

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight

PREVIEW
OF THE
SAIF AGM
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A SPECIAL
REPORT BY
ALUN TUCKER
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THINKING AHEAD

THE RISE IN POPULARITY
OF 'GREEN' FUNERALS

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

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Insight

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

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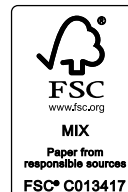
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TERRY TENNENS
SAIF CHIEF EXECUTIVE

Vigilance in representation of Independents

Dear colleagues, this is a seismic year for the funeral profession. We have a constellation of Governments across the UK and their agencies reviewing the practices and protocols of funeral directors.

SAIF continue their representation and engagement with the **Competition and Market Authority (CMA)** following its Interim Report from 29 November 2018. SAIF's response can be found on the members' area of the website, as well as on the CMA website.

We have raised the critical question of only 18 independent funeral firms being interviewed for the Interim Report and in response have offered our full support in securing more than 100 independent funeral homes to be interviewed by the CMA. The study itself lacks any information on crucial areas that impact the consumer with burials; the DWP (Department for Work and Pensions) funeral allowance is unchanged since 2003; the pre-paid funeral plans which currently exist for policyholders and the importance of quality of care for the deceased comes at a premium with suitable premises.

The CMA is due to advise whether it will pursue a full market investigation review (MIR) by the 29 May 2019. Similarly, we continue to wait for **HM Treasury** to give the Interim Report to the study on the pre-paid funeral planning market.

While this goes on within the UK Government, **the Scottish Government** is in the final stages of Ministers of State declaring what its intentions are in respect to a statutory Code of Practice for funeral directors; a model of regulating funeral firms through a licencing scheme (and whether this will be licencing funeral professionals or firms); and non-statutory guidance on descriptions of funerals costs. The Executive Committee in SAIF Scotland has been thoroughly engaged at all levels ensuring vigilant representation to the Burial and Cremation department, the social security

policy division and the Inspector of Funeral Directors. SAIF continues to collaborate with our colleagues in the National Association of Funeral Directors (NAFD) under the terms of the Stirling Agreement.

Subsequently, SAIF and the NAFD have been approached to jointly lead the secretariat of a new policy group under the independent chairmanship of former Ombudsman of the UK Energy watchdog, Lewis Shand Smith. Mr Shand Smith is also formerly the Public Ombudsman for the Scottish Government.

This policy group will be known as the **Funeral Services Consumer Review Group**. We are keen this group does not duplicate the positive work that has been done in Scotland under the Stirling Agreement, and does not rush to conclusions, but looks for the decision from the Scottish Government. We have received reassurances that this will be the case. The review group will have two working groups:

- **Workgroup A** will have two work streams. The first will look for a common Code of Practice for the whole of the UK, using the proposed Scottish Code of Practice as the template. The second will review the quality assurance programmes of the two trade associations, looking to herald a common platform for benchmarking standards, inspection criteria and enforcement protocols.
- **Workgroup B** will consider transparency of pricing and work towards a common template with the breakdown of costs for the funeral service that will seek to ensure the consumer can compare different products and services in the marketplace.

Celebrating 25 years of SAIFInsure

SAIFInsure, a joint enterprise between SAIF and Unicorn Insurance (Brian Hart), is celebrating its 25th year and we are delighted to be able to reach such a milestone. In that time, we have seen the membership grow substantially.

There are some businesses, however, that

may not be aware SAIFInsure is actually owned by SAIF and operated by Brian Hart. We terminated the relationship with Aston Lark in 2017 (formerly Lark) which acquired the business in 2011.

The reasons for this were as follows:

- A lack of investment by Aston Lark in the growth of the business and support for the members
- Their stipulation that the claims service would no longer be an employee driven personal relationship, but that they would utilise a third-party call centre to do so

We believed it was vital that we ensure the interests of the membership remain to the fore and accordingly, we asked Brian to create the new SAIFInsure we see today, based on the core values of quality of service, an in-house claims service and fast responses to members' needs as they arise.

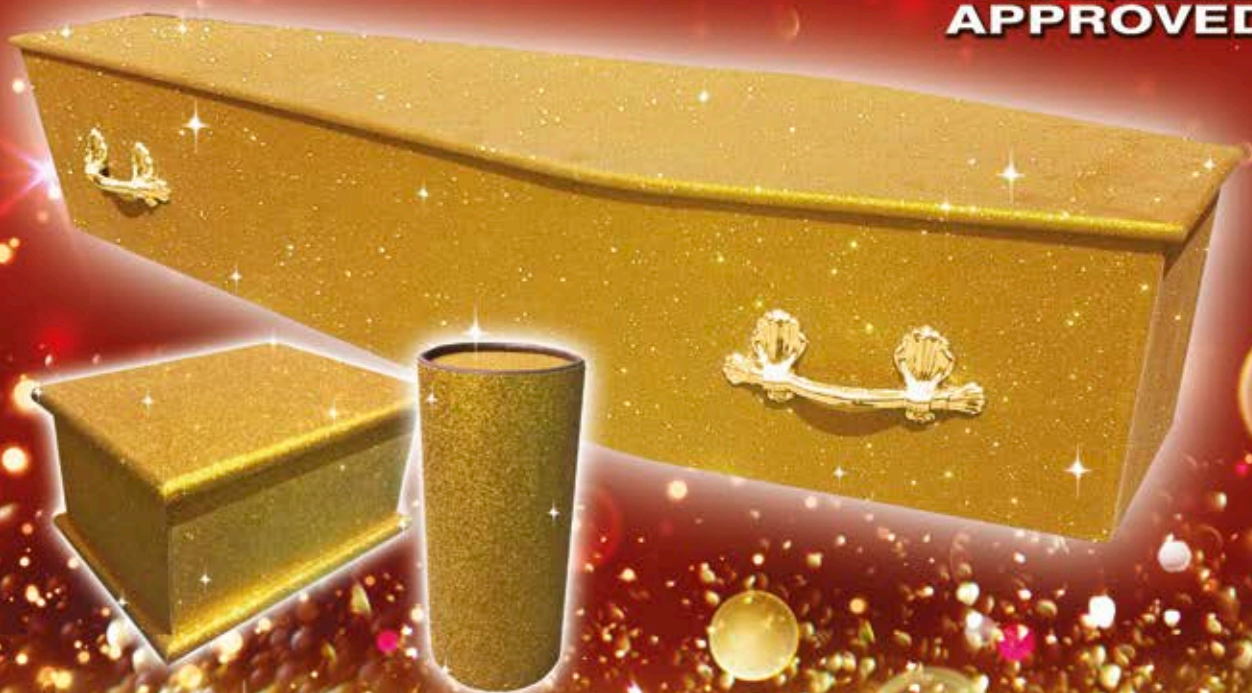
SAIFInsure is once more flourishing and we would remind members that Aston Lark is not operating as SAIFInsure and has no affiliation with SAIF. We would further urge members to speak to Brian Hart or Jo Carra at SAIFInsure **brian@saifinsure.org.uk** or call **0203 603 4194**.

Also, we would like to remind members that a percentage of commissions and profits earned are shared with SAIF and go directly back to providing member benefits, such as SAIFSupport (employee assistance programme). We would also further state that we believe that the service and cover offered represents among the best available at very competitive premiums.

Amidst all the changes occurring in the funeral profession, please contact the SAIF Business Centre for resources and support. And keep informed of this year's SAIF Regional Meetings coming to your region on the website (saif.org.uk). ●

terry@saif.org.uk

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SUZANNE GRAHAME
GOLDEN CHARTER CHIEF EXECUTIVE OFFICER

Setting the standard

MPs called last month for independent regulation to ensure the duty of care companies owe to the public is being upheld in the digital age, despite some of those companies believing they have already made “substantial changes” and improved transparency.

That sounds like a familiar story in the funeral profession, but it actually comes from last month’s Digital Select Committee report into online “disinformation and ‘fake news’”. The Committee said that “the big tech companies are failing in the duty of care they owe to their users”, the BBC reported, with Facebook in particular “still [having] questions to answer”.

Our digital lives are revolutionising every aspect of our culture, and it is no wonder that social media firms are finding themselves at the epicentre. The Committee called for a compulsory, independently regulated code of ethics with a legal backing, and said reform was urgent to ensure that standards of transparency are applied equally online and offline. Facebook confirmed it was open to “meaningful regulation”.

Social transparency

You can see the obvious echoes of the funeral profession’s current preoccupations. Increased media interest leading to an oncoming tightening of oversight, concern around the public good, and a focus on providing full transparency. The big question is the same: how to meet the duty of care that customers require.

Interestingly, Facebook focused on transparency in its response to the Committee. “No other channel for political advertising is as transparent and offers the tools that we do,” the company said. The Committee argues that whatever level of transparency exists, the lack of consistent regulatory principles leaves a clear danger to the public. The hint is clear: there needs to be only one standard, ensuring people are protected and can understand the rules companies are held to.

That also echoes your position. Over recent months, I have seen more funeral directors moving to more explicit online transparency – you are being thoughtful and innovative, with full price lists and even a funeral costs calculator emerging as great tools to inform families.

SAIF has long recommended online pricing be included on your website, and recently said it was “looking to agree a template across the profession”. That is another step forward, and reflects how important it is that standards are straightforward for families.

Customer-centric moves like these couldn’t be coming at a

better time. According to Mintel, the proportion of over-75s using the internet has more than doubled to 44% over the past seven years – while for those 65-74 the figure is 80%. No wonder, then, we are seeing signs that UK-wide and Scottish regulators will demand more sophisticated online price transparency to meet these families’ needs.

Remember, the reviews into the funeral profession have already made it clear that they consider any bereaved person to be in a vulnerable position. That should be at the centre of our minds when we look for comparisons outside the world of funerals, because whatever standards of transparency apply to the likes of Facebook when dealing with the wider public, how you deal with families at such a sensitive time warrants at least as much scrutiny.

Time for change

The profession seems to be converging in a more transparent direction. Outside of Independents’ work, the conglomerates are either building their own solutions to the issue of online promotion or buying stakes in third party solutions. The independent sector now has to come together as one on this issue and take the initiative, giving families full transparency before regulation thrusts it upon everyone. It is the right thing for that vast majority of families who are now online, and you have a real incentive. We all agree that the best value for families is offered by Independents. Transparency is our friend as it makes this advantage clear to the public.

What better time to have an AGM? With SAIF’s weekend joined by the SAIFCharter EGM (see pages 28-29), the last weekend in March is an ideal opportunity for Independents to build a strategy on transparency that is right for your businesses and helps make regulation work for the families we all serve.

According to the Digital Select Committee, Facebook’s failings were around a lack of “leadership or personal responsibility”. As you head into the AGM weekend and the new world beyond it, Independents have the chance to succeed in exactly those areas. ●

suzanne.grahame@goldencharter.co.uk

Keynote speaker will kick off SAIF AGM

Clarke Carlisle, former English professional footballer, will be speaking at the SAIF AGM on Friday 29 March from 2.30pm to 4pm

It's the final countdown to this year's SAIF Annual General Meeting and all members are invited to attend the event from 29 to 31 March 2019.

Preparations are well under way and the keynote speaker has been announced as sportsman and charity campaigner Clarke Carlisle. Clarke played professional football for 17 years, the last 13 of those while suffering with Complex Depressive Disorder. The combination of an undiagnosed illness meant he developed coping strategies that were destructive and compounded

his depression. "The consequence of this was that, while being extremely successful in my profession, I lived a duplicitous life of external lauding and internal loathing, a quite disgusting concoction," he explained on his website. "It was only after two suicide attempts that I was admitted to psychiatric hospital, where I finally received an accurate diagnosis. My recovery is ongoing, 'Small Steps' being my and the charity's motto, and it is with increasing self-awareness that I am able to manage my illness and not allow it to manage me."

Clarke has subsequently set up the Clarke Carlisle Foundation for Dual Diagnosis foundation in order to fund a purpose-built Dual Diagnosis treatment facility.

He added: "Such a facility doesn't

exist as of today, in the world. The NHS system, as energetic as it is, still asks sufferers to choose which condition to treat first, even though they know that independent treatment is utterly futile. We have a four-year plan that culminates in the opening of this facility, which will revolutionise the blueprint for Mental Health care in general.

"In tandem with this, we are developing a system that will give instant access to talking therapies. This will totally eliminate the waiting time that is currently imposed on the population, and hopefully alleviate the burden on crisis centres and the NHS services."

Clarke will be joined at the SAIF AGM by his wife Carrie to share her experiences of living with someone with his illness.

✓ Find out more about Clarke's background and charity work online at www.ccdd.org.uk. Check out the SAIF website (saif.org.uk) for more information on the SAIF AGM.

"THANK YOU"

Amazing fundraising for Great Ormond Street Hospital

A grand Valentine's ball was the finale of an amazing fundraising year which saw the West family raise a staggering £135,000 for Great Ormond Street Hospital.

As you would have previously read in *SAIF Insight*, the fourth generation of the West & Coe family business, Jamie West and his wife Jade, had their second daughter Eva in October 2017. Several days later she was diagnosed with H-Type Tracheoesophageal Fistula, an abnormal

connection between the airways and food pipe which meant small amounts of milk were entering Eva's lungs while feeding.

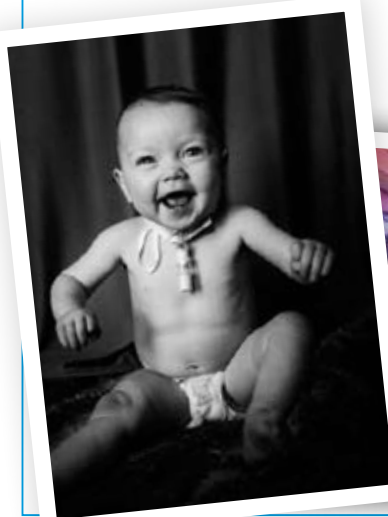
Shortly afterwards in Great Ormond Street Hospital, Eva underwent a life-saving operation and has been under their fantastic care with several more operations

since. So rare is this condition that it affects only one in 100,000 babies, hence the £100,000 target the West family set themselves to raise.

During the year so many people have contributed, including the incredible Three Peak Climbers, Brian Hart, Bob Spittle,

Catherine Betley, Ross Hickton, Arran Brudenell and Simon Rossitor. A football and rugby tournament, golf days, sky diving, a coffee morning and many other interesting events have been held. The campaign has also been SAIF's President Alun's charity for the year.

To coincide with the date Eva first came out of hospital - 14 February 2018 - a Valentine's ball was held recently which more than 370 people attended, including star of the evening, Eva, and her lovely sister Anneli. The event was spectacular, hosted by Jamie West and friend Brian Stock, and including comedian Hal Cruttenden and the top band Jazz Dynamos. With several



MEET THE NEXT GENERATION

The 2019 annual SAIF NextGen meeting will be held after the SAIF AGM at 2.30pm 30 March. All NextGen members are invited, along with other SAIF members and associates.

Daniel Ginder and Ross Hickton will give a short presentation followed by a question and answer session, hosted by Sarah Brodie, on the topic of 'Two Sides of the Coin'. They will discuss their experiences of taking over their family businesses, both under different circumstances, and detailing their trials and tribulations. Tea, coffee and refreshments will be available at the informal meeting with a smart casual dress code.

After the discussion there will be a chance to network with the NextGen leadership and other NextGen colleagues.

2019 update Jan - March

So far this year, the NextGen group has seen more new members signing up and, as of 22 February, now has 66 members. The



Sarah and Ross at Scottish SAIF AGM

leadership had an update meeting in January to plan 2019, including Ross and Sarah visiting Dec Maguire of Anderson Maguire. Sarah then gave a speech at the Scottish SAIF AGM in late February.

As the group grows, so does its influence. With a new focus on education, it has the scope to inform current and future peers on issues facing, not just funeral directors, but business owners in general. The leadership is currently working with SAIF's PR provider Mark Binnersley, producing short films on the perception and life of a funeral director for ultimate release on SAIF's YouTube channel.

The SAIF NextGen AGM meeting will take place at 2.30pm at the Five Lakes in Colchester, Colchester Road, Tolleshunt Knight, Maldon CM9 8HX.

SPECIAL 2019 AGM PREVIEW

Looking ahead to this year's official meeting



SAIF Executive Committee Nominations

Nominees for a position on the National Executive Committee can be viewed on [page 29](#).



Turn to [page 30](#) for the SAIF AGM & Banquet Weekend booking form.

amazing auction items and a raffle, a staggering £39,000 was raised on the night, smashing the target they had set by some way.

Jamie said: "It's truly amazing what has been achieved. We are all faced with challenges in life, but, if you can change fear and worry into something positive it can really make a difference; we certainly hope the money we have raised will help the next family receive the truly wonderful care and support we have from at Great Ormond Street Hospital. We cannot thank



the staff enough for giving us the opportunity and moment to hold 'our girl'. Though not yet out of the woods, Eva is coping well with her tracheostomy and is learning to communicate using sign language. She just doesn't stop smiling. "A big thank you to all for your fantastic support and generosity."



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Association carries out coffin tests

The Coffin, Casket and Shroud Association (CCSA) carries out tests to ensure coffins used for cremation are safe and ready to use. These tests have been carried out by accredited and independent testing houses in accordance with the Coffin and Casket Testing Protocol developed between 2013-2018.

The coffins have all been subjected to the following tests:

Strength

The coffin is placed on trestles and loaded with weights for 24 hours, after which time any vertical movement or sag is measured. If the movement is within specified parameters, the test is passed.

Ball bearing bed functionality

A loaded coffin is placed on a standard crematorium ball bearing bed for 12 hours. The coffin is then moved and checked for

snagging or directional instability, which would be classed as a failure.

Roller bed functionality

The same test as above but on a roller bed.

Auto-charger arm

Charging of a loaded coffin is simulated using a charging arm and a force applied similar to that used by crematoria. At the end of the test the coffin is inspected for any damage or deformation, which would be recorded as a failure.

TABO insertion machine

The coffin is placed on a rig built to mimic the TABO machine. If the coffin distorts around the supporting fingers so that it cannot be released this will be deemed a fail.

Ignition/radiant heat

A small representative section of



material is clamped at a specified distance from a heat source to simulate a coffin approaching the cremator during charging. The temperature is increased in stages and inspected continually. Any smouldering or combustion observed during the test would be classed as a fail.

YOUNG BOY HELPS CHARITY CAMPAIGN

11 year old is supporting a campaign to recycle children's prosthetics by donating his own prosthetic leg

Every year in the UK there are approximately 250 babies born with a congenital condition that might lead to amputation. Euan Murray, 11, from Bath, was born with a birth defect which meant his left leg had to be amputated below the knee when he was only 11 months old. The positive difference this has made to his life has resulted in him championing a campaign to recycle children's prosthetic legs through the Bristol charity Legs4Africa.

Euan has teamed up with Legs4Africa and has donated more than 10 legs. His last prosthetic was traced to Wudeh, seven,



The campaign is changing lives

from The Gambia. He said: "I feel proud because I was once wearing these and now I'm giving them to people that really need them."

Wudeh lost her leg when a car ploughed into the restaurant she was in - several of her family members were killed. Wudeh was incredibly

lucky to survive and, thanks to Euan's donated prosthetic, she is now back at school, back playing with her friends and back doing everything kids like to do. Through their smart recycling programme, Legs4Africa are assisting

hundreds of children just like Wudeh and ensuring that they receive the equipment and the support they need in order to walk again.

Tom Williams, Founder of Legs4Africa, said: "It is a fantastic thing that Euan is doing. There is a huge demand for components to build children's prosthetics in Africa. Most of the parts we receive are sent to a specialist mobility centre in Ghana."



Euan and his dad

✓ For further information about Legs4Africa campaign and more about Euan, visit www.legs4africa.org/euan-a-legs4africa-hero



Quality and safety checks are carried out

Ash residue quantity

This test involves heating a representative sample of the coffin material on a ceramic surface at a temperature representative of cremator conditions. If the resulting ash is above specified limits the test would be classed a fail.

Handle

A fully loaded coffin with straps passed through the handles is hoisted to one metre. Any damage or breakage is deemed to be a fail.

Ash residue content

This test involves heating a representative sample of the coffin material on a ceramic surface at a temperature representative of cremator conditions. The resulting ash must be free of any glassy or unwanted residues which if present would be recorded as a failure.

Coffin lining

A sample of the coffin lining material is shaped into a cone and a solution representing body fluids is poured on to the surface. Any observable leakage is recorded as a failure.

Refrigeration test (optional)

The coffin is placed on trestles in a controlled refrigerated environment for a period of 24 hours. It is then removed and the strength, auto charger and slip functionality tests are repeated.

ROUND UP

Reminder of SAIFCharter EGM upcoming meeting

An Extraordinary General Meeting of SAIFCharter ("the Association") will be held at the Five Lakes in Colchester, 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.



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The Scottish SAIF
AGM in Perth

Coverage of the Scottish SAIF AGM

The Scottish SAIF AGM evening was held on 21 February at McDiarmid Park, Perth, the home of St Johnstone FC. Fortunately, the team managed to avoid European qualification, so Scottish SAIF had the whole 11,000 capacity to themselves. The meeting was well-attended with many first time and returning members.

The AGM was chaired by Scottish SAIF President Paul Stevenson, who welcomed members and began his second year in office with news there would be little change to the Executive apart from the phased retirement of the Membership Secretary and Treasurer



Katrina McNeill
spoke at the meeting

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Alan Morrison. Alan has been an office bearer and Past President of Scottish SAIF and served in his current posts with distinction for more than 10 years. He will liaise with our new Treasurer Declan Maguire, the latest recruit on the Scottish SAIF Executive, and also with Secretary Gavin Henshelwood, who will take on the Membership Secretary role going forward. A huge thank you to Alan and the Scottish SAIF Executive, all volunteers who freely give up many hours of their time to help their fellow professionals.

The members were also introduced to the Scottish NextGen co-ordinator Sarah Brodie who spoke on the purpose and benefits of the National SAIF initiative for the next generation of funeral business leaders.

The SAIFCharter report, incorporating Golden Charter, was delivered by SAIF Scotland Shareholder Board member Jim Brodie who reminded members of the changes coming in April with the removal of the Will and the new initiative which will give enhanced support for members who are looking to combat new model competitors and embrace pre-need marketing promoting at-need



Cheryl Paris,
Katrina McNeill
and Bert Swanson,
Inspector of Cremation

services. Members will shortly be contacted by their ABMs and RBMs to engage in a business review.

A warm welcome

The meeting was then opened to the invited guests from the Scottish Government team – the Inspector of Cremation, Bert Swanson, accompanied by Cheryl Paris and Katrina McNeill. The pace of regulatory change in Scotland has seen an increase in the desire for members to seek advice on these changes. The passing of the Cremation Scotland Act 2019 being the next step of the Burial and Cremation Act (Scotland)

2016 whereby, after three years of consultation and deliberations, the new A Forms will become law in Scottish crematoriums from 4 April 2019. These new statutory forms are the most up to date in existence. Numbered 1-7, they cover any eventuality of legal requirement for cremation.

A lively discussion point was the requirement for the combined weight on the application form. Some firms already have the facility to weigh the coffin accurately, but the guidance requires only an accurate estimation, so the cremation authority is forewarned of any possible risk.

The Scottish Government and Inspector Bert Swanson will make sure that every crematorium in Scotland will have all the information and advice in place to ensure a smooth transfer into the new forms. The advice he gave was that he wanted common sense to prevail and the bereaved wouldn't be affected by this long-awaited update.

JIM BRODIE
SAIF SCOTLAND GOV LIAISON OFFICER,
SAIF SCOTLAND SAIFCHARTER EXEC REP

Affordable funeral package to “empower families”

West Lothian funeral director Jim Brodie has won support from Independents and corporate providers alike for a new affordable funeral package, soon to be offered to families across West Lothian. The Respectful Funeral package, based on the draft definition of a simple funeral drawn up by the Scottish Government, will launch in April 2019 at a cost of £1,550. The new package will include support with certification and death registration, transportation and viewing of the deceased, provision of a simple coffin and a hearse, and the opportunity to hold a service, either at the graveside or in the funeral director's parlour.

The lead funeral director for the project, Jim Brodie of Brodies Funeral

Services, said: “Every human being deserves a dignified, respectful send-off, and all bereaved families need appropriate closure and time to grieve. That is why I am working with West Lothian Council and funeral directors across the authority to launch a new Respectful Funeral package.

“We know that poverty is forcing the hand of families across the country, stripping them of choice and, often, a sense of dignity. This new package will enhance choice, empower families and offer a dignified alternative to public health funerals.”

West Lothian Council has endorsed the package and council officials will now support funeral directors across the authority to promote the new service.

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Eight weeks to engage families

Independents are feeling the benefits of Golden Charter's partnership approach in 2019. This month, Tovey Bros explains how that support has improved how it follows up with interested customers.

South Wales' Tovey Bros has undergone an eight-week process which has improved how it responds to interested families, enlisting the help of Golden Charter's partnership service.

Over the 2018 calendar year, plan sales appeared to have dipped by a fifth despite enquiries coming through, as three quarters of those who enquired about a plan did not ultimately take one out.

James Tovey, funeral director at Tovey Bros, explained: "We understood that in today's changing market and with growing competition from corporates we needed to do more to maintain and grow our market share of pre-paid funeral plans.

"We looked at our processes around enquiry follow-up and realised that we needed to do more to service our clients more effectively. With a better understanding of how we worked and some guidance and support around best practice from Golden Charter, it was remarkably easy to put a new process in place."

Golden Charter worked with James to implement a more robust process to engage families and deal with their enquiries. The points

to work on were established as:

- Setting aside a dedicated staff resource to handle enquiries and drive a positive response, ensuring families always dealt with the right person
- Tracking and recording enquiries effectively, and instantly offering an appointment
- A faster, more consistent enquiry follow-up structure, bolstered by automated reminders for staff
- Fully updating and training staff on the plan products available

Eight weeks later the results were already clear:

- Plan sales have risen to equal last year's, at a time when the wider market appears to have been falling back
- Enquirers are 40% more likely to take an appointment, and 95% of those appointments resulted in a plan being taken up (also a 20% increase)
- With better informed employees, both

the Tovey Bros staff and enquiring families appear happier. James called the changes "just a set of small, common-sense actions that, once fully understood, implemented and owned by the team here at Tovey Bros, have had a very positive effect on our conversion rates from enquiry, to appointment, to the plan being taken".

He added: "We're extremely pleased that the changes we've implemented have resulted in such improvements. Not only in how we deal with enquiries, but also in the way we offer the best possible level of service to our clients and community.

"We very much look forward to seeing how this increase in effectiveness continues to work for us, when our integrated marketing campaign goes live in the coming month."

The results eight weeks in are only the beginning of the process. Alongside support with the integrated marketing campaign, next to be

introduced are digital measures including a Facebook presence and a new website shortly going live.

The partnership approach is now fully up and running, with Golden Charter's support now broadened to include this level of work on enquiries and marketing. Support is designed to be tailored to the funeral director's

needs, so if you are interested in exploring these options, simply contact your local Area or Regional Business Manager (see **page 40**).

James Tovey



IFD COLLEGE SCHEDULE FOR MARCH/APRIL 2019

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

Date	Time	Course	Course Name	Location
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
16 & 17 April	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

RESOMATION: SUSTAINABLE WATER CREMATION

BY HOWARD PICKARD, MANAGING DIRECTOR,
RESOMATION LTD

Water cremation is the environmentally sustainable alternative to flame cremation and burial. For the more than 870 privately-owned, independent funeral homes affiliated with SAIF, the prospect of offering this technology alongside local authority and private crematoria could help deliver a step change in funeral arrangements they can offer to families.

Here, Howard Pickard, MD of Resomation Ltd, the company behind water cremation in the UK, outlines the benefits this alternative to flame cremation and burial will bring, while addressing key challenges facing the funeral profession.

Water cremation is an environmentally responsible alternative to flame cremation and burial that uses water instead of flame to gently return the body to ashes. It is already permitted in more than 17 US states and three Canadian provinces, providing people in North America with a new choice at the end of life.

In the UK, interest in this innovative process continues to grow as people are increasingly looking for more environmental alternatives, both in life and in death.

With 600,000 funerals taking place each year in the UK, available burial

land continues to decline, and the only mainstream alternative is flame cremation. Water cremation offers a more natural, gentle and sustainable alternative for families. It has the potential to support the funeral profession to improve its environmental credentials and meet the capacity challenges of a rapidly growing population, by using innovative new water technologies.

Independent reports have found that water cremation has environmental benefits over other end of life options, including a significantly smaller carbon footprint, less energy consumption, and no airborne release of harmful emissions such as nitrous oxides, mercury from dental amalgam and dioxins. But the benefits go beyond its environmental credentials.

Water cremation combines environmental benefits with a practical solution to help address capacity issues and increase choice in the funeral market.

So how does it work?

To start with, when arranging a funeral service for water cremation, families can be offered the exact same service that they would have for flame cremation. The difference will be that when the coffin is removed from sight, it will be taken to a water cremator instead of a flame cremator. The family can be assured of a service that suits their requirements.

When the body is removed from sight, it will then be placed in a sustainable woollen shroud, before being carefully positioned in the water cremator.

Using a gentle solution made from 95% water and 5% alkaline, water cremation enables the body to go through the natural process of breaking down to its consistent parts, in the same way it would if the body was buried. However, with water cremation the body is gently broken down over a matter of hours instead of months or years as is the case with burial, while avoiding the need for harsh flames and intense heat as with flame cremation. Importantly, once the cremation is complete, the bones are removed from the water cremator and taken away to be turned to ashes and returned to the family.

In the same way that the emissions from flame cremation enter the atmosphere and in time return to the water cycle, the liquid from water cremation will also enter the water cycle. The difference is that the liquid from water cremation will have been through a treatment system first and assessed in the same way as other liquids from hospitals and embalmers.

At present, water cremation is not available in the UK, but there are no legal reasons why it cannot be offered. Regulations state that it is down to individual water companies to issue a permit for the liquid from water cremation to enter their treatment systems at their discretion.

The current position in the UK is that academia, funeral directors, local



authority and private crematoria, funeral organisations and Resomation Ltd are working with water companies to conduct a scientific study on this very issue, to ensure any permit granted has been looked at responsibly. This work is being supported by the Federation of Burial and Cremation Authorities (FBCA).

When the results of this study are conclusive and the water companies involved have made a decision and received a permit application, water cremation could be available in the UK.

While most emerging innovations take time to be accepted and normalised as people adapt and regulatory authorities make the necessary changes, water cremation is now seen as a credible choice for people at the end of life. ●

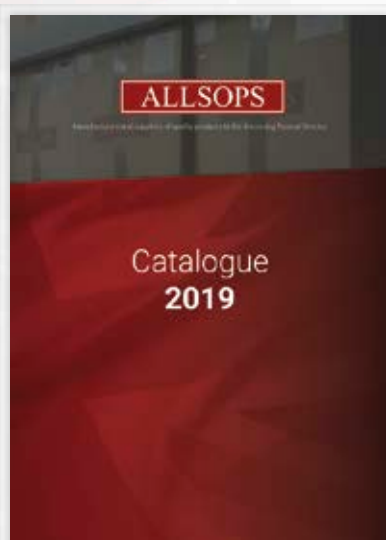
▼
Resomation Ltd welcomes the opportunity to meet with SAIF members to share more about this new sustainable choice and to support them when it is made available in the UK. Anyone looking for more information or interested in visiting to see a water cremator for themselves should please contact info@resomation.com



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EARNING FAMILIES' TRUST

Honey Legal CEO Alan Gardiner on providing comprehensive later-life planning and its thriving relationship with Golden Charter

Golden Charter is one of the UK's leading funeral plan providers. Entirely owned by independent funeral directors, it is the only SAIF-recommended provider in the country, and has the UK's largest network of independent funeral director partners.

The business enjoys highly successful relationships with a wide range of agents and intermediaries, who extend and improve their client offering by bringing in Golden Charter funeral planning services, offering families more choice. One of the longest-standing of these relationships is with Honey Legal Limited, part of the Honey Group. The company provides legal services that help customers protect their wealth in later life, and ensure their estates are distributed according to their wishes.

The two businesses have been working together for more than eight years and, according to Honey Legal CEO Alan Gardiner, the partnership has had a profound and lasting impact on his business. "When we started working with Golden Charter, we had been trading for about three years, and were looking to diversify," he said. "Working with Golden Charter gave us that opportunity."

"Turnover has continued to grow every year since we began to work with Golden Charter, and funeral planning services now constitute almost half of our total turnover. We sell in excess of 1,200 plans a year, and there are no signs that the business is slowing down."

The partnership made sense on a number of levels, says Alan. It allowed Honey Legal to expand their product offering, and it offers clients complete later-life planning support. "When you're talking to clients

about Wills and lasting powers of attorney and so on, it makes sense to talk about funeral planning too," he explains.

"It's like the last piece in the jigsaw puzzle of later-life planning. And it allows us to give our clients total peace of mind, knowing they won't be laying that financial burden on anyone else."

And for Golden Charter, working with a quality business like Honey Legal helps to address two key risks: cancellations and improper selling.

"Even when payment plans are affordable, they represent a reasonable financial commitment. There are plenty of people out there who think they're ready to make that commitment, then change their minds."

"Because we know our clients, we understand who will benefit from having a funeral plan. And because our clients trust us, they trust the plan we're offering. Which is why we have one of the lowest cancellation rates in the profession."

In recent years, the funeral planning profession has been under increasing scrutiny with regard to improper selling. This means it's more important than ever to be sure funeral planning services are being delivered to customers clearly, fairly and honestly. That, affirms Alan, is what working with a trusted company helps to achieve.

"At the end of the day, these are our clients," he says. "We put them first. If any product we offer isn't right for them, we walk away. They know that, which is why they trust us."

"Golden Charter know that too. They have confidence we will not mis-sell or in any way misrepresent their business. They



1,200⁺
ANNUAL PLANS FOR
INDEPENDENTS

know we will protect their interests, their business and their reputation just as closely and carefully as we protect our own."

Even with the increased regulatory scrutiny on their profession, Alan adds, the future looks extremely bright for both Golden Charter and Honey Legal.

"The last three years have seen prolific growth for our business, and there doesn't seem to be any end in sight," he says. "We now work with more than 27,000 clients with combined estate values in excess of £6 billion, and that's growing by the year."

"We're ready for that growth. We have the technologies in place to handle extremely



“IF ANY
PRODUCT WE
OFFER ISN'T
RIGHT FOR OUR
CUSTOMERS, WE
WALK AWAY”

Alan Gardiner

high levels of demand. In fact, we created our own in-house software that completes work that would normally take the best part of a day in about nine seconds.

“That means we have almost unlimited capacity to support those we work with by handling ever-increasing demands. We're exploring opportunities with both Golden Charter and other potential partners to find more ways of working together — providing additional legal services like Active Wills and LPAs, for example — that benefits everyone concerned. We're excited about what the future holds.”

For Golden Charter and Independents, that means gaining access to the growing customer base offered by a company of Honey Legal's size and scope. Working with Honey Legal means tapping into a group of people quite separate from those who go direct to a funeral director, ultimately ensuring this swathe of the population, rather than being open to competitors, continue to choose Independents well into the future. ●

COUNTDOWN TO THE TRADEX SHOW

The National Association of Memorial Masons (NAMM) is hosting Tradex 2019, a trade show for all things linked to the stonemasonry trade, on Thursday 20 and Friday 21 June 2019 at Warwickshire Events Centre.

The event is for all masons and wholesalers, member and non-member masons.

The 2017 event proved very popular, with more than 500 visitors attending and 200 companies showcasing their wares. Craftex also took place in 2017, as part of the Tradex exhibition. The competition gives masons a chance to exhibit and compete with

some of their prestigious pieces of work.

Craftex 2019 is open to members, and for the first time, there will be a non-member category. Due to the success of this event, it will again take place alongside Tradex 2019.

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



For more information, visit www.namm.org.uk/tradex-2019 or contact NAMM on 01788 542 264 or by emailing events@namm.org.uk



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End of an era for a dedicated President

ALUN TUCKER, SAIF NATIONAL PRESIDENT

IT was 20 years ago that I was encouraged to join the SAIF Executive Committee. Little did I know the journey that would bring.

I have had the pleasure of serving on the National Executive for much of that time as well as twice being National President.

Having held the 'three months temporary' position of Chief Executive Officer for a number of years, then nearly three years as Executive Chairman, you will see what an important role SAIF has played in my life both professionally and personally.

I believe that once you make a commitment to a role then you must give it your all and I am satisfied that is what I have done.

SAIF has helped me grow as a person and increased my knowledge of the funeral profession far beyond that of which I would have ever expected.

It is true that time moves very quickly and the end of my involvement with SAIF - I will always be proud to be a Fellow and Past President - will conclude at the end of the AGM weekend on the 31 March as I move on to continue with new business interests.

Of course, SAIF has always been a team and I owe an enormous gratitude of thanks to everyone who has supported me from the outset until the very end.

I leave behind a strong Chief Executive in Terry, a hard-working National Executive (will they ever have such a bossy Chairman?) who give their time so freely to help our membership and an excellent support team at SAIF Business Centre. Thank you all.

If you have not yet booked for the AGM weekend at Five Lakes it is not too late, I would be delighted to see you there. ●

“I OWE AN ENORMOUS GRATITUDE OF THANKS TO EVERYONE WHO HAS SUPPORTED ME”



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

Wales Regional Meeting

22 May 2019
19.00
Pencoed
(S.Wales)

North West Regional Meeting

25 June 2019
19.00
Haydock

SAIF AGM Banquet Weekend

29-31 March 2019
Five Lakes in
Colchester, Maldon

Yorkshire Regional Meeting

1 May 2019
19.00
Doncaster

Devon Regional Meeting

21 May 2019
19.00
Tiverton

NFE Weekend

7 June 2019
19.00
Warwickshire

East Anglia Regional Meeting

9 July 2019
19.00
Newmarket



CLOCKWISE: Immediate Past President Paul Bowley hands over the chain of office to Alun Tucker; Alun Tucker speaks at SAIF Education Day 2018; Alun Tucker visits Damien Campbell, Catherine Betley and Billy Connolly of Countryside Funerals; installation of 2018 SAIF National President Alun Tucker. **BELOW:** SAIFinsight Cover pages from 2005 and 2018 announcing Alun Tucker's installations.



**30
OCT**

Executive Meeting

10 July 2019
10.00
Stansted Airport

Essex Regional Meeting

17 September 2019
19.00
Chelmsford

Executive Meeting

18 September 2019
10.30
Stansted Airport

Kent/Sussex Regional Meeting

2 October 2019
19.00
Tunbridge Wells

Education Day

30 October 2019
09.30
(Leics TBC)

Executive Meeting

27 November 2019
10.00
TBC

Wales Christmas Dinner

22 November 2019
19.00
Swansea

For more information on any of these dates and events, visit saif.org.uk

TESLA FUNERAL LIMOUSINE

Aaron & Jonathon Bewley
Funeral Directors in West
Wiltshire has been doing its

bit to protect the environment by becoming the first funeral director in the UK to use two Tesla electric vehicles to help transport families to the funeral service in near silent comfort with zero emissions.

The funeral limousines, priced at a total of £160,000, can accommodate up to six people and the electric 'Falcon-Wing' upward-lifting

doors help with ease of access, especially for elderly people.

The two cars have a range of 259 and 340 miles respectively and can be charged in 2.5 and four hours, which equates to £12.50 (based on the average price per kilowatt of 0.12p).

Aaron Bewley said: "As an ethically-run, family

business we are committed to reducing our carbon footprint, something our clients are increasingly concerned about. We believe we are the first funeral directors in the UK to offer the Model X, replacing our traditional gas guzzling limousines.

"We have plans to go all-electric and with zero

NATURAL ENDINGS

WORDS: TIM POWER

As environmentalism becomes mainstream, growing numbers of people are looking to minimise their impact on the world by recycling plastic waste, eating locally sourced food and choosing low emission vehicles, so it's natural that some of them would extend this ethos when deciding on the most environmentally sound way to deal with their mortal remains.

Although the traditional wooden coffin continues to be the choice of the majority of families for their loved ones, there is a growing demand for coffins made of other bio-degradable and sustainable materials, either to help them create

more colourful and flamboyant celebrations of life or as a way of staying true to the green beliefs of the departed. The funeral profession has responded to this small but growing demand with a wide range of coffin designs using materials such as bamboo, woven willow, recycled cardboard, cord from dried banana plants, water hyacinth and even wool. But many manufacturers are also going green themselves, not only sourcing ethical

raw materials but adopting environmentally responsible practices to work more efficiently and attract green conscious customers.

Colourful Coffins, based in Oxford, imports a range of eco-friendly coffins to complement its range of wooden coffins and caskets.

Managing Director Mary Tomes said: "Right from the very beginning, when we started the company 14 years ago, we have always been very mindful about the environment and what materials we use. For example, our wooden coffins are made with Forest Stewardship Council (FSC) accredited material from sustainable forests and we use eco-friendly inks.

"While the majority of our customers want our colourful coffins with glitter and sparkles, we also cater for people who want to minimise their impact on the environment. At the moment, the eco-friendly products account for around 40% of our business but it has grown consistently over the last 10 years."

A popular product for green funerals is the range of rattan 'wicker-type' coffins that are imported from Indonesia. They are made from sustainable sourced rattan and all handcrafted with no metal or plastic components, so are completely biodegradable. Importing does accumulate carbon miles, but the trade also supports traditional crafts and jobs in local communities.



emissions, the Teslas are the most environmentally friendly way for families to accompany their loved one on their final journey.

"Not only are we doing our bit for the environment, in view of recent media coverage of funeral expenses, our constant efforts to manage funeral costs and our pledge to funeral

poverty, the fuel savings will be passed on to our clients making them more economical than our old traditional vehicles as well.

"The next step for us is to move the entire fleet to Teslas. In fact, we have just put down a deposit on a new Model S which Brahms will be converting into a hearse."



She added: “We also have a selection of cardboard coffins made from 100% recycle material which we believe are the strongest on the market. It’s made in a honeycombed structure which makes it very strong and will hold up to 30 stone – which is two baby elephants!”

When they first started business they planted a tree for every coffin sold but they quickly filled up the original woodland site. Today they offset the carbon footprint when one of their coffins is cremated through a partnership with Climate Care, an environmental and social impact company.

Mary said: “We offset the equivalent of 350 tonnes last year. I think this a great thing to do as the funds Climate Care receive from companies offsetting their carbon are used for a wide range of environmental work in developing countries around the world, such as promoting fuel-efficient cooking stoves for local communities, which cuts down on the wood they burn and emissions they make.”

It’s not just in the Far East where traditional skills are being preserved through a demand for eco-friendly funeral products. In Bridgwater, Somerset Willow Coffins is one of the few British-based companies to manufacture hand-woven products from locally grown willow.

The company started in 1959, manufacturing traditional willow basket products and diversified into willow coffins 20 years ago when they got an enquiry from a local funeral director.

Anthony Hill is the fourth generation to work in the family business and said that their willow coffin trade really took off after they got feedback from funeral directors.

He explained: “At first we produced a simple rectangular box but when we started to get feedback from funeral directors about making it like a typical tapered coffin shape the orders started to snowball and it has become a substantial part of our business today.”

The company employs 26 craftspeople



Somerset Willow's skilled craftsman

“WE HAVE ALWAYS BEEN VERY MINDFUL ABOUT THE ENVIRONMENT AND WHAT MATERIALS WE USE”

Mary Tomes, Colourful Coffins

who make a range of products from the willow it grows on the family farm. It takes three years for the willow to reach maturity to use for weaving and after harvesting the stems of the willow, known as ‘withies’, are sorted for quality and length. They are then soaked or boiled, depending on the finish required, before being stripped of their bark and dried. When they are ready for use they are soaked for two hours to become pliable then woven around a thick plywood base to produce the sides of the coffin, and then a separate woven lid is produced.

Anthony said: “It takes one of our

skilled craftsman approximately two days to carefully weave one of our coffins. All caskets are then hand-finished with loop and toggle closures, which are made completely from natural materials.

“It’s a totally natural product that is handmade by craftspeople to very high standards. It’s produced from natural sustainable raw materials and preserves traditional skills that in some places have been lost forever; we believe it ticks all the environmental boxes that people want for a green funeral.”

Another traditional coffin maker is Bradnam Joinery, a family firm based near Cambridge that has been in business for more than 100 years. It is now one of the UK’s largest manufacturers of a wide selection of handcrafted products for the funeral profession from traditional oak, elm and composite wood coffins, caskets and urns to fittings, linings and gowns.

Graham Ashcroft is Production Director and said the traditional wooden coffin is as environmentally friendly as many other new materials coming on the market. He explained: “All our timber and wood products are FSC certified, which means they come from forests that are sustainably managed, and, as we can offer rope or wooden handles rather than metal or plastic fittings, this means that the whole coffin is biodegradable.

“We can offer coffins with a simple sanded, raw finish without varnish and paint so that no chemicals are involved in the manufacture to make it suitable for eco-funerals.”

In order to provide a wide range of choice, Bradnam Joinery also offers a selection of imported ‘alternative’ coffins which are made from seagrass, wicker, willow and banana leaf, as well as cardboard, but they only account for less than 10 per cent of the company’s business. Graham said: “There’s a small market in alternative eco-coffins but around 85% of our business is still in traditional wood coffins, either oak or elm, or wood composites.” ●

Colourful Coffins' rattan coffin



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**FULL MEMBERSHIP
PENDING**

Darren Saint/Anita Saint/
Joanne Smith (Mitchell)
Anthony Graham Smith
**Saints Funeral
Services Ltd**
Park Avenue, St Ives
Cornwall TR26 2DN
*Previously advertised
on website. Close date
4 March 2019*

Richard Bird
**Richard Bird
Funeral Services**
57 Great North Road
Gosforth, Newcastle Upon
Tyne, Tyne & Wear NE3 2DQ
*Previously advertised
on website. Close date
12 March 2019*

George Cutler/Maria
Cutler/John Cutler
**George John Funeral
Directors Ltd**
99 Hobs Moat Road,
Solihull, West Midlands
B92 8JL
*Previously advertised
on website. Close date:
18 March 2019*

Jason Price
**Price & Son Independent
Family Funeral Directors**
70 Castlegate, Grantham,
Lincolnshire NG31 6SH
*Previously advertised
on website. Close date:
20 March 2019*

**ASSOCIATE
MEMBERSHIP
PENDING**

Shon Alishah/Jay
Unadkat/Ricky Elizee
**Logic Networks Ltd
(SolemnityUK)**
Unit C3 Matchmaker
Wharf, Homerton Road,
London E9 5GP
*Previously advertised
on the website. Close date:
26 February 2019*

Steven Mears
**Mears Repatriation
(branch of above)**
Unit 14 Concorde,
Business Centre, Wireless
Road, London Biggin Hill
Airport TN16 3YN
**Mears Repatriation
(branch of above)**
3 Southerid Lane, Catford
London SE6 3AB

**Mears Repatriation
(branch of above)**



54 Eltham High Street,
Eltham, London SE9 1BT

**Mears Repatriation
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Lewisham, London
SE13 7UZ

**Mears Repatriation
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18 High Street, West
Wickham, Kent BR4 0NJ
**Mears Repatriation
(branch of above)**
West Cemetery Lodge
Warrington Cemetery
Manchester Road
Warrington, Cheshire
WA1 3BG

**Mears Repatriation
(branch of above)**
40-42 High Street, Runcorn
Cheshire, WA7 1AW
*Previously advertised
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27 February 2019*

Dr Chris Rose/
Dr Alex Barker
**BARC Products Ltd
t/a Ascension Flights**
Unit 31 Aizlewoods Mill
Nursery Street, Sheffield
South Yorkshire S3 8GG
*Previously advertised
on the website. Close date:
28 February 2019*

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**ACCEPTANCE INTO
FULL MEMBERSHIP**
Jill Glencross
**Jill Glencross
Independent
Funeral Director**

16 The Square, Dalston
Carlisle, Cumbria CA5 7PY

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

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

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

**FULL MEMBER
CHANGE OF
DETAILS/ADDRESS**
Mr L Marston
S Stibbards & Sons Ltd
239 London Road
Westcliff on Sea
Essex SS0 7AT
*(Formerly at
No 242, SS0 7AT)*

Mr N Berryman
Bobby Morrison
2 Manor Drive
Hillsborough Road
Lisburn BT28 1AQ
*(Formerly at No 38
Manor Drive, BT28 1JH)*

**FULL MEMBER
BRANCH CLOSED
(SCOTLAND)**
**Andrew Smith
Funeral Directors**
5a Batchen Street, Forres
Moray IV36 1DB

**FULL MEMBER NEW
BRANCH (SCOTLAND)**
Mrs A Doyle
**Herkes Funeral Directors
(Branch of A & A Doyle Ltd)**
55 Main Street
Gorebridge EH23 4BX

Mr C Anderson
C W Anderson & Sons
8 Kerse Lane,
Falkirk FK1 1RG

Mr I Beaton
**Beaton Bros
Funeral Directors**
Rashielee Avenue
Erskine PA8 6HA

**FULL MEMBER
CHANGE OF
DETAILS/ADDRESS
(SCOTLAND)**
**Andrew Smith
Funeral Directors**
17 Tytler Street, Forres
Moray IV36 1EL
*(Previous Head Office
at 20 High Street, Forres
is now a branch)*

Ms A Baker
Gibson of Tayport
7 Sandyhill Road, Tayport
DD6 9NX *(Previously at
42b Grey Street DD6 9HU)*

**ASSOCIATES
CHANGE OF
DETAILS/ADDRESS**
Hygeco
PO Box 170, Leeds
LS10 9EQ *(Formerly c/o
Facultatieve Technologies,
Moor Rd, Leeds LS10 2DD)*

**FULL MEMBER
NOT RENEWED**
Mr Baxter
**North Downs Funeral
Directors & Monumental
Masons**
66 High Street, Bangor
County Down BT20 5HZ

Branch of North Downs
64 Bloomfield Avenue
Belfast, County Antrim
BT5 5AD

Mr P Baddick
Baddick & Dymond
Exeter Road, Braunton
Devon EX33 2JL

Mr G Priest
**W J Wright
Funeral Directors**
High Street, Bourton-On-
The-Water, Cheltenham
Gloucester GL54 2AP

**Branch of W J Wright
Funeral Directors**

Mailrite House, London
Road, Moreton in Marsh
GL56 0HE

**Branch of W J Wright
Funeral Directors**

Church Street, Stow-On-
The-Wold Gloucestershire
GL54 2AP

**Wychwood Funeral
Service (Branch
of W J Wright
Funeral Directors)**

Shipton Road, Milton-
Under-Wychwood
Oxfordshire OX7 6JP

Mr D Smith

**David H Smith Funeral
Directors inc Mellor
& Smith Ltd**

Fountain House, 17-21
Fountain Street, Leek
Staffordshire ST13 6JS

**Mellor & Smith
Funeral Directors
(branch of above)**

Prince of Wales House
Fairfield Road, Buxton

Derbyshire SK17 7DN

**Mr P Carroll
Carroll and Carroll
Independent
Funeral Services**

125 Easterly Road, Leeds
West Yorkshire LS8 2TP

Mr J Smith

**Green Endings
Funerals Ltd**

152 Nelson Road, Whitton
Middlesex TW2 7BU

**Green Endings Funerals
Ltd (branch of above)**

141 Fortress Road
Tuffnell Park, Camden
London NW5 2HR

**Green Endings Funerals
Ltd (branch of above)**

42 Golborne Road
Ladbroke Grove
London W10 5PR

**Sandra Clements
Cranleigh Funeral
Service**

Sussex House, Ewhurst
Road, Cranleigh, Surrey
GU6 7AE

Mr S Smith

Heart & Soul Funerals

18 Dart Mills, Old Totnes
Road, Buckfastleigh
Devon TQ11 0NF

Mrs L Morgan &
Mr R W Morgan

**R L Morgan Funeral
Directors Ltd**

163 Long Lane, Bexley
Heath, Kent DA7 5AE

Mr G Cutler

**George John Funeral
Directors Ltd**

99 Hobs Moat Road
Solihull, West Midlands
B92 8JL

Mr Ridwan Soopee

**Dignified Funeral
Care Ltd**

123 Rushey Green
London SE6 4AA

**ASSOCIATES
NOT RENEWED**

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N18 3HU

Mrs E Corcoran

**Ideal Sales Solutions
t/a Ideal4Finance**

Unit 3 The Crossroads
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Mr G Mason

Utilitywise PLC

3 + 4 Utilitywise House
Cobalt Business Park
North Tyneside, Tyne
and Wear NE28 9EJ

Mr P Gadsby

W Gadsby & Son Ltd

Gadsby House, Bridwater
Somerset TA6 6TS

Mr C MacManus

**MacManus Asset
Finance Ltd**

**t/a MacManus Funeral
Director Finance**

1a Ynysmeurig Road,
Abercynon, Rhondda
Cynon Taf CF45 4SY

Mr C Hankin &

Mr B Thorogood

Love2donate:

In Memory

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Close, Bromham
Bedfordshire MK43 8HN

Ms J Foley

Memorial Print

Ten Acre Farm, Stonehill
Farm, Ottershaw
KT16 0AQ

Mr J Walker &

Mr M Walker

Memory Giving

36 Eldon Road, Reading
Berkshire RG1 4DL

Branch of

Memory Giving

105 London Road
Wokingham, Berkshire
RG40 1YB

***Note:** All pending
members and associates
have been advertised
on the SAIF website for
objections from SAIF
members. Any objections
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by the close date shown
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SAIF AGM 2019

SAIF MEMBERS ARE STRONGER WHEN WORKING TOGETHER

The National Society of Allied and Independent Funeral Directors will hold its Annual General Meeting (AGM) of the Society on **Saturday 30 March 2019 at 9.30am at The Five Lakes, Colchester CM9 8HX.** With just days to go, the countdown is on 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.

SCHEDULE*

■ **Thursday 28 March**
Golf tournament

■ **Friday 29 March**

14.00: Associates Lunch
(invitation only)

16.00: Speaker – Clarke Carlisle,
former English professional footballer

16.30: Refreshments

17.15: Speaker – Angela Kidd, DWP

19.45: Drinks reception – SAIF
Executive & SAIFCharter Executive

Note: Afternoon and
evening including dinner
at delegates leisure

■ **Saturday 30 March**

09.30: Refreshments
and registration

11.00: SAIF AGM

11.00 – 11.30:

Refreshments

11.30 – 12.45: SAIFCharter
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 – 01.00am: 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.

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

SAIF BANQUET

Final call for banquet sponsorship

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 FSAIF will be concluding his Presidential year by planning a special event for the SAIF banquet.

As with any of these events, sponsorship is greatly appreciated

and in gratitude, SAIF would be pleased to include your sales literature in its conference packs, 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



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 SAIF Charter 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 SAIF Charter,

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.



SAIF AGM WEEKEND 2019

29 to 31 March 2019

Five Lakes, Colchester, Colchester Rd, Tolleshunt Knight, Maldon, Essex CM9 8HX

BOOKING
FORM

01 ACCOMMODATION

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

Thursday 28 March

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

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

Friday 29 March

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

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

Saturday 30 March

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

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

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

The Five Lakes, Colchester venue is based at 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

DEADLINE: All bookings must be received by **Monday 22 March**. If you wish to book your place, please contact the SAIF Business Centre on 0345 230 6777.

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		

Payment options

☐ **Cheque**

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☐ **BACS**

Bank Account Number: **90098110**

Sort Code: **60-04-24**

Please ensure you add Company name or membership number and Banquet 2019

☐ **Credit card**

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

☐ **Book and pay online**

via Eventbrite www.saif.org.uk/events

Company Details:

Contact name:

Company name:

Tel No.:

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SIGNS OF TREASURY PROGRESS

Responding to a written question by Swansea East MP Carolyn Harris, HM Treasury minister John Glen MP revealed that officials have completed their analysis of the submissions to the call for evidence and are now “reviewing the available policy options” for regulating the pre-paid plan sector.

Treasury preference

Among the options under consideration, the Treasury indicated at the start of the process that it believes the Financial Conduct Authority (FCA) to be the most suitable regulatory body, saying: “Pre-paid funeral plans exhibit many of the characteristics of other financial services products, such as insurance products. The Government is therefore minded to strengthen regulation in the sector by bringing all pre-paid funeral plans into the remit of the Financial Conduct Authority.”

Transition arrangements

Responding to a second written question, also tabled by Ms Harris, Mr Glen said that, as part of its policy options review, HM Treasury officials are “considering transitional arrangements to any new regulatory framework”. The Treasury has not publicly stated a date for its announcement.

Government under pressure over Children’s Funeral Fund pledge

MPs from across the House have slammed the Government’s lack of progress on its Children’s Funeral Fund pledge.

Cross-party criticism

Long-time funeral poverty campaigner Conservative MP Sir John Hayes said: “Despite the fact that the honourable member for Swansea East, Carolyn Harris, I and others have raised this matter subsequently in this Chamber, nothing more has been heard... We must ensure that this pledge is honest and honoured, because no one should break promises to the broken-hearted.”

When Labour MP Laura Smith followed this up by asking the Government to outline a specific timeframe for launching the fund, the minister responsible, Edward Argar MP, replied that the Government would establish

the fund “as soon as possible” but did not provide a timeframe.

Third sector concern

Third sector campaigners have also raised concerns over the stalled pledge. Clare Laxton, Associate Director with children’s cancer charity CLIC Sargent, said: “Back in April 2018 CLIC Sargent welcomed the news from the Prime Minister that she will establish a Children’s Funeral Fund. Nearly a year later we are still waiting. In this time over 200 families will have lost their child to cancer – they need this fund now.”

The Prime Minister pledged to establish a children’s funeral fund in April 2018, in response to a campaign led by Swansea East MP Carolyn Harris. Ms Harris launched her battle to help grieving parents fund children’s funerals after the agonising loss of her eight-year-old son Martin, killed in a road accident in 1989. ●

Scottish Government publishes consultation analysis

The Scottish Government has published an analysis of the responses submitted to its three-month funeral cost guidance consultation. While 92% of respondents support the display of pricing information online, less than half felt the Scottish Government’s proposed definition of a simple funeral captured all necessary elements.

Calls for clarity

Consultees raised concerns over the ambiguity of language used in some service descriptions. Phrases such as “necessary staff” and “support for the bereaved” were included in the simple funeral

definition without officials detailing what would be required of funeral directors in practice to meet the definition.

Support for reform

The analysis also indicated that there was broad support from consultees for the guidance to include measures encouraging funeral directors to describe their processes for the care of the deceased to help consumers understand costs associated with this. Likewise, a significant majority of consultees (86%) agreed that the guidance should include a provision encouraging local authorities to

“make reasonable efforts to accommodate the wishes of a person that does not want to use a funeral director”.

Protecting independence

In its response to the consultation, Golden Charter indicated that it would not support provisions that proactively encourage local authorities to duplicate the services of funeral directors. Golden Charter argued that the duplication of services would negatively influence local economies, local supply chains, and local employment in communities across Scotland.



ORGANISATION IS WHAT YOU DO BEFORE YOU DO SOMETHING SO THAT WHEN YOU DO IT, IT'S NOT ALL MIXED UP



THE NEW REALITY: PART II

WORDS: DR BILL WEBSTER

The big sign at the gates of the golf club could not be missed: 'Have your event here,' blared the message. It was mid-December so it wasn't about golf. Below the headline came a list of possible events: Weddings, corporate meetings, conferences, dinners, birthdays or anniversaries. All I didn't see listed was funerals, but it might as well have been, because this is the new reality.

Weddings these days, including the actual service and reception, have become events, held at golf courses, restaurants, parks where businesses are seeking to expand their market, or hotels in exotic locations. They usually involve wedding co-ordinators who provide organisation and services like catering, flowers, music, photography, officiants and a thousand details to make the experience 'memorable' and 'easy'. They offer a 'one stop shop' to clients who prefer a 'unique experience' rather than the traditional church and reception. It's a big business.

You might think this will never happen to funerals, but I have news for you: this reality is already here.

It is all very well to expound the importance of tradition: the casket; the visitation; viewing the body; the conventional, long-established service and ritual. No argument with the theory!

But theory and practice can sometimes be polar opposites. More and more people are not going the traditional route. They want their end of life experiences, just like weddings and significant milestones, to be events.

Herein lies an opportunity to either grow your business or lose much of your revenue.

A suburban funeral director friend recently told me 60% of his funerals last year were direct disposition followed by a local gathering. And here's the kicker: many of these 'celebrations' were organised by the host establishment, not the funeral director! I had to ask him to repeat the information because it seemed so implausible, but he confirmed what he had said – twice. This should scare a lot of you.

People today want their loved one's funeral, memorial, or celebration of life, to be a meaningful, memorable and moving opportunity to do what they need to do. The funeral director's challenge is how to provide a one stop shop for those who choose direct cremation and a celebration of life event. While many 'old' rituals may have lost their significance, people desperately look for guidance on meaningful, memorable experiences after a death.

In 1998, *The Experience Economy* authors Pine and Gilmore wrote: "A new emerging economy is coming to the fore; one based on a distinct kind of economic output... experiences. Goods and services are no longer enough."

Given the ever-increasing influence of social media, these words seem remarkably prophetic. Consumer trends are moving rapidly towards an experience-focused mindset where people care less about material things and more about exceptional, memorable interactions.

If the mindset of people planning funerals is similar to other life events, how can the profession re-set their sails to catch the prevailing winds?

1. Maybe we need to think more like 'Event Planners'. The title isn't as important as the 'approach', asking the bereaved: "How can we make this

event meaningful, memorable and moving for you?"

Go back and read last month's article on some unique elements that several ingenious, imaginative and inventive colleagues in the funeral profession and I developed to help this happen.

2. The funeral director can offer to co-ordinate with the golf club or other facility to organise the 'celebration'. After all, regardless of location, who better to organise, provide flowers and catering, and offer resources like guest books, memorial cards, memory books and tribute videos to make the event unique.

Many try to organise these details themselves, and welcome having that burden taken from them – probably more economically than they or the location could manage.

Here is your opportunity to take the lead with local locations, bringing them business and helping co-ordinate the details, as well as providing them with the unique resources you offer that cannot be found in the golf course pro shop!

As Winnie-the-Pooh once said: "Organisation is what you do before you do something so that when you do it, it's not all mixed up." (A A Milne) ●

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





VOTE ON THE SAIFCHARTER CONSTITUTION

WORDS: JULIAN WALKER

As we emerge from a long and busy winter for our businesses, we can start to look forward to a SAIF AGM that is only a few weeks away, and this year's will be coupled with a SAIFCharter EGM.

On the morning of Saturday 30 March, the SAIFCharter EGM will give members the opportunity to vote on changes to bring the association's constitution up to date, aimed to help prepare us all for coming regulatory changes.

Following an extensive consultation period, the finalised constitution is available for members to view on the SAIFCharter website, or by contacting

secretary@saifcharter.co.uk

Thank you to everyone who engaged with the consultation process, raising questions or concerns that have led to changes and clarifications. Your involvement has helped us build a constitution that members can be comfortable with while formalising the framework under which we work together as owners of Golden Charter.

Vote now

You don't have to wait for the EGM to cast your vote. For the first time, we have brought the process for advance voting online, and you should already have

received a link to the voting form.

We have worked to make this secure voting form as simple as possible, and all votes are passed directly to the scrutineers.

If you don't seem to have received your voting email, please contact **secretary@saifcharter.co.uk** and SAIFCharter will work to ensure you can complete your vote in advance of the meeting.

For those of you who plan to attend the meeting itself to vote, I look forward to seeing you at the end of the month. SAIF and SAIFCharter's March meetings will be the ideal way to focus us all on our future, as we enter the new financial year together. ●



Your SAIFCharter Executive

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

▼ Julian Walker (Chair)

A B Walker & Son Ltd,
Reading,
South East England
chairman@saifcharter.co.uk

▼ Helen Wathall (Golden Charter Board representative)

G Wathall & Son Ltd,
Derby, East Midlands
helen@wathall.co.uk

▼ Jeremy West

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

▼ Adam K Ginder

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

▼ Jim Brodie

Brodies Funeral
Services Ltd,
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Central Scotland
jimbrodie@me.com

▼ Matthew Gallagher

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South East England
matthew@
pandsgallagher.co.uk

▼ Paul Stevenson

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▼ John Tempest

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& East Lancashire
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funerals.co.uk

▼ Anthony O'Hara

Nicholas O'Hara Funeral
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anthony@oharafunerals.co.uk

▼ 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

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CONTRACTORS AND YOU – JUST WHO IS RESPONSIBLE?



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

A company recently found itself in a very awkward spot when an HSE inspector caught a contractor working unsafely. What were they doing and how could the incident have been avoided?

The company had been using the services of an electrical contractor since the premises were constructed 15 years earlier.

As both parties had become familiar with each other, certain standard procedures, for example, method statements and risk assessments being in place for all work, had slipped. Based on the findings of an HSE inspector, so had the contractor's safe working practices.

Inspection findings

While visiting the premises in a non-work capacity, the inspector spotted a member of staff working for the contractor on top of a poorly constructed mobile tower scaffold.

Initially, she saw that the tower was too low for the job and the individual was effectively standing on top of it. When she looked more closely, she found that the tower had actually been built on the flat bed of a small lorry and was secured with ratchet straps.

First action

The inspector took photos of the unsafe practices and asked the contractor to get down from the lorry. The contractor was issued with a prohibition notice and instructed to find new and much safer methods of working at height. The inspector's next move was to investigate what methods of work had been agreed with the client before work started.

A paperwork trail?

All work had been agreed verbally and no paperwork had been exchanged. When questioned, the client stated that they had no idea how the job should have been completed and simply trusted the contractor to do the job in a safe manner.

Client duties

As the HSE inspector pointed out to the client in a detailed letter, under s.(3)1 Health and Safety at Work etc. Act 1974, you have a duty to ensure that the health and safety of those **not in your employment** are not put at risk while they are on your site.

So, what can you do?

Ensure that any work completed on your premises is planned and executed in a safe manner. In most instances, the safe

systems of work must be agreed by both parties before work starts.

If you don't have the in-house expertise to do this, you must seek professional advice, for example from your health and safety advisor.

Even if you're not an expert, you should trust your eyes – in this case, it would have been obvious that the contractor wasn't working safely. If you believe that they are working in an unsafe manner, stop the contractor and take your concerns up with their management.

Don't forget to review the contractor's paperwork to see what methods of work they want to use. For example, if it says that a mobile tower will be built from the ground, then that's what should be in place. And for goodness sake, if it doesn't look safe, the chances are it isn't. At least stop them and check.

Regardless of how many jobs a contractor has done for you, always maintain a paperwork trail and stop them if they appear to be working unsafely or not following the agreed methods of work. ●



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?





A SAIF & SAIFINSURE INVITATION FOR ALL FUNERAL DIRECTORS AND ASSOCIATES

WORDS BY BRIAN HART, SAIFINSURE

SAIFInsure has been providing insurance-backed solutions for the funeral profession for 25 years and during that time, we have developed and honed our products and services to ensure that we move with the ever-changing world of commerce and the regulations that accompany this.

In that time, we have built up a network of clients and other associates within the profession ranging from funeral directors themselves through to monumental masons, celebrants, coffin manufacturers and many, many more.

We believe that there is an opportunity for us all to benefit through the creation of a network led by SAIF and hosted through SAIFInsure and Aviva, but with the crucial inclusion of the other associates to provide a range of regionally hosted events and forums across the UK for topics to be discussed and advice given on matters that affect businesses today and going forward.

These are intended to be very different to the current SAIF Regional Meetings which are quite rightly funeral-focused. We intend to help the current generation and the next generation to enter the profession

with the ammunition necessary to tackle the many different facets of running a business.

With this in mind, we intend to work closely with SAIF's NextGen to ensure that the topics they wish to have covered are included for this year and beyond.

THE INVITATION

SAIFInsure and SAIF, along with our leading insurance supplier, Aviva, would like to invite you to FREE regionally hosted events where you, your family and your staff can benefit from speakers covering a wide range of subjects including:

- How to build a 'real' disaster recovery plan
- Succession planning
- Registering for flood alerts and other practical steps
- Benefits of cameras in cars
- How to manage employment matters
- Health and safety from top to bottom

AND

We want to build up a library of businesses and contacts whereby we can provide you with up to date information by email on a variety of aspects that we think you should be kept informed of on a range of matters.

The one promise from SAIFInsure is that we are not looking to sell you anything and it's for you and your family and staff's information and benefit only.

These events would be held at either local funeral directors (who may very kindly make their facilities available), at the local Aviva offices or similar once we have an indication of numbers and the geographical spread.

Please do let us know if you'd be interested in receiving further information about the events, topics and dates.

Please do let us have the following information:

- Contact name
- Company name
- Contact email

Please highlight any business topics you would like us to include in the programme (including non-insurance ones). ●



Send contact details to the SAIF Business Centre at: info@saif.org.uk or telephone **01279 726777**.

All information will be held by SAIF and members and associate members can ask to have their details amended or deleted from this listing at any time.

CHANGE TO WORKPLACE PENSIONS

SAIF
BUSINESS
CENTRE
UPDATE BY
CLAIRE
DAY

MAKING TAX DIGITAL

The start of Making Tax Digital for VAT (MTDfV) for some business and organisations has been delayed until the first VAT return period beginning on or after 1 October 2019. A letter was sent out by HMRC in December 2018 to all those businesses affected by the delay. If you have not received a letter and believe you may be affected, contact HMRC's VAT Helpline on **0300 200 3700**.

As an employer, it is your responsibility to ensure that from 6 April 2019 (if your employee is subject to auto enrolment) that the minimum total pension contribution rises from 5% to 8% of employees' earnings. This means that you must pay 3%, with your workers paying the

difference between your contribution and the 8% (or higher figure depending on your workplace pension/contract). It is also a good time to let your employees know of the new rates. Further information can be found from The Pensions Regulator website www.thepensionsregulator.gov.uk/en/employers/increase-of-automatic-enrolment-contributions ●

Minimum wage increases from April 2019

Type of Wage	2018	From 1 April
National Living Wage (NLW) for employees aged 25+	£7.83 per hour	£8.21 per hour
National Minimum Wage (NMW) for employees aged 21 - 24	£7.38 per hour	£7.70 per hour
National Minimum Wage (NMW) for employees aged 18 - 20	£5.90 per hour	£6.15 per hour
National Minimum Wage (NMW) for employees aged under 18	£4.20 per hour	£4.35 per hour
Statutory: Maternity, Paternity, Adoption & Shared Parental Pay	£145.18 per week	£148.68 per week
Statutory Sick Pay	£92.05 per week	£94.25 per week

Interested in sharing your views on planning funerals?

SAIF has recently been contacted by Whisper Films, which makes a range of programmes from documentaries to sports and branded content. Please see whisperfilms.co.uk for more information.

The development team at Whisper Films is currently conducting some research about funeral planning, with a view to make a warm human nature TV programme about the subject for a major UK broadcaster. They want to hear and speak to people who are planning their funeral and the reasons why. They are interested in speaking to people of all ages.

If it is something, you'd be interested in talking about to the research team at Whisper, please contact elli@whisperfilms.co.uk or call **0203 866 5111**. All calls and emails will be confidential.

Registering a death: 'No' change to the forms

The SAIF Business Centre has been in contact with the Essex County Coroner to ascertain if there has been any change in the forms for the death

of a transgender person.

The Registration Service have confirmed they have received: 'No notification or request to amend any of our forms to include Transgender..

The assumption here is that if someone has transitioned from female to male by the time they pass on that they are deemed a male and vice versa.'

HIDDEN COST OF EMPLOYEES

Like many businesses no doubt you have employees, and some of those may be on part-time or work variable hours. Over the past few years, the Government has pushed more obligations upon the employer about the maintenance of records. It has been a period of regulations creeping in and sometimes even the most diligent employer can miss something.

I am sure you have all been careful to meet requirements as they have come along. These changes started with the introduction of Real Time Information (RTI) for payroll back in 2013. Many businesses had to adapt their payroll payment systems to marry up the HMRC expectations as to how payrolls were operated with what sometimes happens in practice. RTI led many businesses to become more aware of how they recorded payroll and staff matters generally. It meant many things which small businesses put off had to be dealt with at the time – sickness, maternity and holiday pay all being part of the process.

There have been advantages over this period, such as the simplification of benefit in kind returns, the reduction in year end processes and updating of code numbers. There have also been advantages for employees. However, this increased focus on the operation of payroll has led many businesses to appreciate that they may not have fully understood their obligations. The information going to HMRC has meant it is vitally important that employers are careful in assuming the concept of principle employer – especially relevant today when many people continue to work after becoming entitled to pensions and to some extent for employers monitoring the working time directive.

The most recent addition – aside from checking the changes on minimum wage or living wage and changes to the calculation of holiday pay – has been the auto-enrolment into pension schemes.

Assuming the employer has got everything correct with regards to who should be included and is ensuring people who have opted out are reminded of their right to join periodically, we are seeing there is one small piece employers miss. Very few small employers have any financial advisory ability but there is a need to have a certification process – the law relating to the certification requirements is contained in section 28 of the Act and Part 7A of the Regulations.

This certification needs to be done on a regular basis and, now the phasing period has ceased, it is important that you as an employer have something on record. It is perfectly possible for the employer to do it themselves but do not assume it is being done by the pension provider as usually it is not. Full details of the employer requirements can be found at <https://bit.ly/2Sg0W2A> ●

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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YOUR SAIF EXECUTIVES

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

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National President



02 Jim
Auld
1st Vice President



03 Mark
Porteous
2nd Vice President



04 Paul
Bowley
Immediate
Past President



05 Terry
Tennens
Chief Executive



06 Paul
Allcock
Executive
Committee



07 Darren
Carpenter
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Committee



08 Richard
Edwards
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09 Daniel
Ginder
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10 Ross
Hickton
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Committee



11 Mark
Horton
Executive
Committee



12 Sean
Martin
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Committee



13 Gemma
O'Driscoll
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Committee



14 Jo
Parker
Executive
Committee



15 Mark
Woollard
Executive
Committee



16 Jeremy
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Executive
Committee



17 Paul
Stevenson
Scottish President



18 Suzanne
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19 Malcolm
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Non-voting co-opted
attendee, Golden Charter



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02 James
Carcary
Vice President



03 Mark
Porteous
Past President



04 Declan
Maguire
Treasurer



05 Gavin
Henshelwood
Secretary &
Membership Secretary



06 Jim
Brodie
Scottish Government Liaison
Officer & Scottish Representative
SAIFCharter Executive



07 Joe
Murren
Scottish Government
Liaison Officer



08 Jim
Auld
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09 Jim
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Past President



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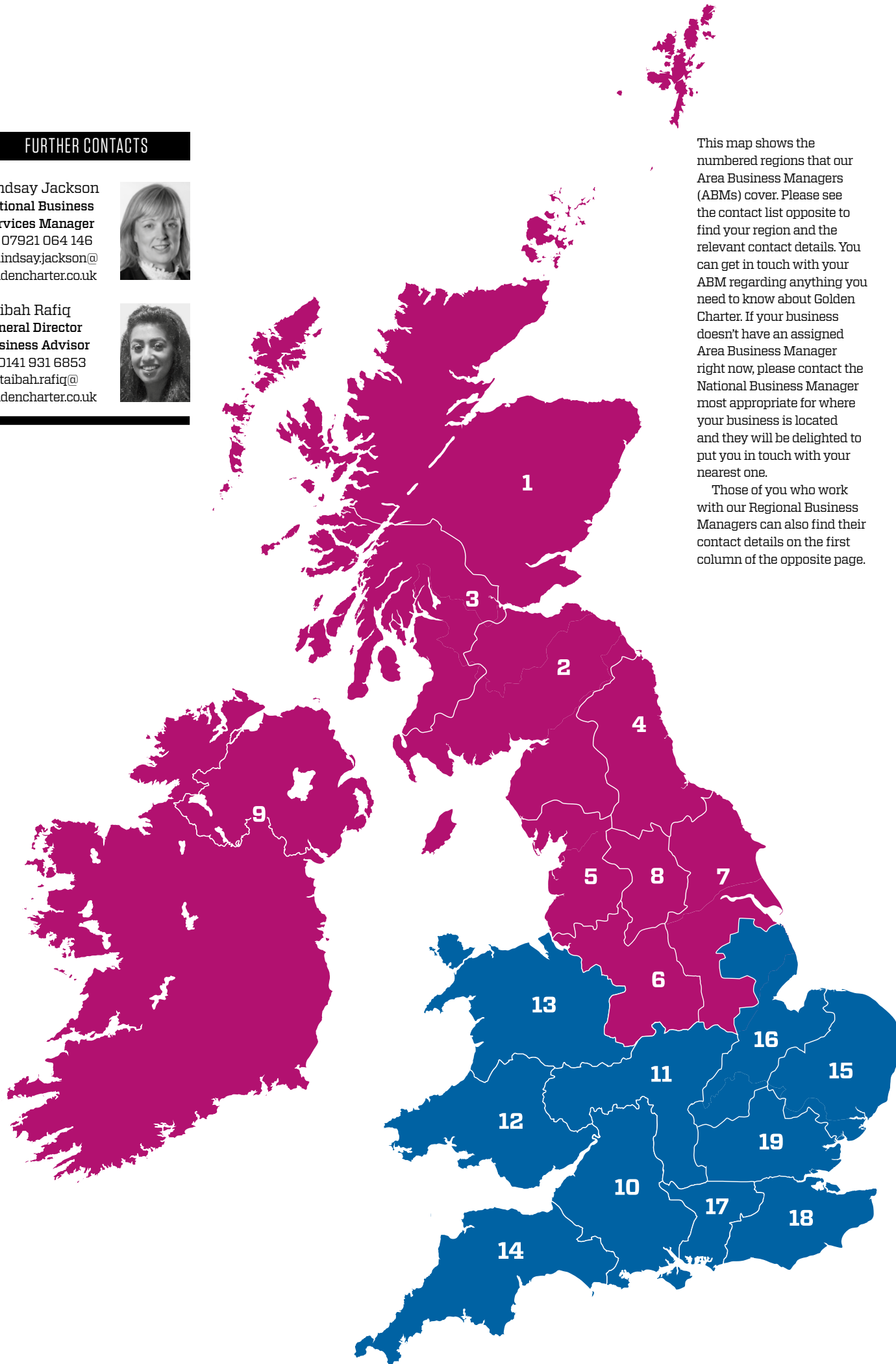


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This map shows the numbered regions that our Area Business Managers (ABMs) cover. Please see the contact list opposite to find your region and the relevant contact details. You can get in touch with your ABM regarding anything you need to know about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

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Brahms Electric Vehicles Ltd

Mr S Cousins & Mr A Briggs (Milton Keynes)
01536 384261

electric@brahmselectricvehicles.co.uk
www.brahmselectricvehicles.co.uk

Superior UK Automotive Ltd

Mr Peter Smith (Aldermaston)
0118 971 4444 • info@superioruk.com
www.superioruk.com

Volkswagen Funerals

Ms C Brookes & Ms M Orton
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02476 399296 • info@vwfunerals.com
www.volkswagenfunerals.co.uk

Woods Garage (Carriage Masters)

Mr D Wood (Sevenoaks)
01732 453256 • woodsgarage@outlook.com

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

Mr B Spittle (Haverhill, Suffolk)
01440 761404 • info@bradnamjoinery.co.uk
www.bradnamjoinery.co.uk

Colourful Coffins

Ms M Tomes (Oxford)
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www.colourfulcoffins.com

DFS Caskets

Mr Martin Smith (Annan, Dumfries & Galloway)
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J & R Tweedie

Mr R Tweedie (Annan, Dumfries & Galloway)
01461 206099 • www.jrtweedie.co.uk

JC Atkinson and Son Ltd

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

J. C. Walwyn & Sons Ltd

Mr K Walwyn (Ashbourne, Derbyshire)
01335 345555 • sales@jcwalwyn.co.uk
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Leslie R Tipping Ltd

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LifeArt Coffins Ltd

Mr S Rothwell (Gloucester)
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Musgrove Willows Ltd

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Natural Woven Products Ltd

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P & L Manufacturing Ltd

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Passages International Inc. Ltd

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Somerset Willow England

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Tributes Ltd

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Urns UK Ltd

Mr P & Mrs B Patel (Potters Bar, Herts)
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GreenAcres Woodland Burials Chislehurst

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Heron Gate Wood Cemetery

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Westerleigh Group Ltd

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The Natural Burial Company Ltd

Mr C Doggett (Leicestershire)
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CLOTHING

Keltic Clothing

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

Mr A Jenkinson (East Harling, Norfolk)
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EDUCATION & TRAINING

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EQUIPMENT & SERVICES

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www.cplsupplies.com

Fibrous

Ms V Hancock (Cheshire)
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www.fibrous.com

Flexmort

Mr S Rothwell (Gloucester)
0845 5333561 • info@flexmort.com
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G T Embalming Service Ltd

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01273 693772 • gttembalming@btinternet.com
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Hygeco

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THW Refrigeration Ltd

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FINANCE & PROFESSIONAL SERVICES

Close Brothers Ltd

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Curtis Legal Ltd

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Forum of Private Business

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G Turner Consulting Ltd

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Occupational Safety Systems (UK) Ltd

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The Probate Bureau

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Fellowship of Professional Celebrants
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01903 602795 • celebranttraining@gmail.com
www.professionalcelebrants.org.uk
Institute of Civil Funerals
Barbara G Pearce (Kettering, Northamptonshire)
01480 861411 • info@iocf.org.uk • www.iocf.org.uk

FUNERAL PLANNING

Golden Charter Ltd
Mr M Flanders (Glasgow, Strathclyde)
0141 931 6300
malcolm.flanders@goldencharter.co.uk
www.goldencharter.co.uk
Golden Leaves Ltd
Barry Floyd (Croydon, Surrey)
0800 854448 • barry@goldenleaves.com
www.goldenleaves.com

GRAVEDIGGER & EXHUMATION SERVICES **DTH Burial & Churchyard Services**

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

IT & WEBSITE

Cloudberry FMS
Mr M Robinson (Exeter, Devon)
01803 229467
mark.robinson@funeralmanagement.net
www.funeralmanagement.net
Eulogica
Mr D I Wright (Sheffield) • 0845 351 9935
diw@eulogica.com • www.eulogica.com
Experts Computer Services Ltd
Mr C Ng (Bishops Stortford) • 01279 755081
carlng@expertscomputer.co.uk
www.expertscomputer.co.uk
I-NETCO Ltd
Mr G King (Newcastle upon Tyne)
0191 242 4894 • gerry@i-netco.co.uk
www.funeraldirectorwebsites.co.uk
Oak Technology Ltd
Mr S Richardson (Wakefield, West Yorkshire)
01924 600 401 • enquiry@funeralssoftware.co.uk
www.funeralssoftware.co.uk

MEMORIALS & REMEMBRANCE

Acorn UK (2006) Ltd
Mrs Wendy Owen (West Kingsdown, Kent)
01474 853672/07956 143049
enquiries@acorn-uk.co.uk • www.acorn-uk.co.uk
Cleverley & Spencer
Mr I R Spencer (Ashford, Kent)
01233 630600 • enquiry@clevspen.co.uk
www.clevspen.co.uk
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Mr I R Spencer (Dover, Kent) • 01304 206379
enquiry@clevspen.co.uk • www.clevspen.co.uk
Fotoplex Grigio Ltd
Mr C Gray (Fareham, Hampshire)
01329 311920 • sales@fotoplex.co.uk
www.fotoplex.co.uk
Groupe Delfosse - New Urn
Mr D Arnaud (Sault - Brénaz, France)
0033 474 3726 928 • newurn@delfosse.fr
www.newurn.co.uk
Life Expressions (UK & Europe) Ltd
(Castleton, Derbyshire)
0800 368 9233
david@legacyexpressions.co.uk
www.lifeexpressionsltd.co.uk
MacIntyre Memorials Ltd
Mr A MacIntyre (Glasgow, Strathclyde)
0141 882 8000 • info@macintyrememorials.co.uk
www.macintyrememorials.co.uk
The MuchLoved Charitable Trust
Mr J Davies/Ms J Baker
(Amersham, Buckinghamshire)
01494 722818 • trustees@muchloved.com
www.muchloved.com
Scattering Ashes
Mr R Martin (Newton Abbot, Devon)
01392 581012 • info@scattering-ashes.co.uk
www.scattering-ashes.co.uk
Secure Haven Urns & Keepsakes Ltd
Mrs C Yarwood (Broomfield, Essex)
01277 377077 • cyarwood@securehaven.co.uk
www.securehaven.co.uk
Shaw's Funeral Products, Shaw & Sons Ltd
Ms Sarah Smith (Crayford, Kent)
01322 621100 • sales@shaws.co.uk
www.shawsfuneralproducts.co.uk
The Natural Burial Company Ltd
Mr C Doggett (Leicestershire)
0116 222 0247
info@thenaturalburialcompany.com
www.thenaturalburialcompany.com

OTHERS

Grief Journey
Linda D Jones (Harlow, Essex)
0333 8000 630 • 07779 108760 • 07711 908805
linda@griefjourney.com • www.griefjourney.co.uk
www.griefjourney.com
Funeral Service Journal (FSJ)
(Worthing, West Sussex)
Editorial: Russ Bravo / Advertising: Denise Walker
01903 604338 • editorial@fsj.co.uk • www.fsj.co.uk
Funeral Zone Ltd
Mr E Gallois/Mr K Homeyard (Exeter)
01392 409760 • sales@funeralzone.co.uk
www.funeralzone.co.uk
Beyond
Mr J Dunn/Mr I Strang (London)
0208 629 1600 • james@beyond.lite
www.beyond.lite
LCK Funeral Support Services Ltd
Mr A Mccafferty (Wembley)
020 8900 9222 • lck.f.s.s@outlook.com
www.lckfuneralsupportservices.co.uk
Professional Help Ltd
Mrs C Betley (Burton in Kendal)
01524 782910 • info@professionalhelp.org.uk
www.professionalhelp.org.uk
The Bereavement Register
(London) • 0207 089 6400
help@thebereavementregister.org.uk
www.thebereavementregister.org.uk
Reach Plc
Mr D Minns (Hull)
01482 428866 • darren.minns@reachplc.com
www.funeral-notice.co.uk
When We Remember
Jim Abraham (Narrabeen, New South Wales)
0061 429 400 100 • jimnmelabraham@gmail.com
www.whenweremember.com
The White Dove Company Limited
Mr K Proctor (Loughton, Essex)
0208 508 1414 • info@thewhitedovecompany.co.uk
www.thewhitedovecompany.co.uk

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Gateway Publishing (Part of Mimeo (UK) LTD)

Mr M Moore (Huntingdon)
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www.gateway-publishing.co.uk
PCD Media (East Anglia) Ltd t/a Funeral Print UK
Mr Dodd (Belstead, Ipswich)
01473 731225 • tom@funeralprintuk.com
www.funeralprintuk.com
Polstead Press
Tracy Goymer (Stowmarket, Suffolk)
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RNS Publications
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REMOVAL & REPATRIATION SERVICES **Alba Repatriation & Cremated Remains Transportation**

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www.albarepat.co.uk
Cremated Remains Transport Services
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01243 583913 • advancesalesuk@aol.com
www.advancesalesuk.com
Euro-City Direct Ltd
Mr J W Kindleysides (Dorking, Surrey)
01306 632952 • ecdur@btconnect.com
Guy Elliot Ltd
Mr G Elliot (Kingswells, Aberdeen)
0777 0407610 • conscientiously@outlook.com
Kenyon International Emergency Services
Mr M Oliver (Bracknell, Berkshire)
01344 316650oliverm@kenyoninternational.com
www.kenyoninternational.com
Key Air - The Repatriation People
Mr B Birdsall (Hayes, Middlesex)
0208 756 0500 • repatriations@keyair.eu
www.keyair.eu
LCK Funeral Support Services Ltd
Mr A Mccafferty (Wembley)
020 8900 9222 • lck.f.s.s@outlook.com
www.lckfuneralsupportservices.co.uk
National Repatriation
Mr T W Hathaway (Cusworth, Doncaster)
07780 118458 • info@nationalrepatriation.co.uk
www.nationalrepatriation.co.uk
Rowland Brothers International
Mr S Rowland & Mr A Rowland
0208 684 2324
info@rowlandbrothersinternational.com
www.rowlandbrothersinternational.com
Staffords Repatriation Services
Mr J Stafford & Mr C Davis (Dublin)
00353 18550555 • ns@funeralservices.ie

TCB Group
Mr D Green (Belfast) • 0289 560 8444
info@tcbfreight.com • www.tcbgroup.eu
Walkers Repatriation Service
Mr T Walker (Burton on Trent, Staffordshire)
07792 022048 • tjwalker60@gmail.com

SOFT GOODS & FUNERAL SUPPLIES

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Mr G Allsop (Worthing, West Sussex)
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Bradnam Joinery Ltd
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Mr J Tipping (Stockport, Cheshire)
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www.lrtipping.co.uk
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Mr Caldwell (Whitchurch, Hampshire)
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