



# Insight



#NFE2019

## SAIF IN THE KNOWLEDGE

TALKING TRADE, TECH AND THE FUTURE AT THE NATIONAL FUNERAL EXHIBITION

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INFANT AND CHILD FUNERAL COURSE  
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PAGE 20



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

# Create the independent future you want.

While SAIF represents you on the issues that matter.

We know how much you value your independence.

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

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

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

**SAIF**  
INDEPENDENT  
FUNERAL  
DIRECTORS



# Insight

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Download a copy today at  
[mygoldencharter.co.uk](http://mygoldencharter.co.uk)



TERRY TENNENS  
SAIF CHIEF EXECUTIVE

## SAIF engages with the Government

Last month saw a flourishing National Funeral Exhibition (NFE) at Stoneleigh. It was great to see many of our members and associates during the three days – it was an excellent NFE for SAIF.

My congratulations to Jon Levett, CEO of the National Association of Funeral Directors (NAFD) for a successful first NFE.

Speaking of gratitude, I would like to express my appreciation to the staff at SAIF Business Centre for their excellent support of members across the UK and notably the many phone calls they respond to compassionately from bereft citizens who phone SAIF for advice relating to their bereavement. Thank you Claire, Angela, Corinne, Sam and Maria.

The past month has seen a flurry of consultations, questionnaires and interviews by Government departments and agencies which are being responded to by SAIF's Government Liaison teams across the UK.

### Scottish funeral directors: code of practice consultation

The code of practice has been launched for consultation and we would ask all Scottish SAIF members to review and submit responses to the Burial and Cremation Team by 20 September 2019. See the article from Joseph Murren, SAIF Scotland's Government Liaison Officer, on page 31.

For those in the rest of the UK, this code will become the first statutory code of practice for funeral directors in Scotland, but will be of interest to you as the milestone for the rest of the UK to follow. View the draft code online at: [www.gov.scot/ISBN/9781787819542](http://www.gov.scot/ISBN/9781787819542)

### HM Treasury: prepaid funeral plan regulation

We also encourage members to respond to the Treasury consultation by 25 August 2019 at: [www.gov.uk/government/consultations/regulation-of-pre-paid-funeral-plans-consultation-on-a-policy-proposal](http://www.gov.uk/government/consultations/regulation-of-pre-paid-funeral-plans-consultation-on-a-policy-proposal)

SAIF's Regulatory Task Group will be meeting the Financial Conduct Authority (FCA) to share information about the independent sector and the unique vocation and service independent funeral homes offer clients. We are conferring with our preferred funeral plan provider Golden Charter, who are well placed in preparing for the new regime of pre-paid regulation and the likely approved representative model once the regulatory model occurs in the next two or three years.

For those who sell other FPA-registered pre-paid funeral plans we have also spoken to Ecclesiastical, Golden Leaves and Open who are liaising with their clients too.

### Funeral Services Consumer Review group

The first meeting of the review group was held last month, which is a funeral sector-wide initiative, independently chaired by Lewis Shand Smith and the secretariat jointly held by the NAFD and SAIF.

There will be two working groups. **Group A** will be addressing a common code of practice across the trade associations. There will also be a stream reviewing the quality assurance schemes across the trade associations. **Group B** will be specifically addressing price transparency and seeking to adopt a common standard template of funeral pricing for the benefit of the consumer.

Representation will include SAIF members from across the UK, corporates, and, importantly, experts from outside the funeral sector from quality control, consumer champions and charities. We are pleased that Scottish Government Inspector Natalie McKail has agreed to chair the work groups with her experience.

There will be a reference of stakeholders to refine the findings that emanate from the work groups.

The CMA will be attending the steering committee as observers. The review group is expected to run for five months.

### CMA Market Investigation Review

SAIF's Regulatory Task Group has been requested to attend a CMA hearing before their full panel on 18 July to present on behalf of independent funeral directors.

This is part of the early phase of discovery by the CMA. It includes sending about 30 questionnaires to independent funeral directors across the UK. If you have received one it is important you comply with the request; it is vital the CMA gather an understanding on how Independents structure their businesses as it will guide its remedies and final decision on regulating the funeral market.

The CMA has listened to SAIF's concerns about quality of service is part of the matrix, as service quality comes at a cost. We are glad to note the CMA will be meeting some funeral directors doing location research.

You can also view the Competition and Markets Authority (CMA) presentation at NFE at <https://youtu.be/Xqf98id3ob4>

### Department of Work and Pensions (DWP): social fund payment

Last month, I attended a hearing with funeral professionals called by Will Quince MP, Minister for Family Support, and Edward Argar MP, Minister for Justice, to discuss solutions to the DWP social fund and lack of resource to cover funeral services. Please see Paul Allcock's article on page 33, SAIF Government Liaison, Westminster update from the DWP and other meetings.

Finally, stay focused on what you do so well, serving the deceased and bereaved. All shall be well. ●

Best wishes,

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

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## COMMENTARY



**SUZANNE GRAHAME**  
GOLDEN CHARTER CHIEF EXECUTIVE OFFICER

# Working with the FCA

Now we know the shape funeral plan regulation will take – and it means protection for families and opportunity for Independents

**I** said before that regulation can be an endorsement for all of us, letting us show the thoughtful and proper support we provide to the families we serve, and that Independents are perfectly placed to provide compassionate care to your communities. As the specific requirements of funeral planning regulation are overlaid with the peace of mind and attention to detail that you bring to your families who take out a funeral plan, I grow more convinced of that than ever.

Some of the building blocks for this new form of regulation are already known to us. Our current regulator, the Funeral Planning Authority (FPA), has been actively driving up standards over the last few years. Its new rules, which come into force for the start of next year, have helped us all to continue moving in the right direction.

Golden Charter has also been doing the right things over the past few years to prepare for this latest announcement: that the Financial Conduct Authority (FCA) will be the body that defines the next steps, moving us into a fully regulated world. All of our advanced planning will pay off over the next two years as we work with the FCA to deliver this added level of protection for families.

### Families first

Many of our changes have already improved families' experience. Our customer feedback has always been positive, and new plan holders from the past year are our most satisfied group yet.

In the last six months, 99% of customers who purchased through a funeral director said they were satisfied with Golden Charter's service, while 85% went one better, saying they were very satisfied.

Our refreshed contact centre customer experience, alongside our well-embedded rules for working with regulated, high quality intermediaries, are helping ensure

“FAMILIES' NEEDS AND EXPECTATIONS ARE WIDE RANGING, AND INDEPENDENTS HAVE RISEN TO MEET THEM IN EQUALLY VARIED WAYS”

Suzanne Grahame

every part of our business reflects the values of independent funeral directors and the regulated future we anticipated.

In short, we are well placed to make the most of a regulated environment.

### Help is at hand

I would encourage everyone to take a good look at the Treasury's announcement. It should reassure any Independent to know that the planned model will ensure customers will be well protected in the future.

In your own work, support is already available. Our existing paperless applications process, used to submit electronic applications and payments, works in line with typical FCA requirements for recording transactions, and the enquiry follow-up work we offer is another step that will help us move into the world of FCA regulation.

Added to these will be webinars we are developing for **mygoldencharter.co.uk** which will give you and your staff reassurance that you know what is

expected and notice of how the changes will affect you. And of course we offer dedicated compliance support, with our compliance business partners available to consult directly and to offer training and education.

You can find out about this and further support through the FAQs in last month's Goldennews, or by speaking to your local Golden Charter business manager.

### Funeral Planner of the Year

This year's new Funeral Planner of the Year categories reflect this changing world.

Families' needs and expectations are wide ranging, and Independents have risen to meet them in equally varied ways. That is why we have introduced six new categories, covering everything from green responsibility to online campaigning – increasingly important areas for families, where Independents have the chance to make your mark.

These function like many of the business awards Independents have won over the past year: you apply by submitting your entry and supporting evidence, through a form available at **saifinsight.co.uk/FPOY2019**

An expert panel will select each winner, to be revealed at our 21 September ceremony. Applications are already streaming in, so please consider putting your business forward – good luck!

Every year, the awards ceremony reminds us of what is best about our profession. Those values are what make regulation such an opportunity for us all, and together will make us the right choice for families in the coming years. ●

*Suzanne Grahame*

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

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## Advice website launches

SAIF has launched the website **FuneralAdvice.org** in response to consumer research last year by the Competition and Markets Authority (CMA), which highlighted a lack of public awareness about funeral options.

The aim of the site is to provide information about funerals in a non-promotional way which gives the people the knowledge they need to make informed choices, in addition to signposting to aftercare and bereavement support groups.

Often a distress purchase, funerals are bought at a time when people are in an extreme emotional state and are ill-equipped to make decisions about spending significant amounts of money.

Terry Tennens, SAIF Chief Executive, said: "There is lots of information online about funerals but none of it sits in a central space. We think this makes it difficult for people to understand the funeral market. The aim of **FuneralAdvice.org** is to act as an impartial hub with simple, non-promotional information as well as a signpost service to other organisations that might be of assistance."

Terry added: "We hope that as a result of the information on **FuneralAdvice.org** the public will gain a better understanding of the funeral process and that, when the time comes, they are fully prepared in terms of



knowing what they want and what questions to ask of prospective funeral directors. This will ensure more people are able to secure a funeral that meets their needs, in terms of quality, style, elements and above all, cost."

**FuneralAdvice.org** has been designed in a way which follows the funeral process, across five accessible sections:

1. 'Arranging a Funeral' covers topics including what to do when someone dies, funeral choices, coffins, vehicles, direct cremations and DIY funerals
2. 'Choosing a Funeral Director' talks about shopping around, trade associations, care of the deceased and funeral plans

3. 'The Day of the Funeral' lets people know what to expect when a funeral happens
4. 'After the Funeral' talks about paying the funeral bill, complaints and family donations
5. 'Further information' includes links to other organisations dedicated to providing support to bereaved people, including emotional and financial advice.

**FuneralAdvice.org** will evolve over time as funeral trends change and new information becomes available. SAIF is happy to take approaches from third parties interested in collaborating on the site to include non-promotional information that will be of benefit to the public.

## SUICIDE LOSS CONFERENCE

Suicide Bereavement UK's eighth international conference will take place at the Mercure Manchester City Hotel on 25 September.

The one-day conference is a collaboration between Suicide Bereavement UK and Pennine Care NHS Foundation Trust.

Dr Sharon McDonnell, who presented at SAIF's Education Day in 2017, will launch the National Suicide Bereavement



Survey at the event. Funeral directors were instrumental in mobilising responses to the first survey on the important subject of suicide and prevention. SAIF is encouraging members to attend this groundbreaking

conference. Funeral directors are the first responders and SAIF has a partnership with the umbrella charity Support After Suicide Prevention (SASP). The event, entitled *Suicide Bereavement: What about*

*us?* starts with registration from 8.15am, followed by a packed day of speakers, workshops and networking. The conference costs £120, plus booking fee and VAT, and more information is available online at [suicidebereavementuk.com/suicide-bereavement-conference](http://suicidebereavementuk.com/suicide-bereavement-conference)

There are 'help is at hand' cards for clients who face this kind of bereavement held in the SAIF Business Centre, which are free to members. Please contact SAIF for a supply of these.

## AWARDS 2019

## Booking now open for Funeral Planner of the Year 2019

It's now just over two months until the UK's independent funeral businesses come together to celebrate achievements in funeral planning and beyond.

Taking place on Saturday 21 September at the Royal Lancaster London opposite Hyde Park's stunning Italian Gardens, the evening will include fine food, entertainment and a fantastic host.

As well as the presentation of the usual regional and newcomer awards, entries are now open for six new award categories that will shine a spotlight on the achievements of independent funeral directors on a range of areas including innovation, environmental leadership and online advances:

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

To find out more and access the awards submission form, simply visit [saifinsight.co.uk/FPOY2019](http://saifinsight.co.uk/FPOY2019)

Entries should be sent by email to [fpoy@goldencharter.co.uk](mailto:fpoy@goldencharter.co.uk) by 5pm on Friday 2 August.

Booking for the awards is, of course, essential. At [saifinsight.co.uk/FPOY2019](http://saifinsight.co.uk/FPOY2019) you'll find the link to register for your place at the awards dinner and the SAIFCharter AGM, which is due to take place during the afternoon at the Royal Lancaster London.

As in previous years, SAIFCharter and Premier members are entitled to two free tickets to the Funeral Planner of the Year Awards, while nominee firms are entitled to four complementary tickets. Additional tickets are available at the subsidised rate of £75 per person, which includes a drink on arrival, a three-course meal with wine, and an evening of entertainment.

For those looking to stay overnight, Golden Charter has negotiated preferential rates with the Royal Lancaster London and the nearby Doubletree by Hilton Hyde Park London on Friday 20 and Saturday 21 September.

For all of the information you need about the Funeral Planner of the Year Awards 2019 and the SAIFCharter AGM, visit [saifinsight.co.uk/FPOY2019](http://saifinsight.co.uk/FPOY2019) or email [fpoy@goldencharter.co.uk](mailto:fpoy@goldencharter.co.uk)



Last year's Funeral Planner of the Year Awards

## CMA issues survey for Independents

The Competition and Markets Authority (CMA) is looking for information from Independents who know of any organisations such as care homes, hospices, hospitals, etc, that have a formal or informal arrangement where the funeral director provides services without the consent of the deceased's family.

This could include arrangements for the deceased to be transported to a funeral director's premises on the organisation's instruction, rather than that of the deceased's family.

A CMA spokesperson said: "We'd like to understand how common these arrangements are. We may then make appropriate follow-up enquiries with the organisations concerned to explore the impact these arrangements may be having on customers."

If you would like to help, follow the link to a short questionnaire, prepared by the CMA, available on the SAIF website, to provide details of these organisations.

Responses will be anonymous, will only be seen by the CMA and will be held securely and confidentially.

The survey is available at [www.surveymonkey.co.uk/r/9S3D6NS](http://www.surveymonkey.co.uk/r/9S3D6NS)

## DR BILL HONOURED

Dr Bill Webster, of Grief Journey, has been selected to receive a British Citizen Award (BCA). The award

recognises his positive impact on society, with medals honouring 'role models' who 'have a commitment to improving the lives of others'. Dr Bill received a medal of honour inscribed

with the words 'for the good of the country', at a formal presentation at the Palace of Westminster.

Read more at [www.britishcitizenawards.co.uk](http://www.britishcitizenawards.co.uk)





# SAIFCHARTER WANTS YOU

SAIFCharter's Annual General Meeting will be held on Saturday 21 September at the Royal Lancaster London. John Byrne, SAIFCharter Secretary, speaks to *SAIFInsight* about the AGM, including elections and hearing members' views.

"There will be two SAIFCharter Executive positions up for election this year; I have served my three-year term and in addition our Chairman Julian Walker has completed his term of office, having served two three-year terms. I am pleased to confirm I will be standing for re-election and can announce the process is now open for any other eligible candidates to put themselves forward.

"Any member intending to seek election should contact me at [secretary@saifcharter.co.uk](mailto:secretary@saifcharter.co.uk) to provide their written nomination. The deadline for intimating an interest is Friday 9 August, six weeks in advance

of the AGM, which allows time for SAIFCharter to publicise candidates' interest in advance of the vote."

**Your views**  
One of the criteria to stand for election to the SAIFCharter Executive is involvement in one of the SAIFCharter working groups, each of which focuses on a different area of Golden Charter's business and the funeral planning profession.

The groups meet three to four times a year and are pivotal in influencing the future direction of both Golden Charter and SAIFCharter. The success of the groups depend on having views and input from a range of independent



John Byrne

funeral director businesses, which is representative of the wider SAIFCharter network. Get in touch with one of your colleagues on a working group today to discuss the issues and opportunities affecting your business, and make sure your voice is heard.

Alternatively, consider becoming a working group member in your own right. SAIFCharter is always looking for new candidates and would love to extend an invitation to potential new members to go along to a meeting, to learn more about the groups and understand whether you would like to get involved.

For more information on the working groups, visit [saifcharter.co.uk/committee-membership](http://saifcharter.co.uk/committee-membership) or email [secretary@saifcharter.co.uk](mailto:secretary@saifcharter.co.uk)

Follow @SAIFCharter on Twitter and like its Facebook page to keep up-to-date with the association's news, including updates on the SAIFCharter working groups.

## FCA regulation confirmed

The Government has announced plans to introduce statutory regulation to the pre-paid funeral plan market; the culmination of an enquiry by HM Treasury.

The announcement confirmed that pre-paid funeral plans will be directly regulated by the Financial Conduct Authority (FCA), and described the future direction of regulation. While it does not provide full information on the new system, it describes in some detail the close parallels to be drawn with other FCA-regulated markets, such as the insurance sector.

SAIF welcomed the news and said: "We hold the view that regulation - in a form which is easily

understandable and set in the right framework - is a positive move.

"Consumers are right to expect to be sold plans which they do not feel pressured into buying, a situation which is ultimately not good for people buying the plans or, indeed, the funeral directors who will be servicing them."

A formal consultation on the plans is available online. SAIF and Golden Charter will be engaging with the Treasury's policy proposal, and recommend that members read the consultation, to which funeral directors are invited to respond.

Golden Charter also welcomed the move, and added: "This is an established model and

one we at Golden Charter have been planning for since 2017. While the transition to FCA regulation will present some challenges, Independents will continue to offer the ideal route for customers to make provision for their funeral, with a Golden Charter funeral plan purchased direct from the funeral director who will carry out the plan.

"You have the required expertise to fully explain the options available to your families, ensuring they choose the plan that's right for their individual needs."

The consultation is available at [bit.ly/2ZyiUkC](http://bit.ly/2ZyiUkC)

### SAVE THE DATE

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*Please note change of date*
- Kent Regional Meeting**  
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- Executive Meeting**  
26 November 2019  
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**OUT AND ABOUT**

Three Scottish funeral directors on a day out could not resist the temptation of visiting a well-known cemetery, Greyfriars Kirk. Pictured left is Ian Sturrock, Vicki Fraser and Mark Porteous.

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# Communities get engaged with Funeral Notices

New [localfuneral.co.uk](http://localfuneral.co.uk) feature brings in local views

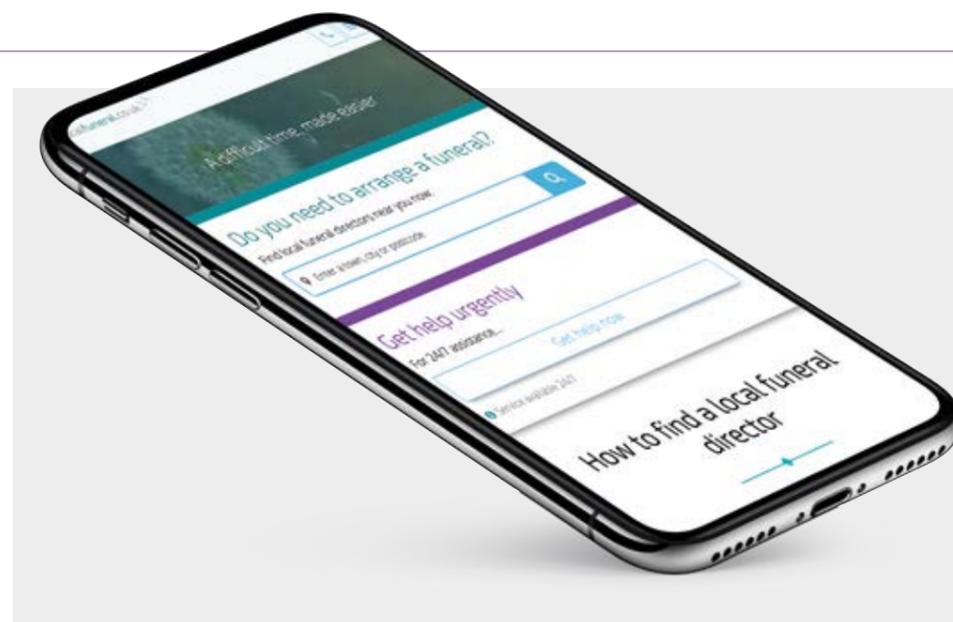
Every Independent on [localfuneral.co.uk](http://localfuneral.co.uk) now has access to the new Funeral Notice feature, a valuable tool for families which has also been helping Independents to engage their local communities.

Funeral Notices provide a single space online for everything from practical details about the funeral arrangements to donations and memorial posts. And they are proving popular with families: the feature currently garners an average of 130 views per notice. With footfall so important to an Independent's success, the notices act as a free way to ensure your name is in front of local families.

The notice can be shared online by families on Facebook, by email or as a direct link – and unlike some other online offerings, they can be set up as a private link so the family can choose who to share it with. On the other hand, they can be embedded so they can be viewed directly onto your website.

Ciarán O'Toole of [localfuneral.co.uk](http://localfuneral.co.uk) explained: "A key benefit when you are publishing funeral notices with [localfuneral.co.uk](http://localfuneral.co.uk) is you have the ability to embed them to your own website, something the funeral directors using the feature have found really useful."

Already families are sharing Funeral Notices, and the people they



share them with are sharing them on in turn. People are increasingly using the Facebook share button, leading to a high number of further shares on the social media site itself.

Ciarán added: "Our new Funeral Notice feature is another way to boost your presence online. Many people are finding you on [localfuneral.co.uk](http://localfuneral.co.uk)

at their time of need, but by using the Funeral Notice feature you are getting more exposure of your brand, organically."

Independents registered on [localfuneral.co.uk](http://localfuneral.co.uk) can get involved by logging into the [localfuneral.co.uk](http://localfuneral.co.uk) funeral director portal. Others looking to get involved can speak to their local Golden Charter business manager.

In this month's issue, Lee Jackson (LE), of Jackson & Browning Funeral Directors, tells *SAIF Insight* (SI) why he uses Funeral Notices, and the results he's had so far.

**SI: What made you decide to try the new Funeral Notice feature?**

**LE:** It's free, it's easy and it's straightforward. I work with Golden Charter which is easy, so I thought this must be easy too. When I Google my name, it's Golden Charter that comes up, and [localfuneral.co.uk](http://localfuneral.co.uk) is the same.

**SI: Had you used any other online tool or site to create a Funeral Notice previously?**

**LE:** I had trialled options and never been happy with them. [localfuneral.co.uk](http://localfuneral.co.uk) notices are easy and quick – I've got other things to be doing with the funeral so I don't have much time.

**SI: How did you find the process of setting up a notice for the first time? Was it easy or difficult to get started?**

**LE:** It was very straightforward and self-explanatory. You can sign in and out of the Notice feature and add details as you receive them. You can also

publish Funeral Notices for funerals you conducted months ago.

I like that it's not published until I press it. I can wait for the information to come in from the family and it takes seconds to go back and update it.

**SI: What would you say to other funeral directors who haven't yet tried the Funeral Notice feature?**

**LE:** I would say, give it a go. Why not? Firstly, it's free, so if you don't like it you can just stop using it. Secondly, I don't think the funeral industry is with the times, and this is a good way to move into the 21st century. Thirdly, it's free advertising, and we all know how expensive advertising can be.

Every time the funeral notice is shared or looked at, it's your business that people are seeing.

**SI: Do you have any other comments about localfuneral.co.uk more generally?**

**LE:** [localfuneral.co.uk](http://localfuneral.co.uk) gives us more visibility and online presence. Emails from [localfuneral.co.uk](http://localfuneral.co.uk) are also helpful – it lets you know where the leads come from.

On average, we get three calls per week through [localfuneral.co.uk](http://localfuneral.co.uk). It shows that people are searching for Jackson & Browning.

## SAIF ACQUISITIONS

'SAIF Acquisitions' is a new brokerage service which offers the facility for an independent to sell to another independent.

SAIF members can register with SAIF Acquisitions, if they would like to be placed on the 'approved buyers' register.

If as a SAIF member you are looking to sell your business, contact SAIF Acquisitions, who will then provide you with the buyers in your area. As a seller, you will also be provided with a list of preferred agents, if you so wish, who will act on your behalf.

SAIF will provide the above information but it will be the seller who determines the buyer and, if applicable the agent.

This is an 'opt in scheme' with SAIF claiming 0.5 % of the selling fee to cover costs of advertising and facilitation services.

For further information, please contact Claire Day or Terry Tennens at SAIF Business Centre on [Claire@saif.org.uk](mailto:Claire@saif.org.uk) or 0345 230 6777 in the strictest confidence and with no obligation.



## Medical examiner update

A new medical examiner system is being rolled out this month, with regional medical examiner officers in England and a lead medical examiner officer for Wales to follow.

NHS Wales Shared Service Partnership appointed Andrew Evans a Programme Director for the Medical Examiner Service. He took his post on 10 July. The current focus is on developing medical examiner services within acute trusts and extending

medical examiner for Wales are to be appointed this month, with regional medical examiner officers in England and a lead medical examiner officer for Wales to follow.

NHS Wales Shared Service Partnership appointed Andrew Evans a Programme Director for the Medical Examiner Service. He took his post on 10 July.

The current focus is on developing medical examiner services within acute trusts and extending

this out to all deaths across secondary care. However, it is planned that the medical examiner service will cover all deaths, wherever they occur, by March 2021.

The NHS is also developing a digital system to support medical examiner offices with the administrative elements of their work that can be used for the creation and storage of records to contribute to the death certification process. The NHS is ready to pilot the system and will be inviting a number of NHS trusts and Welsh health boards to test it in their medical examiner office.



Find out more at [www.improvement.nhs.uk/resources/establishing-medical-examiner-system-nhs/#h2-introduction-to-the-medical-examiner-system](http://www.improvement.nhs.uk/resources/establishing-medical-examiner-system-nhs/#h2-introduction-to-the-medical-examiner-system)

## WELLBEING CONFERENCE RETURNS

The Wales Bereavement & Mental Wellbeing Conference returns on 27 November 2019, this time on a much larger scale. This year's event will be held in Cardiff County Hall, Cardiff Bay, covering topics of bereavement and mental health, and delving further into subjects such as the mental wellbeing of service providers. Organised by White Rose Funerals, there is a focus on workshops and interaction from attendees, too. SAIF will be there, so go along and say hello on the day.



Alan pushing Branch President Derek Eley, aged nearly 100 at the time, at the Cenotaph in London

## Alan gets back on his bike for The Royal British Legion

Following his successful charity bike ride from London to Paris last year, Alan Tideswell is mounting the saddle again to cycle from London to Ypres to raise money for the Royal British Legion in June.

Alan, owner of L D & A Tideswell & Son in Chapel-en-le-Frith in Derbyshire, has been involved in his local branch of the Legion for the past 10 years. He previously served in the Royal Navy for 16 years.

As the branch's Standard Bearer, Alan has been busy over recent years supporting the organisation's fundraising and ceremonial duties to enable the charity to provide financial, social and emotional support to members and veterans

of the British Armed Forces, their families and dependants.

Alan said: "I was never a real keen cyclist but two years ago some of us at the Legion decided to raise money by joining the 460km London to Paris charity cycle ride. So I bought a bike, started training and I really enjoyed it. I did find the trip very enjoyable and exhilarating: I raised £2,000, and lost three stone during the training.

"That's why I decided to do something different this year and ride to Ypres, in Belgium. I was there last year to celebrate the Great Pilgrimage - The Royal British Legion's first 'pilgrimage' was in 1928 to the battlefields when the Prince of Wales took a large group of families

to visit the war graves of their loved ones."

Alan has received sponsorship again from coffin supplier Steve Sout Ltd and Wilcox Limousines, and hopes to raise another £2,000 for the charity.

He has been out at the weekends notching up 30-50 miles to get in shape for the 400km, four-day cycling journey, which will start from Greenwich Park in London and travel to France, via Dover-Calais, passing through the historic Somme region of France. The trip will finish at the Menin Gate Memorial to the Missing in Ypres.

✓ To support Alan, visit [www.justgiving.com/fundraising/alan-tideswell](http://www.justgiving.com/fundraising/alan-tideswell)

## OBITUARY

### A tribute: Sad loss to funeral world

Sandra Linda Jeive (known as Sandy), of Surrey and London firm Alan Greenwood Funeral Directors, has died after a long illness.

Born on 24 August 1944, in Bermondsey, South London, Sandy was the youngest daughter of Florence and Albert Bruton. Sadly her father, a Sergeant Gunner in the Royal Air Force, was killed on the night of 3 May 1944, nearly four months before her birth, when his Halifax bomber crashed during a raid on Maily-Le-Camp. It was an operation which tragically saw some of the heaviest losses of aircrew during World War 2. In recent years, Sandy researched the circumstances of her father's death and visited his final resting place and was comforted by the fact that the local people still tended to and cared for his grave.



Sandy met Alan Greenwood in the

1980s and, when he started the funeral business, she was a pillar of support and enthusiastically learned new skills from funeral arranging and floristry to embalming, making a considerable contribution to the success of the company. As the business expanded,

Sandy became responsible for the layout and design of more than 28 funeral homes across Surrey and South West London.

Sandy always set very high standards for herself and expected no less from her colleagues, and being a South London girl she had a keen eye for a properly conducted funeral and always liked to see at least one new funeral vehicle added to the fleet each year. These qualities made her very much loved and respected by all who knew her both professionally and socially.

Sandy's funeral took place on 25 May at South West Middlesex

Crematorium, the funeral cortege consisting of two hearses, one for the floral tributes, followed by eight limousines left from Sandy and Alan's home at Mimbridge. The service was attended by more than 250 mourners. Friends, family, local dignitaries and colleagues from Alan Greenwood and Sons all gathered together to pay their respects and say their final farewells to a much loved and highly respected lady.

Michael Jeive, Sandy's son, gave a moving tribute, praising the love and support that she had given him as a mother and the very positive influence she had in his life.

The words spoken by Michael and many others showed Sandy's strong and caring personality, great sense of humour and zest for life.

A collection followed to raise funds for the Woking and Sam Beare Hospice where Sandy had spent the last weeks of her life and had received such excellent care. In appreciation of this Alan will also be organising a Classic Car Breakfast Meeting at Mimbridge Garden Centre, Chobham, on the first Sunday of each month in Sandy's memory to raise funds for the hospice.



## Meet the NextGen team: A network for members

The SAIF Next Generation initiative provides a forum for all 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)



Sarah Brodie



Inez Capps



Daniel Ginder



Ross Hickton

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

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“

# IT WAS GREAT TO SEE SO MANY MEMBERS AND LOTS OF CONNECTIONS BEING MADE WITH A HUGE INTEREST IN TRAINING

”

I can't believe it is that time again and as I write this, I'm on a train south (again), this time to attend the North-West Regional Meeting near Bolton. What a busy month it has been. I attended the Regional Meeting for the South West, kindly hosted by the Musgrove family at Musgrove Willows. We were fortunate with the weather and had a fascinating tour of the farm; it was great to see so many of our members attend. The following day it was off to Pencoed for the Welsh Regional Meeting – with time out during the day to visit Ernest Heal & Sons Funeral Directors in the Forest of Dean – and again this meeting had a good attendance with lots of relevant questions. I can't emphasise strongly enough the benefit of attending your regional meeting.

At the beginning of June, the announcement was made from the Financial Conduct Authority (FCA) that funeral plan regulation would be moving to the FCA – this news has been long awaited and is reassuring. Thankfully, as a provider currently registered with the FPA, Golden Charter abides by a set of rules and a code of practice that exceeds the current statutory requirements and provides good building blocks for moving to operating within an FCA-regulated funeral planning market. Golden Charter is currently scoping a programme of work to get regulation ready to position the company as the 'best' funeral planning company in the market for independent funeral directors to sell funeral plans with by offering simple compliant sales solutions, and we will be sharing the outputs of this over the coming months. So, instead



Ellen Musgrove of Musgrove Willows and President Jim Auld at the SAIF South West Regional Meeting, hosted by Ellen

of being feared, this should be embraced.

Staying on regulation, in Scotland, the consultation on the Government's Code of Practice for Funeral Directors was published on 21 June. The consultation will remain open to 20 September and the draft code, along with how to respond, will be sent out to the members in Scotland by SAIF. Please read the code carefully and respond appropriately; remember when passed this will be statutory by law.

On the day before attending the National Funeral Exhibition (NFE), I was delighted to attend the service of dedication and formal opening of Babworth Crematorium near Retford. This Westerleigh Group Crematorium was set amid beautiful grounds and is providing a much-needed facility to an immediate catchment area of 70,000 people.

To wrap up for this month I can't fail to mention NFE at Stoneleigh.

I hope you managed to get a day at it. I had three very busy days on the SAIF stand, along with members of the Executive, Chief Executive Terry Tennens and Claire Day from National office, Brian and Jo from SAIFInsure and Catherine and team from SAIF Care, not to mention the SAIF NextGen group. It was great to see so many members and lots of connections being made with a huge interest in training and SAIF NextGen. I also attended the Funeral Celebrancy Council launch and hope to speak a bit more about that in a future issue of *SAIFInsight*.

Please do consider SAIFInsure when your insurance is due for renewal, Brian Hart and his expanding team offer some excellent packages for your business. I must also say, by the time you read this, Brian and an intrepid band of friends will be just about to participate in the Peak District Challenge; please consider sponsoring them for my charity Breast Cancer Care. You can sponsor them by visiting [www.justgiving.com/fundraising/saifpeak2019](http://www.justgiving.com/fundraising/saifpeak2019)

WORDS: JIM AULD, SAIF NATIONAL PRESIDENT

## FUNERAL PLANNER OF THE YEAR 2019

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

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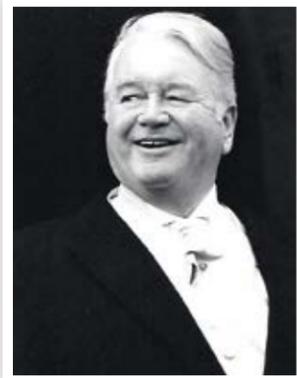
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# IN MEMORIAM

George Anthony Warburton, affectionately Tony, born 9 July 1937 and died 12 June 2019. His son James Warburton writes a touching report detailing his dad's spirit and determination for everything he did

**W**ith great sadness I am writing to report the passing of my father Tony Warburton who has touched the lives of so many people in this profession. For his family, friends, colleagues and acquaintances he leaves behind so many wonderful memories and importantly some very significant and visionary contributions to our sector. Every step of the way, from very humble beginnings, he gained the trust and respect of those around him enabling him to achieve some considerable goals and ambitions before retiring in 2007 to Guernsey.

Dad's wishes were for a private family funeral in Guernsey, but it would be lovely to hear from any of his connections for whatever reason. Contact James Warburton, Sales and Marketing Director, L T & R Vowles Ltd, email james@ltrvowles.co.uk or call 07936 341287.

On account of the war effort, Tony's parents Jim and Rose were stationed at a training camp in Barnard Castle and Tony was sent away to boarding school in Caistor, Lincolnshire. He then spent his holidays with his grandparents, George and Mary Blanchard, in Scunthorpe where George (great grandfather) owned and ran a timber yard, wheelwrights, joinery and undertaking business with Tony's uncles Charles and Ernest.

Tony soaked up every aspect of this business like a sponge which was to be the firm foundation on which he built his career. His

early career was with his grandad and uncles at Blanchards but in 1962 he moved the family across the river to Skidby, near Beverley where he worked for Barchards Timber. His most notable success at Barchards Timber was the sale of all the fencing timber for the newly built M62 motorway.

Inspired by his career so far Tony saw a wonderful business opportunity with the development of veneer chipboard being used for furniture and TV cabinets. Nobody was using this medium for coffins and instead the funeral sector was burying and burning tons of prime oak, elm, chestnut and ash. Timber was becoming very scarce here in the UK particularly in light of Dutch elm disease.

In 1966, he founded Beverley Veneers Ltd and with a very small local team set about building his own veneer presses to press veneer onto chipboard making coffin sets (flat pack coffins) which he sold all over the UK. Nobody could argue with the relevance of this development and very quickly Beverley Veneers was supplying coffin sets far and wide from the top of Scotland to the south-east and west.

Up until the mid-1970s, Beverley Joinery operated alongside Beverley Veneers assembling the coffin sets into coffins and supplying the North and Midlands. With the success of Beverley Veneers there followed the acquisition of L T & R Vowles Ltd who were long established coffin makers since 1937. Their strategic positioning in the Midlands gave Tony a much better reach

"Tony was a larger than life character, who didn't mince his words and in true Yorkshire style he would always give his view nice and direct, and stand by it too. In the mid 1990s, when independent funeral directors were under threat from SCI and other large conglomerates, he felt the same

way we did about protecting the independent funeral director in the UK. When SAIF launched its Campaign for Fair Funeral Practices, Tony was there in the thick of it, helping us to shape and protect our future, not ever wanting any recognition or praise, he just did what was needed Tony style.

We all owe him a great deal of gratitude for what he did. Personally, I was due to talk to him for a catch-up, as I knew he was unhappy about current issues in our profession. Tony Warburton, we thank you, rest in peace."

Gary Neill, Fellow of SAIF

"I'm sorry to hear that Tony Warburton has died. I had experience of him when I worked at Hodgson's in the late 1980s and in my capacity as a consultant over the last 25 years or so. Despite his bluff Yorkshire brogue and attitude he was a man of honour who stuck strictly to the old fashioned dictum of "my word is my bond". He was an extremely decent man to deal with and it's a pity there aren't more about today of that ilk."

Richard Edwards, Fellow of SAIF



into London and the south-east and south-west corners of England and also into Wales.

Word is that Tony used to pretend to conduct funerals as a small boy, according to my Granny Rosie, so unsurprisingly not content with just making coffins and coffin sets, Tony wanted to be involved with funeral directing and funerals. In 1979, he bought Frank Stephenson and Son in Beverley. This was the start of a very significant funeral group but with a difference in that Tony never wanted the 'group' word mentioned. Each business stood on its own merit with the original staff serving the communities in which they operated. There was to be no corporate branding, no bureaucracy and no compromises where the feelings of the community were involved. This was the success of it all. Tony ran his group on very simple but effective lines with all the firms' accounts reporting into the hub office at Beverley Veneers. He regularly called at each branch, not to interfere and pick holes, but more often to get fish and chips and listen to any frustrations.

Here in rural East Yorkshire and particularly for anyone with a hazardous journey to a crematorium during the winter months was highly likely. In the early 1990s, with this in mind, Tony began to formulate plans to build his own crematorium to his own design. It was to include a considerable chapel which would allow all sorts of services, funeral or otherwise, to take place and to be a wonderful amenity for the farming communities on the East Yorkshire Wolds.

The magnificent chapel at Octon inspired Tony to provide a very similar facility for Hull and Beverley and all the surrounding villages and communities, thus avoiding a difficult journey into Hull through all the traffic.

Both crematoriums, their chapels, remembrance gardens and facilities have transformed our region and the lives of so many families who have used them and continue to use them.

If all this wasn't enough, Tony ran a farm during this time which gave him enormous pleasure and provided some wonderful days shooting which had to be his happiest pastime of all.

How was he able to achieve so much? He lived life to the full and every day like it was his last! He was extremely focused and decisive and got the job done by whatever means and with whatever was needed. He spoke as he found and you always knew where you stood, whether that was in his affections or in the dog house! But he always rewarded hard work and was always generous and supportive with those who worked hard for him or alongside.

Each of the elements of Tony's career has been as spokes in a wheel, intrinsically important and carefully connected. This wheel keeps turning and will continue turning well into the future. We might have lost him, the man, but his legacy, his ideals, his thoughts and ideas will live on for the benefit of future generations and for the benefit of the funeral sector as a whole.

Please rest in peace Dad and safe in the knowledge that you have done the equivalent work of several lifetimes. ●

God bless.  
James

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# GRIEF SUPPORT

**W**hen a grieving client rang up to ask for more details about SAIF Care, funeral director Paul Caine did not hesitate to refer him to the independent bereavement support service. SAIF Care was launched last year

specifically to provide support to families using the services of SAIF members and Paul, the third generation of his family to run Little & Caine Ltd in the West Cumbria area, believes it is an important extension to the support he provides to his clients.

He and his team of five funeral directors always explain to families the benefits of the free service, which offers six sessions of face-to-face, telephone or webcam bereavement counselling.

Paul said: "When we initially meet with families to find out their needs we give them an information pack with our services, costs and other information, which also includes

the SAIF Care leaflet. We explain that this bereavement support is available to them at any point if they wish to take it up."

He said that people don't generally use the service immediately as they are naturally preoccupied with the arrangements for the funeral, but after the service is concluded and things have settled down and they are often at home alone, the leaflet is a good thing to have by the phone.

Paul added: "We say to people that we know that grief goes on much longer than just the duration of the funeral. It could be two weeks or two months before people feel the full impact of bereavement, so if they need to speak to someone about their feelings then the SAIF Care service of trained counsellors can help."

This was the case with the person who phoned Paul. "He openly admitted that he had bottled up his feelings before and had not dealt with them properly. He said it did not do him any good at all and he ended up having to seek assistance. As he experienced the benefit of counselling before, he told me it was great to have the opportunity to speak to the people at SAIF Care who knew what he was going through.

"This was nice to hear because, while we always make sure that the families we care for know they can call us at any time, we

are not experienced in providing this type of specialised support.

"That's why a service like SAIF Care is so important to us. It shows our families that we are not just here to arrange the funeral and service, but we can also provide a network of support after the funeral as well. SAIF Care helps us extend our service to families so they feel that they are still being looked after beyond the funeral."

Paul and his colleagues also remind families of the SAIF Care service after the funeral in the letter accompanying the invoice, in which Little & Caine always include a packet of forget-me-not seeds for people to plant in the garden if they wish in memory of their loved one.

The SAIF Care service is also appreciated by the local hospice, St Mary's Hospice in Ulverston, that also offers bereavement counselling to the families of the people it looks after.

Paul said: "We often work with the hospice to arrange funerals and they have said to us that it is nice to see a funeral director offering this type of support to families which complements their own bereavement support. It gives people the opportunity to feel supported and that there is a network around them if they feel they need it." ●

The SAIF Care service is offered by SAIF members as part of their care for bereaved clients. It is managed and delivered by Professional Help Limited, members of the National Counselling Society and the British Association for Counselling

and Psychotherapy  
Open 9am-9pm Monday-Friday  
■ Freephone telephone helpline for information, advice and support 0800 917 7224  
■ Up to six sessions of face-to-face, telephone or webcam bereavement

counselling  
■ Delivered by professional counsellors  
■ Services are free of charge to bereaved people  
Email support and information: help@saifcare.org.uk



NEW MEMBER

## A warm welcome to new SAIF Associate Member, Mears Repatriation

Drawing on four generations of funeral directing and 25 years of repatriation experience, Mears Repatriation has created a flexible portfolio of trade services to enable UK funeral directors to serve their local community without having to invest large amounts of time learning the intricacies of global repatriation regulations and practices.

Its multilingual team, led by Steven Mears, will assist with repatriations to and from any country. At its operations centre at London Biggin Hill Airport, its repatriation specialists speak English, Arabic, French, German, Italian, Spanish, Polish and Russian. In addition, the team also have access to translators in many other languages.

Mears Repatriation offers a completely flexible service, taking care of as much or as little as its clients want; from document processing and flight booking,

to the preparation of the deceased for international repatriation and liaison with the funeral directors at the other end of the journey.

Gary Hart, from Mears Repatriation, said: "We will act in a speedy and efficient manner. From initial



contact you will be looked after by one named member of our staff throughout the entire repatriation process. In addition, you can track the progress of the repatriation, from the UK, with our unique Progress Tracker, keeping you and your families informed at all times.

"The team at Mears Repatriation aspires to offer the most professional, transparent and efficient repatriation service in the profession to deliver funerals without frontiers."



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### IN FOCUS PAUL ALLCOCK

"Having attended the three days of NFE this year, I must say how positive and productive the weekend proved to be. I am aware that both SAIFInsure and Professional Help had many enquiries. But for me personally, the number of non-member funeral directors and associated businesses who approached the stand with a view to joining SAIF was very encouraging. Whether there is a concern that following the Competition and Markets Authority (CMA) investigation there may be a requirement that all funeral directors are part of either SAIF or NAFD I'm not sure, but if it brings those with no checks on standards into membership, that has to be a good thing. "The weekend also gave me an opportunity to meet with many associated businesses and groups as well as members of the CMA investigation team, which proved to be very positive."

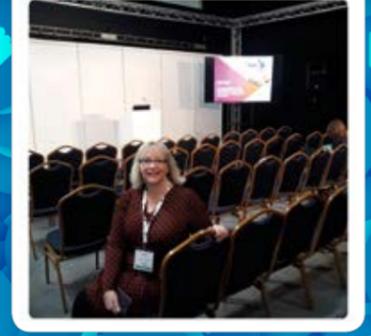
The Arranger team has had a fantastic time meeting everyone at the @Funeral\_Exhibit. It's great to see the profession coming together to find new and innovative ways to help the bereaved #NFE2019



#NFE2019 @NationalSAIF Great associate members @Clarkeandstrong



Our CCO @karentr23 is looking forward to this morning's Q&A with @CMAgovuk to find out more about their ongoing market investigation into the funeral sector #NFE2019



Final day at #nfe2019 - if your visiting please come and say hello and see our products and friendly team 😊 #funeraldirectors #independents #familybusiness #coffins #caskets @Funeral\_Exhibit



SAIF NextGen @saif\_nextgen



Simply amazing @Funeral\_Exhibit last Friday. So many new, #innovative ideas to share. Great opportunity to meet new people and catch up with colleagues. #Funerals #Jewellery #Willow #Cake

Huge willow arches, 'floating' willow coffins & a coffin weaving demonstration! What more could you want at the #NFE2019 ? Come & see us on Stand 348



# A WEEKEND OF TRENDS, TECH AND TALKING

With its host of exciting exhibitors, new products and major launches, NFE 2019 didn't disappoint...

Once again, the National Funeral Exhibition (NFE) attracted an international audience to Stoneleigh Park Exhibition Centre, Warwickshire, in June. The three-day exhibition is recognised as one of the three top events for the profession in the world. It attracts both funeral directors and exhibitors from near and far to see and promote the latest innovative products for the profession, to hear thought leadership, views and discussion through its free seminar programme and to encourage business networking opportunities for the 4,000 attendees.

The National Association of Funeral Directors, which organises the event every two years, said it was the "biggest and best NFE to date, showcasing the innovative and compassionate funeral profession at its very best".

As in previous events, SAIF and Golden Charter had a large presence at the exhibition with stands that were busy with visiting funeral directors and suppliers to the profession.

SAIF President Jim Auld, who attended the event with SAIF Chief Executive Terry Tennens, said: "The SAIF stand was very busy over the weekend with potential new members but there was also a lot of interest in our Next Generation initiative, which supports new members to join and participate in the next generation of their family businesses or the companies they work for."

Terry was interested in the presentation from the Competition and Markets Authority (CMA) team as part of the NFE's seminar programme. He said: "The CMA are undertaking a market investigation into the funerals sector and we were reassured that they are taking quality of service into this investigation. We would encourage all of our independent funeral homes, who are members of SAIF and others, to submit their concerns, questions and views to the CMA on their website."

Jim added: "As the NFE only happens every two years it is a great way to connect with funeral directors and colleagues throughout the country."

The exhibition attracted more than 200 exhibitors across a wide range of sectors, including vehicle fleets, coffins and caskets, professional equipment suppliers, printing and stationery companies, online memorial services, charities and a range of business advisory firms to support funeral directors with their business needs.

## IN FOCUS SAIF'S CLAIRE DAY ON THE BIG WEEKEND

Throughout the weekend our stand was continuously busy with the opportunity to meet both existing and new members and associates, either to find out information on joining us or with general queries surrounding the profession. Thinking about the NFE in 2017, the visitors to our stand certainly had increased on both the Friday and Saturday.

Along with SAIF's National President Jim Auld, Chief Executive Terry Tennens and members of the Executive Committee, we were also accompanied on our stand by representatives from SAIF's NextGen group, Brian Hart and Jo Carra from SAIFInsure and Catherine Betley, Chantelle Rose and Joanna Williams from Professional Help who were on hand to answer questions about SAIF Care and SAIFSupport.

We were also pleased to launch the new website **FuneralAdvice.org** This was created by SAIF and is in response to consumer research last year by the Competition and Markets Authority (CMA), which highlighted a lack of public awareness about options.

The aim of the site is to provide information about funerals in a non-promotional way which gives the public the knowledge required to make informed choices, in addition to signposting to aftercare and bereavement support groups.

Thank you to those who bought a raffle ticket to win two nights' accommodation and two banquet tickets. I am pleased to announce that Cheryl Yarwood from Secure Haven Urns & Keepsakes was the lucky winner.

On behalf of SAIF, the team would like to thank all who took time to visit the SAIF stand, for the positive feedback and wonderful comments.

CLAIRE DAY,  
SAIF BUSINESS ADMINISTRATION MANAGER

# FUNERAL CELEBRANT ACCORD LAUNCH

The Funeral Celebrant Accord, the new initiative from the Funeral Celebrancy Council, was launched at the National Funeral Exhibition (NFE) in an event hosted by representatives from the Council, including NAFD President David Barrington and Terry Tennens, Chief Executive of SAIF.

The launch took place at a fully booked seminar attended by funeral professionals eager to hear more about the initiative, which is part of ongoing work to improve the standards of funeral celebrancy that has been under way since 2018.

Both trade associations have played an important part in helping shape the criteria for a good celebrant which culminated in the new Accord, and which is outlined in an accompanying document, *Working with Celebrants: Points for Excellence*, a checklist for funeral directors and arrangers.

Jim Auld, National President of SAIF, noted how pleased he was to be present at the launch of the Council and the Accord, calling it an "important step for the funeral profession".

He added: "I think it's great that the

Council is going to work for standards in the profession, and really work all together. We're all cogs in a wheel, and that's the important thing to remember."

Terry Tennens echoed this and added: "SAIF are really pleased to be part of this Accord. There are many celebrants coming through and it is sometimes confusing for funeral directors to know the standards and who you can trust. The funeral directors' relationship with the celebrants is a crucial relationship in terms of serving their bereaved clients. So, I really want to encourage funeral directors to adopt the Accord, and to share with their staff the value of it."

There is no cost involved in adopting the Accord for either funeral professionals or celebrants. By adopting the Accord, and publicly displaying the logo, those involved in organising funeral ceremonies are demonstrating their commitment to raising standards for the benefit of everyone.

Copies of both the Accord and the checklists can be downloaded free of charge from the Funeral Celebrancy Council website at [funeralcelebrancycouncil.org.uk](http://funeralcelebrancycouncil.org.uk) where more details about the work and the purpose of the Council can be found. ●



Associate members Dodge meet the CEO at NFE



President Jim Auld with the General Secretary of FIAT-IFTA



David Barrington, President of NAFD and Emma Curtis of FCC



Terry Tennens with Jon Levett, CEO of the NAFD



Graham Ashcroft of Bradnam Joinery, Associate Members



AJ Alsisi (White Rose), Gemma O'Driscoll (past President), Terry Tennens, Inez Capps (NextGen), and Ahmed Alsisi (White Rose)



President Jim Auld (centre), Adam Ginder (left) and John Byrne (right) SAIFCharter Executive members

## IN FOCUS SAIF NEXTGEN'S VIEW

Ross Hickton tells us his top five NFE highlights...

1. Meeting and greeting NextGen members who we had spoken to but not met

2. Speaking with current generation owners, who want to hand over to next generation

3. Interest and awareness of the NextGen group by current and next generation funeral directors

4. Understanding the needs and desires our members have

5. The number of new sign-ups we had

## SAIFInsure at the NFE 2019

WORDS BY BRIAN HART

### SAIFInsure has attended every NFE since it first began in 2000

While the generic theme remains the same for each, there have been a number of changes we have witnessed over the years, ranging from the changes to the many coffins on display through to

the use of ashes to create jewellery.

The most important element to the NFE is the opportunity to stand side by side with SAIF, meeting with the membership and others who are looking to know more



Brian Hart and Jo Carra

about SAIF and the wide range of benefits it offers.

This year, we were delighted to see so many members both new and old visit us for a coffee and a chat and also to discuss their insurance coverage.

It was also an opportunity for Jo Carra, who joined us last June, to experience

the event and meet so many members – there is nothing better than putting a face to the voice.

Thank you to everyone for their kind support both at the NFE and over the past year or so. We look forward to seeing many of you at the various regional events over the coming months.

# BEING THERE FOR GRIEVING FAMILIES

WORDS: TIM POWER

The 2013 scandal at the Mortonhall crematorium in Edinburgh, where at least 250 dead babies' remains were buried in secret rather than returned to their families over more than four decades, led to a Scottish Government investigation into the cremation of infants. One of the outcomes of the government report was a recommendation that all professions involved in child deaths, from medical staff and funeral directors to clergy and counsellors, have specific and appropriate training.

Although this applies only to Scotland, the Independent Funeral Directors' (IFD) College has taken a lead and developed a new course for all independent funeral directors called Arranging Infant and Child Funerals, which was launched in the spring.

IFD College Trainer and Assessor Gemma O'Driscoll, from G.E. O'Driscoll & Daughters in Llanelli, was the first to put the training into practice with Crescent Funeral Services in Taunton, Somerset. She believes that the course is "absolutely critical" when funeral directors are dealing with a family that has lost an infant or child.

She said: "Chris Parker from the IFD College has done a great job to put together the course and gain a Level 3 accreditation for it, which is equivalent to an A-level.

"I was involved in producing the training materials for the course so it was very satisfying to run the first session with



Simon, James and Robert from Crescent Funeral Services in Taunton were the first to complete the new training

Simon and Robert Helliar-Moore and their apprentice James at Crescent Funeral Services."

The new course includes the correct terminology for the period of gestation or age of a foetus or infant, statutory requirements, local crematorium and cemetery procedures and processes, and how to support bereaved parents, other family members and siblings. It also includes how to support the mental health of staff during and after child funerals.

Gemma added: "Funeral directors do not deal with child funerals on a day-to-day basis so it is important that their knowledge is up-to-date and factually correct as the paperwork is different and there can be many practical differences between the funeral of an infant

and an adult. While this course covers a lot of the practical legal aspects, it also looks at how you can make the funeral of a young child very special and appropriate to that family.

"For example, you could also be dealing with schools. I dealt with the funeral of a young person recently where there was heavy involvement from school pupils and teachers, so we were liaising with a lot more people than we would typically do with an adult funeral. It's all about creating a really meaningful goodbye for that family."

Robert Helliar-Moore explained why he was interested in the course: "The death of a baby or young child is always devastating for a family and it's a very sensitive time where we need to provide the utmost care. We saw this course as a natural extension of the service we can provide families."

Gemma conducted the day's training at the team's office in Taunton in March, then Robert, Simon and James had a couple of months to complete the coursework in their own time before sending in a portfolio of work to be assessed.

Robert said: "The coursework is extremely practical and you can put it into action straight away. It really extended our knowledge of the services that are available locally, such as the improved services now being provided by our local crematorium.

"In addition to understanding the recent changes in legislation around child funerals and the paperwork that needs to be completed, the course also opened our eyes to all the additional things we can do to individualise a celebration of a young person's life – even simple things like changing the seating arrangements, so that the family can be nearer the coffin during the service to make it more intimate for them."

The course also looks at the resources that are available to support the families with their bereavement and the Crescent team found this exercise very rewarding.

Robert explained: "The death of a child sees the emotion on a family manifest in many different ways and is multi-layered. Being able to direct them to sources of support in the community, such as SAIF Care and local baby loss and child bereavement charities, is so important and invaluable.

"Following the course, we made contact with a number of these local charities, including Aching Arms and Little Daffodils, so they were aware that we had recently completed this course. I was so touched by the gratitude they showed us for reaching out to them and they were so pleased that we were taking the time to ensure that our team were appropriately qualified.

"This course has reaffirmed a confidence to deliver services for families who have lost a child. It has allowed us to offer a more enhanced and personalised service, providing the most appropriate and up-to-date information and support for families." ●

## Developing best practice

Following the recommendations of the report on the Mortonhall scandal, Chris Parker, Chairman of the IFD College, analysed every element of a baby and child's funeral to identify best practice and put together the new Arranging Infant and Child Funerals course.

Within a year of developing the content and gaining accreditation, the first course was conducted in the spring. During 2019 others will be run

in the UK with feedback gathered from trainers, assessors and students to fine tune the content for 2020.

Chris said: "We wanted to include everything from the moment the funeral director receives that first instruction from bereaved parents right through to memorialisation and bereavement support, and everything in between.

"For some funeral directors and their staff, dealing with a funeral of a child

can become a huge emotional challenge and their involvement can become personal. The course looks at protecting the mental health of funeral directors and their staff in this situation."

Gemma O'Driscoll agreed: "Funeral directors need to also look after themselves and their staff because dealing with the family of a child funeral can have an effect on all of us.

"It's nothing compared to what the family is going through, but we would be wrong to brush our feelings aside and not think it can have an impact."



Chris Parker

## 2019 IFD COLLEGE SCHEDULE FOR JULY TO NOVEMBER

The Independent Funeral Directors' (IFD) College has announced a couple of additional courses to its recent schedule. These units include arranging infant

and child funerals, health and safety for funeral staff and funeral practitioner foundation training.

The IFD regularly updates its schedule and courses are designed for anyone just entering the funeral profession or those who have been employed within it for some years. The latest sessions for July,

September and November are included below.

The IFD College will soon launch its full autumn/winter schedule. As courses are booked where there are sufficient students to run them, please call the College Administrator if you are interested in attending courses in your area.



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)

IFD College Courses	
<b>25 July 2019</b> , 10.00 - 16.00	Arranging Infant & Child Funerals, Anstey, Leicester
<b>10 September 2019</b> , 10.00 - 16.00	Arranging Infant & Child Funerals, Anstey, Leicester
<b>06 November 2019</b> , 9.30 - 12.30	Health & Safety for Funeral Staff, Sawbridgeworth, Herts
<b>06 November 2019</b> , 13.00 - 16.00	Foundation - Funeral Practitioner, Sawbridgeworth, Herts

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# CREATING MEANINGFUL MEMORIALS FOR THE MUDDLED

WORDS: DR BILL WEBSTER

George and Nora came to Canada from England decades ago, and in their advancing years were residents in a care facility. George, a veteran of World War 2, was a remarkably lucid, practical and intelligent gentleman, who had been living with cancer. The challenge was that Nora had been diagnosed with Alzheimer's disease some years before and her dementia had left her completely dependent on George.

When he died I was asked to assist with the funeral. George's family were concerned about how we could break the news of his death to her, how she would react, and what we could do to have a meaningful service that would not be too overwhelming.

It was decided to have a short committal service within the week where Nora could come and view George's body, and spend some time familiarising herself as much as possible with the reality. A few months later a celebration of life would be held, when family could assemble from England and elsewhere for a memorial service.

I gained guidance from the Alzheimer's Society:

Go slowly. Take things at Nora's pace. Nora's only job is to process everything.

#### Your job as facilitators and family is to help by:

- Being on her shoulder at all times (one-on-one).
- Keeping her engaged by:
  - Asking small questions
  - Checking understanding
- Giving her reassurance, such as 'We're here for you' and 'George loves you.'
  - Don't force information on her

- Intimacy is helpful
- Play on her desire to be the centre of attention
- The three key themes are:
  - Re-direct
  - Occupy
  - Reassure

I prepared a committal service including a eulogy, scripture readings, poems, prayers – all standard stuff.

When Nora arrived at the door of the chapel, after a few pleasantries, I asked: "Do you know why you are here, Nora?"

"I am here to see George," was the instant reply. I told her George was in the room in his casket, wearing his favourite cap, and asked if she would like to go in now. With her nieces on either side, we proceeded into the room and as soon as she saw him she cried out 'don't leave me, George', which was heart-rending. She proceeded to view his body, looked at the flowers and noticed the TV screen in the corner playing pictures as a visual life tribute. She sat transfixed on this during the service, commenting on the who, what, and where of each.

At one point, she turned to me, in full flow of my eulogy, and said: "Can't you keep quiet? I'm trying to look at pictures." I looked straight at her and with a smile stated that many had told me to keep quiet before, but just for her I would. With a brief committal we brought the service to a close, and went and had a cup of tea together where she told me stories about George.

I learned two things. In similar situations, keep the service shorter than you think, and involve numerous, preferably familiar people.

So, when the celebration of life was held two months later, with cremated remains present, in consultation with the family,

we organised a process and order of service that worked magnificently.

When Nora arrived at the funeral home, I again asked her if she knew why she was here. She responded differently: "I am here to say 'Goodbye' to George."

We gave her more time to familiarise herself with the surroundings, talking with family members and caregivers. We seated her directly facing the TV screen, strategically situated behind the urn, so she could focus on the pictures.

I kept the order of service moving, subdividing the eulogy into three parts, and read an 'About George' segment, interspersed with short poems with an English connection.

Every couple of minutes, I sat down and her nephew and niece gave personal tributes, announcements and thanks.

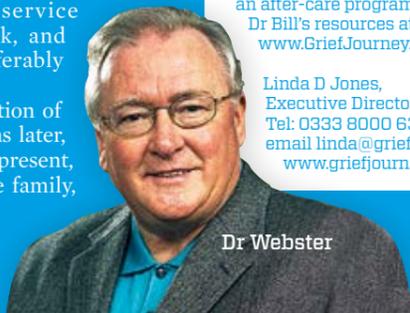
The service lasted 20 minutes, no one was on their feet longer than two or three. Nora watched the pictures, but turned to listen especially to her family members, and seemed fully engaged.

You are never too old to learn a new way of doing the same old thing, especially when it is going to be meaningful for someone struggling with challenges like dementia.

I like to think this was, and others seemed to agree. ●

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

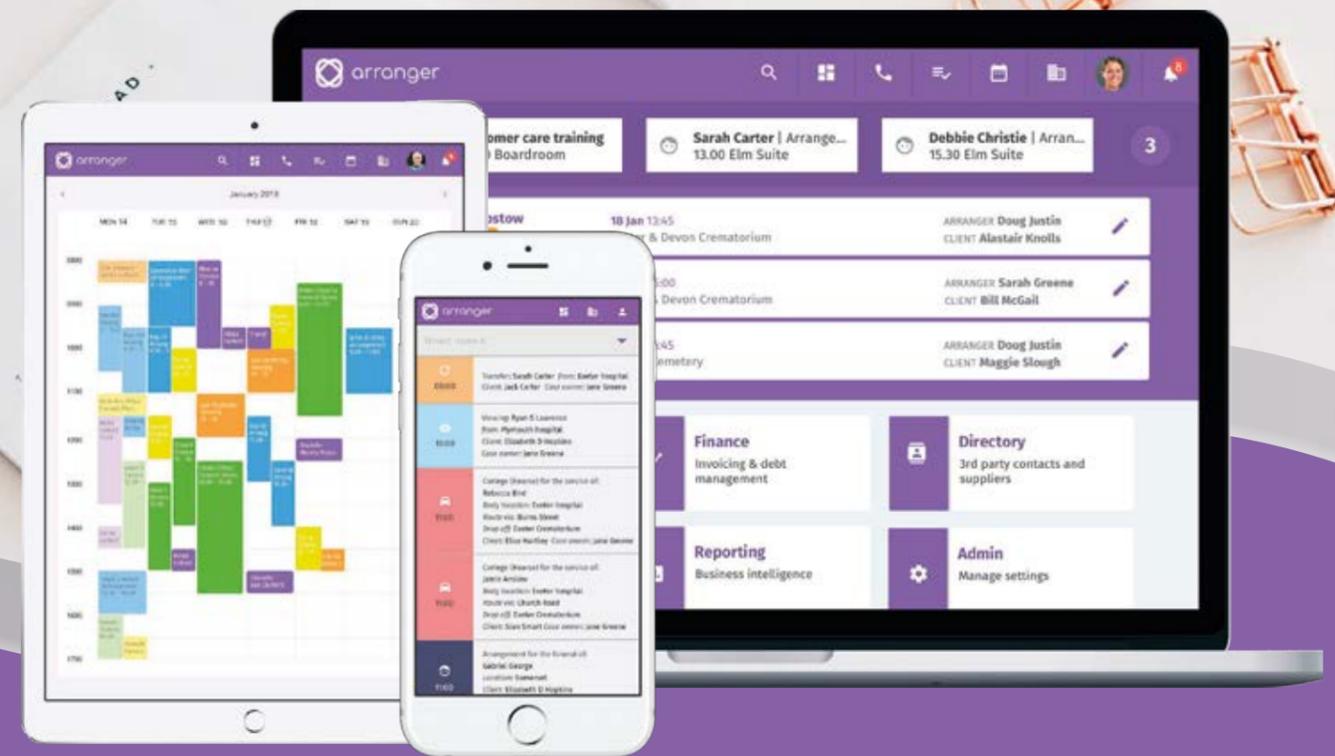
Linda D Jones,  
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[www.griefjourney.co.uk](http://www.griefjourney.co.uk)



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## Scottish Government considers funeral saving incentives

Scottish Government researchers exploring the viability of a Government-led incentivised funeral savings scheme (IFSS) have concluded that only contributions above £400 would incentivise citizens to save for their own funeral.

The team polled participants on saving for their own funeral based on the Scottish Government contributing either £120, £250, or £400 towards overall costs. While supportive of a match-funding model, participants perceived financial contribution below £400 as inadequate to incentivise their long-term behavioural change. They were also critical of proposals to limit scheme access only to those over 45.

If approved, the proposals would see credit unions offer citizens access to a savings account, with the Government match-funding citizens' savings up to a set limit. While account holders would be able to withdraw savings at any time, the Government's contribution would be ring-fenced for funeral costs.

The concept of an incentivised funeral savings scheme has cross-party support, and Conservative MSP Annie Wells said: "If the plan works it will help families bear the cost at an upsetting time." The Scottish Government will consider the findings and publish further proposals in due course.



# MP: REGULATION MUST PROTECT LOCAL FUNERAL DIRECTORS

SNP politician hails family-run businesses as the 'linchpins of their communities'

**O**n 5 June, just four days after HM Treasury published its regulatory proposal for the funeral plan market, Scottish National Party (SNP) frontbench MP Neil Gray initiated an adjournment debate on the matter. Opening the debate, the MP for Airdrie and Shotts argued that, as "many family-run funeral directors are linchpins of their communities", the impact of regulation on small and microbusinesses is the concern "expressed most keenly by people in the market".

Recognising that "funeral plans are the best route to avoiding funeral poverty", Mr Gray called for a regulatory regime that would boost consumer confidence and

result in "a greater uptake of funeral plans".

Bringing his comments to a close, the member for Airdrie and Shotts asked: "How do the Government protect competition in the market to make sure that smaller funeral providers are not squeezed out by the burden of regulation?"

Responding, the Economic Secretary to the Treasury, John Glen MP, noted that the Government "need to get [FCA regulation] right, given the wide range of small family providers, and to make sure it is appropriate". Mr Glen also recognised that: "Reports of poor practice have largely come from providers that are not FPA members."

HM Treasury has launched a consultation on proposals to bring the funeral plan sector within the regulatory scope of the Financial Conduct Authority (FCA), with submissions accepted until 25 August. ●

## Parliament 'commends' Golden Charter for Good Death Week event

The chair of the Scottish Parliament Cross-Party Group on Funerals and Bereavement MSP Annie Wells has lodged a motion with the Scottish Parliament commending Golden Charter for hosting the inaugural Good Death Week parliamentary event.

The member for Uddingston and Bellshill

asked parliament to "acknowledge another successful Good Death Week, commends Bearsden-based Golden Charter and... welcomes the efforts of the Scottish Government" in tackling funeral poverty. Support for Mr Lyle's motion came from across the chamber, including

Labour's Alex Rowley and Bob Doris MSP, chair of the Cross-Party Group on Palliative Care. Taking place each year in May, Good Death Week encourages open conversation and planning for death and dying, so that families are better prepared at the time of need.

## SCOTTISH GOVERNMENT ISSUES CONSULTATION ON CODE OF PRACTICE

On Friday 21 June, the Scottish Government Burial and Cremation Policy team published a consultation on a code of practice for funeral directors.

The consultation will run for just over 12 weeks, until 20 September. The answers will be analysed and will contribute to the final iteration of the code. Once finalised, the code will be statutory, requiring all funeral directors operating in Scotland to adhere to it.

It is therefore in the interest of every Scottish member to read this code and respond to the consultation with their own opinions.

### Draft standards for mortuary services

The Scottish Government invited Scottish SAIF to take part in a focus group to discuss the standards for future

mortuary services. SAIF and Scottish NAFD representatives joined this meeting on 18 July.

### Scottish burial regulations

The Scottish Government has announced its intention to set burial regulations for Scotland and has invited Scottish SAIF to contribute to the discussions. The meetings will take place in the next few months and will be attended by a small team of representatives from the Scottish SAIF Executive.

We will keep you informed of developments in all of the above as it happens.

Read the code at: [www.gov.scot/ISBN/9781787819542](http://www.gov.scot/ISBN/9781787819542)  
Answer the consultation papers at: [www.consult.gov.scot/population-health/funeral-director-code-of-practice](http://www.consult.gov.scot/population-health/funeral-director-code-of-practice)

JOSEPH MURREN  
SCOTTISH GOVERNMENT LIAISON OFFICER

## Mark Porteous, Scottish SAIF member and past President, reports on the Cross-Party Group on Funerals and Bereavement, Holyrood.

On Wednesday 12 June, I attended the Cross-Party Group for Funerals and Bereavement at the Scottish Parliament in Edinburgh. It was my first meeting and I was made welcome by all who attended. The agenda for the evening was varied but the main point of interest for SAIF members was a presentation by the CMA who were represented by Sheila Scobie, Head of Devolved Nations, and Colin Garland, Remedies, Business and Financial Analysis.

Their mission, as Sheila put it, is to make markets work well in the interest of consumers, business and the economy. Sheila explained the process and timescale which consists of carrying out a market study followed by investigation and then the implementation of the remedies. At present the CMA have identified four possible remedies:

- 1) Measures to improve transparency and customer decision-making
- 2) Remedies to constrain prices, although they did not elaborate how this would work
- 3) Measures to regulate the level of service
- 4) Measures to lower barrier to entry

As SAIF members, you can help influence the CMA decision-making by engaging with them if they contact you. SAIF business centre can help and advise you if you have any concerns.

MARK PORTEOUS, PAST PRESIDENT



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# REGULATION BECOMES REALITY

SAIFCharter Chair Julian Walker reflects on how regulation is becoming a reality and how future success is driven by Independents' ability to work together and innovate...

We've been aware for some time of the ongoing regulatory reviews which have been helping the profession focus on how to provide higher levels of professionalism and standards for the benefit and protection of families. The move towards a more regulated world was brought into reality recently, with the Government's announcement that pre-paid funeral plans will be directly regulated by the Financial Conduct Authority (FCA), the culmination of an enquiry by HM Treasury which began in June 2018.

There's no doubt independent funeral directors are in one of the strongest positions to serve customers in this new environment – through the trusted relationship we have with the families in our communities, we have the opportunity to ensure the plan buyer understands completely the nature and detail of the contract they are entering in to.

The new regulations will inevitably see others selling funeral plans moving up to

that quality of conversation or no longer marketing pre-paid plans. Our challenge will be around ensuring our members are on board, that we're consistent in our approach, and, crucially, that Independents' collective reputation prevails, as one of trusted professionals expertly placed to meet the needs of the families we serve in a regulated marketplace.

#### National Funeral Exhibition

As we focus on our customers and the future of our businesses, it was fantastic to see so many colleagues at the 2019 National Funeral Exhibition, showcasing our profession's commitment to education and innovation as we strive to meet the changing sector dynamics and lead our businesses.

#### Executive nominations

Finally, our AGM is approaching, and will be held in London on Saturday 21 September, ahead of the Funeral Planner of the Year event. Please refer to your Secretary's update on page 10 for information on the two Executive positions up for election,

with my own term of office as Chairperson coming to a close this year, providing an opportunity for new voices to influence the future direction of our Association.

I would urge you to get involved, to engage with the voting process and influence the make-up of our Executive team. Further information and the ability to vote will be made available online, in the secure members' area of [saifcharter.co.uk](http://saifcharter.co.uk), so please, log in and make sure you're ready to have your say on the candidates standing and influence the future direction of our Association.

Please 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)

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#### Adam K Ginder

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#### Matthew Gallagher

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#### Paul Stevenson

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#### John Tempest

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#### Anthony O'Hara

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#### John Byrne (Secretary)

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#### James Tovey (Golden Charter Board representative)

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## SAIF GOVERNMENT LIAISON

Paul Allcock, SAIF's Government Liaison at Westminster, has enjoyed a busy, but rewarding, few months. Here he gives us a glimpse of his packed programme of meetings

This month has been busy with meetings and discussions with the Competition and Markets Authority (CMA), the Ministry of Justice (MoJ) and my attendance at Parliament for a hearing with the Department of Work and Pensions Committee (DWP). Each meeting proved to be both interesting and enlightening, while as often seems to be the case, leaving some challenges for funeral directors to overcome.

Firstly, SAIF Chief Executive Terry Tennens and I had a meeting with members of the CMA at the National Funeral Exhibition, followed by further discussion in subsequent weeks. I have been particularly impressed at the efforts of the CMA to gain a real insight into the experiences of the public at the time of a bereavement.

This doesn't simply stop at the door of funeral directors. The CMA is evidently interested in the entire death pathway being experienced by our clients. This includes the experience before a funeral director is chosen. For example, are bereaved individuals being dictated to at the time of a death, or are they given freedom of choice and clarity with regard to their choices?

As you will see elsewhere in this issue and in recent newsletters to members, the CMA has appealed to all funeral directors to advise them of any formal or informal arrangements between funeral directors and care homes, hospitals and hospices



Paul Allcock has represented SAIF at a series of 'enlightening' meetings

which may be carried out without the prior consent of the deceased's family.

I am aware there has been some concern over recent calls for evidence from some of our members regarding their finances and common practices. I have said throughout this process that if you can confidently claim that you offer a high standard of service and care at a fair price there is no reason not to respond willingly. And if this call for information highlights areas of inappropriate practices which prevent freedom of choice surely that has to be a good thing.

So once again, I make a plea to our members to respond to the CMA with as much information as you can to enable them to make appropriate decisions on any action that they may propose in the future.

Also this month, I attended a meeting at the MoJ about the proposed new Children's Funeral Fund. The hope is this should be available from 23 July provided it has been passed as statutory by Government on that date.

The proposal is that cemeteries and crematoria will be able to make a claim to the fund to cover their expenses at cost for any person under the age of 18 at the time of death. Funeral directors will be able to make a claim only to fund the coffin, and for this there will be a maximum claim cap of £300. If parents decide not to use a funeral director, they are also able to make a claim from the fund for the coffin.

Additional expenses include doctor's forms for cremation, the cost of an urn for the ashes and the fees relating to the erection of a memorial, but not the memorial itself. It seems there could be various claims from different sources for the same funeral. The MoJ insist this is what they would expect and have the systems in place to cope.

One thing to add is that if a funeral director prepares the grave for the burial in a churchyard or parish cemetery for example, then a claim can be made to cover the cost of digging the grave.

More information will be published in due course, once this fund is available. The one positive I see from a funeral director's perspective is we would not be expected to pay any cemetery or crematoria fees on behalf of our clients as they themselves will claim directly from the fund.

I suspect funeral directors may need to advise some cemeteries and crematoria that they will not accept invoices for children's services and guide them to the appropriate claim application process.

It is hoped claims can be made online, via a downloadable form and that claims can be made up to six months after the death. ●



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

# Business Matters

FEES FOR INTERVENTION + PAY DIFFERENCES + CHARITY HIKE +  
TURNING BUSINESS CHALLENGES INTO OPPORTUNITIES

## FEES FOR INTERVENTION?

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

**A**s you are probably well aware, 1 October 2012 marked the date when Health and Safety Executive (HSE) Inspectors were legally allowed to recover costs incurred when they have identified that a company has made a material breach of health and safety law.

The Health and Safety (Fees) Regulations 2012 allow HSE inspectors to charge the considerable rate of £154 an hour to perform their investigations. This is an increase in the original fees and the justification behind it was that the HSE didn't make enough to cover their operating costs. They need at least £17 million per year and they only made £15 million in 2017/18.

This cost is incurred by the company under investigation after the inspector finds a 'material breach' of health and safety standards, and with investigations known to last months this can result in a crippling overall sum. Worse still, the costs are not covered under workplace insurance policies and will have to be cleared at the cost of the company's resources.

### What is a 'material breach'?

A 'material breach' is defined as when an

HSE inspector believes there has been a contravention of health and safety law that is serious enough to require them to notify the person of that belief in writing. Breaches may be identified when the HSE carries out a routine inspection of a site, investigates an accident or follows up on a complaint.

### How much could this cost me?

When the scheme started, an eight-hour day would have been billed at £992; now you're looking at £1,232 for the same period. As an investigation can last many days, bills could increase by thousands of pounds. And what's worse is you may not be able to get this back on your insurance either.

### Be warned

As the HSE is under pressure to cover its costs, in addition to the rate hike, be aware that inspectors are likely to be more focused on billing for their time.

### What can I do?

Many organisations are already complying with health and safety legislation and can demonstrate this to the enforcement authorities, insurers and staff through a well-documented health and safety management system.

But there are companies that cannot confidently boast this can safeguard themselves by working to answer 'yes' to the seven questions below:

- Have you confirmed the health and safety policy is up to date and signed?
- Are you delivering health and safety leadership from the top?
- Do you have appointed competent advisors?
- Have you identified hazards, assessed risks, successfully applied control measures and provided safe systems of work?
- Do you regularly consult staff and provide training?
- Have you implemented an appropriate health and safety management system?
- Do you continuously monitor safe working procedures and investigate accidents?

If you are answering 'no' to the majority of these questions, be aware that the cost of accidents, legal non-compliance and disregard of a positive health and safety culture is increasing and the law is now geared to lean on employers to bear the financial burden. ●



**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?

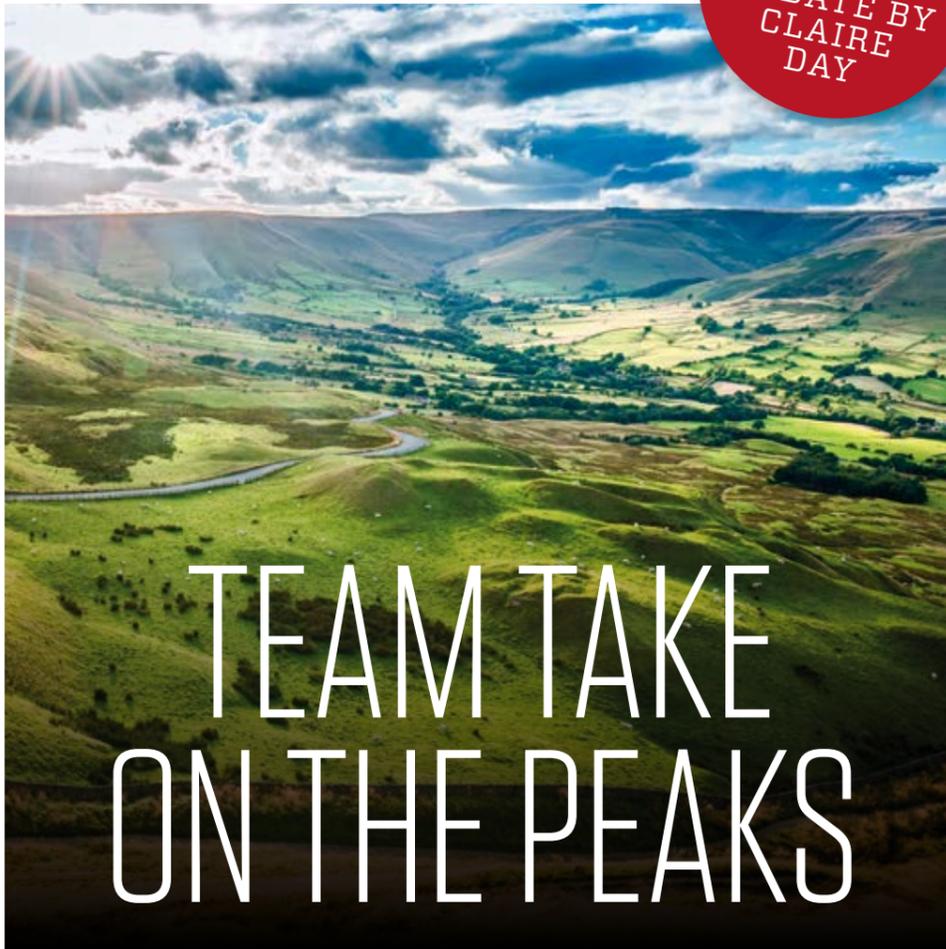


▼ Contact Details for the SAIF Business Centre: Tel: 0345 230 6777 or 01279 726777 Email: [info@saif.org.uk](mailto:info@saif.org.uk) [www.saif.org.uk](http://www.saif.org.uk)

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DAY

## IFD College schedule

The college is looking at arranging their course schedule for autumn/winter 2019. Courses are arranged where they know that there is sufficient interest, so contact the College Administrator Corinne Pengelly at [corinne@saif.org.uk](mailto:corinne@saif.org.uk) or 0345 230 6777 if you are interested in courses running in your area. The new course Arranging Infant & Child Funerals is already underway so contact Corinne for more information on that.



## TEAM TAKE ON THE PEAKS

**O**n 13 July, Simon Rossiter (W & M J Rossiter & Sons in Tenby), Brian Stock (West & Coe), Bob Spittle (Bradnam Joinery) and Brian Hart (SAIFinsure) will be undertaking a gruelling continuous 100K challenge in 24 hours in the Peak District to raise money for SAIF's charity for 2019, Breast Cancer Care and Breast Cancer Now. Hopefully, conditions will be more forgiving than the 2018 Three Peaks event where record temperatures in Scotland made

for a gruelling experience for all concerned.

The foursome would be most grateful for any and all support and sponsorship for this. All proceeds will be going to a fantastic and worthwhile cause and if it helps those of a mischievous disposition, please smile and think of them as they will no doubt be suffering throughout those 24 hours. ●

▼ Support the SAIF JustGiving page at [www.justgiving.com/fundraising/saifpeak2019](http://www.justgiving.com/fundraising/saifpeak2019)

## Dealing with competing holiday requests

Have you ever had the situation when two employees wish to take the same time off, with one having parental responsibilities? Should any preferential treatment be given? The answer is no. The best solution is to speak to both parties and see if either can change. If not, the most popular system is to grant annual leave on a first come, first served basis and to ensure that ground rules are set from the outset.

Employees do not have the right to dictate when they want their holiday, and employers can ask employees to change their holiday if there is a valid and legitimate business reason.

## PAY DIFFERENCES AND DISCRIMINATION

There are five different national minimum wage (NMW) rates:

- The national living wage rate (NLW) of £8.21ph, payable to those over 25
- £7.70ph for ages 21-24
- £6.15ph for ages 18-20

- £4.35ph for under 18 but above the compulsory school leave age who aren't apprentices; and
  - £3.90ph for apprentices under 19 or those aged 19 and over but in the first year of their apprenticeship
- If you want to pay enhanced rates

of pay according to age, your pay bands must mirror those set out in NMW legislation - you cannot pick and choose from NMW or create your own. Doing so could leave you vulnerable to age discrimination claims.



# TURNING BUSINESS CHALLENGES INTO OPPORTUNITIES

Working closely with hundreds of small businesses across Teesside and the wider North East, we see the challenges faced first-hand

**A**lthough each business is unique, there are a number of challenges shared by business owners. Regardless of size and sector, these include cash flow, recruiting and retaining good employees, generating sales and business growth.

There is no one-size-fits-all solution. However, there are steps to turn common business challenges into opportunities. The first step is to recognise the challenges faced.

### Measuring progress

The preparation of annual accounts can be an opportunity to review progress, revisit a business plan and set goals. Many organisations recognise the benefit of independent support from a chartered accountant in showing good corporate governance to stakeholders, banks and tax authorities.

There are other methods to discover what's working, and what's not. For example, feedback – positive and negative – can be invited from employees, suppliers, clients and lapsed customers. If people are trading elsewhere, find out why.

### Addressing cash flow

Discover the reasons behind cash flow problems. Are financial records up to date? Are there uncollected debts? Who chases late payments? Are invoices sent out as soon as

ANNE COWLEY, DIRECTOR, BAINES JEWITT

work is complete? Is there a delay in sending out products? Have sales decreased? Has there been a seasonal dip? Is the price of materials impacting on profit margins?

Having a better understanding of finances is a good step to addressing cash flow issues. It provides the impetus to improve current systems, whether it's computerised alerts and reminders for late payments, the negotiation of better deals from suppliers or the need to raise prices.

### Retaining staff

Understanding how to retain the right people can also provide a valuable insight into attracting new talent. Do employees feel fairly paid? Do they desire flexible working? Are there opportunities for promotion and progression? What is the culture of the organisation? Do staff feel valued? Do people have the right skills to do their jobs effectively?

There might be other less obvious 'perks' valuable to existing and potential employees, including free parking, an attractive office, decent annual leave entitlement, a good work-life balance, annual performance bonuses or the opportunity for part-time working.

### Generating sales

If an organisation wants to improve sales, listen to feedback on why customers buy particular products or services. What is unique or

superior? Is the business reliable and responsive? How do customers rate the after sales service? Are prices competitive?

It's also a chance to find out why people don't buy. Do they know about your products or services? Do competitors offer a superior product or service for the same price, or the same product for cheaper?

Whether it's upselling, generating repeat business or finding new clients, it is a chance to understand the market, identify growth potential and build trust in the products, service and brand.

Social media posts, which target ideal customers, can drive traffic towards a business. Other activities include networking and word-of-mouth recommendation; managing reputation through testimonials, reviews, case studies and press releases; and ensuring your marketing is up-to-date, informative and interesting.

### Business growth

As long as there is the capacity and competitiveness to succeed, the right technology and systems, and the right team and skills to meet demand, challenges can become opportunities.

Finally, it's worth recognising the importance of continuous, regular checks. After all, the challenges of this year might be different to the challenges of next! ●

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Email: **admin@uk200group.co.uk**

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Anne Cowley, Director, Baines Jewitt



# 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

	<b>Jim Auld</b> National President		<b>Darren Carpenter</b> Executive Committee		<b>Gemma O'Driscoll</b> Executive Committee
	<b>Mark Porteous</b> 1st Vice President		<b>Daniel Ginder</b> Executive Committee		<b>Liam Roberts</b> Executive Committee
	<b>Jo Parker</b> 2nd Vice President		<b>David Gresty</b> Executive Committee		<b>Paul Sillett</b> Executive Committee
	<b>Alun Tucker F.SAIF</b> Immediate Past President		<b>Ross Hickton</b> Executive Committee		<b>Jeremy West F.SAIF</b> Executive Committee
	<b>Terry Tennens</b> Chief Executive		<b>Mark Horton</b> Executive Committee		<b>Paul Stevenson</b> Scottish President
	<b>Paul Allcock</b> Executive Committee		<b>Sean Martin</b> Executive Committee		<b>Suzanne Grahame</b> Golden Charter

## SCOTLAND

	<b>Paul Stevenson</b> Scottish President		<b>Alan Morrison</b> Treasurer & Membership		<b>Terry Tennens</b> Chief Executive & National SAIF
	<b>James Carcary</b> Vice President		<b>Gavin Henshelwood</b> Secretary		<b>Jim Henshelwood</b> Honorary Life President
	<b>Mark Porteous</b> Past President		<b>Joe Murren</b> Scottish Government Liaison Officer		<b>Andrew Ironside</b> Past President
	<b>Declan Maguire</b> Treasurer & Membership		<b>Jim Auld</b> Executive Committee (Complaints & Standards)		<b>James Morris</b> Executive Committee

# SUPERIOR SERVICE

WORDS: ROYNA HILL, MANAGER AT WEST SUFFOLK CREMATORIUM

I changed my career on 23 July 1989 when I joined the small team at the new West Suffolk Crematorium as an accounts and admin assistant. We opened for services on 31 July. Our estimated numbers were expected to eventually settle at around 1,000 per year, but from those early days our numbers continued to grow and our catchment area also spread far and wide, with funerals coming to us from as far afield as Newmarket, Thetford, Diss, Mildenhall and beyond. Three years later, the manager left and I was appointed to the role – one I have proudly held ever since. And our numbers continued to grow – we now carry out around 2,300 cremations per year.

I have always believed our team and the funeral directors must work together as we all have the same goal – to create a perfect and stress-free funeral service for the bereaved. We built very strong relationships with all our funeral directors and I still work with most of them



Terry Tennens, SAIF Chief Executive, with Royna Hill and Alan Jose, Group Ambassador of Westerleigh

daily. In fact, you could say some of us have grown up together.

A short while later, the crematorium was sold to what is now the Westerleigh Group. Westerleigh has a belief that we should continue to grow and improve, and never become set in our ways. We listen to what our customers want and have implemented many suggestions over the years. We have kept to our belief that all services should offer a live organist, as well as Obitus – the recently updated music system offering popular music that families now require. We have a fully-trained team who

look after the administration of the services, the cremations and the beautiful grounds.

Around 10 years ago, I suggested we should have a small café at West Suffolk. We got planning permission, but it was decided to wait as the company was considering offering wake facilities. Eventually, Westerleigh built their first hospitality suite at our Bristol site, and in 2017 we received the go-ahead to build a hospitality suite and second chapel at West Suffolk. Work started in September 2017 and our funeral directors were amazing and supportive. We

didn't receive one complaint. The Abbey Chapel opened in March 2018, the hospitality suite followed in the June.

Both have been an absolute success and I can only credit the relationship we have with our funeral directors for this success. They have found the second chapel, with the increase in services and the longer service times, a great help to them and their families. They understand how the wakes work and the different menus we offer, and explain this clearly and confidently to their families.

Our 30th anniversary is this summer and we are looking forward to inviting all our funeral directors to a celebration party in our hospitality suite as a thank you for their continued support.

Terry Tennens, Chief Executive of SAIF, was delighted to see the first class provision by Associate members at West Suffolk Crematorium, and added that the close working relationship with funeral directors was vital for the benefit of our clients. ●

## MEET NEW SAIF ASSOCIATE MEMBER: TRUST INHERITANCE

SAIF is proud to introduce Trust Inheritance as a new SAIF Associate Member. Trust Inheritance delivers specialist bereavement support and has been treating customers like family since 1990.

A kind, clear and empathetic service for bereaved families, Trust Inheritance believe in delivering an extraordinary level of service and care with jargon-free information. In demonstrating this approach, the Trust Inheritance team has earned numerous customer care awards and nominations. It is the chosen bereavement provider for more than 170 NHS Trusts, and many other businesses and charities.

"We want to provide a service that allows you, as a funeral director or funeral planner, to offer extra support to your families, while feeling entirely reassured that the level of care you have started is maintained," said Angie Wilson, Director of Funeral Planning.

Trust Inheritance deliver emotional, practical and legal support, including access to online grief counselling, support for Executors or Administrators; or simply a guiding hand through the paperwork that can accumulate and become a source of



stress. All of which allows families to make informed choices about the level of legal or other support they need, potentially saving them thousands.

**Some recent feedback includes:**  
"Your help and support made my day!"  
(Wow Award Nomination for Chris Hudson, May 2019)

"At a time of grief because of bereavement when one has to cope with all the forms, forms and more forms, it is a comfort to talk to a person with knowledge and an attitude to make a little of the grief subside. Thank you Charlie."  
(Wow Award Nomination for Charlie Gane, May 2019)

"This person was so amazingly friendly but, at the same time, so professional. I

waited 10 years to solve this one query that was pending and Lindsay made it her task to solve it in a couple of days. I am a widow with three young children who are, like me, very thankful for all your dedication and care."  
(Wow Award Nomination for Lindsay Howarth, May 2019)

If you would like to find out more, or arrange to meet with a member of the Trust Inheritance team, call Angie Wilson, Director of Funeral Planning on 07825 506202 or email [angie.wilson@trustinheritance.com](mailto:angie.wilson@trustinheritance.com)

If you know someone who needs support now, the Trust Inheritance bereavement line is 0800 840 1665.

For more information, visit [www.trustinheritance.com](http://www.trustinheritance.com)

## SAIF MEMBERSHIP UPDATE

### FULL MEMBERSHIP PENDING

Marek Filipkowski/  
Tony Clarke  
**Tony Clarke Funeral Directors (Hylton House) Ltd**  
29 Railway Terrace,  
South Hylton, Sunderland,  
Tyne & Wear SR4 0PY  
*Previously advertised on website. Close date: 17 June 2019*

Carl Jones/  
Louise Wroxtton/  
Hayley Boot-Bosworth  
**Staffordshire Funeral Directors Ltd**  
305 High Lane, Burslem,  
Stoke on Trent,  
Staffordshire ST6 1BN  
*Previously advertised*

*on website. Close date: 27 June 2019*  
Simon Smith/Jane Morrell  
**Green Fuse Ltd**  
**t/a Heart & Soul Funerals**  
Riverstone, 18 Dart Mills,  
Buckfastleigh, Devon  
TQ11 0NF  
*Previously advertised on website. Close date: 30 June 2019*

Alec Butcher  
**Alec Butcher Limousine Hire Ltd, t/a Alec Butcher Independent Funeral Director**  
33 Meredith Road,  
Ipwich, Suffolk IP1 6ED  
*Previously advertised on website. Close date: 8 July 2019*

Darren Baldwin  
**Darren Baldwin Funeral Service**  
304 Old Durham Road,  
Gateshead, Tyne & Wear  
NE8 4BQ  
*Previously advertised on website. Close date: 15 July 2019*

**PROBATIONARY MEMBERSHIP PENDING**  
Dawn Lang/  
Malcolm Sample  
**Dawn Lang Funeral Services**  
73 Station Road, Ashington,  
Northumberland  
NE63 8RS  
*Previously advertised on website. Close date: 18 June 2019*

**ASSOCIATE MEMBERSHIP PENDING**  
Philip Halliday/Stephen Halliday/Richard Halliday (Halliday Holdings UK Ltd)  
**Halliday Funeral Supplies Ltd**  
H2 Prenton Way,  
North Cheshire Trading Estate, Birkenhead  
Wirral CH43 3DU  
*Previously advertised on website. Close date: 2 July 2019*

**ACCEPTANCE INTO ASSOCIATE MEMBERSHIP**  
Brian Chappell/Denise Chappell/Paul Chappell  
**Signature Aromas Ltd**  
Signature House, 65-67

Gospel End Street, Sedgley,  
West Midlands DY3 3LR

Chris Pursey/Brian Pursey  
**PayItMonthly Ltd**  
Office Suite Gainsborough House, 42 Bath Road,  
Cheltenham  
Gloucestershire GL53 7HW

**FULL MEMBER BRANCH CLOSED**  
Mrs J Scott  
**J Young & Son (Funeral Directors Ltd)**  
187 Sandringham Road,  
Intake, Doncaster DN2 5HY

Mrs J Scott  
**J Young & Son (Funeral Directors Ltd)**  
16 High Street, Askern,  
Doncaster DN6 0AB

Mr R Kinghorn and Mrs A Kinghorn  
**All Season Independent Funeral Directors**  
9 Front Street,  
Bells Close, Lemington,  
Newcastle Upon Tyne,  
Tyne and Wear  
NE15 6XY

**FULL MEMBER NEW BRANCH**  
Mrs J Scott  
**J Young & Son (Funeral Directors Ltd)**

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](mailto:info@saif.org.uk)

4 Nether Hall Road,  
Doncaster, South  
Yorkshire DN1 2PW

Mr C Sample  
**Your Choice Funerals**  
53 Saville Street,  
North Shields NE30 1NS

Mr J Ashe  
**Jennifer Ashe & Son Funeral Directors**  
Wilcox House,  
47-48 Stafford Street,  
Willenhall WV13 1SJ

Mr R Kinghorn and Mrs A Kinghorn  
**All Season Independent Funeral Directors**  
5 Broomy Hill Road,  
Throckly, Newcastle Upon Tyne, Tyne and Wear  
NE15 9NS

**FULL MEMBER CHANGE OF DETAILS/ADDRESS**  
Mr L Jack  
**Lindsay Jack & Son**  
35 The Square, Grantown-

on-Spey, Moray PH26 3HF  
*(Previously Coire Bhrochain PH26 3DA)*

*Please note, there was an error in June's issue which stated the following member had a change of address. This was incorrect and the details are as follows:*  
**RW Roberts & Son (Funeral Directors)**  
Gorffwysfa, Ystrad Road,  
Denbigh, Denbighshire  
LL16 4RH

*New Head Office (previously a branch):*  
Mrs J Scott  
**J Young & Son (Funeral Directors Ltd)**  
The Chapel, Spa Pool

Road, Askern DN6 0JA  
**FULL MEMBER CHANGE OF DETAILS/ADDRESS (SCOTLAND)**  
Mr J Hardie  
**James Hardie Funeral Services Ltd**  
1194 Shettleston Road,  
Glasgow G32 7PG  
*(Previously at 1157-1159 Shettleston Road)*

*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.*

REGIONAL BUSINESS MANAGERS

**Nicholas Dawson**  
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FURTHER CONTACTS

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**4 Paul Hodgson**  
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**7 Ben Farina**  
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**2 Nico Rocchiccioli**  
Edinburgh, South Scotland and Cumbria ABM  
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**5 Anthony Parkinson**  
South Cumbria, Lancashire & Merseyside ABM  
M: 07809 334 870  
E: anthony.parkinson@goldencharter.co.uk



**8 Amy Smithson**  
West Yorkshire & East Lancashire ABM Maternity  
Contact NBM Georgia Henney for details



**3 Rosie Kinley**  
Glasgow and West Scotland ABM  
M: 07850 655 420  
E: rosie.kinley@goldencharter.co.uk



**6 Aldwell Bosanquet**  
Central Midlands ABM  
M: 07850 659 705  
E: aldwell.bosanquet@goldencharter.co.uk



**9 Konrad Wilkinson**  
Ireland ABM  
M: 07715 038 663  
E: konrad.wilkinson@goldencharter.co.uk



SOUTH

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West England ABM  
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E: rob.antonelli@goldencharter.co.uk



**14 Terry Lee**  
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E: terry.lee@goldencharter.co.uk



**18 Neil Hodgson**  
South London & South East England ABM  
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E: neil.hodgson@goldencharter.co.uk



**11 Steffan Davies**  
South Midlands ABM  
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E: steffan.davies@goldencharter.co.uk



**15 Steve Bennett**  
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**12 Paul Firth**  
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**16 Jon Briggs**  
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**13 Amanda Hodson**  
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**17 Russell Cooper**  
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E: russell.cooper@goldencharter.co.uk



LEADERSHIP TEAM

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E: lindsay.jackson@goldencharter.co.uk



**Georgia Henney**  
National Business Manager North  
M: 07740 236 897  
E: georgia.henney@goldencharter.co.uk



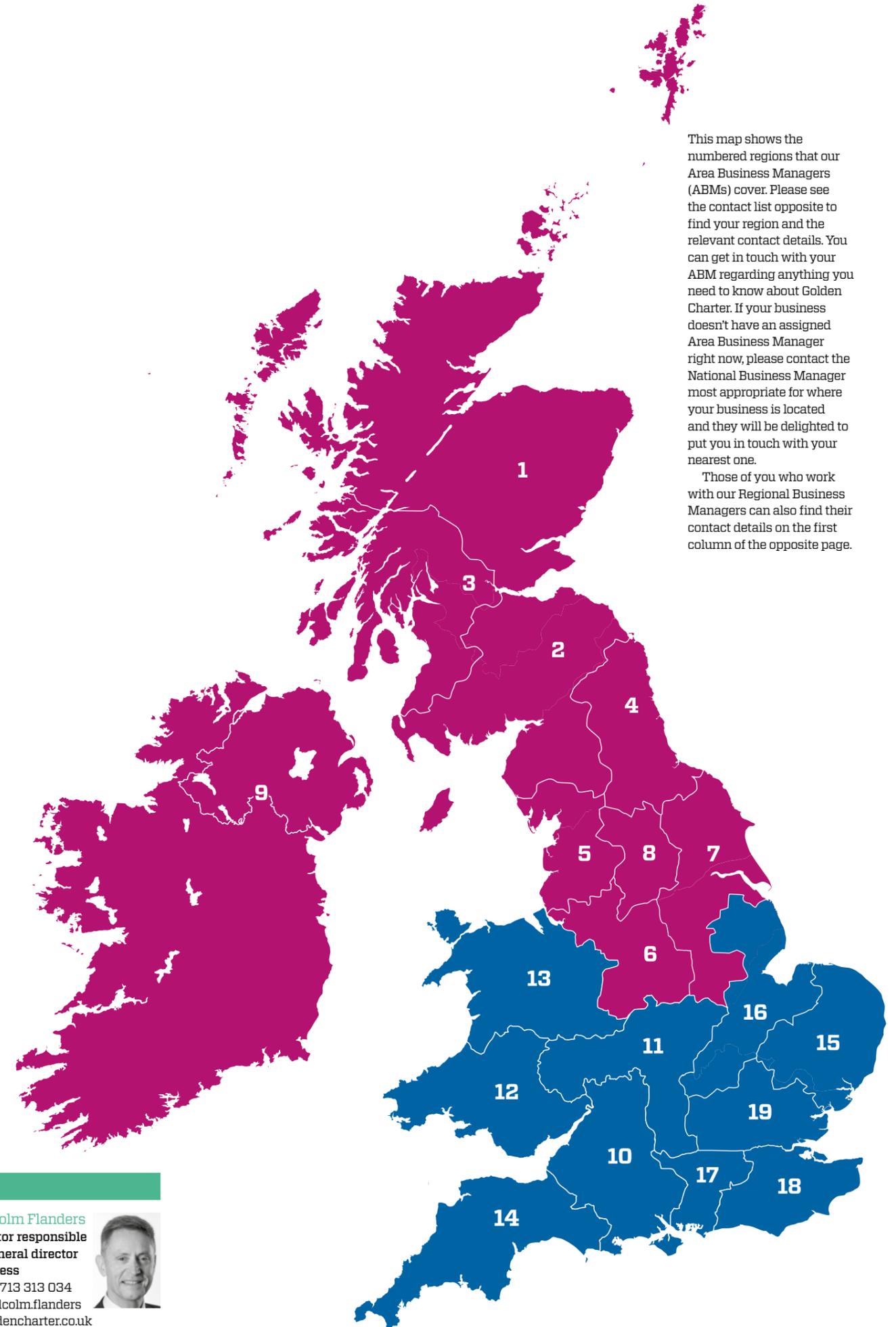
**Daniel Hare**  
National Business Manager South  
M: 07717 696 683  
E: daniel.hare@goldencharter.co.uk



**Nick Lewis**  
Head of Business Partnerships  
M: 07850 794 106  
E: nick.lewis@goldencharter.co.uk



**Malcolm Flanders**  
Director responsible for funeral director business  
M: 07713 313 034  
E: malcolm.flanders@goldencharter.co.uk



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

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

# SAIF Associates Directory 2019

## CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

**Brahms Electric Vehicles Ltd**  
Mr S Cousins & Mr A Briggs (Milton Keynes)  
01536 384261 • electric@brahmselectricvehicles.co.uk • www.brahmselectricvehicles.co.uk  
**Superior UK Automotive Ltd**  
Mr Peter Smith (Aldermaston)  
0118 971 4444 • info@superioruk.com  
www.superioruk.com  
**Volkswagen Funerals**  
Ms C Brookes & Ms M Orton (Nuneaton)  
02476 399296 • info@vdfunerals.com  
www.volkswagenfunerals.co.uk  
**Woods Garage (Carriage Masters)**  
Mr D Wood (Sevenoaks)  
01732 453256 • woodsgarage@outlook.com

## CASKET & COFFIN MANUFACTURERS

**Bradnam Joinery Ltd**  
Mr B Spittle (Haverhill, Suffolk)  
01440 761404 • info@bradnamjoinery.co.uk  
www.bradnamjoinery.co.uk  
**Colourful Coffins**  
Ms M Tomes (Oxford)  
01865 779172 • enquiries@colourfulcoffins.com  
www.colourfulcoffins.com  
**DFS Caskets**  
Mr Martin Smith (Annan, Dumfries & Galloway)  
01461 205114 • dfscaskets@aol.com  
www.dfscaskets.co.uk  
**J & R Tweedie**  
Mr R Tweedie (Annan, Dumfries & Galloway)  
01461 206099 • www.jrtweedie.co.uk  
**JC Atkinson and Son Ltd**  
Mr J Atkinson (Washington, Tyne & Wear)  
0191 415 1516 • jamie@jcatkinson.co.uk  
www.coffins.co.uk  
**J. C. Walwyn & Sons Ltd**  
Mr K Walwyn (Ashbourne, Derbyshire)  
01335 345555 • sales@jcwalywn.co.uk  
www.jcwalywn.co.uk

**Leslie R Tipping Ltd**  
Mr J Tipping (Stockport, Cheshire)  
0161 480 7629 • sales@lrtipping.co.uk  
www.lrtipping.co.uk  
**LifeArt Coffins Ltd**  
Mr S Rothwell (Gloucester)  
01452 310563 • ukinfo@lifeart.com  
www.lifeart.com  
**Musgrove Willows Ltd**  
Mrs E Musgrove (Westonzoynland, Somerset)  
01278 699162 • info@musgrovewillows.co.uk  
www.musgrovewillowcoffins.com

**Natural Woven Products Ltd**  
Mr A & Mr D Hill (Bridgwater, Somerset)  
01278 588011 • contact@naturalwovenproducts.co.uk • www.naturalwovenproducts.co.uk  
**P & L Manufacturing Ltd**  
Mrs S Leighton (Gloucester)  
01684 274683 • sally@pandlmanufacturing.co.uk  
www.pandlmanufacturing.co.uk  
**Passages International Inc. Ltd**  
Mr R Crouch (Maidenhead, Berkshire)  
01628 290220 • passages@tiscali.co.uk  
www.passagesinternational.co.uk  
**Somerset Willow England**  
Mrs H Hill (Bridgwater, Somerset)  
01278 424003 • enquiries@somersetwillow.co.uk  
www.willowcoffins.co.uk  
**Tributes Ltd**  
Mrs S Macmillan (Poling, West Sussex)  
0845 388 8742 • marketing@tributes.ltd.uk  
www.tributes.ltd.uk  
**Urns UK Ltd**  
Mr P & Mrs B Patel (Potters Bar, Herts)  
01707 645519 • info@urnsuk.com • www.urnsuk.com

## CEMETERIES & CREMATORIA

**GreenAcres Woodland Burials Chiltern**  
Ms Marisa Isaacs (Buckinghamshire)  
01494 872158  
info.chiltern@greenacrescelebrate.co.uk  
www.greenacrescelebrate.co.uk/chiltern  
**GreenAcres Woodland Burials Chislehurst**  
Mrs C Graham  
0208 3009790 • info@greenacresgroup.co.uk  
www.greenacrescelebrate.co.uk  
**GreenAcres Woodland Burials Colney**  
Ms Sam Curtis (Norwich, Norfolk)  
01603 811556 • info.colney@greenacrescelebrate.co.uk • www.greenacrescelebrate.co.uk/colney  
**GreenAcres Woodland Burials Epping**  
Mrs Deborah McNamara (Essex)  
01992 523863  
info.epping@greenacrescelebrate.co.uk  
www.greenacrescelebrate.co.uk/epping  
**GreenAcres Woodland Burials Rainford**  
Mrs Karen Halpin (Merseyside)  
01744 649189 • info.rainford@greenacrescelebrate.co.uk • www.greenacrescelebrate.co.uk/rainford  
**GreenAcres Woodland Burials Heatherley Wood**  
Ms Sharon Solomon (East Hampshire)  
01428 715915  
info.heatherley@greenacrescelebrate.co.uk  
www.greenacrescelebrate.co.uk/heatherley-wood  
**Herongate Wood Cemetery**  
Ms J Sawtell (Billericay, Essex)  
01277 633085 • enquiries@herongatewood.co.uk  
www.green-burial.co.uk  
**Westerleigh Group Ltd**  
Mr R Evans (Bristol, South Gloucestershire)  
0117 937 1050 • info@westerleighgroup.co.uk  
www.westerleighgroup.co.uk  
**The Natural Burial Company Ltd**  
Mr C Doggett (Leicestershire)  
0116 222 0247 • info@thenaturalburialcompany.com  
www.thenaturalburialcompany.com

## CLOTHING

**Keltic Clothing**  
Mr D Barry & Mrs L Kendrick (West Midlands)  
08450 666699 • louise@kelticclothing.co.uk  
www.kelticclothing.co.uk  
**Waterfront Manufacturing Ltd**  
Mr A Jenkinson (East Harling, Norfolk)  
01953 718719 • alan@waterfrontmanufacturing.co.uk  
www.waterfrontmanufacturing.co.uk

## EDUCATION & TRAINING

**Independent Funeral Directors College Ltd**  
Corinne Pengelly • 0345 230 6777  
corinne@saif.org.uk • www.ifdcollge.org

## EMBALMING

**G T Embalming Service Ltd**  
Mr G Taylor (Brighton)  
01273 693772 • gtembalming@btinternet.com  
www.gtembalming.com

## EQUIPMENT & SERVICES

**CPL Supplies**  
Mr W McGuckin (Castlederg, N Ireland)  
028 8167 1247 • sales@cplsupplies.com  
www.cplsupplies.com  
**Fibrous**  
Ms V Hancock (Cheshire)  
0161 429 6080 • vanessa.hancock@fibrous.com  
www.fibrous.com  
**Flexmort**  
Mr S Rothwell (Gloucester)  
08455 333561 • info@flexmort.com  
www.flexmort.com  
**Hygeco**  
Ms H Lockwood (Leeds, West Yorkshire)

0113 277 8244 • info@hygeco.com  
www.hygeco.com  
**THW Refrigeration Ltd**  
Mr W Quail (Camberley, Surrey)  
01276 601039 • william@thwrefrigeration.com  
www.mortuaryequipmentdirect.co.uk

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01563 852100 • info@braemarfinance.co.uk  
www.braemarfinance.co.uk  
**Curtis Legal Ltd**  
Mr C Bond (Monmouth, Monmouthshire)  
01600 772288 • cbond@curtislegal.co.uk  
www.curtislegal.co.uk  
**Forum of Private Business**  
Mr I Cass (Knutsford, Cheshire)  
01565 626001 • info@fpb.org • www.fpb.org  
**Funeral Administration Ltd**  
Mr A Tucker (Suffolk)  
07803 562008 • alun@funeraladministration.co.uk  
**Frontline Communications Group Ltd**  
Mr D Jones (Portsmouth)  
01489 866630 • david@wearefrontline.co.uk  
www.wearefrontline.co.uk

**Goldray Funeral Consultancy Ltd**  
Mr R Barradell (Beverley, East Yorkshire)  
01964 503055 • richard@goldray.co.uk  
**G Turner Consulting Ltd**  
Mr G Turner (Wellington)  
07917 221497 • guyturmer@funeralconsultancy.co.uk  
funeralconsulting.co.uk  
**Lemon Business Solutions Ltd**  
Mr M Anderson & Ms L Wratten (Stockton-on-Tees) • 01642 66277 • info@no-sour-business.co.uk • www.no-sour-business.co.uk  
**Mark Binnersley** (Stourbridge, West Midlands)  
07392 006928 • hello@markbinnersley.co.uk  
www.markbinnersley.co.uk

**Neopost Ltd**  
Mr A Coe (London)  
01708 716000 • www.neopost.co.uk  
**Occupational Safety Systems (UK) Ltd**  
Mr S Bloxham (Letchworth Garden City, Hertfordshire)  
0845 634 4166 • info@safetyforbusiness.co.uk  
www.safetyforbusiness.co.uk  
**PayItMonthly Ltd**  
Mr C Pursey (Cheltenham)  
0333 212 3914 • liz@payitmonthly.uk  
payitmonthly.uk

**The Probate Bureau**  
Mr D Hartley West (Ware, Hertfordshire)  
01920 443590 • info@probatebureau.com  
www.probatebureau.com  
**Redwood Collections**  
Mr M Rogers (Surrey)  
0208 288 3555 • mrogers@redwoodcollections.com  
www.redwoodcollections.com  
**SAIFInsure (Unicorn Insurance Brokers)**  
Mr B Hart • 0203 603 4194 • 0774 057 7654  
brian@saifinsure.org.uk • www.saifinsure.co.uk  
**SAIF Resolve (Scott & Mears)**  
Bill Baddeley (Southend on Sea, Essex)  
01702 312737 • enquiries@saifresolve.co.uk  
www.saifresolve.co.uk

**Skingle, Helps & Co**  
Mr J Helps (Carshalton Beeches, Surrey)  
0208 770 1095 • www.helps.co.uk  
**South Essex Insurance Brokers Ltd**  
The Manager (South Ockendon, Essex)  
01708 850000 • www.seib.co.uk  
**Trident Marketing Anglia Ltd**  
Mrs V Beswick/Mr R Pearce (Semer, Ipswich)  
01473 823700 • victoria@tridentmarketinguk.com  
www.tridentmarketinguk.com

**Trust Inheritance Ltd**  
Alan Spencer (Weston-Super-Mare)  
01233 630600 • alanspencer@trustinheritance.com • www.trustinheritance.com  
**UK200group.co.uk**  
Ms S Wise (Aldershot, Hampshire)  
01252 401050 • admin@uk200group.co.uk  
www.uk200group.co.uk

**FUNERAL OFFICIANTS**  
**Association of Independent Celebrants**  
Mr P Spicksley (Lincolnshire)  
07783 323324  
chairman@independentcelebrants.com  
www.independentcelebrants.com  
**Humanists UK**  
Miss I Rosso  
020 7324 3060 • ceremonies@humanism.org.uk  
www.humanism.org.uk  
**Civil Ceremonies Ltd**  
Anne Barber (Kettering, Northamptonshire)  
01480 276080 • info@civileremonies.co.uk  
www.civileremonies.co.uk  
**County Celebrants Network**  
Mr Eric Gill (Wiltshire)  
07770 625378  
ericgillcelebrant@outlook.co.uk  
www.countycelebrantsnetwork.com  
**Fellowship of Professional Celebrants**  
Mrs T Shanks (Worthing, West Sussex)  
01903 602795 • celebranttraining@gmail.com  
www.professionalcelebrants.org.uk  
**Institute of Civil Funerals**  
Barbara G Pearce (Kettering, Northamptonshire)  
01480 861411 • info@iocf.org.uk • www.iocf.org.uk

**FUNERAL PLANNING**  
**Golden Charter Ltd**  
Mr M Flanders (Glasgow, Strathclyde)  
0141 931 6300 • malcolm.flanders@goldencharter.co.uk • www.goldencharter.co.uk  
**Golden Leaves Ltd**  
Barry Floyd (Croydon, Surrey)  
0800 854448 • barry@goldenleaves.com  
www.goldenleaves.com  
**Open Prepaid Funerals Ltd**  
Mr J Taplin (Solihull)  
0330 660 0072 • john@openprepaidfunerals.co.uk  
www.openprepaidfunerals.co.uk

**GRAVEDIGGER & EXHUMATION SERVICES**  
**DTH Burial & Churchyard Services**  
Mr D Homer (Measham, Swadlincote)  
07912 855460 • davidhomer67@gmail.com

**IT & WEBSITE**  
**Cloudberry FMS**  
Mr M Robinson (Exeter, Devon)  
01803 229467  
markrobinson@funeralmanagement.net  
www.funeralmanagement.net  
**Eulogica**  
Mr D I Wright (Sheffield) • 0845 351 9935  
diw@eulogica.com • www.eulogica.com  
**Experts Computer Services Ltd**  
Mr C Ng (Bishops Stortford) • 01279 755081  
carling@expertscmputer.co.uk  
www.expertscmputer.co.uk  
**I-NETCO Ltd**  
Mr G King (Newcastle upon Tyne)  
0191 242 4894 • gerry@i-netco.co.uk  
www.funeraldirectorwebsites.co.uk  
**Logic Networks Ltd (Solemnity UK)**  
Shon Alishah (London)  
0208 986 2596 • www.logicnetworks.co.uk  
**Oak Technology Ltd**  
Mr S Richardson (Wakefield, West Yorkshire)  
01924 600 401 • enquiry@funeralssoftware.co.uk  
www.funeralssoftware.co.uk

**MEMORIALS & REMEMBRANCE**  
**Acorn UK (2006) Ltd**  
Mrs Wendy Owen (West Kingsdown, Kent)  
01474 853672/07956 143049  
enquiries@acorn-uk.co.uk • www.acorn-uk.co.uk  
**BARC Products Ltd t/a Ascension Flights**  
Dr Chris Rose (Sheffield, South Yorkshire)  
0114 213 1050 • info@ascensionflights.com  
www.ascensionflights.com

**Cleverley & Spencer**  
Mr I R Spencer (Ashford, Kent)  
01233 630600 • enquiry@clevspen.co.uk  
www.clevspen.co.uk  
**Cleverley & Spencer**  
Mr I R Spencer (Dover, Kent) • 01304 206379  
enquiry@clevspen.co.uk • www.clevspen.co.uk  
**Fotoplex Grigio Ltd**  
Mr C Gray (Fareham, Hampshire)  
01329 311920 • sales@fotoplex.co.uk  
www.fotoplex.co.uk  
**Groupe Delfosse - New Urn**  
Mr D Arnaud (Sault - Brénaz, France)  
0033 474 3726 928 • newurn@delfosse.fr  
www.newurn.co.uk  
**Life Expressions (UK & Europe) Ltd**  
(Castleton, Derbyshire)  
0800 368 9233 • david@legacyexpressions.co.uk  
www.lifeexpressionsltd.co.uk  
**MacIntyre Memorials Ltd**  
Mr A MacIntyre (Glasgow, Strathclyde)  
0141 882 3772 • info@macintyrememorials.co.uk  
www.macintyrememorials.co.uk  
**The MuchLoved Charitable Trust**  
Mr J Davies/Ms J Baker (Amersham, Buckinghamshire)  
01494 722818 • trustees@muchloved.com • www.muchloved.com  
**Scattering Ashes**  
Mr R Martin (Newton Abbot, Devon)  
01392 581012 • info@scattering-ashes.co.uk  
www.scattering-ashes.co.uk  
**Secure Haven Urns & Keepsakes Ltd**  
Mrs C Yarwood (Broomfield, Essex)  
01277 377077 • cyarwood@securehaven.co.uk  
www.securehaven.co.uk  
**Shaw's Funeral Products, Shaw & Sons Ltd**  
Ms Sarah Smith (Crayford, Kent)  
01322 621100 • sales@shaws.co.uk  
www.shawsfuneralproducts.co.uk  
**Signature Aromas Ltd**  
Brian Chappell (Sedgley)  
01902 678822 • brianchappell@signaturearomas.co.uk  
www.signaturearomas.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  
linda@griefjourney.com • www.griefjourney.co.uk  
www.griefjourney.com  
**Funeral Service Journal (FSJ)**  
(Worthing, West Sussex)  
Editorial: Russ Bravo / Advertising: Denise Walker  
01903 604338 • editorial@fsj.co.uk • www.fsj.co.uk  
**Funeral Zone Ltd**  
Mr E Gallois/Mr K Homeyard (Exeter)  
01392 409760 • sales@funeralzone.co.uk  
www.funeralzone.co.uk  
**Beyond**  
Mr J Dunn/Mr I Strang (London) 0208 629 1600 • james@beyond.lite • www.beyond.lite  
**LCK Funeral Support Services Ltd**  
Mr A Mccafferty (Wembley)  
020 8900 9222 • 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  
**The White Dove Company Limited**  
Mr K Proctor (Loughton, Essex)  
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www.thewhitedovecompany.co.uk

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www.gateway-publishing.co.uk  
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Mr Dodd (Belstead, Ipswich)  
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www.funeralprintuk.com  
**Polstead Press**  
Tracy Goymer (Stowmarket, Suffolk)  
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www.polsteadpress.co.uk  
**RNS Publications**  
Mr C Shaw (Blackpool, Lancashire)  
01253 832400 • cs@ms.co.uk • www.ms.co.uk

**REMOVAL & REPATRIATION SERVICES**  
**Alba Repatriation & Cremated Remains Transportation**  
Mr S Murren (Paisley, Renfrewshire)  
07834 489766 • info@albarepat.co.uk  
www.albarepat.co.uk

**Cremated Remains Transport Services**  
Lord John P A Kersley (Bognor Regis, West Sussex)  
01243 583913 • advancesalesuk@aol.com  
www.advancesalesuk.com  
**Euro-City Direct Ltd**  
Mr J W Kindleysides (Dorking, Surrey)  
01306 632952 • ecduk@btconnect.com  
**Guy Elliot Ltd**  
Mr G Elliot (Kingswells, Aberdeen)  
0777 0407610 • conscientiously@outlook.com  
**Kenyon International Emergency Services**  
Mr M Oliver (Bracknell, Berkshire)  
01344 316650 • oliverm@kenyoninternational.com  
www.kenyoninternational.com

**Key Air - The Repatriation People**  
Mr B Birdsall (Hayes, Middlesex) • 0208 756 0500  
• repatriations@keyair.eu • www.keyair.eu  
**LCK Funeral Support Services Ltd**  
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www.lckfuneralsupportservices.co.uk  
**Mears Repatriation**  
Mr G Hart (London) 020 3455 0305 • info@mears.london • www.mearsrepatriation.com  
**National Repatriation**  
Mr T W Hathaway (Cusworth, Doncaster)  
07780 118458 • info@nationalrepatriation.co.uk  
www.nationalrepatriation.co.uk

**Rowland Brothers International**  
Mr S Rowland & Mr A Rowland  
0208 684 2324  
info@rowlandbrothersinternational.com  
www.rowlandbrothersinternational.com  
**Staffords Repatriation Services**  
Mr J Stafford & Mr C Davis (Dublin)  
00353 18550555 • ns@funeralservices.ie  
**TCB Group**  
Mr D Green (Belfast) • 0289 560 8444  
info@tcbfreight.com • www.tcbgroup.eu  
**Walkers Repatriation Service**  
Mr T Walker (Burton on Trent, Staffordshire)  
07792 022048 • tjwalker60@gmail.com

## SOFT GOODS & FUNERAL SUPPLIES

**Allsops CTF Ltd**  
Mr G Allsop (Worthing, West Sussex)  
01903 213991 • info@allsops.net  
**Bradnam Joinery Ltd**  
Mr B Spittle (Haverhill, Suffolk)  
01440 761404 • info@bradnamjoinery.co.uk  
www.bradnamjoinery.co.uk  
**Clarke & Strong Ltd**  
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www.clarkeandstrong.com  
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**The Dodge Company**  
Mr Caldwell (Whitchurch, Hampshire)  
01256 893 868 • ccaldwell@dodgeco.com  
www.dodgeuk.com  
**Thorley Smith Ltd**  
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in the past five years said they  
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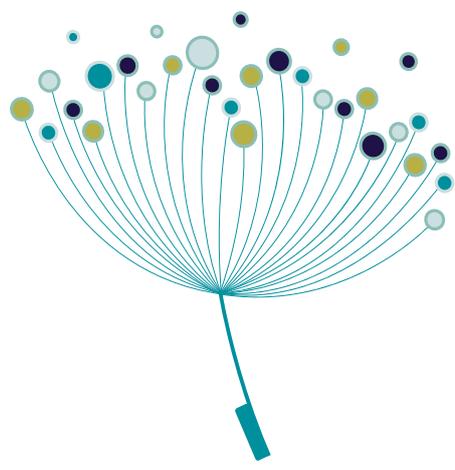
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† External survey by YouGov for NAFD, 2018.

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