



# Insight

GORDON KEE  
CUP PHOTO  
SPECIAL  
PAGE 8

NEW AWARDS  
FOR FUNERAL  
PLANNER  
OF THE YEAR  
PAGE 19



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# Insight

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**TERRY TENNENS**  
SAIF CHIEF EXECUTIVE

# Consumer protection is vital

Consumer protection and representation impact on everyday life – whether it's charges for postal deliveries, the financial loans available to us, or the support energy companies provide to vulnerable customers. When consumers are let down by businesses and institutions, it can be detrimental not only financially, but can damage trust and increase stress for both consumers and businesses.

For services to function fully, there has to be public trust in business. We have seen the erosion of that trust in authority figures in various professions, from teachers, police and clergy to politicians and funeral directors.

This is hard for us as independent funeral directors, as we are often embedded in our communities, offering tremendous consumer support during their sudden or expected bereavement and not taking vast profits.

Last month, the Scottish Government released its guidance on funeral costs to consumers, which are worth all UK funeral directors paying attention to:

- Use easily understood language to describe the different components of the funeral. Abbreviations can be unhelpful, think as if you're in the client's shoes.
- It is recommended that funeral directors use common descriptors in order that consumers can compare prices. SAIF will be discussing a template of funeral costs with the NAFD to agree a common template across the sector in the near future.
- Display your prices clearly: this includes publicly displaying in your reception area or a prominent place. SAIF's Code of Practice mandates that you give your price list to enquirers and that they can take away a paper or electronic copy of an up to date price list or that this price list is left with the client during a home visit.

- Funeral directors with websites or social media, make their pricing information available online, it should be signposted and kept up to date.
- When talking people through their options it is recommended where appropriate the full range of prices options are available, unless the client is aware and clear minded what they want.
- A written estimate of funeral arrangements must be presented to the client and any changes, reflected in an updated estimate, this can be a paper or electronic document.
- Each charge should be clearly stated and third party costs that funeral directors are paying on behalf of their client made clear.

The Competition and Markets Authority (CMA) has also begun its Market Investigation Review (MIR) – see their letter to SAIFInsight readers opposite.

The CMA will be directly corresponding with some SAIF members to enquire about the financial workings of your business, in order to draw conclusions against the large group companies, and understand what, if any, differentiation private businesses have in terms of the economic operating model.

The SAIF National Executive Committee strongly encourages all members who are contacted by the CMA to fully co-operate with them and please get in touch with the SAIF Business Centre as we will be pleased to support you through this process and some of our Executive Committee have experience to support you in this.

The letter from the CMA opposite explains their MIR and provides context to this process. We are pleased that they are consulting a range of independent funeral directors which will provide a deeper picture of different needs of funeral directors from small to large, rural to urban and how private businesses

“IT IS IMPORTANT THAT YOU SEEK TO RESOLVE COMPLAINTS WITH YOUR CLIENTS EARLY ON IN THE PROCESS AND THAT THIS IS DONE IN A CONCILIATORY MANNER”

Terry Tennens

invest in quality services from premises, mortuary, staff training, vehicles and community engagement in order to offer a thorough service to clients.

#### Funeral Director Protection

The SAIF Executive Committees, National and Scotland, are extremely vigilant in representing members' concerns, questions and interests as Independents to Governments in the UK. We have a liaison team in both jurisdictions which have attended a plethora of meetings and continue to do so.

We continue to represent your interests as private businesses and it is important that if you have concerns please speak to us at the SAIF Business Centre, or contact your nearest Executive Committee member listed on page 39.

For your part, we ask you to engage with the regional meetings, webinars, and ensure you keep up-to-date through the magazine and spotlight email, and distribute relevant and important information through your firm to managers.

Furthermore, SAIF operates a consumer protection scheme, a complaints procedure for clients who have irreconcilable differences with member firms. This Professional Standards Committee is chaired and operated very effectively. We take the British legal system view: one is innocent until proven guilty. Substantive evidence is important rather than opinion.

It is important that you seek to resolve complaints with your clients early on in the process and that this is done in a conciliatory manner. 90% of complaints should be resolved one-to-one with your clients.

However, the Professional Standards Committee has resolved on average a complaint per week, and these are done collaboratively, seeking the representation of the funeral director as well as the client.

In SAIF, we also offer the client the further choice of an independent mediator or arbitrator, if they are not satisfied by the decision of the Professional Standards Chairman. When this has been used, it is noteworthy that in the last two cases, the arbitrator has adjudicated in favour of the funeral director.

Vigilance to the Code of Practice is important for the reputation of your firm and the independent sector. ●

Best wishes,

terry@saif.org.uk

## LETTER

### Message from the Competition and Markets Authority (CMA)

Dear SAIF members,

Thank you to the many of you who have already been in touch with us over the past few months – you have helped us to understand your industry and which issues we should focus on in the next stage of our work. We are writing now to give you some more information about that next stage, and to ask for your help.

The phase two funerals market investigation began in March 2018 and will conclude by Autumn 2020. We will begin publishing our thinking (through 'working papers') in Autumn 2019. This summer is therefore a period of intense evidence gathering. We want that evidence to be representative and robust, so we are seeking to talk to as many funeral directors as possible.

To do so, we will be gathering evidence from funeral directors in the following ways:

- Written requests for information from the large providers;
- Written questions to a random sample of smaller providers. These will seek some financial information, and information to help us better understand how the funeral director services market works, including how your customers contact you, and information on the local area and your business;
- Hearings, phone calls, and visits to a wide range of funeral directors with differing business models and circumstances; and
- Case studies focused on a number of local areas where we will try to talk with all or most funeral directors in the area.

If we get in touch with you directly:

- Please respond – it's important that we hear from as many funeral directors as possible;
- Get in touch quickly if the questions or deadlines are difficult – we know you are busy and so we will work hard to be flexible; and
- Tell us your views – our questions will be specific, to make them as easy as possible for you to answer. But if you have other evidence or views you would like to share that we have not specifically asked about, please do.

If we do not contact you directly:

- Please feel free to contact us – we want to hear from as many funeral directors as possible. Our email address is [funerals@cma.gov.uk](mailto:funerals@cma.gov.uk).
- Our consultation on the statement of issues has now closed. But there will be many more opportunities for you to give us views throughout the process and as our thinking progresses, including opportunities to respond to our working papers and, later in the process, to our provisional decision. These will be published on our funerals case page and will include timeframes for providing comments

To stay up to date, follow us on twitter (@CMAgovUK) and check the CMA's funerals case page.

CMA 20  
May 2019



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

Join SAIF now: visit [saif.org.uk](http://saif.org.uk) or call us on 0345 230 6777 or 01279 726 777



SUZANNE GRAHAME  
GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

## What do families expect?

Our customers' needs become clearer as we get better at asking

There can be few better ways to provoke a discussion on our attitudes to death and dying than listening to the authentic voices of people in our communities.

That's what I told a room of around 80 assembled funeral directors, members of parliament and charities at an event Golden Charter arranged to mark Good Death Week. As we watched a short film from Good Life, Good Death, Good Grief – an alliance of organisations aiming to raise awareness and promote community involvement in death, dying and bereavement – it was striking how thoughtful and open the average person on the street could be when asked about such sensitive issues.

In the room with me were equally thoughtful people, from cross-party politicians and Government representatives, such as Kate Forbes, Scottish Government Minister for Public Finance and Digital Economy, to civil servants working on funeral expenses, academics, and a range of charities and third sector organisations, as well as National SAIF President Jim Auld.

Speaking to them was a reminder of the power of talking about bereavement and grief, and the options open to us to help families tell us what they care about and what they want.

### Families' expectations

So what is the public saying? In this month's issue, SAIFCharter's Julian Walker outlines how Golden Charter's customer surveys strive to let us all hear and learn from as wide a range of families as possible (page 34). And as our Good Death Week film showed, it's also valuable to step outside of our own network of funeral directors and families and get the views of people less immersed in our world.

The latest [localfuneral.co.uk](http://localfuneral.co.uk) study used a third party researcher to survey a random sample of the UK population, and in doing so we found a lot about the changing views of people arranging a funeral.

It's those insights that show the way forward. That 86% of respondents think it appropriate to compare costs, preferring a "detailed" breakdown, shows us that families are on board with the current Government thinking, which should in turn impact how we engage with Government as well as what we do for families.

Price transparency, particularly online, is clearly not just a Governmental priority: it's the right thing for families too, and they increasingly expect it. This month's main feature (page 22) is all about the range of online work already being done in the funeral profession. All that work sets families' future expectations, as do the Government and competitors. It's heartening to see Independents at the fore of some of that work, and vital no one is left behind by seismic shifts like detailed online pricing.

### Research is vital

Research is a vital tool for establishing what these shifts may be, and ensuring we work to the needs of families and the funeral profession. That's why every quarter the Board of Golden Charter sits down, discusses our own latest survey results, and sets out actions for the business to take as a result. It lets us continually monitor and improve our own work and find out what customers and funeral directors want.

Your views are discussed as fully as customers'. Our goal when we send you the annual survey is to understand the overall feeling of the Independent community, and identify issues to explore, so please help us all move in the right direction by completing the survey when you receive it from [research@goldencharter.co.uk](mailto:research@goldencharter.co.uk). We survey funeral directors throughout the year, so on the month your invite comes around your local Area or Regional Business Manager can ensure you know to expect it.

We will continue to use your feedback and those of families as our guiding light. At this time of fast paced change in families' needs, high quality research is how we find the areas, such as price transparency, that will affect everyone.

The people featured in the Good Death Week video had no shortage of thoughts about funerals, bereavement, grief and thinking ahead. Together, our job is to turn those thoughts into practical actions. ●

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

## KEE CUP 25TH ANNIVERSARY TURNBERRY MAY 2019

WORDS BY GARY NEILL

Funeral directors and trade suppliers gathered for the 25th anniversary of the Kee Cup at the famous Trump Turnberry, an Open venue which is ranked the UK's number one golf course.

Formerly known as the SAIFInsure Cup, the Kee Cup was renamed in 2003 in honour of Gordon Kee, a founder of Golden Charter, when he sadly died. The competition was first played to enable funeral directors and SAIFInsure to get to know each other, then this evolved to include the trade suppliers to our profession and is now regarded as the premium event for golfers.

The first day's play was Greensomes and ended in a 3-3 draw. The second day was again in pairs but with a Better Ball format and the SAIF team edged it 4.5 to 1.5, which meant after two days' play the score was the SAIF team 7.5 to SAIFInsure 4.5 with 12 singles matches to play on the world famous Ailsa course.

This was indeed to be a duel in the sun, with a final score win to the SAIF team of 14-10.

The day has become full of traditions - everyone is assigned a nickname (some have stuck for life!) and newbies this year left renamed 'Scrabble Man', 'Big Issue', 'No Salad', 'John Barryman', 'Mr Tumble' and 'Mr Slate'. The event finished off with a gala dinner, a very interesting grace was read by 'Reggie Kray' and 'The Vicar', then we all passed round the Quaich full of malt whisky as a mark of friendship.

'Augustus Gloop' (aka Brian Hart), the fine master, then went to work and fined everyone for misdemeanours over the three days to the tune of £1,000 - which went to SAIF President Jim Auld's chosen charity, Breast Cancer Care. The losers then handed over their club ties to the winning team.

The Kee Cup is normally presented by Margi Kee, Gordon's wife, but, unfortunately, she was unwell, so an old favourite and good friend to all - 'Rio' Roger Ferdinand - came along to award the cup to the winning team.

This event is one not to be missed and any member of SAIF or trade supplier



SAIF National President Jim Auld (centre) with Gordon Kee Cup captains Brian Hart of SAIF Associates' Team (left), and Gary Neill of SAIF Funeral Directors' team (right)



SAIF versus SAIFInsure golfers play for Kee Cup

is welcome to join in, you don't have to be the best golfer in the world - it's an inclusive event and everyone is welcome. Next year's venue will be announced very soon, and although Turnberry will be a hard act to follow... we are sure we will better it!

We would like to sincerely thank our trade suppliers who sponsored the event, from Westerleigh, Open Funeral Plans, Bradnams, Legacy Expressions, The Arranger, RNS Publications, Coleman Milne, Cloudberry, Thorley Smith, and, of course, SAIFInsure.



The SAIF team



SAIF's winning team with the trophy

## New Funeral Celebrancy Council launches at NFE 2019

The new Funeral Celebrancy Council provides a much-needed central organisation, representing funeral celebrants in the UK and providing an agreed set of professional standards. It is the result of established associations and training providers within the funeral celebrancy sector working together for the first time.

More and more people are becoming funeral celebrants either with or without training, and there are currently no common standards across the profession. Conversations with funeral directors had revealed concerns that some celebrants may not always be providing what bereaved families need at funeral ceremonies, at a time when funeral celebrants are increasingly becoming a first choice to lead ceremonies.

Terry Tennens, Chief Executive of SAIF, is a member of the Council and says: "The FCC is a positive initiative demonstrating collaborative working on the part of the various celebrant associations and training providers. SAIF is pleased to support their work in improving quality in funeral celebrancy

and creating one organisation central to this growing sector."

In its 2018 survey of over 500 funeral celebrants, the Council discovered that 80% of respondents said they belonged to one of over 20 different professional associations. A central body is therefore essential to provide a cohesive organisation for the understanding of, and raising of standards in, funeral celebrancy.

The Council is working to improve standards of funeral celebrancy across the profession, to highlight best practice and give celebrants the central 'voice' that is needed, while providing funeral directors, their trade associations, Government bodies, press and other external organisations with a central point of contact for information about the celebrancy profession.

The Council will hold its official launch at 3pm on Friday 7th June at the National Funeral Exhibition. Both NAFD and SAIF are represented on the Council so any member can attend the launch and see how this new organisation grows.

### What has the Council achieved so far?

#### The 'Accord'

The Accord is a document setting out what the Council has agreed represents a basis for good practice in funeral celebrancy. Providing a sort of 'kite mark', it denotes a standard that everyone in the industry should work towards, with the aim of giving confidence in the quality of work that celebrants do, for the public and funeral directors alike.

The Council will produce a set

of professional standards that all member organisations will agree to and work within. These will set the quality requirements for funeral celebrants across the UK and will be widely publicised and available.

#### Checklists for selecting celebrants

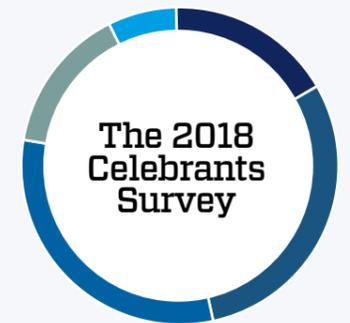
The Council has collectively created two checklists: firstly, to assist funeral directors and arrangers when making an

initial assessment of potential new celebrants, and the second for them to use when observing celebrants at funerals. These will be available freely at the launch in paper copies and as an online version.

#### Celebrant research

A good start has been made with training providers and associations working together to engender confidence in the work that funeral celebrants do.

### IN NUMBERS



The first ever nationwide survey of celebrants received over 500 responses and revealed the following...

#### Celebrant fees

< £179	17%
£180-£194	30%
£195-£209	31%
£210-£224	15%
>£225	7%

# 73%

of celebrants said that 6 to 10 hours' work was required to complete a funeral, including all aspects, meetings, writing and delivery.

# 81%

said some of their funerals contained an element of religious content, though not always as an act of worship.

# 97%

of funeral celebrants indicated they had attended a training course.

# 76%

said they would like to see the Council concentrate on establishing professional standards.

## Dr Bill: “Surpassed expectations”

Dr Bill Webster has completed the first of his UK ‘Farewell Tours’.

During his three-week visit to the UK over April and May, Dr Bill held seminars for funeral directors and members of the public as far apart as Eyemouth and Devon, before returning to Bennetts and Grief Journey, Essex, for the final two days of his tour. The aftercare specialist jetted back to Canada on 18 May. He covered seminars for both the public and professionals along the way.

Grief Journey UK’s Linda Jones said: “Bearing in mind the loss of his son last year, there was no doubt that this tour was going to be hard for Dr Bill; however being a total professional, the seminars proved



Dr Bill Webster and Malcolm Flanders

highly successful and if anything, one could say that Dr Bill surpassed all expectations.”



“THERE WAS NO DOUBT THAT THIS TOUR WAS GOING TO BE HARD FOR DR BILL”

Linda Jones



Malcolm Flanders and David Martin

Dr Bill held seminars for:

- David Martin Funeral Directors in Eyemouth
- Andrew Smith Funeral Services Ltd in Macclesfield

- Tovey Bros Funeral Directors in Newport
- Grassby Funeral Service in Devon
- Dandelion Farewells in West Sussex

- Rowland’s Funeral Services in Petersfield
- Bennetts Funeral Directors Ltd in Brentwood
- Rowland Brothers in Croydon



David Martin and Dr Bill Webster

## Risca Male Choir unveils its new President: Steve Tom

Steve Tom, of Phillip Tom & Sons, has been named the new President of the Risca Male Choir, a busy and successful band of men in Newport, South Wales.

Steve had followed the choir since moving to Risca and considers the role of President “a privilege and an honour”, and has promised to promote and represent the choir whenever and wherever possible.

Phillip Tom & Sons is a truly family run business with Steve’s wife Louisa and son Joe actively engaged in day-to-day activity.

Steve also has two daughters – Harriet, who is a funeral director in Melbourne, Australia, and Abbie who is in her final year in Swansea

University studying Law.

The choir has undertaken many concert tours and, in 2010, celebrated its 40th anniversary with a tour of Austria and Poland.

Steve takes over from the late Terry Howells, former choir President, and the choir would like to thank Terry’s family as he continually promoted the choir as well as providing help and support for over 27 years.



Steve Tom (left) and Cliff James, Risca Male Choir PR Liaison

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# SAIF WELCOMES SCOTLAND'S NEW GUIDANCE ON FUNERAL COSTS

BY PAUL STEVENSON, PRESIDENT OF SCOTTISH SAIF

Following extensive consultation, the Scottish Government has published its Guidance on Funeral Costs, covering transparency of pricing, clarity in estimates and awareness of low-cost funeral options. At Scottish SAIF, we view this as a welcome

development and urge our members and the wider funeral profession to study the guidance as there are lots of useful pointers on best practice in there which, if replicated, will further improve bereaved families' experience of using a funeral director. The guidance builds on the good work to date of Scottish SAIF's and National

SAIF's quality assurance programme and inspection system, which have played an important role in raising standards amongst independent funeral directors in Scotland and beyond over a number of years. Crucially, it's worth noting that the guidance "is distinct from the Scottish Government Code of Practice for funeral directors, which

may include requirements on funeral directors and which funeral directors must comply with when it comes into effect". We suspect that funeral directors who follow the spirit of the guidance will be well on the way to compliance with the statutory code when it is eventually introduced. That said, aspects of the guidance are very much in line with SAIF's Codes of Practice, such as ensuring invoices mirror estimates and making clients aware of simple funeral options. We also welcome the need for a "clear and sensitive" description of services relating to the care of the deceased. It is important that families know what, if any, procedures are being undertaken in mortuaries as this will help to raise awareness of the important work funeral directors do beyond front-of-house activities, such as arranging and conducting.

Additionally, it is very encouraging to see a distinction being drawn between simple funerals and direct cremations and burials. The guidance states that families should be made aware of the exact nature of direct cremations and burials in order to allow informed choices. We've long held that direct cremations or burials are not a solution to funeral poverty and that removing ritualised mourning from bereavement is likely to be detrimental to many people's long-term mental health. We applaud the Scottish Government for producing the guidance and are grateful that views of a wide range of stakeholders across Scotland have been taken into account in its development. Whether you're a funeral director in Scotland, England, Wales or Northern Ireland, the document is of significant interest. Please do read it. See page 21 for Scottish Government's viewpoint.

## SAVE THE DATE

- 12th June 2019** GT Embalming Update
- 10th July 2019** Mark Binnerley on using SAIF Care to promote your funeral business
- 11th September 2019** Sarah Bates follow up with Support After Suicide Partnership
- 16th October 2019** TBC
- 13th November 2019** TBC
- 11th December 2019** Ann Chalmers of Child Bereavement UK
- 17th June 2020** Education Day

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## Meet the NextGen team: A network for members

The SAIF Next Generation provides a forum for emerging leaders of member firms and it needs your support. The NextGen group has created several platforms for all its members to have a supporting body of like-minded business people who also share the stresses and strains of being 'the future leaders of their businesses'. The group aims to install a support and contact network for its members, providing a platform where they can share ideas and future business plans - could you help guide them?

**Where can you meet NextGen?**  
Over the next six months, the NextGen team will be at meetings so SAIF members can discover more. See dates below.

Join the Facebook group to keep updated and for the discussion forum at [www.facebook.com/groups/saifnextgen/](http://www.facebook.com/groups/saifnextgen/) or email: [NextGen@saif.org.uk](mailto:NextGen@saif.org.uk)

Event	Leaders attending	Location	Date
SAIF Insight Day/Aviva	Sarah Brodie	Glasgow Aviva Offices	11 September 2019
SAIF Scotland Meeting	Sarah Brodie	Glasgow	12 September 2019
Essex Regional Meeting	Daniel Ginder	Chelmsford	17 September 2019
SAIF Charter AGM	All	London	20 September 2019
SAIF Charter AGM	All	London	21 September 2019
Surrey Regional Meeting	Daniel Ginder	Tunbridge Wells	02 October 2019
Education Day	All	Leicester Tigers	30 October 2019

Sarah Brodie

Inez Capps

Daniel Ginder

Ross Hickton

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## Sparkles and Swarovski set to stun at NFE

Colourful Coffins' stand at the National Funeral Exhibition is set to live up to its name with an array of new products being unveiled for the first time.

Mary Tomes, managing director, says this year the company has "taken bespoke to a whole new level" as it shows off personalised designs and a never-before-seen collection of Angel outfits for little girls and boys who have gone too soon.

These complement unique fully-wrapped American caskets with matching interiors, with intricate satin bows and diamantes, pillows and pearls, for a special send-off.

The latest Glitter Coffins will also be on show, featuring such names as Midnight Blue, Disco Orange and Rose Gold, and families can even choose contrast glitter colours for the names of their loved ones.

Also taking pride of place will be new cremated remains caskets and memory boxes, with names highlighted in a shiny mirror-like material embossed with Swarovski Elements crystals. The mirror effect is perfect for adding a prince or princess crown on top - or families can choose their own design.

Others feature beautifully-carved names and designs, highlighted with glitter. On show for the first time is the Honor

Keepsake and Donation Box - a clever design which serves as a donation box at the service and, with one simple change, converts into a keepsake box for the family.

From personalised voile tissue bags for mourners, to a new Memory Bear 'kit bag', a hand-made carry bag for families to carry their Memory Bear home, the Colourful Coffins team has been working hard to showcase all its new ideas.

"Our motto is that anything is possible," says Mary. "Funeral directors and families come back to us time and again because they know our designs are unique and very special and we hope that the many visitors we look forward to welcoming, will agree."

The stand will also host a display of hand-crafted glass sculpture urns. Each piece is commissioned and made to order from some of the country's leading glass sculptors. The designs sit atop a specially-designed plinth, which can be used to store cremated remains or favourite mementos.

In keeping with the stand's sparkling theme, one lucky person who correctly guesses the number of hand-applied crystals on one very special casket will win a Fortnum & Mason hamper.

Find Colourful Coffins at stand number 415 at the NFE, 7-9 June at Stoneleigh Park, Warwickshire.



## 2019 IFD COLLEGE SCHEDULE FOR JUNE TO SEPTEMBER

The Independent Funeral Directors' (IFD) College has units of training to suit every employee, from the part time driver or bearer to the full time funeral director. Courses are designed for anyone just entering the funeral profession or those who have been employed within it for some years and the sessions

planned for June to September are below.

The IFD College will be starting to put together an autumn/winter schedule in June. As courses are booked where the college knows there are sufficient students to run them, call the College Administrator if you are interested in attending courses in your area.

Date	Time	Course	Course Name	Location
06 June	10.00 - 16.00	OP1-4	Funeral Operative*	Glasgow
18 June	09.30 - 12.30	G1-2	Foundation - Funeral Practitioner	Taunton, Somerset
18 June	13.00 - 16.00	HS1-2	Health & Safety for Funeral Staff	Taunton, Somerset
25 July	10.00 - 16.00	ICF	Arranging infant and Child Funerals	Anstey, Leicester
10 September	10.00 - 16.00	ICF	Arranging infant and Child Funerals	Anstey, Leicester



For more detail on the IFD College and any of its courses, please call 0345 230 6777 or visit [www.ifdcollege.org](http://www.ifdcollege.org) \*Student must have attended (and be progressing with) the Foundation - Funeral Practitioner course before attending Funeral Operative or Funeral Administrator courses.

## 2019 DATES FOR YOUR DIARY



Plan out your year with these meetings and events

**Note: Education Day will be moving to Wednesday 17th June 2020 at Leicester Tigers.**

**NFE Weekend**  
7-9 June 2019, 19.00  
Warwickshire

**North West Regional Meeting**  
25 June 2019, 19.00  
Atherton near Manchester

**East Anglia Regional Meeting**  
9 July 2019, 19.00  
Haverhill

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

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

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

**Kent/Sussex Regional Meeting**  
2 October 2019,  
19.00  
Tunbridge Wells

**Executive Meeting**  
27 November 2019  
10.00  
Stansted Airport

**Wales Christmas Dinner**  
Date and venue TBC

For more information on any of these dates and events, visit [saif.org.uk](http://saif.org.uk)

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FFMA APPROVED



Sarah Maclean from John Fraser & Son, Inverness and Dingwall



Your Regional Business Manager team



The South region's Area Business Managers



Area Business Managers from the North



## Golden Charter staff look ahead

All of Golden Charter's staff got together for their "best staff conference yet" in April, joined by funeral director guests.

Independents' local Golden Charter representatives from around the UK joined head office staff at Strathclyde University's state of the art Technology and Innovation Centre, to hear the latest on the plan provider's strategy.

CEO Suzanne Grahame told staff: "The funeral sector has experienced more change in the past 12 months than the previous 12 years, and I believe that pace is going to continue. The customer viewpoint, the customer journey and the customer experience has to be our anchor and our point of reference for everything we do"

Vicky Fraser and Sarah Maclean, of 2018's Funeral

Planner of the Year John Fraser & Son, came along to Glasgow from Inverness to present to staff. They echoed Suzanne's theme of changing family needs, giving staff a presentation on the modern reality of funeral directing.

The funeral directors "stole the day", according to one respondent to the post-event survey. Staff called Vicky and Sarah's presentation "truly inspiring", "passionate" and "really interesting, hearing from people who clearly really care about what they do".

Overall the day received the highest marks of any Golden Charter conference to date, setting staff up to follow through with the company's strategy and giving Independents and the Golden Charter team a valuable chance to interact.



### JIM ON TOUR



President Jim Auld meets Daniel Ackerley and Kayren House of John Duckworth Funeral Directors.

### ROUND UP Award for Dunbar Independent

An East Lothian funeral director has been acknowledged with a Edinburgh Business Award.

Main Funeral Directors of Dunbar was named Best Professional Service Provider at the 'Scotland's Business Awards' event last month.

William Main said: "It was a great honour to be



William Main

nominated for an award and to be recognised for our work in the funeral business. This award reflects the dedication of my staff and myself to all the families we serve."



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NFE JUNE 7th-9th




We are looking forward to seeing new faces and familiar faces!

Be sure to come by Hall 2 and Stand 298 and say hello, to the left of the hall entrance

View the complete range of current and new items in our 2019 catalogue, or online!



To place an order or for more information, please visit [www.allsops.net](http://www.allsops.net)

## “ DYING MATTERS AND GOOD DEATH WEEK IS NOT JUST FOR ONE WEEK IN THE YEAR ”

Since taking over as President, I've been busy – and on the road quite a bit. We had two very good regional meetings in the north and I am particularly grateful to JC Atkinson for their hospitality in hosting the meeting at their factory in Washington, Tyne and Wear. It was fascinating to see the logistics of their operation.

As I write this, I am on a train heading down to the South West to attend the regional meeting being hosted by another associate member, Musgrove Willows in Bridgwater. I have really enjoyed connecting with funeral directors at these meetings, so I encourage you to take the time to attend a meeting near you as they are a great way to develop personally and improve by participation.

On 15 May, I was invited to attend an event facilitated by Golden Charter in its capacity as a member of the Good Life, Good Death, Good Grief alliance (GLGDGG) in Edinburgh.

Richard Lyle MSP, Convener of the Cross Party Group on Funerals and Bereavement, opened the event to mark Good Death Week (Scotland's equivalent to Dying Matters Week). Short talks followed from GLGDGG's Robert Peacock, on the purpose of Good Death Week, and from Golden Charter's Suzanne Grahame, on the role of funeral directors in promoting a good death in the community. Scotland's



SAIF Yorkshire Regional meeting, Jim Auld with Becky Horton, receiving the charity raffle prize

Inspector of Funeral Directors, Natalie McKail, was also present and there was a large turnout from a wide variety of service providers from hospices to crematoria as well as funeral directors. A number of those attending the reception joined a late afternoon tour of the Parliament buildings at Holyrood, but the overriding take-home of the event

was the reception and the enthusiasm for the subject.

I have come to the conclusion Dying Matters and Good Death Week is not just for one week in the year, it is for whenever we can find the time to talk about it.

One thing I would say to someone in planning a good funeral is not to be too rigid in your requests. Allow them some flexibility. I recently looked after a family whose father had died a number of years ago. His wish was for no service and no one at it, the funeral director struggled to come to terms with this idea. Now, of course, we are seeing more and more unattended cremations, and when this particular family lost their mother it was not the unusual request it had been when their dad died. I reassured them we would honour their mother's wishes, but

I could just tell the family was hurting in a way that made me think it was compounding the grieving process. Now they have decided to arrange a get-together with friends and remember and celebrate the life of not just their mum but their dad as well.

I hope to see as many of you as possible at NFE in Stoneleigh. I know there will be plenty to see, but do drop by the SAIF stand and say hello – Brian Hart and his team from SAIFinsure will also be there. ●

WORDS: JIM AULD,  
SAIF NATIONAL  
PRESIDENT

# NEW AWARDS FOR FUNERAL PLANNER OF THE YEAR

Apply to enter for six new awards to celebrate Independents going the extra mile

Golden Charter has announced that this year's Funeral Planner of the Year Awards will include new categories celebrating independent funeral directors who have excelled in areas such as entrepreneurship, environmentalism and innovation.

In addition to the existing regional, newcomer and national awards, the six new categories have been revealed as:

- Family Business of the Year
- Entrepreneur of the Year
- Green Responsibility
- Innovative Business Strategy
- Best Online Campaign
- Staff Training & Development

Entrants for the new categories are required to submit a short application form and relevant supporting evidence via [saifinsight.co.uk/FPOY2019](http://saifinsight.co.uk/FPOY2019).



The deadline for applying is Friday 2 August, and entries will be reviewed by a panel relevant to the particular category.

Malcolm Flanders, Director of Funeral Business for Golden Charter, said: "We want to take this opportunity to shine a light on the amazing contribution independent funeral directors are making to both the profession and their local communities."

"Aside from all of the day-to-day demands of running a busy funeral

director business, so many of you demonstrate a passion for your vocation by doing more for the benefit of those around you. Please do take the time to complete the short application form to tell us why you and your team deserve to be celebrated."

Taking place at the Royal Lancaster London on Saturday 21 September, the Funeral Planner of the Year Awards will see independent funeral directors from up and down the country gather together for an evening of fine food and live entertainment.

The ceremony follows the SAIFCharter AGM, which takes place at the same venue during the afternoon. ●

Visit [saifinsight.co.uk/FPOY2019](http://saifinsight.co.uk/FPOY2019) for more information on the weekend's events and how to book your place.

Golden Charter  
Smart Planning for Later Life



2018's Funeral Planner of the Year ceremony was a lavish affair



# A new line of support for bereaved families.

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

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

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

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

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



IN PROFILE

Aileen Campbell, centre, with stakeholders.

## KEEPING STANDARDS HIGH

Aileen Campbell, the Scottish Government Communities Secretary, explains new guidance for funeral, burial and cremation costs

**T**he job funeral directors do is an important one. I know the industry in Scotland sets high standards of care and service at a time when individuals and families are coming to terms with the loss of a loved one.

The guidance we have published to improve the availability and transparency of information about funeral, burial and cremation costs is an important step that I hope will help keep those standards high.

I am very grateful for the positive way the industry has engaged with us as we developed these voluntary measures to help people make informed decisions when planning or organising a funeral. I was pleased to see SAIF welcoming the guidance when it was published on 16 May.

We want to help people understand, compare and choose the services that are right for them. To do that, they need to have access to clear and consistent information.

The guidance has a section for funeral directors, along with further recommendations covering burial authorities, cremation authorities and local authorities. A key element is around

pricing, including recommendations to encourage improved transparency at the point of sale, such as clearly setting out the range and price of available funeral services, providing an itemised quote and a final bill.

Making pricing information available in a number of formats, including online, will also be a help to those planning a funeral.

We have worked closely across sectors to produce this guidance. Expert knowledge from three working groups that were established last year, including from SAIF, was integral to its development.

Last autumn, we consulted on draft guidance, and received a total of 49 separate responses from a broad range of organisations and individuals, including independent and large funeral directors, funeral director trade associations, COSLA, individual local authorities, and third sector organisations. We also received 15 responses from members of the public.

During our engagement process we heard about some of the benefits of the proposals. These included the view that providing transparency to the public was commendable, and that the provision of clearer information on costs may assist in reducing the issue of bad debt.

We also heard concerns about the proposals, and considered the key issues raised across the potential business, cost and regulatory impacts that may arise. We strived to ensure the guidance is proportionate, in particular recognising that many funeral directors are small businesses.

As the guidance is advisory and does not impose new requirements or conditions, the measures can be phased in over time, allowing any cost impacts to be minimised.

We are also committed to reviewing the guidance in the future, to ensure that it addresses any issues should they arise.

A wide range of stakeholder organisations and individuals, including funeral directors, have worked with the Scottish Government to develop this guidance. I have been encouraged by this willingness and we will continue to work with the industry during its implementation.

I am confident this guidance will improve transparency and help people to make well-informed decisions. I hope you, funeral directors, agree and adopt it for the benefit of your customers.

The guidance can be found at [bit.ly/2LN4o6K](https://bit.ly/2LN4o6K). A glossary of terms can be found at [bit.ly/2VM1WSI](https://bit.ly/2VM1WSI)



# SHOUT LOUDER FEEL THE LOVE

The power to make lasting connections is at your fingertips with our online toolkit...

WORDS BY TIM POWER

**H**ow did we manage before the internet? There's a whole generation today that would not be able to answer that question and now almost 4.4 billion people – 58% of the global population – have enthusiastically embraced the 'web' as a way of quickly getting news, keeping in touch with family and friends as well researching, reviewing and buying products and services online. The

days of looking up a local business in the *Yellow Pages* are long gone.

Instead, customers who search for a service on the web are hit with a plethora of choices, but it's the professionalism of the website and the information it contains that will influence their decision-making. This is why digital marketing is important, and why SAIF and Golden Charter have developed a free digital marketing toolkit to help independent funeral directors to enhance their SEO (search engine optimisation) and to increase their 'digital footprint'.

But if that sounds a bit like 'geek speak' to the uninitiated, don't worry, because all

is explained in the new toolkit available to download from the SAIF website.

### Boosting online presence

Ciarán O'Toole of Golden Charter was one of the digital experts involved in the development of the toolkit and he says it's a valuable resource for funeral directors who don't have a great knowledge of digital marketing.

He said: "I think the toolkit is great because it explains to funeral directors in really simple terms what they need to think about and, potentially, what they need to do to get a better presence online."

"Of course, there are loads of things you can do in digital marketing but we are just focusing on the basics, such as the quality of the information on the website, how it ranks with others when people, for example, use Google to search for a funeral director, the pros and cons of pay-per-click advertising and how businesses should approach social media and PR opportunities."

"It's always good to start by 'Googling' your own business first to see what a potential customer sees, whether that's on a laptop, tablet or smartphone. We have found that a lot of funeral directors are not optimised for mobile phones, which is what everyone uses nowadays."

### First impressions count

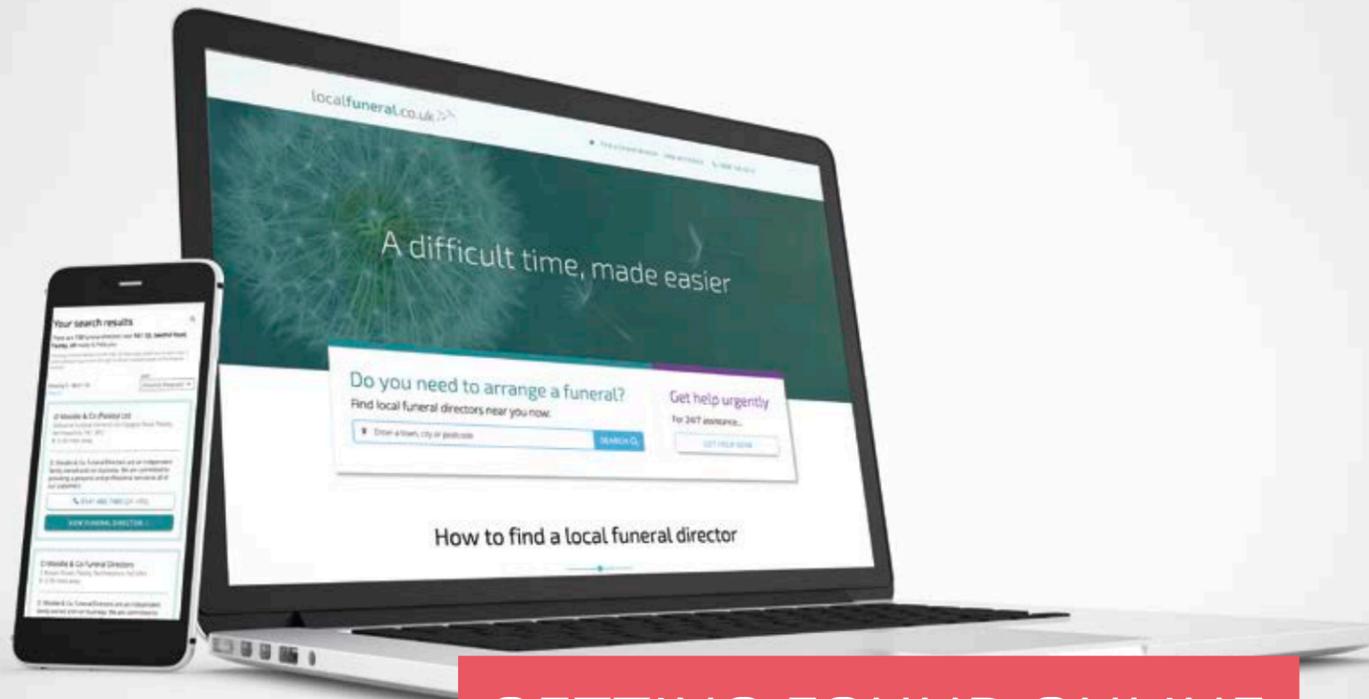
SAIF PR Consultant Mark Binnersey was also involved in the development of the

toolkit and believes it's crucial that funeral directors have a digital presence today. He explained: "Even though research shows that most people choose a funeral director by recommendation, they will still look on the website to see what that business is all about. Those funeral directors that have a digital presence which is accessible, easy to use and designed with families' needs in mind are more likely to do better than those who don't."

"First impressions count and your website is very much your shop window. Traditionally, families have needed to cross the threshold of a funeral director's premises to discuss their needs and options, but today the funeral director's website has to be seen as an extension of that threshold."

"This is particularly important in an era of direct cremation, DIY funerals and changing trends around funerals. I believe funeral directors really do need to have a presence online to remind the public about why they are important and how they add value to families in their time of need."

Independent research\* shows that many independent funeral directors across the UK have developed their online businesses, including enquiry forms on their websites (77% of those surveyed), and using digital tools to improve their search engine optimisation (60%) as well as using paid pay-per-click search engine advertising (33%).



## GETTING FOUND ONLINE

With around 3,760 site searches per month, localfuneral.co.uk can boost your business profile

Localfuneral.co.uk – the website run by Golden Charter for independent funeral directors – continues to go from strength to strength, averaging 3,760 site searches per month, with research showing that more than half of enquires lead to a funeral being arranged with a funeral director.

This research also showed that monthly enquires have increased eight-fold since the start of last year, and Golden Charter's Ciarán O'Toole believes the website is on track to increase the number of enquires to 4,000 in 2019/20 and eventually up to 12,000 in 2021/22.

Ciarán said that, with more than 1,500 listings, localfuneral.co.uk is now biggest directory of independent funeral directors in the UK, and that more businesses should register to take advantage of the growth in online enquiries.

He added: "If you search anything to do with funerals or funeral directors on the internet I'm going to guarantee you that localfuneral.co.uk will come at the top of most search engines like Google. So if a customer is looking for a local funeral director and searches by city, town or postcode they will find you, but you have to be listed."

"Unlike other funeral director websites, localfuneral.co.uk is not trying to insert itself into the conversation between a customer and a funeral director. We don't record calls or try to take deposits from customers before passing them on to a funeral director – we connect a customer directly to a funeral director as quickly as possible."

The reason why localfuneral.co.uk features at the top of website searches is because the team at Golden Charter are using 'best in breed' website technology and are also constantly developing the site in consultation with funeral directors and customers.

Ciarán said: "Every quarter we undertake extensive market research where we will survey anything from 500-1,000 people about their at-need and pre-need funeral options online to understand what the customer thinks and wants when it comes to arranging a funeral."

"We also have funeral directors around the UK who input their views to us every month as well as various groups within SAIFCharter who also feed into the development of the website, so we are constantly talking to funeral directors to ensure the website meets their needs and drives business to them."

### Interactive quotations assist

Near & Near Undertakers in Grimsby developed its website years ago to include an interactive quotation facility, long before there was talk about the visibility of funeral fees and costs. Funeral Services Manager Chris Robinson said: "We have always been very transparent on pricing so it was always part of the original website when we set it up many years ago. In fact, we are probably the only funeral director in our area that has this transparency on pricing."

"We find it is popular with some customers who like to get an idea of the costs of a bespoke funeral service before they call us to discuss their requirements in more detail."

"We get most of our business from people phoning us first, but it's still a useful facility to have, as we will often refer callers to our website to find out more about us and so they can see our prices and use the interactive quotation facility to look at the options."

In addition to the website, Chris said he finds Facebook very useful for 'soft' marketing, particularly for posting obituaries which families find useful, as they share posts with their loved ones.

### Customer testimonials matter

Ross Hickton, of funeral director Trevor E W Hickton Ltd, created his first website 10 years ago and over this time has developed the skills to maintain and update three sites for the company's different brands operating around the Midlands.

He believes that having an online presence is critical to his business, particularly as the activity from visitors to these sites has increased over recent years.

He said: "We have seen a major increase in visitors to our website recently, checking the location of our branches, but more importantly reviewing our price list and what we offer. We have always had a contact form but now it's being used very regularly by families who have looked at our price list and want a more detailed quote."

The prices are listed on the website and there is also a PDF which can be downloaded, as Ross believes that people like to print out copies to read as well as emailing the PDF to other members of their family to discuss options before they contact the funeral director.

Reacting to these online requests for more information is crucial as Ross explained: "We offer a 24-hour service on the phone but we have to be just as flexible online too, so I make sure I reply to any emails within a couple of hours on my phone."

"I know for a fact that we have picked up funerals because I responded within hours of receiving the email rather than leaving it until the next day as the other funeral directors may have done in the past."

Ross has also secured funerals through the customer testimonials which are featured on his website, together with scanned thank you letters and cards.

“WE HAVE TO BE JUST AS FLEXIBLE ONLINE TOO, SO I MAKE SURE I REPLY TO ANY EMAILS WITHIN A COUPLE OF HOURS”

Ross Hickton

He said: "When we send out our papers after the funeral we ask people if they would like to review our service on Google or Facebook. We find a lot of people post directly on our Facebook which we can also post on to our website. People have told me that they have chosen our service because of the positive reviews on the website."

Ross always makes time every couple of months to review and

Ross Hickton of Trevor E W Hickton Ltd

refresh the information on his websites as Google recognises changes and this helps to give the website higher rankings in web searches.

He added: "We recognise that some people don't want to come into a funeral home straight away so the next port of call is our website where they can see what we have to offer. That's why we have put a virtual tour of our branches and a lot of people have commented when they visit us that they felt much more comfortable knowing where they were coming and seeing that the office was nice, light and welcoming."

Ciarán agrees that the personal touch will always be the mark of a good funeral director but it's important to have an online presence to attract those potential customers that are not familiar with their local funeral directors. He said: "People will still continue to walk into a funeral director's on the high street, but if you do not have a credible website then you could be missing out on potential customers who do not know about your business and are searching on their phone in the evening when they have a problem." ●

\* INDEPENDENT RESEARCH COMMISSIONED BY SAIF

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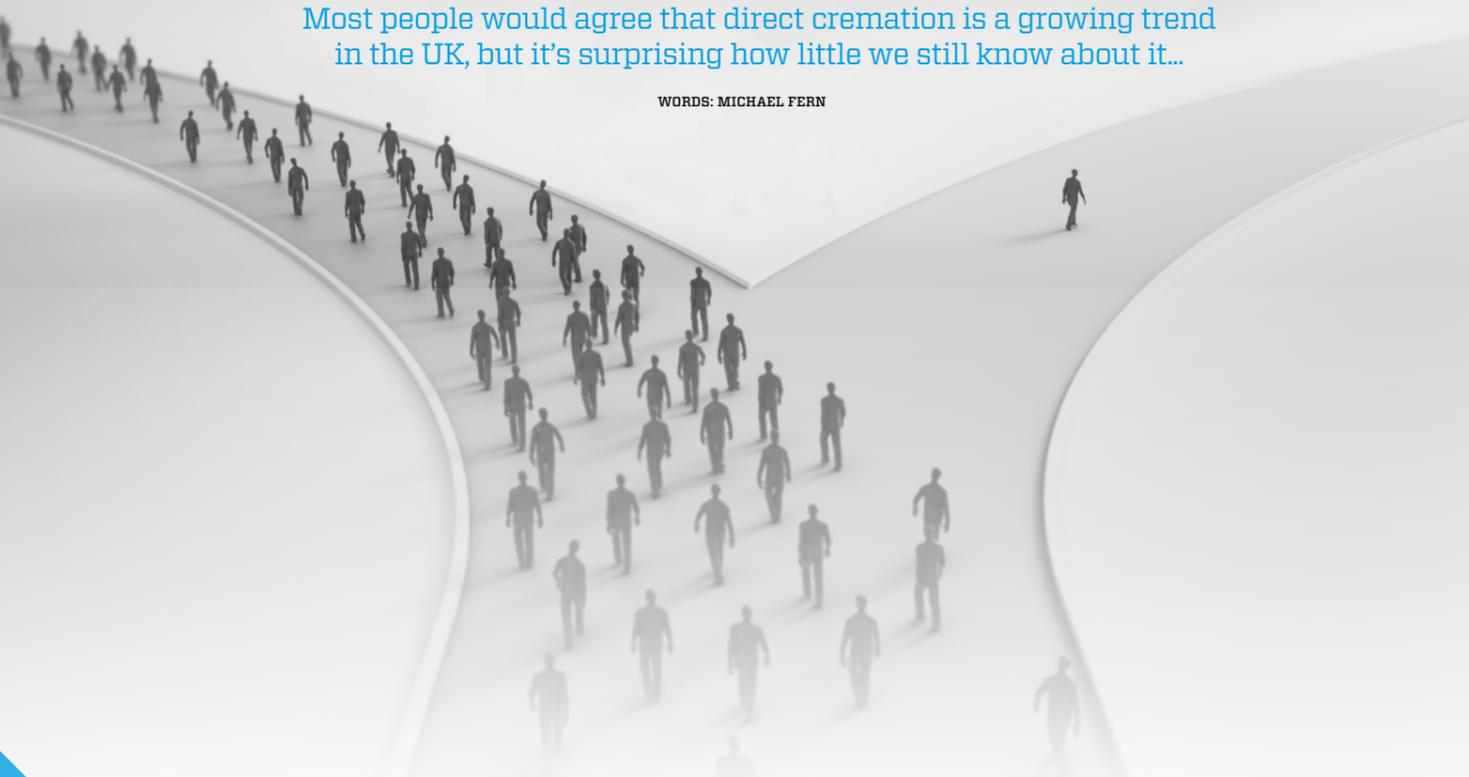
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# DIRECT CREMATION TRENDS

Most people would agree that direct cremation is a growing trend in the UK, but it's surprising how little we still know about it...

WORDS: MICHAEL FERN



According to the University of Bath, whose Centre for Death and Society is the focal point for most UK research into death and dying, “no independent British research has been conducted into who chooses direct cremation and what kind of ceremony does, or does not, follow”.

Academia doesn't know why people choose direct cremation, nor can it accurately define what the process looks like for a family. It is generally understood as a cremation without mourners present, a viewing or a funeral service prior to the cremation, but beyond that opinions can vary.

### So what do we know?

We know that a steady increase in direct cremations has been observed in many studies. The Co-op has claimed a 5% increase following David Bowie's death, and Royal London likewise highlighted an unspecified “increase”. It seems likely that the proportion of direct cremations is in the low single digit percentages but its progress has seemed pretty remorseless over recent years. Dignity is predicting that 10% of funerals will be direct cremation as early as 2023. The figures and reasoning behind these statements can be commercially driven, so it is helpful that we can turn to public surveys to get a more direct feel for families' expectations.

A YouGov Omnibus survey by the NAFD recently revealed that 38% of British adults would be likely to consider a direct

cremation for themselves, and 28% would for a loved one. SunLife, meanwhile, found that less than half of the people they spoke to were even aware of direct cremations, while 44% of those who did organise one also held a separate memorial service.

If direct cremation is still in its infancy and views remain jumbled and somewhat contradictory, what we really need to understand are the motives behind people who do take up direct cremation.

### Families' motives

There is one source of academic evidence: a submission by Dr Pocklington to the *Journal of Law & Religion*, which looks in-depth at families' motives. He found that while affordability was one main factor, another was “lifestyle choice”.

He illustrated this with the story of

“Andrew and Anne: When Andrew passed away, his wife Anne knew that he would want to avoid the ‘pomp of glass-sided hearses and a ceremony in the crematorium’. The couple met at university, both had long, distinguished careers in academia before taking early retirement. They were financially comfortable and had a happy life together, full of friends and travels. Keen to celebrate his life and his achievements, rather than focus on his death, the family opted for a direct cremation. By holding a direct cremation, the family had more time to prepare a meaningful memorial, which took place some weeks later. Without the complication of the body, his wife Anne felt confident to organise the memorial service herself, without professional assistance. Family and friends held a picnic in the park. They ate together, shared memories and then scattered Andrew's ashes in his favourite spot.”

Similarly, Golden Charter has found that consumers on “middling to high incomes” have purchased almost four in every 10 of the direct cremation plans taken out with the company. Given the NAFD's findings that a wide range of the UK population would consider direct cremation, it is clear that families are making an active choice to view the ‘disposal’ and ‘memorial’ separately, and not simply making this decision as the result of modest income.

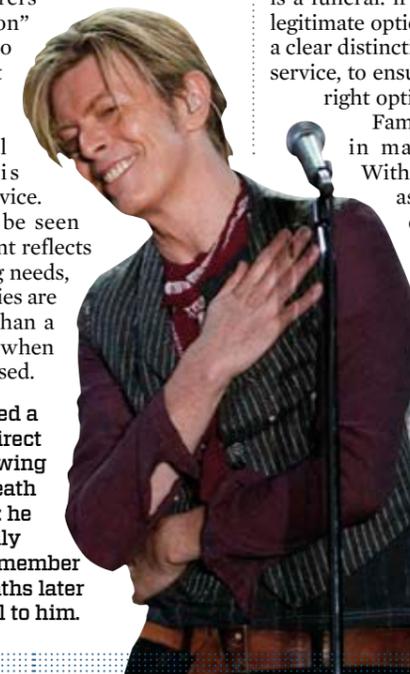
### Shifting language

Competitors to Independents are increasingly talking about direct cremation, but the way they do so is changing.

Phrases such as “funerals without the fuss”, the Co-op's “cremation without a service”, and Simplicity Cremations' “I find all those pallbearers a bit of a carry on” might start to conflate direct cremation with a more stripped down funeral service that is nevertheless a service.

It remains to be seen if this development reflects families' changing needs, or if instead families are expecting more than a direct cremation when this language is used.

The Co-op claimed a 5% increase in direct cremations following David Bowie's death in January 2016: he encouraged family and friends to remember him several months later in a place special to him.



The risk is that families choose a direct cremation but add a service and other extras, potentially costing themselves more effort and money than a more typical funeral demands.

This new language mustn't drift too close to implying that a direct cremation is a funeral: if direct cremation is to be a legitimate option in future, there has to be a clear distinction between it and a funeral service, to ensure the right family gets the right option.

Families are clearly interested in making a personal choice. With funeral directors still seen as the experts and first port of call, Independents have the chance to make sure those families are fully informed.

As we continue to understand what direct cremation means to families, and what the options are in the wider marketplace, Independents will be better equipped to ensure families can make the best decision for them. ●

IMAGE: FABIO DIENA

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# Politics

THE LATEST POLITICAL NEWS AND VIEWS SURROUNDING THE FUNERAL PROFESSION

## BEING MORE OPEN ABOUT DEATH IS GOOD FOR EVERYONE



Suzanne Grahame spoke at the parliamentary reception to encourage open conversations around death and dying.



Robert Peacock of Good Life, Good Death, Good Grief.



Delegates attended from as far afield as Chile.



Richard Lyle MSP offered his support to the Good Death Week initiative.

### Golden Charter CEO joins key decision makers to mark Good Death Week

**W**ednesday 15 May saw MSPs from across the political divide join funeral directors, charities, policymakers and academics to mark Good Death Week 2019.

Hosted by Golden Charter in association with the Good Life, Good Death, Good Grief alliance, the parliamentary reception sought to encourage open conversations around death and dying.

Welcoming guests, Richard Lyle MSP, Convenor of the Cross Party Group on Funerals and Bereavement, offered his support to the Good Death Week initiative.

He said: "Aside from birth, dying is the only other experience we will all share. While dying well, or what constitutes a 'good death', will mean different things to us all, being more open about death is good for everyone. Planning for death when you are healthy can help you to live life to the full and means there is less to think about if you get sick."

The event centred on a short film created by the alliance, in which ordinary people on the streets of Paisley, Elgin and Inverness share their personal reflections on the end of life.

Robert Peacock of Good Life, Good Death, Good Grief added: "Good Death Week is an opportunity for people to think and talk about what matters to them at the end of life. Talking about dying is in everyone's interests. It can help us prepare for death while we are still in good health, cope with grief after a bereavement

and plan for the care and support we want at the end of our lives.

"It's wonderful to see politicians from across the chamber come together to mark Good Death Week and join our conversation."

After the film, Golden Charter CEO Suzanne Grahame delivered a keynote address to the guests, who included the Convenor of the Cross Party Group on Palliative Care, Bob Doris MSP, the Convenor of the Cross Party Group on End of Life Choices, Michelle Ballantyne MSP, and Scotland's first Inspector of Funeral Directors, Natalie McKail.

She said: "Good Death Week presents us with an opportunity to promote cultural change and my hope is that, by coming together with politicians, funeral directors, palliative care practitioners and third sector organisations, we can accelerate that shift to more open discussions about death and dying."

"In this customer-led world, it is vital that people are encouraged to share their views to ensure the sector can provide a whole range of services to meet those needs. We're therefore buoyed to see no less than 53 of the independent funeral directors in our network hosting their own unique events in communities across the country this Good Death Week.

"One conversation at a time, our aim is to drive a change from a culture of reluctance to one of open conversations and early engagement."

Good Death Week helps individuals and organisations promote the positives of living in a society where people can be open about dying, death and bereavement. Visit [goodlifedeathgrief.org.uk](http://goodlifedeathgrief.org.uk) ●

## FUNERAL PLANNER • OF THE • YEAR 2019

### FUNERAL PLANNER OF THE YEAR AWARDS 2019 AND THE SAIFCHARTER AGM

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**Golden Charter**   
Smart Planning for Later Life

# A YEAR FULL OF MAJOR CHANGES

WORDS BY RICHARD COGHLAN

**A**fter 40 years in the profession, this year we have had some big changes.

My wife Pippa and I took a gap year in 2018, and my daughter has now come into the business and my administrator and funeral director Sally's daughter Georgie is also training to be a funeral director.

Finally, the biggest change, which was taking on another old established funeral directors in the neighbouring town.

Having reached 60 and seeing my sister dying of cancer at that age, my wife and I decided to take time out; we wanted to put something back into society. We spent the first three months on a Christian Discipleship Training Course, based in Hawaii, then we were sent out to Fiji to help rebuild homes after a cyclone.

We then went to Berlin to help at a refugee camp. We also helped at a Youth with a Mission base and cycled the Camino Pilgrimage route in Spain.

During this time, Sally and I were communicating by email and purchasing the funeral directors down the road in the next town. But it must be remembered, while I was enjoying my time away, Sally was doing all the hard work with solicitors, etc. Thank you, Sally.

At present Sally is training to be a BIFD Tutor and setting up her own School of Funeral Training in Fareham, (Southern



Sally Walton and Georgie Knella

“MY WIFE AND I DECIDED TO TAKE TIME OUT, WE WANTED TO PUT SOMETHING BACK INTO SOCIETY”

Richard Coghlan

Central area) and her daughter Georgie is undertaking the Diploma, along with another of our colleagues and the manager of our newly-acquired branch in Gosport, and Georgie is now conducting her own

funerals. My son Daniel passed the BIFD Diploma a few years ago.

Finally, after a year of negotiations, we acquired E J Crossland in Gosport who were established in 1857, and Sally is helping Kevin, who has been a funeral director there for 20 years, with his training.

It is so important that we train our staff to the highest standards. You would not go and see a doctor who is not qualified, so why would you see a funeral director who is not qualified?

At present we have two hearses and two limousines, along with an extra private ambulance, and a few weeks ago we carried out two funerals at the same time, at the same crematorium in Portchester, Hampshire, with mother and daughter both conducting. Is this a first? ●

## MEMBERSHIP UPDATE



## WHY JOIN SAIF?

By joining SAIF you will become part of a trade association with almost 900 members known for their high standard of service and a caring, traditional approach to their local communities.

**FULL MEMBERSHIP PENDING**

Samantha J Dove /  
Hitesh Solanki  
**Doves Funeral Directors Ltd**

2 Orchard Street,  
Daventry, Northants  
NN11 9EX

*Previously advertised  
on website.*

*Close date: 12th June 2019*

**ASSOCIATE MEMBERSHIP PENDING**

Brian Chappell/Denise  
Chappell/Paul Chappell  
**Signature Aromas Ltd**  
Signature House, 65-  
67 Gospel End Street,  
Sedgley, West Midlands  
DY3 3LR

*Previously advertised  
on website.*

*Close date: 4th June 2019*

Chris Pursey / Brian  
Pursey  
**PayItMonthly Ltd**  
Office Suite,

Gainsborough House, 42  
Bath Road, Cheltenham,  
Gloucestershire  
GL53 7HW

*Previously advertised  
on website.*

*Close date: 12th June 2019*

**ACCEPTANCE INTO FULL MEMBERSHIP**

Chris Davies  
**Chris Davies Funeral Services Ltd**

13 Sin Terrace, Cwmbach,  
Aberdare, Rhondda,  
Cynon Taff CF44 OAS  
Emma Duggan  
**Fakenham & District Funeral Service**  
Weasenham Manor,  
Fakenham Road,  
Weasenham, St Peter,  
King's Lynn, Norfolk  
PE32 2TF

**FULL MEMBER REINSTATED**

Mr I Hughes  
**M Jones & Son Funeral Directors**

Chapel of Rest, Brook  
Street, Llanidloes, Powys  
SY18 6AX

**ACCEPTANCE INTO ASSOCIATE MEMBERSHIP**

Mr A Spencer  
**Trust Inheritance Ltd**  
Crown House, 1 Stafford  
Place, Weston-Super-  
Mare BS23 2QZ

John Taplin / David  
Bastock  
**Open Prepaid Funerals Ltd**  
67 Warwick Road,  
Solihull, West Midlands  
B92 7HP

**Open Prepaid Funerals Ltd (branch of above)**  
1 Georgian House,  
Eagle Street, Saltisford,  
Warwick, Warwickshire  
CV34 4TR

**FULL MEMBER NEW BRANCH**  
Mrs D Kinton

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



**Tony Fagan & Sons Family Funeral Directors**  
10 Belmont Street,  
Swadlincote,  
Derbyshire DE11 8JU

Mrs D Kinton  
**Tony Fagan & Sons Family Funeral Directors**  
Shop 7, Hampden  
House, Roliston Road,  
Stapenhill DE15 9RA

**FULL MEMBER CHANGE OF DETAILS/ADDRESS**  
Mr D Wilkinson  
**David Wilkinson Independent Funeral Directors Ltd**

311 Hesketh Lane,  
Tarleton, Lancashire  
PR4 6RJ

*(Formerly Newland & Wilkinson IFD Ltd)*

Mr A Jones  
**R W Roberts & Son (Funeral Directors) Ltd**  
35 The Square,  
Grantown-On-Spey,  
Morayshire  
PH26 3HF  
*(Formerly at Ystrad Road,  
Denbigh, LL16 4RH)*

**NO LONGER A MEMBER**

Ms G Willington  
**Elizabeth Way & Company Ltd**  
18 Stamford Street,  
Mossley, Ashton under  
Lyne, Lancashire  
OL5 0HR

Ms G Willington  
**Elizabeth Way & Company Ltd**  
906 Ashton Road,  
Oldham, Manchester,  
OL8 3HT

Mr A Fagan  
**Tony Fagan & Sons Family Funeral Directors**  
10 Belmont Street,  
Swadlincote, Derbyshire  
DE11 8JU

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

**Claire Day,  
Administration  
Manager, SAIF**

Tel: 0345 230 6777  
(Local Number)  
or 01279 726 777

Fax: 01279 726 300  
Email: info@saif.org.uk

# ANGER IS A WASTE OF EMOTION

WORDS: DR BILL WEBSTER

**S**tuff happens! Relationships don't always work out.

If couples are lucky, it's a peaceful parting of the ways, but sometimes break-ups are a fug of venom, spite and accusation.

Usually when resentment, rage or volatility dominates, there is a hidden reason for the reaction.

Anger can make a difficult situation much worse. Buddha said resentment is like a hot coal we pick up to throw at someone else, but which ends up burning us. A grudge is a gift that keeps on giving, but the only thing it gives anyone is misery.

Everyone operates primarily out of self-interest. We must expect that sometimes, out of our own self-interest, we will be annoyed by someone else's expression of theirs.

Let me suggest five ways to get past anger and into a happier, healthier life:

## 1. Understand what forgiveness is... and what it isn't

Many people don't want to forgive because they think it's weak, or implies the offender did nothing wrong. But you can make someone accountable for wrongs and still forgive them. People also

think forgiveness requires reconciling with the person who mistreated them. It can, but it doesn't have to.

Forgiveness isn't about the offender at all. You don't forgive people for their sake, but for your own. It means releasing yourself from their control with all the negative emotional and even physical implications of that; accepting that you were wronged but deciding to move on from your hurt and letting go of your anger.

## 2. Don't wait for an apology

Sometimes the person who hurt you isn't even aware they have. In other cases, they are incapable of understanding or caring. The words "I'm sorry" can be healing, but so is deciding that you no longer need to hear them.

## 3. Try to understand what motivated the offender

Bad behavior is generally due to emotional immaturity. Some people accuse others of affairs because that's what happened in their families.

## 4. Celebrate who you have become

In a study at the University of Miami, those hurt by someone were asked to write about the traumatic aspects of the

betrayal or what they'd gained from it, like discovering unexpected strength. Those who wrote about how they'd learned or grown described feeling less negative than participants holding on to their anger.

Life is a school for learning, and some lessons are painful ones. We can't avoid hurt, but we can decide not to let it overshadow our lives. Letting go and moving on brings greater understanding, maturity and compassion, towards others and yourself.

## 5. Smart ways to really move on

Change how you describe yourself. You were badly hurt, but you've been brave enough to choose to forgive. Understand the real reasons you are angry. If you have the courage to discuss this with a friend, you may be surprised, and maybe even want to take another look at the situation. Forgiveness exercises personal choice to bring peace and healing into our relationships, and to ourselves.

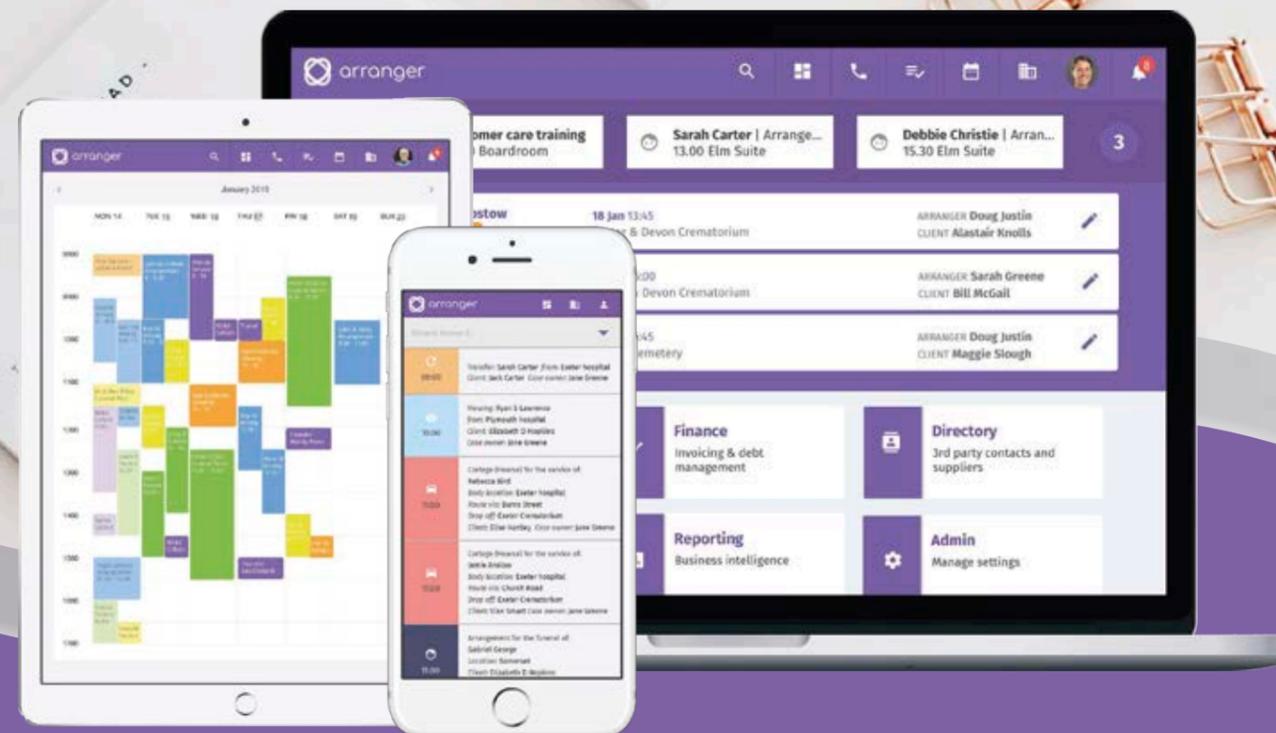
So, if you are harbouring a grudge, angry, or just downright miserable over something, personally or professionally, maybe you should kiss and make up.

Or don't kiss and make up!

Just get over it. ●



Dr Bill Webster is the author of numerous books and resources for grieving people. He has some innovative resources which funeral directors and professionals can make available to their clients as part of an after-care programme. Check out Dr Bill's resources at his website, [www.griefjourney.com](http://www.griefjourney.com). Alternatively, contact Linda D Jones, Executive Director of Resources at [linda@griefjourney.com](mailto:linda@griefjourney.com), at [www.griefjourney.co.uk](http://www.griefjourney.co.uk), or on 0333 8000 630.



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# TRUST AND TRANSPARENCY

WORDS: JULIAN WALKER

Regulation is continuing to progress, in the form of the Competition and Markets Authority (CMA) funeral market investigation and the HM Treasury review into the pre-paid funeral plan market. We must encourage the investigative focus to be fair and proportionate, recognising the power of corporate conglomerates in relation to smaller independent funeral directors.

Despite being far from concluded, both reviews are increasingly influencing the funeral profession. Transparency of pricing is now presumed, not viewed as a 'nice to have', by consumers and the CMA. In recognition of this we believe all SAIFCharter members should be displaying their prices online as soon as possible – let's signal how we lead the way.

Market research has been undertaken to assess consumer expectations ahead of the introduction of new functionality on [localfuneral.co.uk](http://localfuneral.co.uk) – Independents' largest find a funeral director website – to

enable pricing information to be published. Compassion and professionalism, closely followed by visibility of total cost, are families' priorities when selecting a funeral director. 86% of respondents (based on 500 responses to an independent survey) felt it 'appropriate to compare costs' before discussion with a funeral director, with a 'detailed breakdown' preferred.

Trust, the cornerstone upon which we build relationships with the families we serve, significantly increases when we provide cost information. In addition to understanding the needs and expectations of our prospective customers, we must also understand current plan holders' motivations and satisfaction levels.

One advantage of Golden Charter's scale is that thousands of families have chosen to share their views through the plan holder satisfaction survey, sent out monthly by a third party research specialist. So, when we say Golden Charter

has a 92% satisfaction rate, we know it's a trustworthy figure. Three quarters of all plan holders go one step further, giving Golden Charter a 'very satisfied' rating.

The survey is of benefit to us all: it enables families to say how they feel about every aspect of funeral planning, and it lets us all see what way the wind is blowing.

## A new appointment

I'd like to extend warm congratulations to both Jim Auld, our new National SAIF President, and also David Barrington, the new NAFD President. Our best wishes for the future in this, a pivotal year for our profession.

Follow @SAIFCharter on Twitter and like our Facebook page to keep up to date with our association's news and updates as we grow our community of independent funeral businesses online. ●



*Julian Walker*

## Your SAIFCharter Executive

To contact your SAIFCharter Executive about any subject, please send an email to [contact@saifcharter.co.uk](mailto: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](mailto:chairman@saifcharter.co.uk)

### Helen Wathall (Golden Charter Board representative)

G Wathall & Son Ltd,  
Derby, East Midlands  
[helen@wathall.co.uk](mailto:helen@wathall.co.uk)

### Jeremy West

West & Coe Ltd,  
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South East London  
[jwest@westcoe.co.uk](mailto:jwest@westcoe.co.uk)

### Adam K Ginder

M K Ginder & Sons,  
Watford, North London  
[adam@ginder.co.uk](mailto:adam@ginder.co.uk)

### Matthew Gallagher

Bowley & Gallagher  
Brighton, South East  
England  
[matthew@pandsgallagher.co.uk](mailto:matthew@pandsgallagher.co.uk)

### Paul Stevenson

Paul Stevenson  
Funeral Directors Ltd,  
Ayrshire, Central  
Scotland  
[paul@funeral-scotland.co.uk](mailto:paul@funeral-scotland.co.uk)

### John Tempest

Robson & Ellis Funeral  
Service, Leeds, Yorkshire  
& East Lancashire  
[john.tempest@leedsfunerals.co.uk](mailto:john.tempest@leedsfunerals.co.uk)

### Anthony O'Hara

Nicholas O'Hara Funeral  
Directors Limited, Dorset,  
West England  
[anthony@oharafunerals.co.uk](mailto:anthony@oharafunerals.co.uk)

### John Byrne (Secretary)

J T Byrne  
Funeral Directors,  
Lancashire

[secretary@saifcharter.co.uk](mailto:secretary@saifcharter.co.uk)  
[john.byrne@jtbyrne.co.uk](mailto:john.byrne@jtbyrne.co.uk)

### James Tovey (Golden Charter Board representative)

Tovey Bros  
Funeral Directors,  
Newport, South Wales  
[james@toveybros.co.uk](mailto:james@toveybros.co.uk)

# Business Matters

ONLINE ADVERTISING + FIRST AID UPDATES + SAIF AGM DATES + GETTING YOUR BUSINESS 'BEACH READY' + YOUR SAIF REPRESENTATIVES + CONTACTS DIRECTORY

## FACEBOOK ADVERTISING HOW TO MAKE IT WORK FOR YOU

WORDS: MARK BINNERSLEY



Have you considered Facebook advertising for your funeral business?

If not, it's well worth experimenting with this platform, as it allows you to reach a very targeted audience quickly and easily.

Facebook advertising is different to simply having a Facebook business page, which relies on free, organic results (that is,

people finding you through their own searches or having seen your content as a result of one of your followers sharing your posts).

The benefits of running a paid-for Facebook advert are: relatively cost-effective (spend as little as £20 over the course of a few days to reach several thousand people); adjust your messaging and audiences as you go along if needed; and stop an advert at any time if you feel it's not working.

In order to set up a Facebook advert you should ideally have a Facebook page. Make sure this includes all the necessary information about your business and has relevant images and branding.

Once that's done, go to the right-hand side at the top of your Facebook page and click on the small down arrow. Now click on 'Business Manager'. You'll then be able to set up an Ads Manager account and start

creating adverts.

There are three elements to a Facebook advert. The first is the campaign and its objective. Categories of objectives cover 'Awareness', 'Consideration' and 'Conversion'.

As a business owner, you'll understandably be looking for conversions - people who are going to buy your services. Perhaps counterintuitively, I'd advise against that for the simple reason that funerals are a distress purchase and the vast majority of people you reach won't be in the market for a funeral at that time.

I would also advise against the 'Consideration' category - its objectives include Traffic, Engagement, App Installs, Video Views, Lead Generation and Messages. In my experience, Traffic and Engagement objectives often end up attracting comments, not all of which are helpful.

With that in mind, I think the best objective category is Awareness. In Ads Manager under this heading there are two objectives from which to choose - Brand Awareness and Reach.

### Go for brand awareness

This objective seems to result in fewer comments but still generates a good level of reach and profile for your business. After all, you want people to know your business exists and view it in a positive light.

Once you've set up your campaign

objective, you can then look at the second element: targeting, or 'Ad Sets'. This function allows you to focus on an area, an age group, gender, people's interests, jobs and so on. Previously, you could target people who liked other Facebook pages but this has since been stopped thanks to the social media data scandal surrounding the Brexit campaign.

That said, you can still target people who share similar interests to those who like your Facebook page.

It's worth noting that an audience can be saved for future campaigns too.

You've now set up your Campaign and the Ad Set. It's time to create the third and final element, the campaign itself. This is a simple process.

You'll see on the dashboard options to add videos or photographs. Then you'll be able to add a small amount of text. Two sentences is plenty. You can also add a hyperlink to your website, if required.

Once you're happy with the advert and have double-checked the audience profiles, click on publish. The content will then go to Facebook for review and providing there aren't any issues, it will be live within half an hour.

On first glance, Facebook's Ads Manager dashboard looks complicated, but really it's not. In an age of dwindling newspaper sales, you might find your local advertising spend is more effective with Facebook. For a very small initial cost, it's well worth experimenting with. ●



# MENTAL HEALTH MATTERS – ARE YOU OK?

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

**F**ollowing an amendment to advice given to businesses, it is now advisable to include an assessment of mental health risks alongside your first aid needs assessment.

## Forgotten what the first aid assessment was?

The Health and Safety (First Aid) Regulations 1981 (HSFAR) state that employers must provide “adequate and appropriate” first aid personnel, facilities and equipment. To determine what is required, employers conduct an assessment of needs for their business and staff.

## Will you need special skills to do the assessment?

No, the assessor will need a thorough knowledge of the business – the location – or locations – of any work undertaken, staffing, what work goes on and how it is done, including the type of machinery and work equipment used.

## Mental health first aid

Health and safety professionals have been concerned about mental health issues amongst employees for some time and now the emphasis is on assessing the risk and potentially doing something about it.

Mental health issues are widespread in the UK today, with one in six people experiencing a mental health issue in any week. These can be commonly experienced throughout individuals’ working lives and could be due to a number of factors, including stress, anxiety, pressure and depression.

Mental health first aid is just as important as that for injuries. The idea is that trained personnel assist by recognising the warning signs of common issues and guide employees towards further support if necessary. There is no legal requirement to do this, but it may be worthwhile considering.

Mental health is covered by the Equality Act 2010 which specifically deals with disability discrimination. The Management of Health and Safety at Work Regulations 1999 also require that risk (including stress) must be effectively controlled.

## A reminder on training

I really believe it’s essential to have people trained to an appropriate level of first aid at work – it’s so important. In fact, if I had my way, we would be teaching it to kids while they are in school.

There are two main qualifications which last for three years and should be renewed before they expire:

- Emergency First Aid at Work – this one-day course covers the basics of First Aid such as CPR (Cardiac Pulmonary Resuscitation) and major bleeds
- First Aid at Work – this three-day course goes into more detail and covers a range of potential incident types

## First aid needs assessment form

It’s not always easy to find the right information when you need it, especially when it comes to risk assessments, so why not ask us to help. Just email [kate@safetyforbusiness.co.uk](mailto:kate@safetyforbusiness.co.uk) and ask her to send you a template for assessments.

You shouldn’t find it too difficult to complete, but if you do we are on hand to help. ●



**Help is at hand:** As a member of SAIF, you can talk to a safety professional at Safety for Business simply by calling 08456 344164. You are also entitled to a discount on our fees when we help you with your health and safety needs.

We can visit you to see how you are doing when it comes to compliance. This is free of charge apart from travel costs. So, what do you have to lose?



# MAKE A DATE WITH GLASGOW

**T**he SAIF AGM Banquet Weekend will be held from the 13th March 2020 – 15th March 2020 at The Grand Central Hotel, Glasgow. The booking form to attend will be available towards the latter part of 2019 but in the meantime you are able to book your accommodation.

To book your room please call the Reservations team on 0141 240 3700 and advise that you are attending the SAIF AGM.

The costs are as follows:  
**Friday 13th March** £145 single, £155 double  
**Saturday 14th March** £145 single, £155 double

Please be advised that there are a set number of rooms allocated on each of the above nights to SAIF, so reminders will be sent prior to them being released to the general public. ●



The Grand Central Hotel, Glasgow.

SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY

## Payslip regulations

If you hire “workers” – i.e. those who bill you for their services as self-employed individuals – you are now required by law to provide payslips. For any worker or employee paid on an hourly rate basis, the number of hours worked must be shown on the payslip. If this includes overtime, additions to the basic pay must be shown separately.

## PLEASE NOTE

## Date change

Education Day will be moving to Wednesday 17th June 2020 at Leicester Tigers.

## SAIF HR Resource Centre

Do you have a query relating to personnel issues? Do you need a staff handbook or a specific policy or procedure? Or any topic you would like me to cover in the magazine?

If so, please visit the HR Resource Centre on the members’ area of the website, call me at the SAIF Business Centre or email: [info@saif.org.uk](mailto:info@saif.org.uk).

## SAIFSupport for Associates

SAIFSupport provides advice and information to Associates, members and their staff on issues affecting their own or their colleagues’ mental health and emotional wellbeing. Practical and emotional support is provided by phone and email, with the option to pay for counselling.

SAIFSupport is run by Professional Help, a member of the British Association of Counselling & Psychotherapy and National

Counselling Society and has specialist experience in the funeral profession and in counselling for workplace stress. The fees are:  
 ■ Company Sign-up = £50  
 ■ Individual = £15/year  
 ■ Bespoke for 100+ – contact the SAIF Business Centre

Fees includes service set up, unlimited telephone helpline and email support, statistics and trend reporting and supporting

electronic information to provide to staff members. Personalised hard copy information packs and newsletters chargeable at £5 per employee per issue (every 6 months) if required. Additional fees for any ‘pay as you go’ counselling:  
 ■ £35ph telephone counselling,  
 ■ £45ph face to face counselling.

✓ If you would like to join SAIFSupport contact the SAIF Business Centre on 0345 230 6777.

## SAIF Webinars

Webinars are a great way of keeping abreast of what is happening in the funeral profession as well as a source of continuous professional development –

and there’s no need to travel as they can viewed at your own desk. All you need is either a PC, laptop or mobile device and internet access. So far, we have hosted five webinars covering mental wellbeing, digital

communications & marketing your business, support after suicide and funeral directing in 2020. Is there a subject that may not have been covered but you feel would be relevant to SAIF members?

Would you like to host a webinar about a specific subject? If so contact the SAIF Business Centre. **To view past webinars log into the members’ area of [www.saif.org.uk](http://www.saif.org.uk) and go to Education & Training.**

✓ Contact Details for the SAIF Business Centre: Tel: 0345 230 6777 or 01279 726777 Email: [info@saif.org.uk](mailto:info@saif.org.uk) [www.saif.org.uk](http://www.saif.org.uk)



# IS YOUR BUSINESS BEACH READY?

**M**any of us are busy preparing for a getaway – booking flights, sorting summer wear, and shedding a few pounds before we hit the beach. But how many of us spend as much time making sure our business is in the best shape? These five steps will make sure it's 'beach ready':

### 1 Keep your eyes on the prize

Revisit your vision at least once a year to make sure it's still relevant and achievable, then share it with everyone in the organisation, presenting a clear picture of where it's going and how it will get there.

Consider your business and its marketplace, potential changes in markets and products, developing targets (and how to reach them), possible threats and competition, and your investment in resources necessary to support the vision.

### 2 Shaping up

Most of us would happily lose a few pounds to get in shape, and our businesses are no different; just because things are running smoothly, doesn't mean it is efficient. So take time to consider whether

you're maximising the use of your resources, and whether your business premises and processes are going to help or hinder you in achieving that vision. If there's slack, explore ways of making time or resources work more effectively. If there's fat in there, get rid of it.

### 3 Watch the pounds

As well as credit control, managing the payment of your creditors and preparing financial accounts, financial management covers much more in-depth analysis.

Do you know how much profit your business makes each month? Or if you made a profit or loss in that period? What are your profitable products and markets? Which customers are costing you money rather than earning you profit? You should be able to answer all of these.

Sound management information will provide key indicators that monitor factors deemed critical to the success of the business. Whatever its size, accurate, timely and effective financial management is essential for developing a successful strategic plan.

### 4 Taking time out

Most business owner-managers spend a great deal of effort on the day-to-day running of the business – working in the business, not on the business. But do you need to do all this work yourself?

Issues such as human resources, IT, payroll and marketing can be outsourced to experts, leaving you to focus on providing the best possible service to your clients, growing your business and expanding your product lines.

And to get the best out of yourself, you will need a good break away from the office to relax and recharge your batteries. Any suggestion that the business can't cope without you merely highlights the failure to have a good management team in place – or a potentially damaging inability to 'relinquish the reins'.

### 5 Know when to go

If you're enjoying your time in the sun, it might be time to think about happens when you reach your goal – or whether that goal could be adjusted or bought forward. It's all about planning your exit route. Would a management buyout or trade sale be the best option, or are you looking at passing the business on to a successor?

Although the achievement of maximum proceeds is usually the most important factor, other matters – the treatment of the workforce post-sale or easier contractual terms – are often on the agenda. The key is to begin planning your exit route as early as you can, as it could have a significant impact on the way you want to develop the business. ●

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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Howard Sears is a partner at Price Bailey Chartered Accountants in London and has developed specialist knowledge of professional service firms which include legal practices, accountants and barristers and is regularly presenting on LLP structures to firms around the country. Contact Price Bailey on 0800 434 6460 for business or accountancy requirements, or visit [www.pricebailey.co.uk](http://www.pricebailey.co.uk)

# YOUR SAIF EXECUTIVES

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

## NATIONAL



**Jim Auld**  
National President



**Darren Carpenter**  
Executive Committee



**Gemma O'Driscoll**  
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**Mark Porteous**  
1st Vice President



**Daniel Ginder**  
Executive Committee



**Liam Roberts**  
Executive Committee



**Jo Parker**  
2nd Vice President



**David Gresty**  
Executive Committee



**Paul Sillett**  
Executive Committee



**Alun Tucker F.SAIF**  
Immediate Past President



**Ross Hickton**  
Executive Committee



**Jeremy West F.SAIF**  
Executive Committee



**Terry Tennens**  
Chief Executive



**Mark Horton**  
Executive Committee



**Paul Stevenson**  
Scottish President



**Paul Allcock**  
Executive Committee



**Sean Martin**  
Executive Committee



**Suzanne Grahame**  
Golden Charter

## SCOTLAND



**Paul Stevenson**  
Scottish President



**Gavin Henshelwood**  
Secretary



**Jim Henshelwood**  
Honorary Life President



**James Carcary**  
Vice President



**Joe Murren**  
Scottish Government Liaison Officer



**Andrew Ironside**  
Past President



**Mark Porteous**  
Past President



**Jim Auld**  
Executive Committee (Complaints & Standards)



**James Morris**  
Executive Committee



**Declan Maguire**  
Treasurer & Membership



**Terry Tennens**  
Chief Executive

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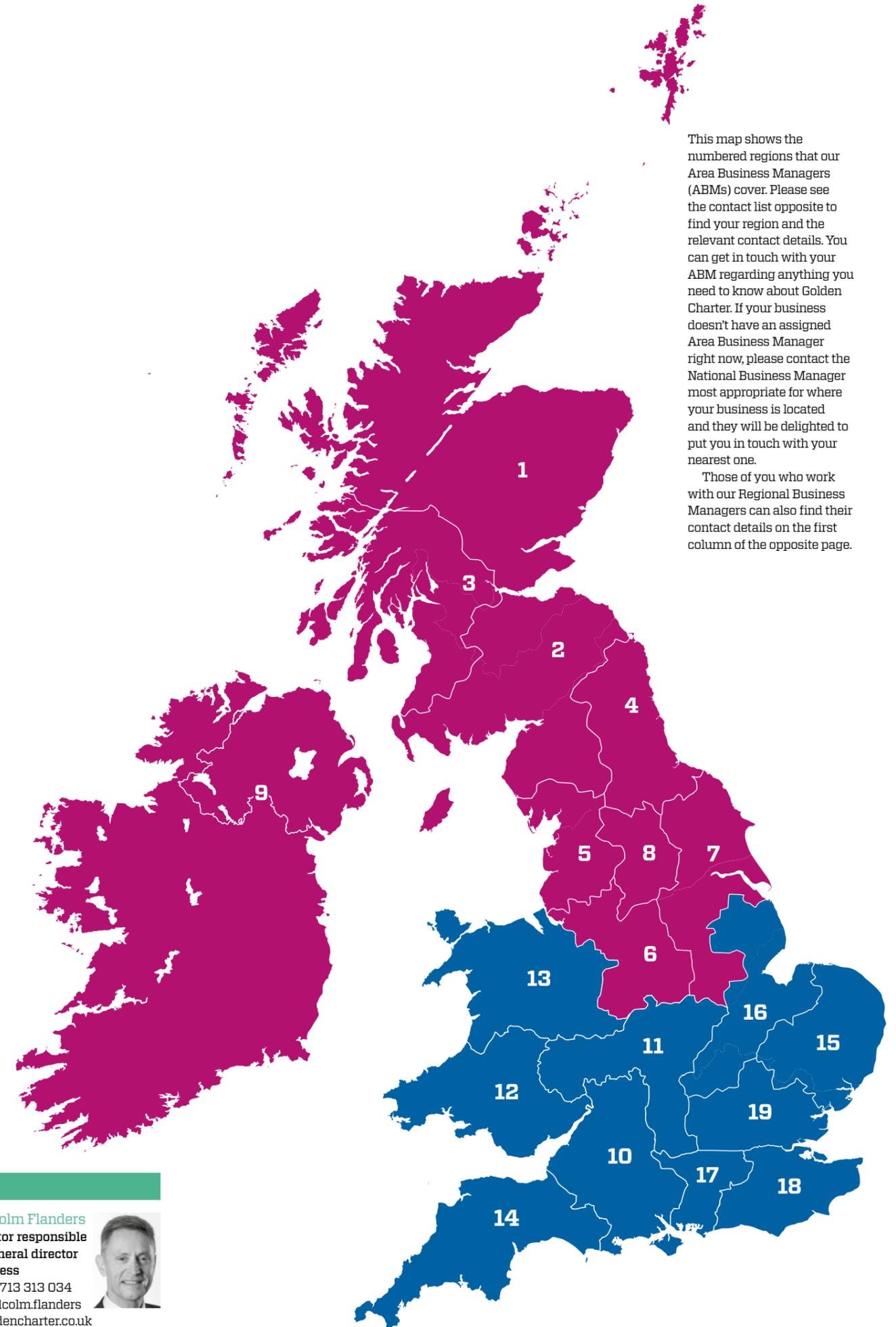
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This map shows the numbered regions that our Area Business Managers (ABMs) cover. Please see the contact list opposite to find your region and the relevant contact details. You can get in touch with your ABM regarding anything you need to know about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

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www.superioruk.com  
**Volkswagen Funerals**  
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www.volkswagenfunerals.co.uk  
**Woods Garage (Carriage Masters)**  
Mr D Wood (Sevenoaks)  
01732 453256 • woodsgarage@outlook.com

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

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www.macintyrememorials.co.uk  
**The MuchLoved Charitable Trust**  
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01494 722818 • trustees@muchloved.com • www.muchloved.com  
**Scattering Ashes**  
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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**  
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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 • l.c.k.f.s.s@outlook.com  
www.lckfuneralsupportservices.co.uk

**Professional Help Ltd**  
Mrs C Betley (Burton in Kendal)  
01524 782910 • info@professionalhelp.org.uk  
www.professionalhelp.org.uk  
**The Bereavement Register**  
(London) • 0207 089 6400  
help@thebereavementregister.org.uk  
www.thebereavementregister.org.uk  
**Reach Plc**  
Mr D Minns (Hull) 01482 428866 • darren.minns@reachplc.com  
www.funeral-notices.co.uk  
**When We Remember**  
Jim Abraham (Narrabeen, New South Wales)  
0061 429 400 100 • jimmmelabraham@gmail.com  
www.whenweremember.com  
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**Euro-City Direct Ltd**  
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Mr G Elliot (Kingswells, Aberdeen)  
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Mr B Birdsall (Hayes, Middlesex)  
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www.keyair.eu  
**LCK Funeral Support Services Ltd**  
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www.lckfuneralsupportservices.co.uk  
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Mr T W Hathaway (Cusworth, Doncaster)  
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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)  
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