

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight



GREEN SHOOTS

**“WHAT MORE FITTING WAY TO
COMPLETE THE CYCLE OF LIFE?”**



Inside this issue of SAIFInsight get your complete 2019 SAIF AGM & Banquet Weekend preview, including a schedule of events and booking form



You're there for your families. We're here for you.

During this busy time for funeral plan enquiries, we're here to help with personalised marketing support for you and your business. Working together, we can help you connect with new customers, and engage with your local community.

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Insight

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DIRECTORY

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

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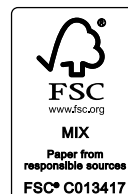
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For over 20 years SAIF has been promoting and protecting the interests and values of independent funeral directors. Supporting our members is at the heart of everything we do, listening, responding and engaging to secure your independent future.

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





TERRY TENNENS

SAIF CHIEF EXECUTIVE

Make every step count

The SAIF AGM weekend takes place on 29-31 March at the Five Lakes Hotel, Essex, and will mark the end of Alun Tucker's Presidential year.

Please join us, it is going to be a powerful and fortifying event for you and your team. More than ever we need to stick together in times of rapid changes in society behaviour, government legislation and media scrutiny.

The weekend will be a blend of inspirational speakers; informative business reports from the National Executive Committee and the election of new members of the Executive Committee; a gathering of SAIF's Next Generation and socialising and fun of the banquet meal.

SAIF Care

Has your firm opted in to our ground-breaking client bereavement care and counselling service, SAIF Care? Last year, 180 member firms opted for this service and many have seen great advantage to their service to clients. Firstly, they can now offer end to end care to the next of kin.

SAIF Care offers your clients telephone bereavement support from 9am to 9pm, Monday to Friday, resourced by trained individuals. Furthermore, your clients and their families can receive free grief counselling by qualified counsellors, and this usually occurs within one week. This aftercare for your clients is immense.

Secondly, when you receive telephone enquiries for the cost of a funeral, as a member you can promote this aftercare service as a benefit and additional reason to choose your firm. We are developing a website for SAIF Care and

establishing a charity to receive grants to widen the benefit of this to member firms. There are posters, promotional leaflets and digital marketing materials to assist your business, which can be branded with your company name. Your company name will also be listed as offering SAIF Care, and all of this for a minimal opt-in sum that makes a huge difference to your clients.

Before I finish, for those firms who have opted in, it is essential you train your funeral arrangers and reception staff in the benefits and service of SAIF Care, so your clients can utilise this.

Contact the SAIF Business Centre for more information. You can opt-in at any point during the year.

Training

Training of staff is vital with regulation of funeral directors imminent in Scotland, and the CMA (Competition and Markets Authority) and Treasury reviewing measures to create new regimes of compliance. Make a commitment to train at least one of your staff every year and use the great resources of the IFD (Independent Funeral Directors) College.

Finally, make every step count!

Many of you may recall that making the news headlines in the 1988 Olympics was the first British skier since 1928 to represent Great Britain at the Winter Olympics. He came last in the 70 and 90m long jump. At first you might think he was more of a Norman

Wisdom or Lee Evans character, who was the funny fool. But, tell me who won the gold, silver or bronze medals of the longest ski jump of the Calgary Olympics? Difficult to remember, perhaps, there is another story to be told.

In December 2018, I got to hear firsthand the story of 'Eddie the Eagle' which was one against incredible odds. The fact that Eddie made it to the Olympics, self-funded and by the generosity of the national teams who gave him faster skis; a jump suit; a helmet that stayed on his head when he jumped, a gift from the Italian team; and goggles to protect his eyes. He trained with different national teams and because he received no funding from Team GB it was only the other Olympic competitors who fed and guided Eddie. He had no coach, no team sponsorship, nothing.

Eddie's plan was long term, to make the grade at the 1988 Olympics and compete at a higher level in the two following Olympics Games. However, the Olympic Committee tried to thwart Eddie from competing in 1988 by setting a minimum jump length, which he managed to achieve with sub-par equipment and no funding from Team GB. And yet his triumph of dedication lives on, so much so, in 2016 a movie was released to great acclaim about Eddie's endeavours in making it to the Olympics.

Oh and by the way, Eddie became the British ski jumping record holder, ninth in amateur speed skiing (66.4 mph), and a stunt jumping world record holder for jumping over six buses.

See what dedication can achieve and sometimes success takes many shapes and sizes. Make every step count, be determined with every action in 2019. ●

Best wishes,

Terry Tennens

terry@saif.org.uk



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The Eagle
with Terry
Tennens

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SUZANNE GRAHAME
GOLDEN CHARTER CHIEF EXECUTIVE OFFICER

Transparency, transparency, transparency

Looking at the environment as it stands, and at what else 2019 has in store, one word is re-surfacing over and over again: transparency.

That should sound like a familiar refrain. Even within these pages last month, I singled out price transparency as your standout tool to address families' anxieties around your profession. I believe that is the case, but I also believe transparency goes far beyond that.

Working together

We can only work together effectively if we foster a transparent relationship between families, funeral directors and Golden Charter. That is what makes price transparency so important – it impacts the relationship of trust between you and your families – but what about the relationship between your business and Golden Charter?

At September's AGM I talked through three particular areas where your views were crystallising: allocations, the cost of acquiring funeral plans, and Will-inclusive plans. In each case transparency is part of the solution. Our relationship is a complex one and the reasons behind past decisions in these areas could have been communicated and discussed more clearly. Since then, I believe that we have had a successful dialogue over the past year on all of these issues.

Whether through the AGM itself, face to face meetings around the country, head office visits, our monthly surveys, or the SAIFCharter Working Groups and Executive, I believe we have a clear understanding of the range of views around the country, and are ready to act on them in 2019/20.

Of course, given the number and

variety of independent funeral directors around the country, and the types and numbers of plans you offer, the results will be different for every Independent. Our commitment is therefore to always have families at the heart of what we do, to be clear about the reasons behind our decisions, and to base that reasoning on good governance, ethical behaviour, and the views and interests of independent funeral directors as a group.

In that spirit we are currently sharing details of the improvements directly with the funeral directors who we work with, and I thank you all for the past year of engagement that took us to this point.

Regulation

The three legs of transparency – between families, your business, and Golden Charter – are important on their own merits, but they become vital in the context of regulation.

SAIFCharter was among those organisations who responded to the Competition & Markets Authority (CMA) consultation on its proposal to carry out a full market investigation into the at-need sector (see page 32). The CMA's Chief Executive has said that the authority believes "the full powers of a market investigation are required" given the issues it has already identified.

Those issues? They include a lack of online transparency, price increases without clear reason, "hard to explain" price differences in the supply chain, and consumer vulnerability. In so many areas, transparency is clearly some part of the solution.

These are not simple fixes, but they do share common ground. If every company with a stake in the funeral

profession can succeed in being more open in our own practices, with each other and with the families we work with, we will be providing a better service and taking significant steps to reduce the issues of "consumer detriment" that concern the CMA.

Constitution

While many of these issues will require work in the longer term, those SAIFCharter members among you have one additional action you can take over the coming weeks. SAIFCharter's consultation on its constitution, the rules by which its members abide, has just wrapped up. Now it is time to vote (see pages 10 and 34), ahead of the Extraordinary General Meeting taking place on 30 March during the SAIF AGM weekend, where the members' decision will be confirmed.

The changes proposed strengthen governance and introduce best practice. Many are directly related to developing regulation, so refreshing the constitution and abiding by its requirements are steps towards a fairer, more accountable and transparent way of working.

I hope you will get involved, and am confident these constitutional changes will help lead to a modern, vital and forward-thinking association. I look forward to working together to navigate the future of the profession in a changing world of regulation, co-operation, and above all transparency. ●

suzanne.grahame@goldencharter.co.uk

Reporter

SAIF AGM PREVIEW + PACE4LIFE UPDATE
+ SUPPORTING LOCALFUNERAL.CO.UK +
A UNIQUE GOODBYE + KEE CUP LAUNCH

SAIF Annual General Meeting 2019

Countdown to the SAIF AGM and Banquet Weekend

The 2019 SAIF AGM and Banquet Weekend is a chance for all members to come together and help shape the future of the profession.

A schedule is included below, and a booking form is on **page 30** of this issue of *SAIF Insight*.

■ **Thursday 28 March**
Golf tournament

■ **Friday 29 March**
12.30 - 14.00
Associates Lunch
(invitation only)

14.30 - 16.00
Speaker (tbc)

16.00 - 16.30
*Refreshments afternoon
and evening including
dinner at delegates' leisure*

■ **Saturday 30 March**
09.00 - 09.30
*Refreshments
and registration*

09.30 - 11.00
SAIF AGM

11.00 - 11.30
Refreshments

11.30 - 12.45
SAIF Charter Forum and EGM

13.00 - 14.30
*Buffet lunch and
refreshments*

14.30 - 15.30
*Meeting of the SAIFNext
Gen Group (20-40s
emerging leaders)*

■ **Banquet**
18.15
Drinks reception

19.30
Banquet meal

23.45 - 1.00am
Bacon and egg rolls

■ **Sunday 31 March**
10.00 - 11.00
*Installation
of Officers*

11.00
Refreshments

11.30
*End of AGM
Banquet weekend 2019.*

*Please note that these
dates and timings are subject
to change.*



SAIF Executive Committee Nominations
Nominees for a position on the National
Executive Committee can be viewed on **page 31**.

Packages

There are several different packages for members attending:

■ **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

All prices are per person. For more information, contact SAIF Business Centre by emailing info@saif.org.uk or calling 0345 230 6777.



Players of all levels sought for President's Golf Day at SAIF AGM

WORDS: BRIAN HART, SAIFINSURE

As in previous years and due to popular demand, the President's Golf Day will take place on Thursday 28 March at Crowne Plaza - Five Lakes Golf & Country Club, near Colchester, Essex. This will act as an excellent aperitif to the SAIF AGM Banquet weekend.

SAIFInsure will be hosting the event for the day and welcomes golfers of all levels to enter with prizes on offer for players of differing ability, to ensure that everyone gets a fair chance to win.

Exact tee off times and arrangements regarding

the format and meeting place will follow once there is an idea of numbers and those who wish to participate, but organisers do hope that as many of you as possible will be able to attend.

The cost of the round is £40 for the golf and includes bacon roll and coffee.



Contact Claire Day at SAIF by email claire@saif.org.uk or telephone 0345 230 6777 with your name, company name, email and handicap if you would like to take part.

SPECIAL 2019 AGM PREVIEW

Looking ahead to this year's official meeting

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Notice of Meeting

The National Society of Allied and Independent Funeral Directors gives notice that the Annual General Meeting of the Society will be held on:

Saturday 30 March 2019 at 9.30am

at

The Crowne Plaza Resort - Five Lakes, Colchester, CM9 8HX

For more information, contact the National Society Of Allied & Independent Funeral Directors, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB, call **0345 230 6777**, fax **01279 726300**, online saif.org.uk or email info@saif.org.uk

Show your support at the banquet

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?

This year, Alun Tucker F.SAIF 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

The 2018 banquet



include your sales literature in its conference packs, and acknowledge your company in an issue of *SAIFinsight* and on the menus.



For further information on sponsorship, please contact: Claire Day at the SAIF Business Centre by emailing claire@saif.org.uk

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

Turn to
page 30 for
the SAIF AGM &
Banquet Weekend
booking form

More details on the SAIF AGM weekend will also be available on the SAIF website by visiting saif.org.uk

SPECIAL 2019 AGM PREVIEW

> NextGen Meeting

Time: 2.30pm
Location: Crowne Plaza - Five Lakes, Colchester Road, Tolleshunt Knight, Maldon CM9 8HX

The 2019 annual SAIF NextGen will be held in the afternoon after the AGM at 2.30pm.

Organisers welcome all NextGen members, along with other SAIF members and associates, to attend. Daniel Ginder and Ross Hickton will be giving a short presentation, followed by a question & answer session hosted by Sarah Brodie around the topic of 'Two Sides of The Coin'. They will be discussing their experiences of taking over their family's businesses, both under different circumstances.

Tea, coffee and refreshments will be available.

This is an informal relaxed meeting with a smart casual dress code. After the discussion there shall be a chance to network with the NextGen leadership along with our other NextGen colleagues.

Birmingham funeral director takes on key role at global trade association

A leading independent funeral director from the West Midlands has been appointed to a key position at a global trade association which promotes high standards and learning among family-run firms.

Derek Case, owner of Mortons Funeral Directors in Birmingham, has taken on the role of European Chairman of Selected Independent Funeral Homes for 2019.

The post will see Derek, who has worked for

Mortons for some 40 years, preside over meetings of the global organisation at a time when the profession faces a unique set of challenges and opportunities.

The appointment comes as the organisation marks 100 years of serving independent funeral directors around the world.

Derek said: "Selected members are admitted to the organisation by invitation only following recognition of consistent high standards, so I'm incredibly honoured to



be the group's European Chairman in 2019.

"The funeral profession faces a number of challenges such as the change in funeral trends and new standards that come with regulation. By working together,

Notice of Extraordinary General Meeting

An Extraordinary General Meeting of SAIFCharter ("the Association") will be held at the Crowne Plaza Colchester Five Lakes, Colchester Road, Essex CM9 8HX, on **Saturday 30 March 2019 at 11.30am.**

The meeting will consider only the formal business as detailed below.

■ FORMAL BUSINESS

You will be asked to consider and vote on a resolution to approve the adoption of a new Constitution (as referred to below) to replace in its entirety the existing Constitution of the Association with effect from the passing of the resolution.

Under Clause 17 of the Constitution this requires to be effected by a resolution passed by a majority of not less than 75% of the votes cast whether in person or in advance by use of a voting form. **No other business will be considered by the Meeting.**

By order of the
Executive Committee
Julian Walker, Chair, SAIFCharter
1 Fleet Place, London EC4M 7WS



NOTES TO THE NOTICE OF EXTRAORDINARY GENERAL MEETING

■ PROPOSED NEW CONSTITUTION

The proposed new Constitution is available to access in the secure members' area of **www.saifcharter.co.uk**. If you are unable to access it please contact us as soon as possible and we will send you a copy.

■ VOTING

Notes on the different ways in which to vote and the timescales and other requirements which apply are available at **www.saifcharter.co.uk**

■ COMMUNICATION

Members who have general queries about the meeting or constitution should contact **secretary@saifcharter.co.uk** (no other methods of communication will be accepted).





Michael Schutt (left) congratulates Derek Case on becoming European Chairman of SIFH

we can ensure independent funeral homes are able to meet these challenges and continue providing outstanding care and support to bereaved families across the UK and Europe.”

He added: “The association will also play

a constructive role within the funeral profession at European level, as Brexit rolls on. There might be changes to international agreements and regulatory frameworks, but we’re determined that strong friendships will endure and sharing best practice will continue.”

Selected Independent Funeral Homes, which celebrates its centenary in 2018, exists to provide resources, solutions and support to independent funeral directors around the world.

Derek, who will chair meetings of the association in Luneberg, Germany, in March, and Marlow-on-Thames, England in June, takes over the role from Michael Schutt, of Seeman and Soehne in Hamburg, Germany. The handover took place at a ceremony at the Sheraton Grand Park Hotel in London.



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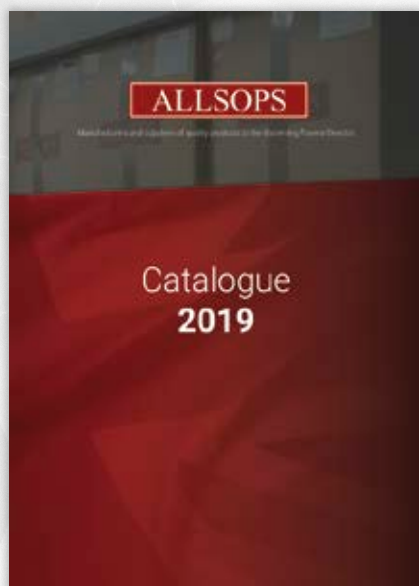
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'The right reasons': localfuneral.co.uk

One funeral director tells *SAIFInsight* what being a part of localfuneral.co.uk has meant for him

WORDS: ALLAN MENZIES, ALLAN MENZIES FUNERAL DIRECTORS

Why did you decide to participate in localfuneral.co.uk?

I decided to join as I would support localfuneral.co.uk rather than other companies who are not in this business for the right reasons.

How did you find the sign up process?

The sign up process was very simple and Rosie, our Area Business Manager from Golden Charter, was always on hand to help and answer any questions.

What would your advice be to those independent funeral directors who aren't sure if localfuneral.co.uk is right for their business?

I would advise any



Allan Menzies

independent funeral director to join the site to give families more options and also to help support localfuneral.co.uk

It gives us more exposure and a fair, unbiased range of choice for families.

How did the families who contacted you

find the process?

The process was very simple: I got an email and I responded to the details supplied and arranged the funeral on the back of them. Very, very simple even for the dinosaurs in this trade.

Based on your experience, are you planning to continue to use the localfuneral.co.uk service?

I will continue to use this service and hopefully the more independent funeral directors we can get on this forum the sooner we can stop using other companies not owned and operated on behalf of the independent sector.

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alzheimers.org.uk/inmemory



2019 and the ongoing donation of pacemakers

WORDS: BALASUNDARAM LAVAN,
FOUNDER OF PACE4LIFE

In 2019, Pace4life looks to build on the support of SAIF and wider supporters by building on its donations of pacemakers with another mission to Ghana currently being scheduled.

The funding of this and future trips has been made possible through the kind work SAIF supporters have all made to date in donating pacemakers previously held in your possession, as you moved to implementing Pace4Life's Pacemaker Consent Forms as part of your day to day process.

Hundreds of supporters have enrolled in Pace4Life's programme to date but new members and participants are welcome as your ongoing support is vital.

As such Pace4Life is extending its amnesty and will welcome any backlog of pacemakers or ICDS (implantable defibrillators) you have in your possession that do not have any patient consent or donation forms throughout 2019.

Please kindly note, however, that we only accept pacemakers and ICDS. We have over the course of our amnesty received many

devices, however, alongside these we have found a number of things that we do not accept. This includes glasses, syringes, batteries, remote controls, hearing aids, insulin pumps, nails, scalpels, needles, keys and even a sink plug. Many of these items either belong in clinical waste or should be donated to other causes, for example, spectacles to your local optician for reuse in the developing world.

Pace4Life thanks you for your support to date, it has made our goal a reality. The ongoing donation of pacemakers has helped create a stockpile of pacemakers for reuse while the damaged and expired pacemakers continue to be recycled for the precious metals (up to £1 per unit), which provide vital funds to Pace4Life for the future.

Pace4Life looks forward to a prosperous 2019 and your ongoing support.



If you have any questions, feel free to email lavan@pace4life.org or to learn more please visit www.pace4life.org to find out the latest developments as and when they happen.



Examples of devices and materials that Pace4Life does not accept, but has received

▲ A note from SAIF:

SAIF is delighted to work with Pace4Life. To find out more about the work of Pace4Life and the recycling of pacemakers, visit the SAIF members' page.

As a funeral director, how can you help?

1. Gain consent from the family. Use the Pacemaker Donation Form on the SAIF website.
2. Follow the Pacemaker Recovery Instructions
3. Make a note of the deceased's name and pacemaker registration number (printed on the pacemaker)
4. Pack the pacemakers and donation forms in a cardboard carton, or large padded envelope with sufficient cushioning, and send to: Pace4Life, c/o Anstey & District Funeral Services, Talbott House, Leicester Rd, Anstey Leicester LE7 7AT.
5. Email John Kersley at Advance Sales UK on advancesalesuk@aol.com with the heading 'Pacemaker Collection Please'

Packages up to 10kg in weight are £10, plus fuel surcharge at 10% and VAT, giving a total cost of £13.20 anywhere within the UK.

Visit saif.org.uk for more information on Pace4Life and the process of reusing pacemakers and how you can help.

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A unique way to say goodbye

Every funeral is a special celebration of life. For Humanist Ceremonies™, funeral tributes are unique, and sometimes a family will suggest an idea to make their farewell even more personal and truly 'one of a kind'.

Humanist celebrant Nick Pineger recently conducted a ceremony which was original, inclusive and exceptionally moving.

"When I met the family, they said they wanted everyone to be invited to tie a ribbon on the coffin handles. I was a bit worried about the time it would take as they expected about 50 people to attend. However, the family had planned ahead and made a 60-minute booking, which ensured plenty of time for a 30-minute ceremony and the ribbon-tying," said Nick.

Pre-cut ribbons were included in the printed order of ceremony, and a suitably long piece of music selected.



Nick Pineger



At the appropriate time, Nick invited the congregation to follow the family to tie their own ribbons to the coffin handles. Nick said: "The really lovely

aspect was the chatting, the smiles, the interaction of family and friends as they came up to do this. There was a real buzz in the air that is not at all usual in the crematorium. It carried on as people slowly returned to sit. It was a very beautiful and uplifting moment in a beautiful ceremony. I almost felt sorry that I had to stop the music and return to the script."

Humanists UK qualified and accredited celebrants create and conduct individually crafted non-

religious funerals, following a tradition of members delivering humanist ceremonies since the 1890s.

"We have a long, proud tradition of delivering bespoke funeral ceremonies," added Isabel Russo, Head of Ceremonies at Humanists UK, "and it is very rewarding to bring meaningful creativity into the crematorium. Our ceremonies are inclusive, and while our celebrants don't lead or join in acts of worship, they are happy to accommodate silent time for reflection and prayer. And, like the ribbon-tying in the ceremony Nick conducted, our celebrants are always open to families' inspirational and unique suggestions for their own personal tributes."

MEMBERSHIP UPDATE

FULL MEMBERSHIP PENDING

Sarah Grainger/
Gary Grainger
Sincerity Funerals
18 Birches Barn Road
Wolverhampton
West Midlands
WV3 7BW
Previously advertised on website.
Close date: 4 February 2019

Michael G Ryan/
Louise Ynwell
Michael G Ryan Son and Daughters Ltd
106-108 Malpas Road
City of Newport
South Wales
NP20 5PL

Michael G Ryan Son and Daughters Ltd (branch of above)
302 North Road
Cardiff
South Wales
CF14 3BN
Previously advertised on website.
Close date: 12 February 2019

Heather Goward/
Aidan Goward-Pearce/
Marina Goward
Gowards Funeral Service Ltd
40 Bridge Street
Fakenham
Norfolk
NR21 9AY
Previously advertised on website.
Close date: 18 February 2019

PROBATIONARY MEMBERSHIP PENDING
Lorraine Murphy/
Michael Murphy
DTS Merseyside Ltd t/a Owens Funeral Services
15-17 Liscard Village
Wirral
Merseyside
CH45 4JG
Previously advertised on website.
Close date: 18 January 2019

ACCEPTANCE INTO FULL MEMBERSHIP (SCOTLAND)
Alex Little

Alex Little
Funeral Directors
296 High Street
Fife
Scotland
KY8 3EJ

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP
Kevin Cobbold/
Ann Cobbold
Kevin Cobbold
Funeral Services Ltd
109 Cromer Road
Norwich
Norfolk
NR6 6XW

FULL MEMBER BRANCH CLOSED
Mr P Rice
Peris Rice
t/a Carmarthen
Funeral Directors
25 Meysydd - y - Coleg
Carmarthen
Carmarthenshire
SA31 3GR

Mr P Rice
Peris Rice -

Chapel of Rest
Cemetery Lodge
Cemetery Road
Elim Road
Carmarthen
Carmarthenshire
SA31 1TX

Williams & Lowe Funeral Directors Ltd
49 High Street
Sandbach
Cheshire
CW11 1AL

Averil Phillips & Family
Funeral Directors
87 Rockingham Road
Kettering
Northamptonshire
NN16 8LA

Hey Funeral Service (Branch of Joseph A Hey)
3 Hyde Park Road
Leeds
West Yorkshire
LS6 1PY

FULL MEMBER NEW BRANCH
Peris Rice Carmarthen
Funeral Director
Carmarthen Chapel of Rest

Royal Oak
Old Saint Clears Road
Johnstown
Carmarthen
SA31 3JF

Laurence Jones
Funeral Directors
12 Stanley Lane
Eastham
Wirral
CH62 0AG

Cockwells Funeral Service
Holy Cross Church
Tan Y Groes Place
Port Talbot
SA13 2UY

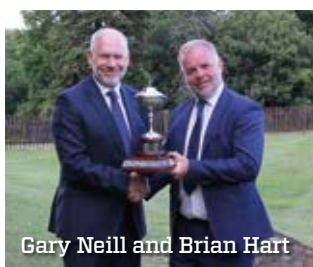
FULL MEMBER CHANGE OF DETAILS/ADDRESS

CHANGE OF BRANCH NAME:
Gary Staker Funeral Services Ltd (Branch of William Purves Funeral Directors Ltd)
80 South Street
Shiremoor
Newcastle

All welcome at the Kee Cup

WORDS: GARY NEILL

25 years ago, funeral director Gary Neill, with Peter Bowden and Brian Hart (SAIFInsure), decided to create a golf competition. The Ryder Cup style event features funeral directors vs trade suppliers. This was also the birth of SAIFInsure, one of the most successful funeral director's insurance schemes, which was a new venture. There is no doubt that SAIFInsure benefits funeral directors with excellent cover



Gary Neill and Brian Hart

at very competitive costs. The competition was initially called the SAIFInsure Cup and through participation many friendships have been formed, nicknames have evolved, and many business deals have been done.

It is unusual for anything to last so long and there has been so much fun, with various traditions created along the way and more than £20,000 raised for charity, all led by the skill of the worst golfer ever – Brian (Augustus Gloop) Hart, the Finemaster. In 2003, the SAIFInsure Cup was renamed the Kee Cup, in memory of the late Gordon Kee, co-founder of Golden Charter.

This year, to celebrate 25 years of the SAIFInsure and SAIF relationship, the event is being held at the world-famous Turnberry Resort, Ayrshire, Scotland.

The competition is open to



Who will win this year's tournament?

any SAIF funeral director or trade supplier. It is an inclusive event and everyone is very welcome to play, regardless of ability.

The three-day event, from Monday 13 May to Wednesday 15 May, consists of three nights' accommodation, three rounds of golf, team kit, three dinners, one being at a local fish restaurant, and the final

one being a presentation gala dinner. There are several spaces still available and organisers are also looking for sponsorship for some little extras.

✓ For more information, contact Gary Neill (funeral directors' team) gary@drobinson.co.uk or Brian Hart (SAIFInsure) brian@saifinsure.org.uk

NE27 OHS
(Formerly Affordable
Family Funerals Limited)

CHANGE OF BRANCH NAME:

Mr Nick Davis
**Watson and Bell
Services Ltd**
63 Cornwallis Avenue
Canterbury, Kent
CT3 3HG
(Previous Co Name
T Davis & Son)

FULL MEMBER CHANGE OF OWNERSHIP

Mr D Evans
(Prev Laura Medhurst)
R Medhurst
Vine House
Hartfield
East Sussex
TN7 4AD

FULL MEMBER NEW BRANCH (SCOTLAND)

Mr M Porteous
**Porteous Funeral
Directors Midlothian
Ltd**
91 Clerk Street

Loanhead
EH20 9RE
(Previous name
Bonnyrigg FD)

Mr S Stevenson
**William Purves
Funeral Directors Ltd**
95 Tom Morris Drive
St Andrews
Fife, KY16 8EL

FULL MEMBER CHANGE OF DETAILS/ ADDRESS (SCOTLAND)

Mr M Porteous
**Porteous Funeral
Directors
Midlothian Ltd**
60 High Street
Bonnyrigg
EH19 2AB
(Previous name
Bonnyrigg FD)

**ASSOCIATES
CHANGE OF
DETAILS/
ADDRESS
Funeral Service
Journal (FSJ)**
Heritage Studios

1 Easting Close
Worthing
West Sussex
BN14 8HQ

Eulogica Ltd
1B Arundel Road
Chapelton
Sheffield
S35 2RB

Cloudberry FMS
Woodwater House
Pynes Hill
Exeter
EX2 5WR
(Previously Cloudberry
Funeral Management
Ltd, Leewood House,
Fitzroy Road, Exeter
EX1 3LJ)

**FULL MEMBER
NOT RENEWED**
Mrs S Hearnden-Smith
**Hearnden-Smith
& Daughters**

274 Uxbridge Road
Pinner
Middlesex,
HA5 4HS

**Hearnden-Smith
& Daughters
(branch of the above)**
40 High Street
Harefield
Middlesex
UB9 6BT

**Charlotte Graham
& Daughters**
8 Green Road
Broughton Astley
Leicester
LE9 6RA

**ASSOCIATES
NOT RENEWED**
Mr T J Hitchman
Funeralmap Ltd
29 Broadhurst Grove
Basingstoke
RG24 8SB

**NO LONGER A
MEMBER FIRM**
**R Arnold Family
Funeral Service Ltd**

38 High Street
Sutton on Sea
Lincoln
Lincolnshire
LN12 2HB

**R Arnold Family
Funeral Service Ltd
(branch of above)**
17 West Street
Alford
Lincolnshire
LN13 9DG

**R Arnold Family
Funeral Service Ltd
(branch of above)**
80A Seacroft Road
Mablethorpe
Lincolnshire
LN12 2DU

**R Arnold Family
Funeral Service Ltd
(branch of above)**
57 Newark Road
Lincoln
Lincolnshire
LN5 8LS



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



SECURING INDEPENDENTS' FUTURE RETURNS

Golden Charter Ltd and The Golden Charter Trust have completed their annual review of funeral plan growth rates. The SAIFCharter Executive has accepted the recommendation, shared by the Board in December, to continue to set growth rates based on long-term Consumer Price Index (CPI) applying at the time of review. At the time of the agreement, the prevailing rate confirmed for 2019/20 was 2.4%.

As ever, this new rate, which comes into effect in April, takes into account both Trust performance and the wider environment. Like last year, the same growth rate will be applied to both Independent Way and Golden Charter set plans.

Golden Charter CEO Suzanne Grahame explained: "Once again, in the coming year, the objective is to pay long-term forecast CPI as a minimum, and, of course, additional maturity bonus payments will again be added to maturing plans for SAIFCharter and Premier members."

"Last year, after discussion with Trustees and with

the encouragement of the SAIFCharter Executive, Golden Charter chose to moderate the growth on Independent Way plans. The guiding aim remains that the Trust be fully funded for the foreseeable future, and the renewed growth rates reflect that continuing policy."

Aligning the Independent Way and Golden Charter set plan sub-funds last year aimed to

ensure continuing security for those independent funeral directors who will carry out the funerals. Since then, investment conditions have remained broadly favourable, and The Golden Charter Trust remains more than 100% funded with overall

net assets exceeding £1 billion. The Trust therefore remains confident that these aligned growth rates continue to be the best way to provide Independents with security. ●



If you would like more information on The Golden Charter Trust, please visit www.goldenchartertrust.co.uk

	2018/ 19	2019/ 20
Independent Way	2.5%	2.4%
Golden Charter set plans	2.5%	2.4%

What does the future hold?

The full impact of Brexit on the funeral profession is unknown but adapting to change will be key. Here RBI Operations Director Fiona Greenwood is looking ahead to life outside of EU membership in this special opinion article.

“Rowland Brothers International was already at the heart of worldwide funeral repatriation before the UK joined the EU. During 45 years of EU membership, we never lost sight of the fact that rules and regulations can, will, and do change. A flexible approach ensures the profession can embrace variations and adjust processes quickly to comply with any requirements which may come into force.

“As yet, we don’t know for sure how Brexit will affect any business, but we can speculate that the most likely areas in funeral repatriation are customs and security procedures and Value Added Tax. VAT varies from one country to another in the EU. Rates and existing invoicing arrangements could change,

“CONTINUITY OF SERVICE IS VITAL IF ANY CHANGES ARE ENFORCED”

and as a result total repatriation charges could be affected. The big question around VAT is if it would need to be paid in the originating country, thus increasing costs. Protocols for the repatriation of mortal remains vary throughout the EU, and if we exit, any movement towards a standard protocol across all countries seems unlikely. Additional time at the airport can be built in, and continuity of service is vital if any changes are enforced, so we need to be ready to implement any new requirements across the business, in terms of airport protocol, flights, customs, or paperwork.

“Client expectations, timelines and communication now are significantly

different from expectations when we joined the EU. Over many years of global repatriation, provision has expanded to meet the needs of adventurous holidaymakers, expats, business and leisure travellers, and many British and EU families living and working across Europe. With the rapid advancement of social media, families can access information quickly, which impacts on client expectations and communication.

“Like funeral professionals across the country, we regularly examine our own procedures to ensure we are offering best practise, best service and best value to our clients, from beginning to end of the process. As a profession, funeral directors have adapted to changes in many funeral protocols at home, and embraced diversity in their local communities. Change may be unwelcome but can be good. We’re ready to absorb any new protocol which affects any part of repatriation to or from the EU, with minimal disruption and maximum reassurance.” ●

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NEW MEMBER



LOCAL MATTERS

Alex Little Funeral Directors is a family-owned and run business working hard to maintain respect and dignity in the funeral profession.

Alex Little is an experienced, fully qualified funeral director who started his own business in July 2016. Born and bred in the Methil area, Alex is highly respected in the community and prides himself in providing a professional, reliable and dedicated service to all.

As the business grew Alex employed Davina Douglas in April 2017. Davina, a fully qualified funeral arranger with 13 years' experience in the profession, was also born and bred in the area and is committed to providing the best service that she possibly can to families dealing with bereavement.

The business grew from strength to strength when Alex recruited Anne Kilgour in October 2017.

Anne, who was also born locally, was new to the profession and received in-house training. Anne is a natural and has proved to be a valuable team member who is valued and respected by both the team and the clients in their care.

Alex said: "We believe that every

funeral should be different to reflect the life of the individual in our care.

"Feedback from families has indicated it can be very reassuring and comforting to be looked after by local people with whom they are familiar and can trust. Many families said this made the process so much easier and felt reassured that matters were being dealt with by professionals in an empathetic and confidential manner. This has been evident by the volume of return business that we deal with."

The family firm is committed to supporting local businesses whenever it can and strives to support local charities.

Alex added: "We have been proactive in collecting and donating Easter

eggs and selection boxes for local children's charities each year, and welcome families into our funeral home on Mother's Day and participated each year in the Macmillan Biggest Coffee Morning.

"Our mission is to ensure excellence in the standard of care that we provide for the deceased and their families while offering a value for money service. We are privileged to serve the people of the Levenmouth area and proud to be welcomed to membership of the Society of Allied and Independent Funeral Directors." ●

“WE ARE
PRIVILEGED
TO SERVE THE
PEOPLE OF THE
LEVENMOUTH
AREA”

Alex Little

New Associate Member

MAKING A DIFFERENCE

The Natural Burial Company provides beautiful, natural burial grounds in secluded meadows and woods to all within society. Key to its ethos is ensuring quality, environmentally friendly burials for much less than the cost of many traditional cemeteries and crematoria. Special emphasis is placed on ensuring that all client, funeral director and celebrant needs are met. Only one service a day is held at each burial ground, so time is never an issue, and free refreshments are provided.

The company currently operates from three burial grounds: Prestwold, near Loughborough, Scraptoft, Leicester and Wrotesley Park, Wolverhampton, with others opening shortly.

Christopher Doggett, Managing Director, said: "As an experienced funeral director I understand the importance of providing exceptional services to the bereaved and all visitors to our burial grounds. We have a duty to the environment and to the communities we serve and are passionate about working with all to make a difference."

The Natural Burial Company also hosts the annual **Prestwold Hall Bereavement Awareness Day**. This is a free public event aimed at helping to break the taboos surrounding bereavement and death in a relaxed, friendly environment. Professionals from all aspects of bereavement and funeral services are invited to attend, exhibit and conduct

presentations or workshops. Contact The Natural Burial Company for further details.

Christopher and his team are keen to help and support funeral service professionals. Contact Christopher on **0116 222 0247** or at **info@thenaturalburialcompany.com** to arrange an information pack, visit, or colleague development presentation.





CIVIL CEREMONIES RATED 'OUTSTANDING' BY OFSTED

Celebrancy training provider gets top marks in its first-ever inspection

Civil Ceremonies Ltd, who offer a nationwide service to train and develop celebrants to carry out a range of ceremonies across the UK, has been rated by Ofsted as 'Outstanding' in all five performance categories observed.

The inspection in November was the company's first-ever by the national body, which reports to Parliament and is responsible for ensuring the highest of standards in the provision of education and skills.

Set up in 2002, Civil Ceremonies has been responsible for the training and qualification of more than 1,000 new celebrants.

It is the only provider of such training in the UK that offers funding for the skills through Advanced Learner Loans, a non-means-tested Government scheme similar to a student loan, and operated via the Student Loans Company.

Based in Burton Latimer, Northamptonshire, Civil Ceremonies was found by the three inspectors to be Outstanding in five categories:

- Effectiveness of leadership and management
- Quality of teaching, learning and assessment
- Personal development, behaviour and welfare
- Outcomes for learners
- Adult learning programmes

Anne Barber, Founder and Managing Director of Civil Ceremonies Ltd, said: "We are thrilled to receive this official recognition from Ofsted. We may only be a small team but this 'Outstanding' mark demonstrates how we can compete at the highest level on the quality of our training.

"Over the past 17 years, we have seen a huge increase in demand for places on our training schemes, fuelled by the popularity of celebrant-led funeral ceremonies. We are proud those we have trained are now

contributing week-in, week-out to helping families arrange funerals that are really personal and meaningful. I hope our Ofsted result enables us to go from strength to strength and have an even greater impact in the years to come."

In the Ofsted report issued following the inspection, Civil Ceremonies was commended for aspects including:

- A detailed business plan that has a clear focus
- Training staff with very good sector knowledge and experience
- Very well-designed training programmes with excellent information, advice and guidance for learners
- Giving learners a very good understanding of British values, social inclusion and equality and diversity
- Managing its distance learning programme scrupulously

The inspectors referred to the way celebrants discussed their pride and satisfaction in helping families at funerals.

As well as its 12 trainers, Civil Ceremonies has a four-strong administration team working behind the scenes to help learners achieve. It offers two national qualification Level 3 Diploma courses, one in funeral celebrancy and one in wedding and family celebrancy with training in two parts, distance learning and a residential week.

Many people successfully complete both courses and the Ofsted inspectors looked carefully at the success rates of those taking the qualifications as well as the rates of people starting their own business as self-employed celebrants, following the training.

Anne is delighted that celebrants stay in touch and the company offers ongoing support for as long as celebrants need it. Celebrants often refer to the training as 'life-changing'. A 2018 trainee said at the end

of his training: "I am now reflecting on the whole course. The telephone conversations initially then the application process, the distance learning, study and hard work. I feel that what I have done is something special and that makes me proud. It has definitely made an impact and a difference in my life. In turn, and in time, the benefit of the training will help me to make an impact and difference to the lives of bereaved people. Thank you."

For the past two years, Civil Ceremonies has also run the National Convention for Celebrants incorporating the National Celebrant Awards. Celebrants attend from all over the UK and the next Convention is in August 2019.

Anne added: "People may not realise just what it takes to become a fully-trained celebrant, but we are seeing an increased interest in the role from applicants in this country and from overseas. Becoming a celebrant offers either a full or part-time source of income plus gives immense joy, pride and fulfilment for the celebrant knowing they have enabled people to have a really personal ceremony, remembering a loved-one in the way they wish at a funeral. We can train people in this important new profession and they can receive funding from the Government to gain the essential skills through the training."

Skills learned and developed during Civil Ceremonies' training include meeting with clients, creative ceremony writing, delivery skills and setting up a self-employed business. These are achieved through a wide variety of training methods including distance learning, tutor sessions with discussion and questioning, videos and role play. ●

The full Ofsted Report can be viewed here: <https://files.api.ofsted.gov.uk/v1/file/50049099>

Anne Barber





BEING DIGITALLY AWARE AND SAFE

Digital safety: Keep your
digital identities safe

WORDS: CARL NG, FUNERALTECH

This is a digital age marred by a digital way of doing things and digital lifestyles. Internet platforms are taking over our lives where most personal information is stored digitally. Its penetration is growing day by day and so are the cases of cybercrime. A major concern is the increasing cases of identity theft. This crime does not discriminate. Instead, this generation has made everyone realise that any bit of information is just as essential. Personalised information has remained the biggest target of cybercrime where people with malicious intentions take the opportunity to misuse information for various ill reasons. Our ultimate goal as we go into an era characterised by digital

identities is to stay safe and adopt techniques that can help us achieve that.

First, have a clear understanding of the risks involved¹. Every one of us is a potential target regardless of the type of activities we take part in. It is always important to note that the digital world is inhabited by all types of individuals and not necessarily those that agree with our lines of thought. Criminals waiting to pounce on satisfactory identity profiles are out there and are waiting for that precise moment when they can lay hands on personal information. Being clear-eyed may come in handy for us to combat such individuals while also understanding the benefits of digital security and the privacy risks.

The software we use will always have

“ENABLING
AUTOMATIC
UPDATES
SHOULD BE
THE WAY TO GO
TO GET RID OF
MOST OF THE
VULNERABILITIES
ATTACKERS
MAY USE”

Carl Ng



2019 DATES FOR YOUR DIARY

Plan out your year with these meetings and events

SAIF Executive Meeting

20 March 2019
19.00
Stansted Airport

North East Regional Meeting

30 April 2019
19.30
Washington

SAIF Executive Meeting

8 May 2019
10.00
Stansted Airport

Devon Regional Meeting

21 May 2019
19.00
Tiverton

NFE Weekend

7 June 2019
19.00
Warwickshire

SAIF AGM Banquet Weekend

29-31 March 2019
Crown Plaza Resort
Colchester, Maldon

Yorkshire Regional Meeting

1 May 2019
19.00
Doncaster

Northern Ireland Regional Meeting

8 May 2019
19.00
Belfast

Wales Regional Meeting

22 May 2019
19.00
Pencoed (S.Wales)

North West Regional Meeting

25 June 2019
19.00
Haydock



flaws. However, this can be addressed by installing regular updates for all the applications that we deploy in our daily activities. This is one of the techniques that has proven essential in sealing all the gaps or vulnerabilities that attackers take advantage of. Leaving software unpatched is like leaving gateways open for criminals to use. Enabling automatic updates should be the way to go to get rid of most of the vulnerabilities attackers may use. Moreover, phishing emails with suspicious links should never be responded to since hackers have resorted to that tactic as an easy way to steal personal information.

Information technologies have continued to be woven into our societal setup. The internet is also going to levels no one ever

imagined². The types of attacks that were recorded in the past are not in any way similar to those we witness today. They have evolved into sophisticated techniques requiring a great deal of vigilance. We should always be open to finding new and secure ways to navigate the internet and ensure that the safety of our digital identities remains at the top of our minds. Additionally, we should always utilise the following measures to keep digital identities safe:

- Understand the risks involved
- Install regular updates for all applications you use
- Do not respond to phishing emails
- Never share personal information with strangers over the internet and websites you are unfamiliar with

- Lastly, if you wouldn't do it face to face – don't do it online ●



For more information, please contact
Carl Ng.

Call: 01279 755081
enquiries@funeraltech.co.uk
www.funeraltech.co.uk

1 JACOBSON, DOUGLAS, AND JOSEPH IDZIOREK. COMPUTER SECURITY LITERACY: STAYING SAFE IN A DIGITAL WORLD. CHAPMAN AND HALL/CRC, 2016.
2 MARSH, ABIGAIL, LORRIE FAITH CRANOR, AND JULIE S. DOWNS. EXPERTS' VIEWS ON DIGITAL PARENTING STRATEGIES. TECHNICAL REPORT CMU-CYLAB-17-002, CARNEGIE MELLON UNIVERSITY, 2017.

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

Kent/Sussex Regional Meeting

3 October 2019
19.00
Tunbridge Wells

Wales Christmas Dinner

29 November 2019
19.00
Pencoed



**30
OCT**

Executive Meeting

18 September 2019
10.30
Stansted Airport

Surrey Regional Meeting

2 October 2019
19.00
Leatherhead

Education Day

30 October 2019
09.30
(Leics TBC)

Executive Meeting

27 November 2019
10.00
TBC

For more information visit
saif.org.uk

77%

OF FUNERAL
DIRECTORS SAID
THEY HAVE ACCESS
TO A WOODLAND
BURIAL SITE*

26%

GROWTH IN
ENVIRONMENTAL
OR WOODLAND
FUNERALS BETWEEN
2016 AND 2017*

*SUNLIFE'S COST OF DYING REPORT 2017

WHAT MORE FITTING WAY TO COMPLETE THE CYCLE OF LIFE?

WORDS: TIM POWER

Until very recently to be an environmentalist was to be a radical, but now it's mainstream. Growing awareness of issues such as climate change, recycling and the impact of plastic waste on marine life – thanks to David Attenborough's *Blue Planet II* documentary – means most people know how their actions affect the environment... and want to minimise their impact.

Many organisations, including funeral directors and suppliers to the profession, are keen to do their bit and provide environmentally friendly choices for consumers. Indeed, for the funeral profession it's never been a fad or fashion, but part of a truly personalised service that meets the needs of the families they serve.

In part one of our review of the 'green' funeral market, we look at the recent growth of woodland burials, and how different sites help meet the environmentally friendly requests of families as well as provide a

beautiful natural setting for their loved ones.

According to SunLife's *Cost of Dying Report 2017*, the number of eco, environmental and woodland funerals has increased over recent years. In 2016, funeral directors in the survey reported just one in 14 (7.2%) funerals were eco, environmental or woodland funerals; in 2017, the number increased to one in 11 (9.1%) – a growth of 26%. Many woodland burial sites have been developed over the years to supply local needs. These include meadows converted to cemeteries by land owners, funeral directors purchasing their own woodland, and the emergence of large-scale fully integrated woodland burial site developers. Some are dedicated to natural burials that adhere to strict environmental standards, while others offer a range of burial options that have at least a minimal effect on the environment.

To qualify as a 'natural burial' a funeral must have no impact on the environment. Cremation (which uses fossil fuels) and embalming (which uses chemicals) of the body is not acceptable. The grave must be hand dug to a single depth, and the coffin must be made of biodegradable material such as recycled paper, cardboard, wicker, willow, banana leaf or bamboo. However, shroud burials are also encouraged.

The graves are not marked with a headstone, but in many woodland cemeteries a tree sapling can be planted over the grave.

The Natural Burial Company specialises in natural burials

at its three woodland and meadow locations in the Midlands. Managing Director Christopher Doggett said: "While burial is more environmentally friendly than cremation, we further develop this process by requesting the deceased is not embalmed, using environmentally friendly coffins and shrouds, digging all graves by hand and at single depth only. Although our natural burial grounds do not have traditional headstones, graves can be planted with a tree to create a natural, living memorial and marked with a post and simple slate plaque engraved with an appropriate inscription.

"The burial ground is managed to the minimum to allow nature to thrive and, once the burial ground is full, the area will be returned to nature to protect the greenbelt and ensure woodland is available for all to enjoy. What more fitting way to complete the cycle of life?"

The burial grounds conduct only one service a day to allow plenty of time for a funeral event to be personalised, and recent funerals have included live music concerts, picnics and various other bespoke celebrations. Christopher added: "Word of mouth and personal experience also play a major role in attracting people to natural burial. In many cases those who have attended funerals then request information themselves when they compare a natural burial, the personalisation of the service and the beautiful surroundings to traditional funeral service locations."

One of the UK's first woodland burial sites was created 20 years ago at Colney, Norfolk, by a funeral director, and today is owned by GreenAcres which now has six large sites, four around London, one in Norwich and one in Merseyside.

GreenAcres Chief Operating Officer Andy Tait has seen demand grow over the past 10 years. This is in line with a general increasing awareness of environmental issues, but he said it is mainly driven by the growing popularity of personalised funerals where people are looking for a different experience.

Andy said: "The current woodland burial market is generally dominated by individuals who have a small plot of land or a meadow in a rural area, so we are very much the exception to the rule in this sector as we have large acreage woodland sites with integrated facilities to hold a wide range of funeral services."

While GreenAcres has good environmental credentials – buildings are constructed from sustainable timber, electricity is supplied from a renewable energy source and all waste is recycled or composted – it does not consider itself a 'natural burial' provider as it caters for cremations also, and this is where it sees the growth coming from. He explained: "While we do perform natural burials at our sites we are focused heavily on our cremation services offering. With our woodland halls and bespoke services we can provide a beautiful send-off for our families in a much more relaxed and flexible manner than can be achieved in a busy crematorium."



GreenAcres provides a wide range of options for burial and cremated remains in its woodland settings, from woodland plots and lawn graves to options for scattering ashes and interment with features.

“A woodland grave would typically be a plot in a circle around a tree, but if families prefer something more exclusive, then we have the option for them to choose their own tree. Our Prestige options include Family Trees and Private Gardens for multiple members of a family, as well as Living Memorials, where ashes are mixed with the root ball of a tree sapling.

“With our recent partnership with the Kemnal Park site in south-east London, we can now offer traditional headstones and kerb sets for burials, but it looks nothing like a traditional cemetery as carefully landscaped hedges and trees hide the gravestones.”

The 25-acre Herongate Wood burial site in Brentwood, Essex, is different from many other woodland burial sites as it was developed by a local funeral director. Adam & Greenwood bought the site in 2003 to offer its customers a more pleasant place of rest for their loved ones. The firm was also concerned about the erosion of natural habitats in the local area by developers.

Senior Manager Lorri Turner explained: “We felt that too many green spaces were being taken up for housing so we wanted to protect these beautiful Essex fields and meadow for the future. That’s how we joined the natural or ‘green’ burial movement: it allowed us to create a cemetery from very much a blank canvas to provide both ‘green’ and traditional funerals while also preserving some of the existing countryside and habitat for future generations.”

A Hall of Remembrance has been built to provide a venue for personalised funeral services for burial or cremation and there is a patio area overlooking a pond, which is popular for outside funerals in the summer.

Like other woodland cemeteries there is a commitment to minimise impact on the environment with a restriction to one person per plot and remembrance items limited to a granite plaque or vase.

There is a tree-planting programme across the site and a long-term plan to create new woodland to provide a haven



Herongate Wood features a tree planting programme

“OUR AIM IS TO CREATE A TAILORED AND BESPOKE FUNERAL SERVICE WITH AN UNHURRIED FEEL IN A BEAUTIFUL AND TRANQUIL SETTING”

Lorri Turner, Herongate Wood

for wildlife. Lorri added: “Our aim is to create a tailored and bespoke funeral service with an unhurried feel in a beautiful and tranquil setting.”

The growth in woodland burials looks set to continue, but may be tempered in some areas – the recent SunLife report suggested the increasing popularity of woodland burials is putting pressure on the limited number of sites. In 2017, 77% of funeral directors said they have access to a woodland burial site, down from 82% in 2016 and 90% in 2015, but up considerably from 60% in 2014.

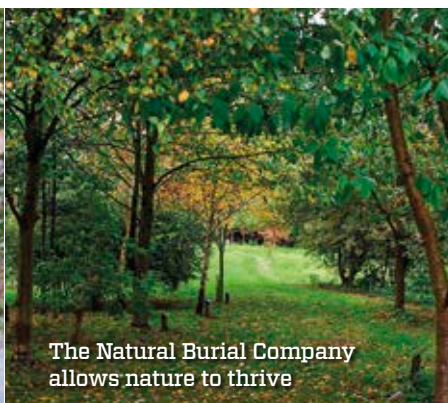
GreenAcres certainly sees woodland burials as a growing part of its business as it is looking to expand beyond London. The Natural Burial Company also sees potential for growth, as Christopher explained: “We are currently assessing the areas where there are insufficient natural burial grounds and will be looking to open additional sites to meet public demand.

“Our expectation is that funeral services will continue to be increasingly personalised and there will be greater demand for environmentally friendly services.

“Eco-friendly coffins in particular are becoming increasingly popular and it is clear that many funeral directors are offering a wider range of environmentally friendly options and services. As with many aspects of funeral service, change may be slow, however, there are clear signs that such products and services are becoming increasingly mainstream.” ●



Funeral horses at GreenAcres' Colney site



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Looking forward to the SAIF AGM

WORDS: ALUN TUCKER

For the months of January and February, the role of National President is relatively quiet but I appreciate that cannot be said for most of you involved in the day to day running of a funeral business.

The past month or so has also been very busy for those who have been compiling SAIF's response to the CMA report.

With a response date of 4 January, I recommended, at the last Executive meeting, that we seek an extension which, surprising to many, we were granted.

Throughout the Christmas period, Terry Tennens and Joe Murren worked tirelessly on members' behalf to formulate a SAIF response. Terry and Joe were ably supported by Paul Allcock, Sean Martin, Joseph

Barsby, Andrew Smith, Judith Dandy and Liam Roberts and SAIF's submission was completed for the extended date.

We now await further response from the CMA.

On behalf of the membership, I extend a sincere thank you to those involved in preparing this document, I'm sure your efforts are greatly appreciated by all.

My time as President is almost at an end and thoughts are now turning to the Annual General Meeting and Banquet which will be held at Crowne Plaza Five Lakes Resort, near Colchester, at the end of March.

Please make every effort to attend. You can be assured of a warm welcome and the usual mixture of business and social networking with a few laughs along the way. I hope to see you there!

ASSOCIATES: TAKE A LOOK BACK

SS MORRO CASTLE

BY CLIVE PEARSON, PAST PRESIDENT, BRITISH INSTITUTE OF FUNERAL DIRECTORS

While we are all familiar with the final voyage of *Titanic* and how the lack of lifeboats contributed to the huge loss of life, few are familiar with the final voyage of the *SS Morro Castle* which began on 5 September 1934. The outcome of this disaster resulted directly in greater attention to onboard fire drills, automatic fire doors and the use of fire-retardant materials.

By the morning of the 7th, the winds had increased, and intermittent rains had begun. That evening Captain Robert Willmott had dinner delivered to his quarters. After complaining of stomach pain he died of an apparent heart attack, although a conspiracy theory was that he was in fact poisoned. Command of the ship therefore passed to Chief Officer William Warms.

Early the following morning, around 2.50am, a fire was detected in a storage

locker on the B deck. While the cause of this fire was not established, one theory was that a wireless worker on board the ship started the fire as he was unhappy with his employers, or that someone had paid him to start it so the ship company could claim the insurance money.

Within 30 minutes of the fire starting the *Morro Castle* was engulfed in flames, in part due to the elegant but highly flammable veneered wooden surfaces and also the flimsy fire doors.

As conditions grew steadily worse, the decision became either jump or burn for many passengers. While most chose to jump, the lack of instruction by the crew on how to hold on and use the life jackets caused many to drown.

By mid-morning the ship was totally abandoned, and its burning hull had drifted ashore, coming to a stop off Asbury Park, New Jersey. Small boats and planes had been dispatched to find

survivors, but it soon became apparent that there was a huge loss of life as dead bodies started washing ashore on the New Jersey beaches.

A house on nearby Ashley Avenue was used by the US Coastguard as a mortuary. The coastguard boat came by and piled the bodies on the deck with the owners of the house then left the grisly task of moving and attempting to identify some of the deceased with relatives.

Another mortuary had also been set up by the National Guard which took in 57 bodies. Members of the National Guard were also civilian morticians and had knowledge of how to care for the deceased. The dead were lined up on makeshift beds and covered in white sheets to await identification by their loved ones. Out of 549 people on board, 86 passengers and 49 crew passed away.

In September 2009, a memorial was finally unveiled in memory of those who lost their lives at Asbury Park. ●

IFD College Schedule 2019



Date	Time	Course	Course Name	Location
12 March	10.00 - 16.00	OP1-4	Funeral Operative*	Llanelli
21 March	10.00 - 13.00	HS1-2	Health & Safety for Funeral Staff	Glasgow
21 March	13.30 - 16.30	G1-2	Foundation - Funeral Practitioner	Glasgow
26 March	09.30 - 12.30	HS1-2	Health & Safety for Funeral Staff	Anstey, Leics
26 March	13.00 - 16.30	G1-2	Foundation - Funeral Practitioner	Anstey, Leics
28 March	09.30 - 12.30	HS1-2	Health & Safety for Funeral Staff	Sawbridgeworth, Herts
28 March	13.00 - 16.30	G1-2	Foundation - Funeral Practitioner	Sawbridgeworth, Herts
03 April	10.00 - 14.00	OP1-4	Funeral Operative*	Shiremoor, Newcastle
04 April	10.00 - 16.00	OP1-4	Funeral Operative*	Sawbridgeworth, Herts
04 April	10.00 - 12.00	HS1-2	Health & Safety for Funeral Staff	Hull
04 April	12.30 - 14.30	G1-2	Foundation - Funeral Practitioner	Hull
09 April + tba	10.00 - 16.00	AD1-6	Funeral Administrator*	Sawbridgeworth, Herts
16 April	09.30 - 12.30	G1-2	Foundation - Funeral Practitioner	Llanelli
16 April	13.00 - 16.00	HS1-2	Health & Safety for Funeral Staff	Llanelli
16 May + tba	10.00 - 16.00	AD1-6	Funeral Administrator*	Glasgow
06 June	10.00 - 16.00	OP1-4	Funeral Operative*	Glasgow
18 June	09.30 - 12.30	G1-2	Foundation - Funeral Practitioner	Taunton, Somerset
18 June	13.00 - 16.00	HS1-2	Health & Safety for Funeral Staff	Taunton, Somerset

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



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THE NEW REALITY

WORDS: DR BILL WEBSTER

The following incident should send a shiver down your spine.

A clergy friend of mine was recently approached by a family about a funeral. The elderly deceased had been a direct cremation. The family arrived at the church, urn in hand, to ask if a service and reception could be held there, but they did not want any funeral director involved 'to save the expense'.

In my last article, I stated that more and more people want their weddings, birthdays and other life events to be meaningful, memorable and moving experiences. The funeral director's challenge is how to provide guidance to enable them to do what they need to, offering a one-stop shop for 'celebration of life' events.

In this economy, the experience you provide for your families ultimately defines how they feel about what you offer. Emotions and experiences are linked to memory in a way material objects are not. No matter how much time passes, people always remember how certain events made them feel, and are more likely to return if their experience with a company is smooth and positive.

So how can we transform a funeral into a positive experience? Obviously, a funeral is rarely a happy occasion, so we have our work cut out. But can we find creative ways to make it meaningful, memorable and moving?

The most important words to say to someone planning a funeral are: "It's your agenda. What could we do to make this meaningful and memorable for you?"

The client may not have an answer, but you can help them discover what would be appropriate. Often, that can be a 'theme

funeral'. What were their loved one's interests? What did they enjoy?

Here are some examples:

1. I assisted Tracey, a funeral planner, with a 'celebration of life' for a six-year-old girl who died of cancer. "Bill," she said, "this little girl loved Peter Pan and her parents would like that to be the theme." We put together an order of service that incorporated readings and poems chosen by the family, video clips from *Frozen*, *Bedknobs and Broomsticks* and, of course, *Peter Pan*. Tracey went to huge effort to create Neverland in the church, including a pirate chest from which children could take a gift at the end of the service.

2. I wrote in *SAIFInsight* last year about my friend Mark's invitation to facilitate a 'campfire gathering' to commemorate the life of a lady who wanted to be remembered in that environment.

3. I spoke with JoAnn, another planner who goes out of her way to help families personalise their service. Examples included a nautical theme for a sailor, including an opportunity to put a message in a bottle, and a tropical theme for someone who loved the islands, including Pina Colada – non-alcoholic, of course. Plus, sports themed events with team uniforms or memorabilia.

4. After my own bereavement last year, I found the resources of video and memorial book company MyBabbo particularly meaningful. We actually had two celebrations of my son's life in British Columbia and Ontario. MyBabbo crafted a beautiful slideshow of Steve's life with music we played at the celebrations, which were live streamed on Facebook. We also watched a longer presentation of more than 100 pictures for the visitation and reception. Later, they produced a

memory book which family and friends will treasure.

The service and tributes were great and the funeral home absolutely wonderful, but what I will remember most are the pictures, candles and memorabilia MyBabbo provided, which from the other side of the consumer fence I found enormously meaningful, providing a great opportunity to grieve while celebrating his life.

"The future belongs to those who see possibilities before they become obvious." (John Sculley)

But you will have to be proactive. You can train staff to be creative planners, or call in a company to provide meaningful resources, but this is the modern reality in funeral service.

Learn from the people, plan with them; build with what they have and build on what they know. When the task is finished, the people will remark: "We have done it ourselves." Then you will know you have done a good job.

"Long-range planning does not deal with future decisions, but with the future of present decisions based on past experience." (Peter Drucker) ●

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

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

Dr Webster



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SAIF AGM WEEKEND 2019

29 to 31 March 2019

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FORM

01 ACCOMMODATION

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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 (£)
Friday Associates Lunch ¹ 1 x member per company free, all others £30pp		
Names of attendees:		
(Friday Dinner at your own leisure)		
Saturday lunch @ £25pp		
Names of attendees:		
Saturday evening: Banquet @ £70pp with entertainment		
Names of attendees:		
Total cost for dining		£

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

03 MEETINGS / EVENTS

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

	Name of attendees	Handicap
Thursday all day @ £40pp SAIF Open Golf Championship for the President's Cup for ladies and gentleman. (Please enter additional names and handicap on a separate piece of paper)		
		No of attendees
Friday afternoon Keynote speaker		
Saturday morning 9.30 am SAIF Annual General Meeting		
Saturday afternoon Meeting of the NextGen group		
Sunday morning 10 am Installation of Officers		

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Company Details:

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Company name:

Tel No.:

Email address:

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

SAIF AGM 2019 COMMITTEE NOMINATIONS

All nominees* for a position on the National Executive Committee can be viewed on this page.

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

■ Sarah Brodie

Brodies Funeral Services

Sarah Brodie has worked within her family business from age 15, taking up a full-time position after graduating from university. She is a qualified fourth generation funeral director, managing five locations.

Sarah has the business development role in the company focusing on internal improvements, marketing and digital. Her business degree has aided and assisted in keeping the business ahead of the curve.

As Scottish leader of SAIF NextGen and a member of the SAIF Technology Work group, Sarah is already involved with SAIF and feels that joining the National Exec is a natural progression. As an independent free thinker and a young female in the profession, Sarah believes her viewpoint and opinion could benefit SAIF. Regulation is already underway in Scotland which provides Sarah with valuable knowledge moving forward.



■ David Gresty

Arthur Gresty Ltd

Having successfully studied for his Degree in Management (HONS) at Salford University, David joined the family business of Arthur Gresty Ltd in 1995. Since then he has developed the business from three sites to five by acquisition.

David qualified as an Embalmer in 1999 and passed his Diploma in Funeral Directing in 2006.

In recent years, David

has developed a passion for education in funerals and served the British Institute of Funeral Directors as Editor of The Journal, and in 2014/15 served as National President.

David is a strong supporter of SAIF and the work it is doing to protect the Independent sector, is pleased to be part of SAIFCharter and to offer all bereaved families SAIF Care.



■ Cara Mair

ARKA Original Funerals

Cara Mair has been a pioneer in the changing development of funerals since 1998. Her varied, unique career includes first-hand experience in working for a large funeral organisation as well as training as an embalmer. Her previous work was within the social care sector.

In 2003, frustrated with

the limited choice on offer, she opened ARKA Original Funerals in Brighton. ARKA is well known throughout the profession and is an innovator, leading the way in offering choice and empowering families to become more informed and involved. Cara is highly professional, forward-thinking and is supported by a strong female team.



■ Liam Roberts Southgate and Roberts Funerals

For over 34 years, Liam Roberts has had the privilege of working with the famous and infamous, the Home Office and more latterly in senior management at a national level. Ten years ago, Liam became an independent, while assisting various other independents and national media as a consultant.

He is passionate about

professional staff training, along with the education of nursing and end of life care professionals.

Liam's personal motto is: "Excellence in care is the result of a heart felt attitude professionally delivered, not just a promise made verbally or in writing." He added: "Within SAIF membership we have the collective knowledge and expertise to deliver just that."



■ Neil Sherry W Sherry & Sons

Neil Sherry joined his family funeral directors in 1988 as the sixth generation taking control in 2000. John Sherry started the company in 1850 and his son Henry established the British Undertakers Association that later became the NAFD. W Sherry & Sons supported SAIF at its conception and have been members ever since. Neil has grown the company from four branches undertaking 340 funerals a year, to nine

branches completing 1,200. Neil is hands on with the business and has struggled with time to be involved with the Executive of SAIF. He now has a bigger team supporting him which will allow time for meetings. Neil, who enjoys snowboarding in the winter and sailing in the summer, is a QPR season ticket holder. He also plays squash and races go karts as well as being involved in politics.



■ Paul Sillett Silletts Funeral Service

Working in the family business has been a way of life for Paul Sillett for more than 36 years. He still considers it an honour to do what he does. The business has grown over the years and at present Paul and his brother are fifth generation of the family involved. Working alongside their sons, it is their

hope that while respecting the past they are modern, flexible and adaptable to all the changes happening at present.

SAIF offers all independents a voice that is more important than ever with the talk of regulation, media attention and the growing concerns over the pre-payment market.



■ Julian Walker A B Walker

Part of the fifth generation of an eight branch funeral business based in Berkshire, Julian Walker leads the management of staff directly serving the families across the branches. He is involved in developing general business strategy while continuing to regularly conduct funerals.

Julian is imminently completing a term as the Chairman of SAIFCharter,

which included serving on the board of Golden Charter during a period of significant structural and market change.

He has also served on the board of examiners with the NAFD and lives near Henley-on-Thames with his three children, and enjoys the solitude of fly fishing.

Julian is hoping to assist SAIF in the development of its plan for the future.



GOVERNMENT CRITICISED OVER “DISCRIMINATORY” BEREAVEMENT POLICY

Plaid Cymru's Leader in Westminster has accused the UK Government of “systematic failings and delaying tactics in the way it supports bereaved families”.

Liz Saville Roberts MP's claim comes five months after the UK Supreme Court ruled, by a majority of four to one, that denying an unmarried mother Widowed Parent's Allowance after the death of a partner is illegal.

Responding to the ruling in August 2018, a spokesperson for the Department for Work and Pensions said: “We will consider the court's ruling carefully. This ruling doesn't change the current eligibility rules for receiving bereavement benefits, which are paid only to people who are married or in a civil partnership.”

The Government has made no further comment since August.

The Plaid Cymru leader said: “Around 2,000 families each year are refused bereavement benefits because of current legislation, which the Supreme Court ruled is unjustifiably discriminatory. The unjust consequence of all this is that children are being discriminated against on the basis of decisions taken by their parents, decisions which they are absolutely entitled to make.

“I call on the Government to act without further delay by committing to remove the marriage requirement for both the Widowed Parent's Allowance and the Bereavement Support Payment and to bring forward a clear timetable within which to implement the required changes to the law. No child should be denied support on the grounds of their parents' marital status.”

According to a report by the House of Commons work and pensions committee two years ago, extending the Widowed Parent's Allowance to cohabitants would cost about £26 million a year.

CMA:

SAIFCHARTER CALLS FOR STEP CHANGE IN CULTURE

Talking more openly about death and dying
could make it easier for families to plan
a funeral when the time comes

A cultural shift around discussing death and dying is the key issue facing the funeral profession, SAIFCharter has told the Competition and Markets Authority (CMA). The association, representing the funeral directors who own Golden Charter, focused on cultural

issues in its response to the CMA consultation on proposals to conduct a full investigation into the at-need funeral sector.

The CMA launched the consultation at the end of November 2018, after finding evidence of widespread consumer vulnerability in the market, a lack of transparency, ineffective self-regulation, and low levels of consumer understanding around

how to assess standards.

At the time of launch, CMA chief executive Andrea Coscelli said: “We now feel that the full powers of a market investigation are required to address the issues we have found.”

In its response, SAIFCharter welcomed the proposed market investigation and noted that it stands ready to embrace proposals that will give additional protection and choice

DEVOLVED FUNERAL ASSISTANCE FAVOURS ELIGIBILITY OVER VALUE UPLIFT

On 18 January, the Scottish Government published its findings from its Funeral Expense Assistance (FEA) consultation.

In the foreword, Cabinet Secretary for Social Security, Shirley-Anne Somerville, recognised the “wealth of knowledge and experience” in the funeral sector, as well as “the opportunity to respond to the points

raised during the consultation”. With the devolution of FEA due to take place by spring 2019, the Scottish Government has indicated that it will invest an additional £2 million in funeral benefit, compared to current Department of Work and Pensions (DWP) investment levels.

Responding to the consultation



and that reassure bereaved families that their loved one is with a funeral director who is effective, caring, responsive and safe.

With more than 4,000 funeral directors operating in the UK, SAIFCharter recognised in its response that families have a greater choice in the quality, range and price of funeral services than ever before. Because of this, the association reasoned that the fundamental issue underpinning the problematic market features identified by the CMA is not a lack of choice, but a culture of reluctance around death and dying, meaning families do not talk about their wishes in advance, leaving them less

“WE NOW FEEL THAT THE FULL POWERS OF A MARKET INVESTIGATION ARE REQUIRED TO ADDRESS THE ISSUES WE HAVE FOUND”

able to compare their options at the time of need.

SAIFCharter argued that the most effective remedy

would be a fundamental shift in societal culture and behaviour towards death and dying; from a culture of

reluctance to one where early conversations are a matter of course, and where families plan and purchase funeral services at a time when they are best able to fully consider their options.

The CMA has indicated that it will publish its decision on whether it will progress with a full market investigation on 31 May 2019. ●

submissions, the Scottish Government acknowledges a majority of consultation participants wish to see an above-inflation uplift in the value of the funeral benefit, however the Cabinet Secretary made it clear that the Government plans to use the additional investment to widen eligibility, rather than increase the value of the benefit. Civil servants estimate that changes to the relationship rules between the claimant and the deceased will see eligibility increase by 40% compared to

current eligibility under the DWP rules.

Like many other organisations, Golden Charter called on the Scottish Government to increase the value of the ‘other costs’ element of funeral benefit, as a means of combating funeral poverty. In its organisational response to the FEA consultation, Golden Charter commented: “After 13 years of detriment in the real-time value of the flat-rate payment, Golden Charter welcomes the Scottish Government’s commitment to uplift the

flat-rate element of FEA each year to take account of the impact of inflation. However, in the context of 13-year depreciation, and rising funeral costs, an above-inflation uplift would be the most effective way for the Scottish Government to improve the outcomes for bereaved families and reduce the burden of debt they may face when paying for a funeral.”

Civil servants estimate that the inflationary uplift will result in a £21 increase in the £700 flat rate by 2021.

SAIFCHARTER 2019 AND THE FUTURE

WORDS: JULIAN WALKER

It's been an important start to the year for our Association, with a six-week consultation period on our new Constitution concluding earlier this month. I'm pleased to say we've had a wide range of feedback including lots of support, in addition to some excellent challenges, providing us with an opportunity to refine and improve the document which will shortly be made available to our membership for vote.

Our purpose

The work to revise our Constitution has been an opportunity to confirm the purpose and objectives of our Association, focusing on acting together, as a collective, to support and protect the independent funeral network, in light of the new and emerging threats we face today.

Our future

It's also been an opportunity to look to the future, and to put the terms of membership alongside a more regulatory-ready relationship between Golden Charter and every member company who both sells and delivers funeral plans, setting us up for a shared approach to compliance for future regulation.

Our Constitution

You'll be asked to consider and vote on a resolution to approve the adoption of this new Constitution, to replace in its entirety the existing Constitution of the Association, and I would urge you to engage with this process and ensure your voice is heard. An Extraordinary General Meeting of our Association will be held at the Crowne Plaza Colchester Five

Lakes, on Saturday 30 March 2019 (refer to notice page 10) at which this resolution will aim to be passed.

SAIFCharter members can vote in person at the meeting, or in advance, when the voting process opens around the beginning of March.

Your representatives

For further information about the changes and what they mean for you, please get in touch, either with me directly, or with a member of your Executive team, who will be pleased to discuss the document with you.

Our Association's news, including copies of all the EGM documents, will be available on our website at saifcharter.co.uk. Follow @SAIFCharter to keep up to date with further Association news. ●



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
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▼ Jeremy West

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▼ Adam K Ginder

M K Ginder & Sons,
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adam@ginder.co.uk

▼ Jim Brodie

Brodies Funeral
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▼ Matthew Gallagher

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▼ John Tempest

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▼ Anthony O'Hara

Nicholas O'Hara Funeral
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▼ John Byrne (Secretary)

J T Byrne
Funeral Directors,
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secretary@saifcharter.co.uk
john.byrne@jtbyrne.co.uk

▼ James Tovey (Golden Charter Board representative)

Tovey Bros
Funeral Directors,
Newport, South Wales
james@toveybros.co.uk



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



LEGISLATION TODAY

WORDS: JIM BRODIE, BRODIES FUNERAL SERVICES LTD

Since Henry Sherry and the co-founders of our first professional funeral trade body, the British Institute of Undertakers, appealed to the Government of the day to bring regulation to the profession, legally, nothing has changed. Since then cremation has been introduced, regulated and become the dominant method of disposal, but there are no laws or statutory oversight of our profession. Henry's appeal was in 1898.

In 1900 the average UK life expectancy was around 50, with a high rate of child mortality. A population of 38 million meant around 600,000 deaths per year. Some 119 years later, the average life expectancy is nearly 81, with a population of more than 65 million still averaging circa 550-600,000 deaths per year. Demand for funerals has remained static. However, the number of funeral directors has never been accurately known.

We all look to the bottom line, not the stuff above. So why not issue an at-need client with two separate estimates: one for your services and another for disbursements? Clear and transparent, negating the bottom line perspective.

Trade associations were tasked with self-regulation by the Office of Fair Trading (OFT), but there was never a requirement to join in order to practice. For some time the main appeal to join an association has been pre-need selling benefits. With hindsight, the error was not asking the Government to make trade membership mandatory.

We therefore need a new set of simple standards the entire profession can work to, where care of the deceased and the bereaved are protected by statute. This is what a vocational funeral director does already, so there's nothing to fear.

The Scottish Government has begun to do that. The Burial & Cremation Act 2016 (Scotland) could well be a blueprint for our direction of travel. At present, while not finalised, legally we have reached the point where there is:

- An Inspector of Cremation, Robert Swanson, inducted 2016
 - An Inspector of Funeral Directors, Natalie McKail, inducted 2017
 - An Inspector of Burials, currently under review for recruitment
- The legal progress:
- A statutory Scottish Code of Practice for Infant Cremation, affecting the NHS, funeral directors and cremation authorities. There has been no reported non-recovery of infant ashes in Scotland since its adoption.
 - A consultation on a Statutory Code of Practice for Funeral Directors, with huge input from the funeral profession, likely to commence around now. An interesting factor is the possibility of a disclosure requirement, recognising the vulnerability of some clients.
 - A consultation on funeral costs guidance affecting funeral directors, and burial and cremation providers, completed and about to be laid before Holyrood. This is not statutory, as consumer law is reserved for Westminster through the CMA

- An as-yet confidential proposal for a regulatory regime for funeral directors, submitted to Scottish Ministers by Natalie McKail. At present Ms McKail has no legal powers of entry and is operating on the goodwill of the profession in Scotland.

I believe that every funeral business operating in Scotland may have to register with the Scottish Government to receive grandfather rights to practice, until full inspection and compliance was proven; a simple registration of purpose until a future date when everyone would be inspected and compliant. A gradually increasing level of license requirements could then be introduced to attain a level of minimum standards, ensuring public protection and confidence. Again, the vocational business would have nothing to fear.

Alongside this progress, the next incarnation of the Burial & Cremation Act is currently before Holyrood for scrutiny, and the Scottish Funeral Expenses Assistance regulations are also before Holyrood and will be operational by summer 2019.

In England, Wales and Northern Ireland, nothing has changed apart from death certificates increasing to £14 in February 2019. However, there is soon likely to be legislation affecting the whole of the UK:

- The CMA may be set for an investigation into how the funeral market operates and whether it's in the consumers' interests. This can only recommend measures and actions to Westminster; it must consult with stakeholders as it comes to those recommendations.
- The Treasury has begun an inquiry into the possible regulation of the pre-planning market.

I recently read an article written by a small funeral planning provider's company director stating that funeral plans were obviously financial products.

I had to openly disagree, as the only financial part of a funeral director provided plan is its trust fund or insurance policy performance. What the client receives at the time of need is about the funeral director providing the service to match the client's wishes. The financial risk is entirely on the funeral provider guaranteeing that service. Therefore the strength and performance of the Trust or wherever the monies are invested, while extremely important to the funeral provider, is of no relevance to the client as they have a guarantee for a funeral. How can this be a financial product?

However, a third party sold plan from a financial company is indeed another matter entirely. The situation will continue to be discussed and any opinions are very welcome.

Admittedly, I have only been involved in the pre-paid market since 1985. ●



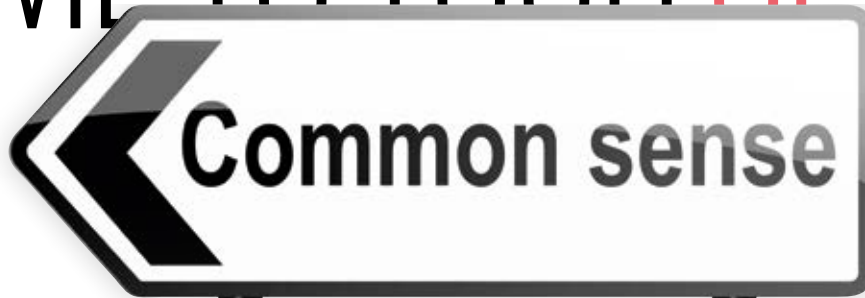
Jim Brodie

WRITTEN AND RESEARCHED BY JIM BRODIE.

Business Matters

THE 'COMMON SENSE' OF HEALTH AND SAFETY + ENHANCED PROTECTION +
PAYROLL CHANGES + GOVERNMENT BREXIT ADVICE + A TAXING TIME

COME TO YOUR SENSES



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

Simon Bloxham, Health and Safety Strategist for Safety for Business, discusses common sense as one of the most misused phrases in safety and health

'Common sense' implies there is a native, in-built judgement of what needs to be done present in all of us at birth.

Though humans have some instinctual fears that drive avoidance behaviour, these are limited. The classic visual cliff experiments conducted by Gibson and Walk in 1960, which monitored infants' behaviour beside a simulated drop – were interpreted initially as evidence that all children share an innate sense that heights are dangerous.

However, repeated variations of these tests suggest that this sense is acquired by babies learning to crawl, walk, fall over and get up.

Another psychologist, JB Watson, rather unethically conditioned nine-month-old Albert to be terrified of a white rat by making a loud noise behind his head every time the rodent was produced.

We do share, it seems, a fear of sudden loud noises. However, this does not translate to it being common sense to avoid areas with ongoing loud noises, whether plant rooms or musical events, or to wear hearing protection when we can't avoid them.

It has also been suggested that, due to our evolutionary flaw of having poor night vision, we have an inherent fear of the dark. But that innate fear isn't enough to make regular checking of emergency lighting or fixed-wire tests common sense.

Aaron Butt, a safety and health specialist in industrial construction and maintenance, provides a colourful example of how common sense has to be learned either from experience or through training: "Common sense in northern Canada is not placing a wet tongue on a cold metal pole. In the southern US it's not lingering at the edge of a body of water in some areas because of the risk from alligators."

Licking a metal pole would be an odd thing to do anywhere but it's easy to see how visitors from parts of the world where the most hazardous creature in the water is an angry swan might not have

the 'common sense' to stay back from the edge of water in Florida.

So in the workplace it is frustrating to find 'common sense' still prescribed as a control for a hazard with no explanation of what knowledge is needed or how it will be supplied and assessed.

What an experienced worker considers common sense could be a revelation for someone new to that work environment. You don't chock the wheels of your car when you park, even on a hill, so why assume someone would know when to do this in a goods vehicle yard?

Try to think of one example of behaviour you consider to be common sense – washing your hands, looking before you cross the road. Probably everything you can think of you were taught by a parent or teacher so long ago you have forgotten who.

In *Safety Myth 101* (2016), Carsten Busch writes that common sense is one of the most misused phrases in safety and health. Busch points out how the meaning of 'common sense' in English is not the same as its equivalents in other languages. In German, 'gesunder Menschenverstand' is closer to 'health sense', implying something is the right thing to do in a given situation, not that it is a commonly held view or that everyone should instinctively know it.

In the first half of the 20th century, it was a commonly held view that smoking was good for you. It was common sense to smoke, but not a healthy sense. So search your organisation's risk assessments for common sense and replace with a definition of the competence or knowledge required, how you are going to achieve it, and what level of supervision is required. Watch out too for implicit assumptions of a shared wisdom that all workers may not possess. And the next time a colleague remarks "it's common sense" remind them of the words of Alan Quilley: "Anyone who believes they have common sense has simply forgotten who taught them what they know." ●



Help is at hand: getting the best from your SAIF approved health and safety advisors. If you don't want to hear 'you can't do this' then talk to a safety professional at Safety for Business free of charge by calling 08456 344164.

You are also entitled to a discount on Safety for Business fees when it can help you with your health and safety needs. The firm can visit you to see how you are doing when it comes to compliance. This is free of charge, apart from travel costs. So, what do you have to lose?



SAIF
BUSINESS
CENTRE
UPDATE BY
CLAIRE
DAY

ENHANCED PROTECTION FOR CLIENTS OF SAIF MEMBERS

We only have one chance to get a funeral right. But on the rare occasion when things go wrong, it's important families have a system of redress they can trust. Thankfully, bereaved people who use the services of SAIF members are able to benefit from added consumer protection under the Society's comprehensive complaints redress scheme.

Working in conjunction with the Centre for Effective Dispute Resolution (CEDR), SAIF is delighted to offer the SAIF Consumer Protection Scheme – a robust set of procedures aimed at bringing complaints against funeral directors to a satisfactory outcome for both the client and the funeral director.

The SAIF Consumer Protection Scheme means clients who find themselves dissatisfied with a funeral director's in-house procedures and Standards Committee findings are able to elevate the issue to an independent conciliation process and if that fails, go to arbitration in which a legally-binding award can be made against a funeral director.

All SAIF members are automatically registered with this scheme and are able to display a window sticker on their premises, providing reassurance to clients that they care about standards.

SAIF has also balanced the need to protect consumers with the small but real risk of people

using arbitration for financial benefit, so often seen with the insurance claims culture.

As such, funeral director clients taking a SAIF member to conciliation will have to pay a fee of £100 and for arbitration will have to pay a fee of £200, which will be returned if their claim is successful. This will protect SAIF members against malicious claims motivated solely by money.

How does conciliation work?

Conciliation is a private and structured form of negotiation assisted by a trained mediator who has been accredited by CEDR. If a settlement is reached the mediator can draw up an agreement that can then become a legally binding contract if signed by both parties.

How does arbitration work?

Arbitration is a formal and legally binding process where the dispute is resolved by the decision of a nominated third party called an arbitrator. Once the arbitrator issues their award it is legally binding and can only be appealed in the courts in very rare occasions. ●

✓ To find out more about the Centre for Effective Dispute Resolution, please visit the SAIF website at saif.org.uk/contact/complaints. Should you have any further queries please contact the SAIF team on 0345 230 6777.

Parochial fees from January 2019

SAIF is pleased to confirm the table of parochial fees for 2019 for Wales is available to be downloaded from www.saif.org.uk or by contacting the SAIF Business Centre on **0345 230 6777**.

2019/20 payroll changes

For 2019/20 personal allowance will increase by £650 to £12,500 from 6 April 2019, unless an amended tax code notification is received. Therefore, all 'L' codes will need to increase by 65, e.g. 1185L becomes 1250L. There are no changes to National Insurance (NI), where the employment allowance for employers has a relief of the first £3,000 against the employer's NI. Director shareholders who are not bound by the minimum wage requirements can receive a salary of £719 per month tax and NI free and up to £3,447 per month in dividends.

BREXIT – WHAT HAPPENS IF THERE IS A 'NO DEAL'?

SAIF Business Centre has produced a checklist for its members to assist them in planning and thinking about issues arising from a 'no deal' Brexit. This can be found

in the members' area of the SAIF website. HM Revenue & Customs (HMRC) has also produced guidance on what to expect and what action you and your

business might need to take. The guidance is available at: www.gov.uk/government/collections/how-to-prepare-if-the-uk-leaves-the-eu-with-no-deal

A TAXING TIME

Those of you who are self-employed, either in your own right or in a partnership, and many of you who are directors of companies will have had to complete an annual income tax return by 31 January and have probably had to settle your tax bill. Many of you will have used an accountant to help you with the process but have you ever considered what HMRC then might do with those returns?

The system we operate is called self assessment for a very good reason in that the responsibility for making the return, getting it right and paying the tax rests with the taxpayer. HMRC is, in the first instance, the recipient of that return and the collector and repayer of taxes. The majority of taxpayers actively want and try to get those returns correct and pay the correct tax, but the UK tax system is complicated and innocent errors can occur. Can you remember all of the payments that you made where you signed up for gift aid? Probably not, so you might be missing a bit of relief. Have

you remembered that your bank has now changed how it deals with your current account in that you now pay a monthly fee with all sorts of 'benefits' bundled to it but you now receive a little bit of interest? Innocent errors can easily be made. Is HMRC going to be worried – probably for small items like this? The answer is no. But why do these little errors matter?

HMRC now receives more and more information direct from other sources; the banks are reporting interest details, other financial institutions are having to provide electronic data and we have a more joined up system. It can be a small error which doesn't cross check with the data the third party has supplied and it is this that HMRC will then possibly query.

So you receive a query – unfortunately often the query is not direct e.g. 'XYZ bank says it paid you interest of XX

but your return says YY – can you please clarify?' But normally it will be more general. Reasonably, HMRC may think, well if this is wrong what else is being hidden?

The implication is that even the simplest error (and there are cases where the amounts reported by the third party are wrong) can involve quite a significant amount of time and effort – this means if you use an advisor to help you, you could be getting quite a large bill for the work very quickly.

Most advisors will offer a form of insurance policy to cover their fees in these situations. Many will think their affairs are very straightforward so why get any query raised, but do consider if you are covered for the costs should it happen – many association memberships will include it in their benefits. Just be aware that as technology is improving we are seeing an increase in these sort of queries. ●

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.

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

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03 Mark
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04 Paul
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05 Terry
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06 Paul
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07 Darren
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08 Richard
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10 Ross
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11 Mark
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12 Sean
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Committee



15 Mark
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17 Paul
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18 Suzanne
Grahame
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19 Malcolm
Flanders
Non-voting co-opted
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02 James
Carcary
Vice President



03 Mark
Porteous
Past President



04 Alan
Morrison
Treasurer



05 Gavin
Henshelwood
Secretary



06 Jim
Brodie
Scottish Government Liaison
Officer & Scottish Representative
SAIF Charter Executive



07 Joe
Murren
Scottish Government
Liaison Officer



08 Jim
Auld
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(Complaints & Standards)



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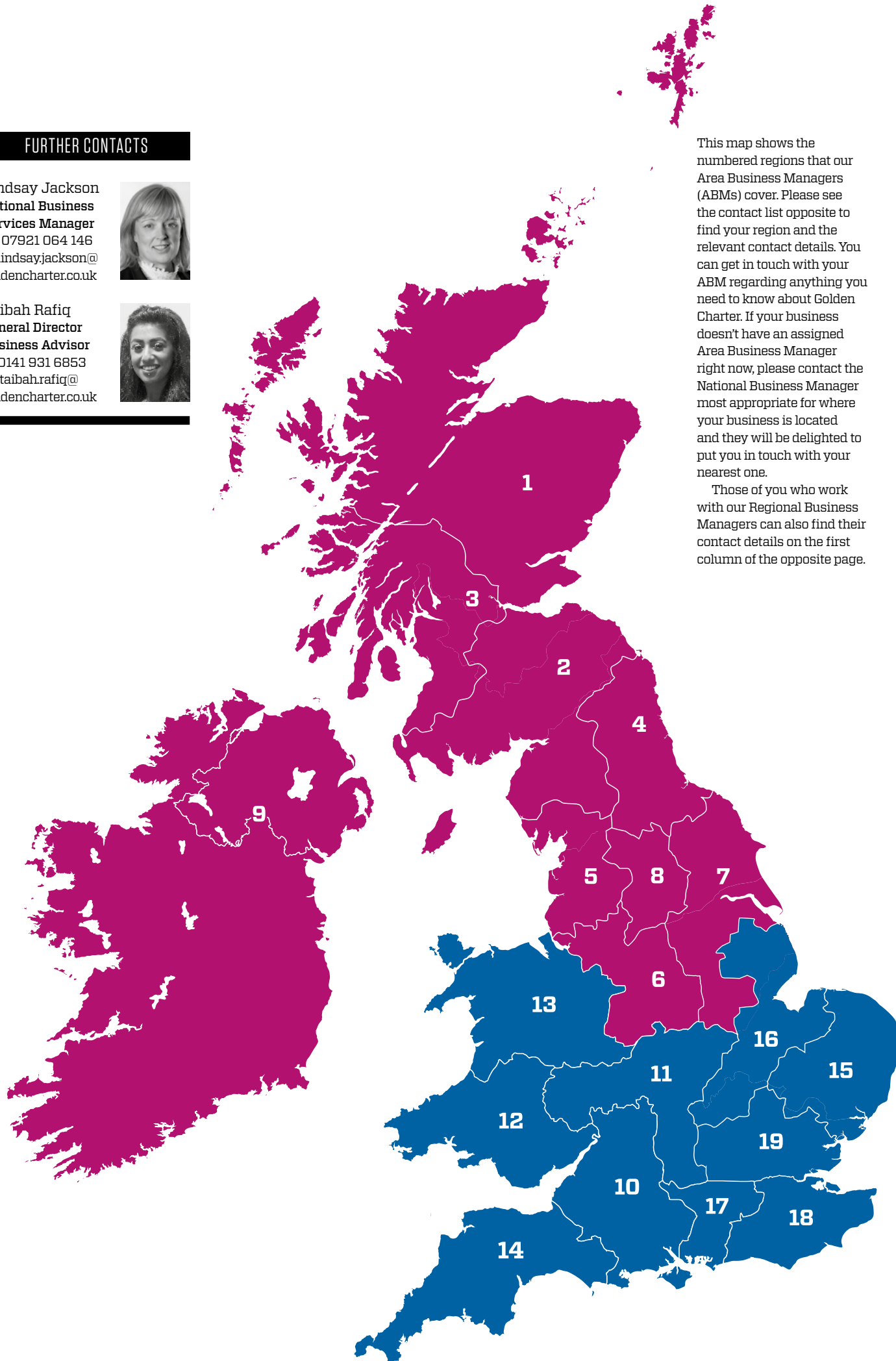


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This map shows the numbered regions that our Area Business Managers (ABMs) cover. Please see the contact list opposite to find your region and the relevant contact details. You can get in touch with your ABM regarding anything you need to know about Golden Charter. If your business doesn't have an assigned Area Business Manager right now, please contact the National Business Manager most appropriate for where your business is located and they will be delighted to put you in touch with your nearest one.

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



SAIF Associates Directory 2019

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Superior UK Automotive Ltd

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JC Atkinson and Son Ltd

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THW Refrigeration Ltd

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www.mortuaryequipmentdirect.co.uk

FINANCE & PROFESSIONAL SERVICES

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www.braemarfinance.co.uk

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Mr C Bond (Monmouth, Monmouthshire)
01600 772288 • cbond@curtislegal.co.uk
www.curtislegal.co.uk

Forum of Private Business

Mr I Cass (Knutsford, Cheshire)
01565 626001 • info@fpb.org

www.fpb.org

Funeral Administration Ltd

Mr A Tucker (Suffolk)
07803 562008 • alun@funeraladministration.co.uk

Frontline Communications Group Ltd

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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)
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guyturner@funeralconsultancy.co.uk

funeralconsulting.co.uk

Ideal Sales Solutions

t/a Ideal4Finance

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

Lemon Business Solutions Ltd

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

www.no-sour-business.co.uk

MacManus Asset Finance Ltd

t/a MacManus Funeral Director Finance

Mark Binnersley, (Stourbridge, West Midlands),
07392 006928 • hello@markbinnersley.co.uk
www.markbinnersley.co.uk

Mr C MacManus (Abercynon)

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

Occupational Safety Systems (UK) Ltd

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www.safetyforbusiness.co.uk

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01920 443590 • info@probatebureau.com
www.probatebureau.com

Redwood Collections

Mr M Rogers (Surrey)
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mrogers@redwoodcollections.com
www.redwoodcollections.com

SAIF Insure (Unicorn Insurance Brokers)

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

SAIF Resolve (Scott & Mears)

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

Skingle, Helps & Co

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South Essex Insurance Brokers Ltd

The Manager (South Ockendon, Essex)
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Trident Marketing Anglia Ltd

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www.tridentmarketinguk.com

UK200group.co.uk

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01252 401050 • admin@uk200group.co.uk
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Utilitywise Plc

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www.utilitywise.com • saif@utilitywise.com

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

Humanists UK

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

Civil Ceremonies Ltd

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

County Celebrants Network

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

Fellowship of Professional Celebrants

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

Institute of Civil Funerals

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www.goldencharter.co.uk

Golden Leaves Ltd

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www.goldenleaves.com

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07912 855460 • davidhomer67@gmail.com

IT & WEBSITE

Cloudberry FMS

Mr M Robinson (Exeter, Devon)
01803 229467
mark.robinson@funeralmanagement.net
www.funeralmanagement.net

Eulogica

Mr D I Wright (Sheffield) • 0845 351 9935
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Experts Computer Services Ltd

Mr C Ng (Bishops Cleeve, Nottingham)
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

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01924 600 401 • enquiry@funeralsoftware.co.uk
www.funeralsoftware.co.uk

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01233 630600 • enquiry@clevspen.co.uk
www.clevspen.co.uk

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Fotoplex Grigio Ltd

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Memory Giving

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www.memorygiving.com

The MuchLoved Charitable Trust

Mr J Davies/Ms J Baker
(Amersham, Buckinghamshire)
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www.muchloved.com

Scattering Ashes

Mr R Martin (Newton Abbot, Devon)
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www.securehaven.co.uk

Shaw's Funeral Products, Shaw & Sons Ltd

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www.shawsfuneralproducts.co.uk

The Natural Burial Company Ltd

Mr C Doggett (Leicestershire)
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info@thenaturalburialcompany.com
www.thenaturalburialcompany.com

OTHERS

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

Funeral Service Journal (FSJ)

(Worthing, West Sussex)
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www.funeralzone.co.uk

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www.beyond.lite

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www.professionalhelp.org.uk

The Bereavement Register

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

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01482 428866 • darren.minns@reachplc.com
www.funeral-notices.co.uk

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Jim Abraham (Narrabeen, New South Wales)
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www.whenweremember.com

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www.advancesalesuk.com

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Kenyon International Emergency Services

Mr M Oliver (Bracknell, Berkshire)
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www.kenyoninternational.com

Key Air - The Repatriation People

Mr B Birdsall (Hayes, Middlesex)
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www.keyair.eu

LCK Funeral Support Services Ltd

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www.lckfuneralsupportservices.co.uk

National Repatriation

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www.nationalrepatriation.co.uk

Rowland Brothers International

Mr S Rowland & Mr A Rowland
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info@rowlandbrothersinternational.com
www.rowlandbrothersinternational.com

Staffords Repatriation Services

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TCB Group

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