashes should be disposed of.<sup>2</sup>

One final point is worth noting here. Where families are fighting over who gets the ashes, the courts will not (as a compromise solution) order the ashes to be divided if one of the parties objects to this. The English case of *Fessi v Whitmore*<sup>3</sup> is authority on this point: here the judge refused to split the ashes of a dead child between the boy's parents, because the father was fundamentally opposed to it.

### Ashes as security for funeral debts?

Anecdotal evidence suggests that a small number of funeral directors are holding on to ashes, and using them as leverage to secure payment of outstanding funeral expenses. This is not standard practice within the funeral profession; most of the negative publicity is targeted at local authorities who, faced with increasing numbers of funerals because the deceased's family are unable (or unwilling) to pay, are apparently refusing to hand over the ashes as a means of leveraging payment (and also as a means of deterring other families from having local authority funded funerals).<sup>4</sup>

This is something that should be treated with caution, since there is probably no legal right to retain ashes in this manner. Because English law takes the view that a corpse is not property,<sup>5</sup> it is difficult to see how post-cremation ashes can be classed as property in any legal sense. A number of old English cases also took the view that, if a corpse is not property, the deceased's

creditors cannot hold it as security until the deceased's family pay off his debts.<sup>6</sup> One suspects that the same rationale would apply to ashes – and while one way of trying to circumvent this would be to include some sort of term in the provision of service contract that expressly states that the ashes will not be released until funeral expenses are paid in full, there must be questions over whether or not this is legally enforceable.

Funeral directors might be tempted to keep ashes until payment is made, for obvious reasons: funerals are expensive and families often make arrangements without thinking about where the money will come from or knowing what the value of the deceased's estate is; funeral directors, especially those smaller firms, simply cannot afford to have bills unpaid. However, refusing to hand over the deceased's ashes is probably not the best way to ensure payment: legalities aside, the potential damage to reputation can be costly, and it may be better simply to sue the contracting family members for non-payment of debts. ●

Revisit part one of Dr Heather Conway's article on post-cremation ashes in the December issue of *SAIFInsight*

1. (1986) 7 BPR 15,097.
2. SEE ALSO *DOHERTY V DOHERTY* [2006] QSC 257; *MILENKOVIC V MCCONNELL* [2013] WASC 421.
3. [1999] 1 FLR 767.
4. SEE 'COUNCILS REFUSE TO HAND OVER ASHES TO FAMILIES AFTER PAUPER FUNERALS', *THE SUNDAY TIMES*, 11 MARCH 2018.
5. *WILLIAMS V WILLIAMS* (1882) 20 CH D 659; *DOBSON V NORTH TYNESIDE AREA HEALTH AUTHORITY* [1996] EWCA CIV 1301.
6. *R V FOX* [1841] 2 QB 246.

Dr Heather Conway



# 'THOUGHTS AND PRAYERS'

WORDS: DR BILL WEBSTER

**W**hen we are grieving, it is good to know that someone is thinking, and even praying, for you. But sadly, these good sentiments are often conveyed in an idiom that has become somewhat hackneyed. I'm referring to the oft-used expression: 'thoughts and prayers'.

This phrase has been popularised by politicians and public officials offering condolences after any publicly notable event – a deadly natural disaster, or the mass shootings and acts of terror that have plagued our world in the last couple of decades.

Thoughts and prayers are good. But if they are not accompanied by actions, they seem meaningless and hollow. When these public tragedies occur, people demand to know what can be done to prevent them from happening. Things could change if those in government had the will, but often influential political lobbies make inaction the norm. But hey, we have to do something, so we are sending our 'thoughts and prayers'.

The term 'semantic saturation' is used to describe the phenomenon in which a word or phrase is repeated so often it loses its meaning. It becomes something ridiculous, a jumble of letters that feels foreign on the tongue and reads like gibberish on paper.

'Thoughts and prayers' has reached that full semantic saturation.

The catchphrase has gone from being a sincere expression of condolence to almost laughable. Comedians, cartoonists, media companies and everyday social media users have turned the phrase on its head. Political satire isn't new, but sarcasm has become the first response to expressions of 'thoughts and prayers'.

After 14 people were killed in a shooting

in San Bernardino, California, the *New York Daily News*, known for its bold, attention-grabbing headlines, ditched the wordplay. In response to tweets by four prominent Republican leaders offering 'thoughts and prayers', the headline screamed: 'God isn't fixing this.'

In one highly-shared image that circulated after another shooting, 'thoughts and prayers' is imprinted on the side of a garbage truck, seen discharging its load of trash at the dump. Another shows the inside of an empty van. 'Excellent news,' the caption reads, 'the first truckload of your thoughts and prayers has just arrived.'

These expressions from political leaders seem cruelly hollow if paired with legislative indifference. It is a joke when our collective reaction to mass murder, terror or tragedy is to repeat the same platitude. People are not making jokes about prayer, they are making a joke of the phrase, because, all too soon, it begins to feel empty, even dismissive.

But while pointing out the meaninglessness of this worn out, trite cliché, let's not throw the baby out with the bath water.

Religious thinkers and spiritual leaders have sought to reclaim the phrase, seeing how its meaning has diminished and been ridiculed when trotted out after tragedies and gun violence.

After one high-profile shooting, the Dalai Lama tweeted: "Although I am a Buddhist monk, I am sceptical that prayers alone will achieve world peace. We need instead to be enthusiastic and self-confident in taking action."

Pope Francis has regularly called on followers to intertwine their prayer and their works: "Prayer that doesn't lead to concrete action toward our brothers is a fruitless and incomplete prayer. Prayer and action must always be profoundly united."

When a good friend tweeted me a few weeks ago that I had been "in his thoughts and prayers", he didn't



stop there. He followed up: "Which day next week would you be free to have lunch?" That meant a lot because, while I appreciated knowing he was thinking and praying, he was specific in wanting to do something hands-on.

Grieving people very quickly get sick of words that are not accompanied by actions. The 'thoughts and prayers' strategy isn't working on a national or international level, nor effective in the lives of individuals touched by tragedy and grief, because it is based on a delusion.

The delusion is not that prayers are ineffective or kind thoughts are unnecessary. Rather, the misconception is that by offering these sentiments alone we are doing enough.

I think I can safely say grieving people want and need more. We need to somehow help alleviate the situation, whether by national political action or ongoing acts of individual kindness and support.

Think about it. Pray about it. But don't stop there. Ask what you can do to make a difference. ●

Dr Bill Webster is the author of numerous books and resources for grieving people. He has some innovative resources which funeral directors and professionals can

make available to their clients as part of an after-care programme. Check out Dr Bill's resources at his website, [www.griefjourney.com](http://www.griefjourney.com)

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

Dr Webster



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# SAIF AGM WEEKEND 2019

29 to 31 March 2019

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BOOKING  
FORM

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### Friday 29 March

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### 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

	No of attendees	Cost (£)
<b>Friday Associates Lunch <sup>1</sup></b> 1 x member per company free, all others £30pp		
Names of attendees:		
(Friday Dinner at your own leisure)		
<b>Saturday lunch @ £25pp</b>		
Names of attendees:		
<b>Saturday evening: Banquet @ £70pp with entertainment</b>		
Names of attendees:		
<b>Total cost for dining</b>		<b>£</b>

<sup>1</sup> 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 below.

	Name of attendees	Handicap
<b>Thursday all day</b> 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
<b>Friday afternoon</b> Keynote speaker		
<b>Saturday morning 9.30 am</b> SAIF Annual General Meeting		
<b>Saturday afternoon</b> Meeting of the NextGen group		
<b>Sunday morning 10 am</b> Installation of Officers		

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## SAIF AGM ANNUAL CONFERENCE AND BANQUET 2019

# With a little help from my friends...

The SAIF AGM and banquet is the perfect opportunity to catch up with the many developments that have taken place over the past year, so why not show your support with sponsorship?

**T**his year, Alun Tucker FSAIF will be concluding his Presidential year by planning a special event for the SAIF banquet.

As with any of these events, sponsorship is greatly appreciated and in gratitude, SAIF would be pleased to include your sales literature in its conference packs, acknowledge your company in an issue of *SAIF Insight* and on the menus.



For further information on sponsorship,

please contact:  
Claire Day at the  
SAIF Business  
Centre by  
emailing  
[claire@saif.org.uk](mailto:claire@saif.org.uk)



## SPA TREATMENTS AT CROWNE PARK PLAZA

As part of the SAIF AGM Annual Conference weekend, SAIF has secured a 20% discount off spa treatments for those members who are attending.

The treatment times are as follows:

**Friday 29 March,**  
50 minute slots at:  
■ 2.00pm x8

■ 3.00pm x8  
■ 4.00pm x8  
■ 5.00pm x8

**Saturday 30 March,**  
50 minutes slots at:  
■ 2.00pm x8  
■ 3.00pm x8  
■ 4.00pm x8

There will also be the opportunity for 20 minute slots.

The treatments and prices can be found on the SAIF website.

If you would like to book a place, please email [claire@saif.org.uk](mailto:claire@saif.org.uk) by **15 February 2018**.

*Please note that bookings will be on a 'first come, first serve' basis.*



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## CMA CONSULTS ON FULL FUNERAL MARKET INVESTIGATION

**T**he Competition & Markets Authority (CMA) published its interim report into the at-need funeral market on 29 November, recognising that, on average, independent funeral directors are more affordable than the large providers.

While this news should bring families to the independent sector, the CMA also found evidence of widespread consumer vulnerability in the market, a lack of transparency, ineffective self-regulation, and low levels of understanding from families on how to assess standards.

In particular, the CMA drew attention to large price differences within local markets, noting that customers could save over £1,000 by looking at a range of choices in their local area. The competitions watchdog concluded that bereaved consumers do not shop around for funerals in the same way they might with similarly expensive purchases because of a lack of experience in the funeral market, and the emotionally exposed, time-pressured nature of the purchase.

Based on these findings, the CMA is now consulting on proposals to conduct a full investigation of the at-need funeral sector, with CMA Chief Executive, Andrea Coscelli, commenting: "People mourning the loss of a loved one are extremely vulnerable and at risk of being exploited. We need to make sure they are protected at such an emotional time, and we're very concerned about the

substantial increases in funeral prices over the past decade.

"We now feel that the full powers of a market investigation are required to address the issues we have found. We also want to hear from people who have experienced poor practices in the sector, so that we can take any action needed to fix these problems."

### Reactions to the announcement

The CMA's announcement was welcomed by Frank Field MP, Chair of the House of Commons Work and Pensions Committee, who said: "The committee reported on how many poorer people are ripped off by funeral directors. I'm glad the CMA has recognised the need to take an in-depth look at this market, to put an end to the exploitation of bereaved people."

Consumer rights body Citizens Advice also greeted the CMA's decision as a positive move. Chief Executive Gillian Guy said: "People organising a funeral are being exploited at one of the most emotional and stressful times in their lives. Huge upfront costs and unclear fees are far too common, with thousands of pounds of 'extras' regularly added to bills."

### Potential remedies

The legal powers to undertake a market investigation are contained in the Enterprise Act 2002. Formally, market investigations consider whether there are features of a market that have an adverse effect on competition. If these

adverse effects are established the CMA has the power to impose its own remedies, but it can also make recommendations to the Government when legislation might be required.

Possible remedies, as outlined in the interim report, include direct action by the CMA to enforce a standardised format for publishing prices and a statutory code of conduct. The competitions watchdog could also recommend to the Government that it legislates for a new regulatory body, and for the introduction of an inspection and licensing regime. Given that the CMA considers almost all consumers in the at-need market to be 'extremely vulnerable', the watchdog could also recommend actions that encourage consumers to engage with the funeral profession at an earlier stage, before the point of need.

### The investigation process

If, as expected, the CMA decides to go ahead with a full market investigation, a group drawn from the CMA's panel of experts will lead the probe over an 18-month period. Near the start of the process, the group will publish an 'early issues statement', setting out the scope of the investigation and specific issues they wish to explore.

The group will then host a series of evidence gathering sessions and site visits across the UK, with funeral directors, consumer rights groups, charities and other interested parties invited to take part. After 12 months, the panel will publish





its provisional findings, giving interested parties a final chance to comment, before issuing the final report with recommended market remedies.

#### Next steps

The CMA is currently consulting on the draft terms of reference for the proposed market investigation. The watchdog is expected to formally launch its investigation – known as ‘making reference’ – on 31 May 2019, the date on which it is due to publish its final market study report. With the 2002 Enterprise Act permitting the CMA 18 months to conduct an investigation, the final report can be expected no later than 30 November 2020.

Commenting on the launch of the consultation, Terry Tennens, Chief Executive of SAIF, said: “As a professional body, SAIF has been calling for tougher market regulation for several years, so we welcome the CMA’s findings and look forward to participating fully in the subsequent investigation.

“With the CMA interim report indicating that independent funeral directors are more affordable compared to the large providers – which has been consistently true over the years – SAIF members should be proud of the value

“THE CMA  
CONSIDERS  
ALMOST ALL  
CONSUMERS IN  
THE AT-NEED  
MARKET TO BE  
‘EXTREMELY  
VULNERABLE’”

they offer families and the quality of service they offer, in caring for the deceased and the bereaved.

“But we must also listen carefully to the findings of the CMA and act accordingly. Independents must now come together to make sure that we lead the funeral industry in transparency, value for money, quality of service and standards of care, in all that we do, all of the time. This

is our challenge and we at SAIF will excel in the task of strong consumer protection and members’ service standards.”

Gordon Swan, Golden Charter Director of Communications, added: “Golden Charter welcomes the CMA findings and stands ready to embrace proposals that will give additional protection and choice to consumers.

“With widespread consumer vulnerability identified at the point of need, we will continue to encourage families to have early engagement with the funeral market, before the point of need, and to consider a range of options.

“Working closely with SAIF and our ownership association, SAIFCharter, Golden Charter will play a full part in the consultation process and will continue to engage with the CMA in the interest of the independent sector and the communities they serve.”

Alongside the CMA’s study into the at-need funeral market, the Treasury has been conducting a review of the pre-paid market and is expected to publish its findings in early 2019. ●



Gordon Swan

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## JULIAN WALKER

### CHAIRMAN OF SAIFCHARTER

# THE PILLARS OF 2019

**A**s we enter 2019, our Association faces unparalleled changes and challenges across our profession. At this time of change, I believe there are three pillars that all SAIFCharter members have to build on in 2019.

#### Regulation

Increased regulation will be a key factor underpinning how our businesses and our Association work together across 2019.

It's essential we represent our views in both the Competition & Markets Authority (CMA) investigation into the at-need market and the Treasury consultation into regulation of the funeral planning market, either by responding directly, or by channelling representations through SAIFCharter, to **secretary@saifcharter.co.uk** so that the voice of Independents influences our future environment.

#### Constitution

Ensuring our Association's constitution, the rules by which we engage, is structured for a future world is another key priority

as we move into 2019. I'm delighted to confirm that a draft proposal for a revised constitution is now with all members for a six-week consultation period, ending on Friday 15 February.

I would urge you to consider the proposals and provide your support by voting for acceptance of the revised principles at, or in advance of, our EGM on 30 March 2019, taking place during the SAIF AGM weekend. The key changes include future-proofing our Association for a future regulatory regime, improving governance in line with current best practice and redefining our core purpose and objectives.

#### Evolution

Finally, we must support Suzanne Grahame and her Golden Charter team to ensure our company evolves to meet the changing marketplace dynamics.

Looking at how the profession is evolving, competition is just as urgent an issue as regulation, as Golden Charter's Malcolm Flanders talks about in this month's issue (page 10).

As Golden Charter works to evolve its own offering, we need to support it day to day. That means not just focusing on offering plans, but on the great levels of service Independents are capable of. It is as fundamental as ever that we are active in helping families plan ahead and responsive in giving them options that meet their needs. Golden Charter will be a key vehicle to help you deliver that level of choice.

With unity and focus of purpose, we have the opportunity to make 2019 a year of success for Independents, serving our communities and ensuring our businesses flourish.

Please follow @SAIFCharter to keep up to date with our Association's news and progress as we grow our community of independent funeral businesses online. ●




## 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,  
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#### ▼ Adam K Ginder

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& East Lancashire  
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#### ▼ Jeremy West

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j.west@westcoe.co.uk



# Business Matters

WORKING TOGETHER IN 2019 + SAIF MEMBERS DIGITAL TOOLKIT +  
SUBSCRIPTION RENEWAL + ASBESTOS SAFETY

## HOW CAN WE LEARN FROM AN ACCIDENT?

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

**W**hen an accident happens, we have to be able to investigate and learn from the failings. In 2017, three company directors were sentenced following the death of a man who fell while working on their site. So what is there to learn from something like this that sounds as far removed from what a funeral director does as you can get?

### What can we learn?

The tragic case above involved a person who was untrained to carry out the work and had not been provided with any safety equipment. It meant the company responsible for the site were found guilty of offences. You cannot simply

say it was someone else who was responsible. In this case the contractor was guilty of not having trained personnel and unacceptable health and safety standards for the project. Don't ever start something you aren't competent to do. The organisation commissioning the work was also guilty of not procuring contractors that were capable for the task. If you are looking at contractors for a project at your site, you aren't expected to be an expert at the task, but you are expected to use some due diligence and look for contractors who specialise in the work, not someone who can do it for the cheapest price.

### What about ignoring advice?

If ever there was someone to take notice of, it's the Health and Safety Executive (HSE), especially if the local authority

is involved as well. Take whatever advice from the authorities you can get and act upon it.

You must make sure that those conducting the work are capable of the task. I would suggest you need to request evidence that they have done this type of work before and ask for risk assessments at the very least. Talk to them specifically about safety and if you're concerned, speak to the authorities to see if they have any comments. If it does go wrong, you will need to provide sufficient evidence to the courts to say you did your best. Keep records of conversations, keep documentation and check the work as they start, as they work and as they finish off.

Risking safety for profit is just

not worth it. If it's the courts and jail time that makes you do it right fine, that's your choice. For me it's the fact that perhaps a wife and children aren't ever going to see or speak to their husband or father again.

If it costs money by all means go for a cheaper quote but put the effort in to get a few quotes at least. And ask up front about safety.

Of course, if you need any help why not get in touch with me? SAIF members get free phone and email advice as part of the membership package. Why not make use of it? ●



**Help is at hand as a member of SAIF:** Talk to a safety professional at Safety for Business 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?



SAIF  
BUSINESS  
CENTRE  
UPDATE BY  
CLAIRE  
DAY

## Asbestos... asbestos... asbestos...

In the past, SAIF has advised that funeral directors who own premises built before the year 2000 should ensure that they have carried out an asbestos survey plan before any renovations are undertaken.

In October 2018, an owner of a company was sentenced to six months in prison, suspended for two years plus given a 250 hour community service order and was ordered to pay costs of £5,742. Following an inspection by the HSE it was discovered that asbestos-containing materials were not disclosed or safe methods of work implemented to prevent construction workers being exposed to the fibres.

✓ Please either contact the SAIF Business Centre or visit the SAIF website for templates, or visit the HSE at [www.hse.gov.uk/asbestos](http://www.hse.gov.uk/asbestos)

# MEMBERS' DIGITAL TOOLKIT

**W**e are pleased to announce the launch of a toolkit to help your business stand out digitally.

With intense competition from big budget large chains and agile start-ups, there has never been a greater need to ensure potential clients can easily discover your business in the digital space.

Thankfully, there's a range of exciting, user-friendly and free technologies at your

fingertips, which allow you to do just this.

To help you better position your business online, SAIF, under the guidance of its Technology Group, has created a free communications toolkit. The document covers brand development, digital marketing, social media and much more.

Additionally, with the digital landscape changing at such an incredible pace, we'll be sure to update the toolkit on a regular basis. Please visit the members' area on the SAIF website. ●

## SAIF annual subscription renewal

Thank you to members who have already renewed their subscriptions.

The deadline to renew was on 31 December 2018 – if you have still to renew please ensure the SAIF Business Centre receives this by return to ensure that your membership and accompanying benefits continue.

Remember, funeral directors may renew online then pay either there or offline by BACS, cheque or ringing the office with a card.

## NEW YEAR WISHES TO ALL READERS

Here we are, at the start of another year with perhaps thoughts on what happened in 2018 and your aspirations and dreams of what the forthcoming year might bring, be it business or personal.

SAIF would like to take this opportunity of wishing all its members and readers of *SAIF Insight* a very healthy, successful and productive 2019.

It has become somewhat traditional

that, in place of sending out Christmas cards SAIF makes a donation to charity and we can confirm that £250 has been donated to the President's chosen charity Great Ormond Street Hospital (GOSH).

FINE

# BIGGER FINES IF YOU GET IT WRONG

WORDS: JONATHAN RUSSELL

A few months ago, I looked at the issue of part time and possibly zero-hour contracts. Many working for funeral directors have very flexible hours, especially say bearers, where work is only offered when it is available, and the employee generally has no compulsion to take the hours offered. Often these employees are equally happy with the arrangement as it suits both parties and many are semi-retired people who enjoy working occasionally.

The Government has said it is taking forward 51 of the 53 recommendations made in the Review into working practice.

A statement said: "The reforms announced today reflect the views expressed by Matthew Taylor in his review into modern working practice that banning zero-hours contracts in their totality would negatively impact more people than it helped; that the flexibility of 'gig working' is not incompatible with ensuring atypical workers have

access to employment and social security protections."

So, what will this mean for people employed on this sort of basis and why does it matter? Often these sorts of people were considered by some businesses to be self-employed and in some instances that will continue but we now have the new concept of the worker. This type of employee will essentially have all the normal employment rights of a full-time employee. These rights will start from the first day of employment and will include holiday pay, sick pay, autoenrollment for pensions, maternity and paternity rights etc. On that first day of work businesses will have to provide a 'statement of rights', setting out what paid leave they are entitled to, including for illness, maternity and paternity leave. In addition, rates of pay are also controlled in that workers

engaged through an agency will not be able to be paid a lower rate of pay than direct employees.

The big impact potentially for funeral directors will be in calculating holiday pay, in that under the new proposals it will be necessary to consider average working hours over a full year as opposed to the previous 12 weeks. While zero-hour contracts will still be allowed the employee will have the right to request a minimum guarantee of hours.

Finally, the maximum employment tribunal fines for employers demonstrated to have shown malice, spite or gross oversight will increase from £5,000 to £20,000. If, therefore, you do have employees with flexible working arrangements it might well be worthwhile seeking professional advice to ensure all is done correctly as the cost for getting it wrong is now significant. ●

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.

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.

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# YOUR SAIF EXECUTIVES

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

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**03** Mark  
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2nd Vice President



**04** Paul  
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Immediate  
Past President



**05** Terry  
Tennens  
Chief Executive



**06** Paul  
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Committee



**07** Darren  
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**08** Richard  
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**09** Daniel  
Ginder  
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**10** Ross  
Hickton  
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**11** Mark  
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**12** Sean  
Martin  
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**13** Gemma  
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**15** Mark  
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**16** Jeremy  
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**17** Paul  
Stevenson  
Scottish President



**18** Suzanne  
Grahame  
Golden Charter



**19** Malcolm  
Flanders  
Non-voting co-opted  
attendee, Golden Charter



## SCOTTISH

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Scottish President



**02** James  
Carcary  
Vice President



**03** Mark  
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Past President



**04** Alan  
Morrison  
Treasurer



**05** Gavin  
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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** Jim  
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President



**10** Andrew  
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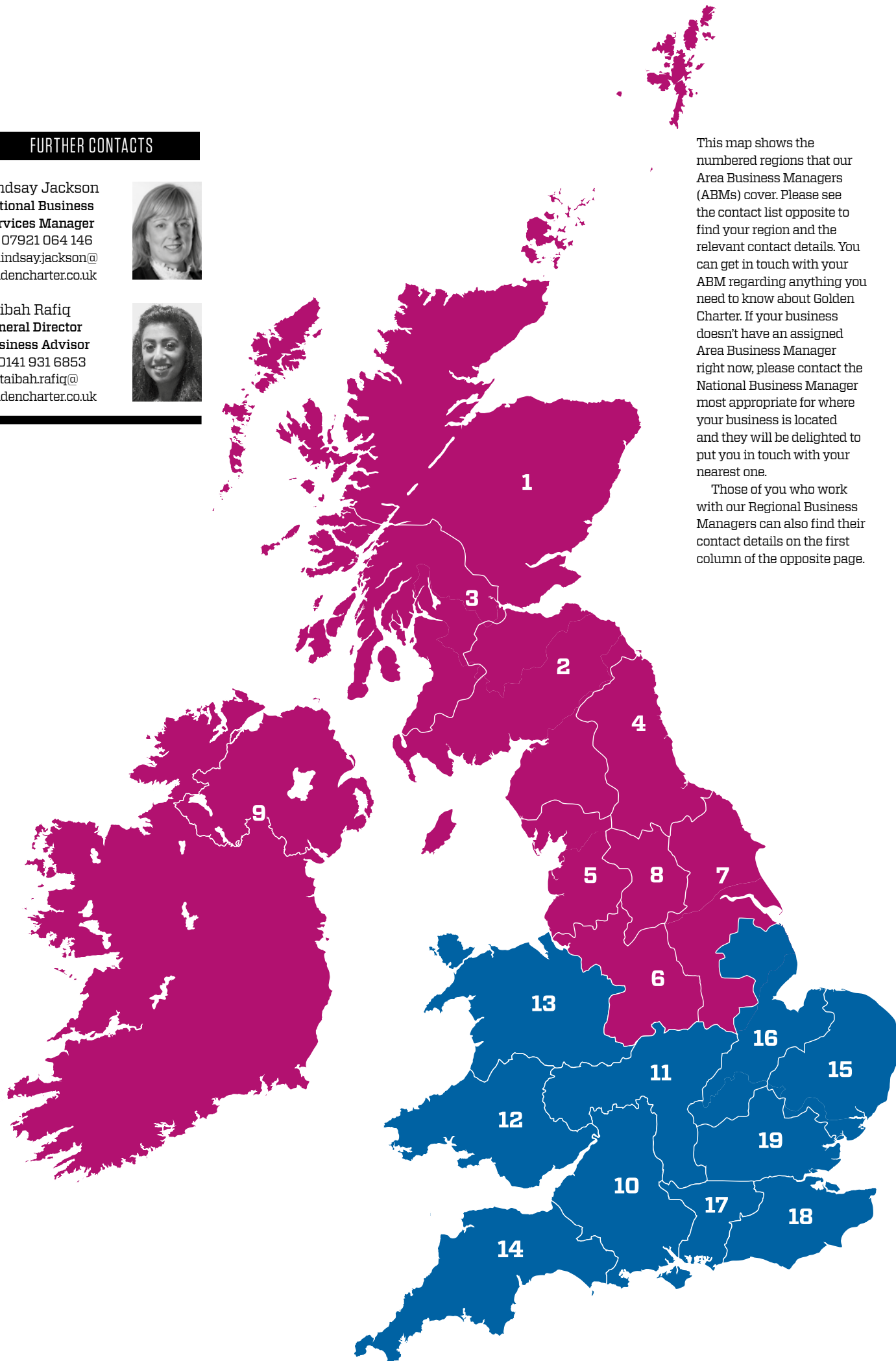


Taibah Rafiq  
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goldencharter.co.uk



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 first column of the opposite page.





# SAIF Associates Directory 2019

## **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

### **Volkswagen Funerals**

Ms C Brookes & Ms M Orton  
(Nuneaton, Warwickshire)

02476 399296 • info@vwfunerals.com

www.volkswagenfunerals.co.uk

### **Woods Garage (Carriage Masters)**

Mr D Wood (Sevenoaks)

01732 453256 • woodsgarage@outlook.com

## **CASKET & COFFIN MANUFACTURERS**

### **Bradnam Joinery Ltd**

Mr B Spittle (Haverhill, Suffolk)

01440 761404 • info@bradnamjoinery.co.uk

www.bradnamjoinery.co.uk

### **Colourful Coffins**

Ms M Tomes (Oxford)

01865 779172

enquiries@colourfulcoffins.com

www.colourfulcoffins.com

### **DFS Caskets**

Mr Martin Smith (Annan, Dumfries & Galloway)

01461 205114 • dfscaskets@aol.com

www.dfscaskets.co.uk

### **W Gadsby & Son Ltd**

Mr P Gadsby (Bridgwater, Somerset)

01278 437123 • coffins@gadsby.co.uk

www.gadsbywickercoffins.co.uk

### **J & R Tweedie**

Mr R Tweedie (Annan, Dumfries & Galloway)

01461 206099 • www.jrtweedie.co.uk

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

Mr J Atkinson (Washington, Tyne & Wear)

0191 415 1516 • jamie@jcatkinson.co.uk

www.coffins.co.uk

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

Mr K Walwyn (Ashbourne, Derbyshire)

01335 345555 • sales@jcwawalwyn.co.uk

www.jcwawalwyn.co.uk

### **Leslie R Tipping Ltd**

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 (Westonzoyle, 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 Woodland Burials Chiltern**

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01494 872158

info.chiltern@greenacrescelebrate.co.uk

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### **Herongate Wood Cemetery**

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www.green-burial.co.uk

### **Westerleigh Group Ltd**

Mr R Evans (Bristol, South Gloucestershire)

0117 937 1050 • info@westerleighgroup.co.uk

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### **The Natural Burial Company Ltd**

Mr C Doggett (Leicestershire)

0116 222 0247

info@thenaturalburialcompany.com

www.thenaturalburialcompany.com

## **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**

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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**

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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)

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www.braemarfinance.co.uk

### **Curtis Legal Ltd**

Mr C Bond (Monmouth, Monmouthshire)

01600 772288 • cbond@curtislegal.co.uk

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### **Funeral Administration Ltd**

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07803 562008 • alun@funeraladministration.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

### **G Turner Consulting Ltd**

Mr G Turner (Wellington)

07917 221497

guyturner@funeralconsultancy.co.uk

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### **Ideal Sales Solutions**

t/a Ideal4Finance

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01772 671355 • sales@ideal4finance.com

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### **Lemon Business Solutions Ltd**

Mr M Anderson & Ms L Wratten

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### **MacManus Asset Finance Ltd**

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Mr C MacManus (Abercynon)

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

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### **The Probate Bureau**

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01920 443590 • info@probatebureau.com

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### **Redwood Collections**

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### **SAIFinsure (Unicorn Insurance Brokers)**

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### **SAIF Resolve (Scott & Mears)**

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0208 770 1095 • www.helps.co.uk  
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### Institute of Civil Funerals

Barbara G Pearce (Kettering, Northamptonshire)

01480 861411 • info@iocf.org.uk • www.iocf.org.uk

## FUNERAL PLANNING

### Golden Charter Ltd

Mr M Flanders (Glasgow, Strathclyde)

0141 931 6300

malcolm.flanders@goldencharter.co.uk

www.goldencharter.co.uk

### Golden Leaves Ltd

Barry Floyd (Croydon, Surrey)

0800 854448 • barry@goldenleaves.com

www.goldenleaves.com

## GRAVEDIGGER & EXHUMATION SERVICES

### DTF Burial & Churchyard Services

Mr D Homer (Measham, Swadlincote)

07912 855460 • davidhomer67@gmail.com

## IT & WEBSITE

### Cloudberry Funeral Management Solutions Ltd

Mr M Robinson (Exeter, Devon)

01803 229467

enquiries@funeralmanagement.net

www.funeralmanagement.net

### Eulogica

Mr D I Wright (London) • 0845 351 9935

diw@eulogica.com • www.eulogica.com

### Experts Computer Services Ltd

Mr C Ng (Bishops Stortford) • 01279 755081

carling@expertscomputer.co.uk

www.expertscomputer.co.uk

### I-NETCO Ltd

Mr G King (Newcastle upon Tyne)

0191 242 4894 • gerry@i-netco.co.uk

www.funeraldirectorwebsites.co.uk

### Oak Technology Ltd

Mr S Richardson (Wakefield, West Yorkshire)

01924 600 401 • enquiry@funeralssoftware.co.uk

www.funeralssoftware.co.uk

## MEMORIALS & REMEMBRANCE

### Acorn UK (2006) Ltd

Mrs Wendy Owen (West Kingsdown, Kent)

01474 853672/07956 143049

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

### Cleverley & Spencer

Mr I R Spencer (Ashford, Kent)

01233 630600 • enquiry@clevspen.co.uk

www.clevspen.co.uk

### Cleverley & Spencer

Mr I R Spencer (Dover, Kent) • 01304 206379

enquiry@clevspen.co.uk • www.clevspen.co.uk

### Fotoplex Grigio Ltd

Mr C Gray (Fareham, Hampshire)

01329 311920 • sales@fotoplex.co.uk

www.fotoplex.co.uk

### Groupe Delfosse - New Urn

Mr D Arnaud (Sault - Brénaz, France)

0033 474 3726 928 • newurn@delfosse.fr

www.newurn.co.uk

### Life Expressions (UK & Europe) Ltd

(Castleton, Derbyshire)

0800 368 9233

david@legacyexpressions.co.uk

www.lifeexpressionsltd.co.uk

### Love2Donate

Mr C Hankin & Mr B Thorogood

(Bromham, Beds)

0754 1165924 • sue@love2donate.co.uk

www.love2donate.co.uk

### MacIntyre Memorials Ltd

Mr A MacIntyre (Glasgow, Strathclyde)

0141 882 8000

info@macintyrememorials.co.uk

www.macintyrememorials.co.uk

### Memory Giving

Mr J and Mr M Walker (Reading, Berks)

0845 600 8660 • theteam@memorygiving.com

www.memorygiving.com

### The MuchLoved Charitable Trust

Mr J Davies/Ms J Baker

(Amersham, Buckinghamshire)

01494 722818 • trustees@muchloved.com

www.muchloved.com

### Scattering Ashes

Mr R Martin (Newton Abbot, Devon)

01392 581012 • info@scattering-ashes.co.uk

www.scattering-ashes.co.uk

### Secure Haven Urns & Keepsakes Ltd

Mrs C Yarwood (Broomfield, Essex)

01277 377077 • cyarwood@securehaven.co.uk

www.securehaven.co.uk

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

Ms Sarah Smith (Crayford, Kent)

01322 621100 • sales@shaws.co.uk

www.shawsfuneralproducts.co.uk

### The Natural Burial Company Ltd

Mr C Doggett (Leicestershire)

0116 222 0247

info@thenaturalburialcompany.com

www.thenaturalburialcompany.com

## OTHERS

### Grief Journey

Linda D Jones (Harlow, Essex)

0333 8000 630 • 07779 108760 • 07711 908805

linda@griefjourney.com • www.griefjourney.co.uk

www.griefjourney.com

### Funeral Service Journal (FSJ)

(Worthing, West Sussex)

Editorial: Russ Bravo / Advertising: Denise Walker

01903 604338 • editorial@fsj.co.uk • www.fsj.co.uk

### Funeral Zone Ltd

Mr E Gallois/Mr K Homeyard (Exeter)

01392 409760 • sales@funeralzone.co.uk

www.funeralzone.co.uk

### Beyond

Mr J Dunn/Mr I Strang (London)

0208 629 1600 • james@beyondlite

www.beyondlite

### LCK Funeral Support Services Ltd

Mr A Mccafferty (Wembley)

020 8900 9222 • l.c.k.f.s.s@outlook.com

www.lckfuneralsupportservices.co.uk

### Professional Help Ltd

Mrs C Betley (Burton in Kendal)

01524 782910 • info@professionalhelp.org.uk

www.professionalhelp.org.uk

### The Bereavement Register

(London) • 0207 089 6400

help@thebereavementregister.org.uk

www.thebereavementregister.org.uk

### Reach Plc

Mr D Minns (Hull)

01482 428866 • darren.minns@reachplc.com

www.funeral-notices.co.uk

### When We Remember

Jim Abraham (Narrabeen, New South Wales)

0061 429 400 100 • jimnmelabraham@gmail.com

www.whenweremember.com

### The White Dove Company Limited

Mr K Proctor (Loughton, Essex)

0208 508 1414 • info@thewhitedovecompany.co.uk

www.thewhitedovecompany.co.uk

## PRINTING & STATIONERY

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

Mr M Moore (Huntingdon)

01480 410444 • info@gateway-publishing.co.uk

www.gateway-publishing.co.uk

### Memorial Print

Mr A Edwards (Ottershaw, Surrey)

01753 414224 • hello@memorialprint.co.uk

www.memorialprint.co.uk

### Polstead Press

Tracy Goymer (Stowmarket, Suffolk)

01449 677500 • tracy@ghyllhouse.co.uk

www.polsteadpress.co.uk

### RNS Publications

Mr C Shaw (Blackpool, Lancashire)

01253 832400 • cs@rns.co.uk • www.rns.co.uk

## REMOVAL & REPATRIATION SERVICES

### Alba Repatriation & Cremated

### Remains Transportation

Mr S Murren (Paisley, Renfrewshire)

07834 489766 • info@albarepat.co.uk

www.albarepat.co.uk

### Cremated Remains Transport Services

Lord John P A Kersley (Bognor Regis, West Sussex)

01243 583913 • advancesalesuk@aol.com

www.advancesalesuk.com

### Euro-City Direct Ltd

Mr J W Kindleysides (Dorking, Surrey)

01306 632952 • educuk@btconnect.com

### Guy Elliot Ltd

Mr G Elliot (Kingswells, Aberdeen)

0777 0407610 • conscientiously@outlook.com

### Kenyon International Emergency Services

Mr M Oliver (Bracknell, Berkshire)

01344 316650

oliverm@kenyoninternational.com

www.kenyoninternational.com

### Key Air - The Repatriation People

Mr B Birdsall (Hayes, Middlesex)

0208 756 0500 • repatriations@keyair.eu

www.keyair.eu

### LCK Funeral Support Services Ltd

Mr A Mccafferty (Wembley)

020 8900 9222 • l.c.k.f.s.s@outlook.com

www.lckfuneralsupportservices.co.uk

### National Repatriation

Mr T W Hathaway (Cusworth, Doncaster)

07780 118458

info@nationalrepatriation.co.uk www.

nationalrepatriation.co.uk

### Rowland Brothers International

Mr S Rowland & Mr A Rowland

0208 684 2324

info@rowlandbrothersinternational.com

www.rowlandbrothersinternational.com

### Staffords Repatriation Services

Mr J Stafford & Mr C Davis (Dublin)

00353 18550555 • ns@funeralservices.ie

### TCB Group

Mr D Green (Belfast) • 0289 560 8444

info@tcbfreight.com • www.tcbgroup.eu

### Walkers Repatriation Service

Mr T Walker (Burton on Trent, Staffordshire)

07792 022048 • tjwalker60@gmail.com

## SOFT GOODS & FUNERAL SUPPLIES

### Allsops CTF Ltd

Mr G Allsop (Worthing, West Sussex)

01903 213991 • info@allsops.net

### Bradnam Joinery Ltd

Mr B Spittle (Haverhill, Suffolk)

01440 761404 • info@bradnamjoinery.co.uk

www.bradnamjoinery.co.uk

### Clarke & Strong Ltd

Mr B Fry (Coventry, West Midlands)

0247 622 1513 • info@clarkeandstrong.net

www.clarkeandstrong.com

### Leslie R Tipping Ltd

Mr J Tipping (Stockport, Cheshire)

0161 480 7629 • sales@lrrtipping.co.uk

www.lrrtipping.co.uk

### The Dodge Company

Mr Caldwell (Whitchurch, Hampshire)

01256 893 868 • ccaldwell@dodgeco.com

www.dodge.co.uk

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