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Get creative with your Remembrance display

Our competition to find the best funeral director display commemorating Remembrance is now underway. Why not get creative with your Remember Together campaign kit to make the most of your window or outside space? There's a £250 John Lewis gift card for the best display.*

If you haven't already ordered your kit, visit mygoldencharter.co.uk or speak to your Golden Charter Business Manager.

Entering is easy

Just email a photograph of your display to remembertogether2019@goldencharter.co.uk no later than Friday 8 November. Good luck!

*Terms & Conditions: One winner will receive one gift card for John Lewis to the value of £250. To enter the competition you must email your photograph to remembertogether2019@goldencharter.co.uk by Friday 8 November. The winner will be notified by email or telephone by Friday 15 November. One entry per branch office. Our decision is final.



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DIRECTORY

Contact your local Golden
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listings section

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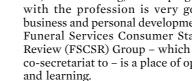












shape standards and we should not be fearful of listening and learning from differences, agreeing a common ground and agreeing to differ. A get-by attitude is no longer adequate, excellence is paramount to serving our client.

3. WE CAN EMBRACE LOCAL ENGAGEMENT AND COMMUNITY **ACTIVISM**

IFDs are in their local community, invested as a member and name known for decades in many instances.

As I travel the UK, it is encouraging to see the entrepreneurial social investment by member firms, whether financially supporting local charities, staff volunteering their time, offices becoming resource centres for people with dementia or the latest partnership SAIF has with Support After Suicide Prevention (SASP).

Funeral directors are recognised as first responders in times of need, but are now part of a strategy bringing GPs, education authorities, social services, the police and charities into partnerships that aim to help respond to mental health challenges in communities to prevent the loss of life through suicide.

SAIF is 30 years of age, that's 30 years of developing a single focus of supporting independent funeral directors. This comes through the benefits of membership such as Professional Indemnity insurance - to a network that provides a voice and advocacy for its members. That manifests itself as everything from regional faceto-face meetings to webinars for staff and owners.

Our singular focus also provides important opportunities for collaboration in the sector.

■ SAIF's preferred partnership with Golden Charter Funeral Plans and the SAIFCharter Association, and with the Independent Funeral Directors' College (IFDC) for training at all levels and aspects for the profession: we have great connections.

- A quality assurance scheme to inspect and increase the standards across the UK.
- A Government liaison team working hard to be your voice into Government and the latest series of investigations.

Stay connected by reading about the latest developments in SAIFInsight, make sure the magazine is circulated around your staff and the SAIF Spotlight monthly emails are seen by your team, whether it be training, new cremation forms or opportunities for the NextGen.

We have upgraded and expanded SAIF's Professional Standards Committee so get in touch if you need support in the early stages of a difficult complaint. We are here to support you as well as adjudicate on behalf of the client when it becomes an official complaint lodged by the customer.

Yes, we are excited by the opportunities for the future. An emerging generation is bringing their skills to the independent sector through SAIF's NextGen. And while funerals are changing, the clientcentred approach you are offering is meeting needs, whether that results in a new, alternative funeral care service or a traditional one.

The adaptability and client service you offer your communities in this vocational service is inspiring to see.

Best wishes,



The future is bright

SAIF CHIEF EXECUTIVE

by laying down and when cornered finally fight with its powerful legs. The way the ostrich reacts may be how many funeral directors respond to the huge changes going through the profession. We may feel like the ostrich, a threatened species.

hen threatened the ostrich

will run away, hide itself

We can try to hide away from the realities of the significant investigations being carried out by the Competition and Markets Authority (CMA), HM Treasury (HMT) and the Scottish Government.

However, there are some good points to take from these investigations.

1. INDEPENDENT FUNERAL DIRECTORS (IFDS) ARE WELL PLACE TO BE AGILE AND ADAPTIVE

We are lean and flexible to move and shape practice to suit a newly regulated environment. In sailing language, IFDs are like laser sailboats that are fast, light and manoeuvrable, compared to the corporates that are more akin to a galleon ship that takes longer to turn and more crew to cope with the changes.

2. IMPROVING STANDARDS OF PROFESSIONAL PRACTICE IS GOOD FOR BUSINESS

Yes, it's demanding, but keeping abreast with the profession is very good for business and personal development. The Funeral Services Consumer Standards Review (FSCSR) Group - which SAIF is co-secretariat to – is a place of openness

Representation allows for a voice to



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SUZANNE GRAHAME

GOLDEN CHARTER CHIEF EXECUTIVE OFFICER

We live in inspiring times

ome things never seem to change: I am delighted to say that another Funeral Planner of the Year Awards ceremony has been a smash success. This was my second experience of the event, and on the night we were reminded of the previous winners since 1994 who have led independent funeral planning right up to this 25th ceremony.

Yet this year's awards and AGM were also a reminder of everything that is changing in the profession.

Before I congratulated national winner Quantock Funeral Service from Somerset on the stage, we had six new awards categories, covering entrepreneurship, staff development, online campaigning, environmentalism, innovation, and the crucial role of family businesses in the profession.

These new awards reflect the modern, changing needs of the families we all serve, and you showed us how you are rising to their challenges. With dozens of entries in the Family Business of the Year Awards alone, and dozens more across the other new categories, the breadth and variety of innovative work being done by independent funeral directors was heartening for us all to see. As I said from the stage, we are now committed to building on the success of these new awards next year.

The SAIFCharter AGM showcased individual examples of Independents rising to meet the needs of a changing consumer. My speech incorporated video interludes contributed by members, which explained facets of what they are now doing differently, often with the help of Golden Charter's partnership approach.

Mark Shaw, of Aberdeen's Mark Shaw Funeral Services, outlined how simple and useful it was to set up informative videos on his company's Facebook page, "to help people understand more about the work we do". The videos cover areas including his premises, the arranging room, choosing coffins with the family, and a brief interview with a celebrant.

Giving families more information in a straightforward way, and doing so on a channel as convenient as Facebook, is a great example of a forward-looking, family-focused approach. And Mark opened up the conversation to the rest of the profession, wondering just how open these videos should ultimately become: "I'm not sure people on Facebook want to see the mortuary as they scroll through - what do you think?"

Jon Trigwell, of Tovey Bros, explained how they used Golden Charter's marketing expertise in their review of how they market plans. The changes impacted everything from finding "really good imagery that portrayed our brand" to increasing enquiries and reviewing how those enquiries were handled.

Ultimately they found success by sending fewer information packs, instead having one-on-one telephone conversations followed up on the same day to plan an appointment, as part of a robust follow-up process.

Tovey Bros now see 90% of enquiries turn into a sale - a threefold increase - and they were looking at a 30% improvement in plan sales volumes this year. Their results are evidence that meeting families' emerging needs and perfecting the ways you market and interact with them can have a major impact even in difficult years.

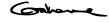
Those were just two of the many success stories we found in planning the AGM and Awards weekend. It is clear to me that many Independents are benefiting from the opportunities this time of change offers.

Times remain challenging, with consumers unsure about the future, but hearteningly, we are seeing the first new shoots of growth emerge in Independents' sales. I have no doubt that these innovative, customer-led developments have a part to play in improving the sector's outlook. I hope you will continue to take full advantage of your local Golden Charter business manager and that our partnership approach helps you to innovate, serve families better than ever - and maybe even take home one of next year's awards.

CETHE AGM AND AWARDS WEEKEND WAS A SHOWCASE FOR CUSTOMER-LED INNOVATION > >

Suzanne Grahame





suzanne.grahame@goldencharter.co.uk

OUR SPORTING MEMBERS + SAIF CEO MEETS PAST AND PRESENT OFFICIALS + VALE CREMATORIUM'S DEDICATION + NEW BRANCH FOR OLD FIRM

STURGEON WELCOMES **FUNERAL BENEFIT**

On Monday 16 September, Scotland's social security department made its first Funeral Support Payment (FSP), newly devolved from the DWP's Funeral Expense Payment for bereaved families.

At First Minister's Questions, Nicola Sturgeon welcomed the development, estimating changes to the relationship rules would see eligibility increase 40% compared to current DWP eligibility.

The Scottish Government has also linked the £700 flat rate element of the new benefit to inflation, with civil servants predicting a £21 increase by 2021, making Scotland the first part of the UK to halt the decline in real terms value.

Social Security Secretary Shirley-Anne Somerville recognised the "wealth of knowledge and experience" in the funeral sector, forecasting that Social Security Scotland would administer "more than £6 million" in payments during its first full year.

While the Scottish Parliament Information Centre estimates the benefit will reach 65% of those eligible by 2024, Rob Gowans of Citizens Advice Scotland warned ministers at a recent Social Security Committee hearing that funeral benefits are among the most underclaimed in Scotland. The Social Security Committee is examining how the Government can develop a strategy to encourage more people to claim, particularly in underrepresented groups.



Making a racket about Colourful Coffins' sponsorship

Company's keen squash player Bob Tomes 'delighted' to help two teams

olourful Coffins is proving it's always on the ball by sponsoring two regional squash teams. The Paramount First team, which plays in the Oxfordshire Squash League, is celebrating after just being promoted to Division One of the summer league; while the LanCon team plays in Division Three of the North West Counties league.

Keen squash player Bob Tomes, from Colourful Coffins, plays for both teams and says after nearly a year away from the sport with injury, he's delighted to be back and helping get the company name

"We're thrilled that Colourful Coffins is sponsoring kit for both the teams, as it's a great way to spread the word about who we are," he said. "We're all great friends and our Paramount team in particular is absolutely delighted that after playing



squash together for over 30 years, we're still good enough to be promoted!"

The Paramount team plays at Kidlington Leisure Centre in Oxfordshire.

The LanCon team is made up of serving and retired police and civilian police staff from Lancashire Constabulary and plays from its headquarters at Hutton, near Preston.

CHARITY GOLF DAY RAISES £38,000





It was yet another great feat of fundraising for Daniel Robinson & Sons when, on 11 September, 34 teams took part in the golf day in Essex.

The event, held at Colne Valley Golf Club, Earls Colne, raised more funds for specialist private physiotherapy to help local children who were born with cerebral palsy. This physiotherapy is not available through the NHS, but it gives the children the opportunity to greatly increase their mobility, helping to equip them to lead much more independent lives in the future.

Over the last few years the beneficiaries have been Lenny, Lyncoln, Aiden and Summer, all of whom are making fantastic progress. This year the company has 'adopted' a further two children, Sid and Nat, who

will also now be able to benefit from the physiotherapy with local specialist company Kids Physio Works.

Gary Neill, Managing Director of Daniel Robinson & Sons, is delighted with the funds raised.

"This money will make a huge difference to the lives of these children and to their families' lives." said Garv. "Whilst our team works hard to co-ordinate and deliver the day, we couldn't do any of this without the generosity of local companies who donate items - and the players who come and give so generously, thank you to everyone who has made this possible."

You can see a short film showing the children's progress over the last year at www.drobinson.co.uk/golfday-2019-video

Porter flies the flag for funeral directors at publication launch

Black Country funeral director H. Porter & Sons has appeared in 2019's The Parliamentary Review, a publication that acts as a useful guide for policymakers.

The Stourbridge-based firm, which has been trading for more than 175 years, is showcased for the way in which it is evolving to meet changing funeral trends as families opt for personalised send-offs for loved ones.

The firm's participation with Dying Matters Dudley is also highlighted, as are H. Porter & Sons' views on media scrutiny of the profession and the Competition and Markets Authority's investigation.

This year's *The* Parliamentary Review was launched at a special gala evening at Mansion House in London on 11 September, attended

by hundreds of business representatives. Guest speakers included former Economic Secretary to the Treasury Ed Balls and broadcaster Julia Hartley-Brewer.

H. Porter & Sons' managing director, Lucy Porter (pictured), was also at the event and said it had been a privilege to feature in the publication.

"It was important to showcase the important work of funeral directors," she said. "Funeral directors are perhaps seen as being outside of more mainstream industrial sectors, such as manufacturing and technology. But in addition to delivering caring

> services, we contribute to the economy, provide employment and create a supply chain for essential funeral products from coffins through to memorials."





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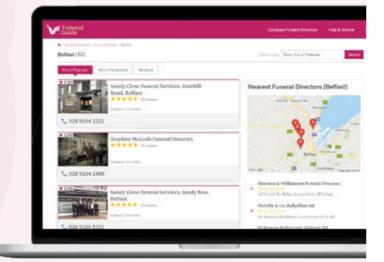
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CEO tours past and present team



Terry was at
Southgate &
Roberts, Ipswich,
to meet Liam
Roberts, the new
Chairman of the
SAIF membership
committee and
National Executive
member.



Terry Tennens, SAIF

Hononary President, Jim Henshelwood,

Secretary of S. SAIF, Gavin Henshelwood, and the first Vice

President of N. SAIF,

Mark Porteous.

CEO, visited James Cockburn Funeral Directors, Glasgow, where he met up with



EMPLOYEES CELEBRATE 'SILVER' SERVICE

J.C. Walwyn & Sons Limited were delighted to acknowledge the service to the company of Jamie Walker and Phil Dawson this month as both employees celebrated the landmark achievement of 25 years with the firm.

Managing Director of the independent family-run coffin and casket manufacturers, Keith Walwyn, was delighted to present both Jamie and Phil with an inscribed silver watch as a thank-vou.

Keith said: "We are very fortunate to add Jamie and

Phil to the list of current employees who have been with us for this amount of time. I think we are very proud to say it is a testament to the company when we have employees working for us for over 25 years.

"It is rare these days where people tend to stay in the same job for this period of time," he added. "But we have two examples of hard working and enthusiastic local Ashbourne lads who have stayed loyal to the company."



SAVE THE DATE

SAIF Executive meeting 26 November 2019*

10am-1pm followed by lunch Venue tbc, contact Angela Camp on 0345 230 6777 *date changed from 27 November

Wales meeting and Christmas dinner 29 November 2019

The Towers Hotel & Spa, Ashleigh Terrace, Jersey Marine, Swansea, SA10 6JL

SAIF AGM banquet weekend

13-15 March 2020 Grand Central Hotel, 99 Gordon Street, Glasgow G1 3SF

Education day 17 June 2020

Leicester Tigers Rugby Club, Aylestone Road, Leicester LE2 7TR



SAIF Scotland hears latest news

SAIF Scotland met in Glasgow on Thursday 12 September to receive reports on new and proposed Government regulation and hear Ciaran O'Toole present on localfuneral.co.uk.

Special SAIF meeting announced



A Special General Meeting of SAIF is to be held on Tuesday 26 November at 2:30pm at Manor of Groves Hotel, High Wych, Sawbridgeworth, Herts, CM21 OJU.

Further information will be posted out to all members.



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Words: Alan José FICCM, Westerleigh Group Ambassador

service of dedication of The Vale Crematorium took place on Tuesday 10 September and was well attended by local funeral directors, clergy, funeral celebrants, senior representatives of professional organisations from the bereavement sector together with the Chairman of Wychavon District Council Councillor Frances Smith, Councillor Mark Goodge, Mayor of Evesham, Councillor Chris Parsons and Mrs Jan Parsons, Town Mayor and Mayoress of Pershore. The crematorium manager, Marian Webb, welcomed the congregation and thanked everyone for attending.

The service of dedication was led by The Right Reverend Robert Paterson, Honorary Assistant Bishop of Worcester, who spoke about the gifts of grace, mercy and peace and the importance of the crematorium chapel being a sacred place where those whose hearts are broken with grief can find healing.

The bishop blessed the chapel and spoke of it as a place where services for those of all faiths and those with no beliefs could be held in accordance to the wishes of each family. The Bishop referred to a poem *Do it Anyway*, which was found on the wall in Mother Teresa's home for children in Calcutta

and resonates with so many people. The poem was read by Pip Challenge.

The Vale Crematorium opened on 11 December last year and has already established a reputation for offering the highest standards of service to bereaved families. Set in the heart of the Worcestershire countryside, the crematorium borders the communities of Pershore and Evesham and has been especially designed to blend in with the local rural character, offering a place of peace and seclusion, so important for a funeral, providing a natural place for families to hold the dignified service of their choice not only from Evesham and Pershore, but towns and villages across the local area.

James Willis, the CEO of the

Westerleigh Group, who own and operate 34 crematoria across the UK, spoke of his pride in the company that offers at the Vale Crematorium first-class facilities; beautiful and tranquil grounds; and a highly personalised service that can cater for all in the community.

He thanked all those involved in the planning and development over the past four years that has brought us to the dedication service and made special mention of the dedicated staff at the crematorium.

After the ceremony the congregation gathered for refreshments in a marquee in the grounds, and many took the opportunity to have a guided tour looking behind the scenes.



GOVERNMENT COULD FACE LEGAL ACTION

The legal team acting on behalf of widowed parent Siobhan McLaughlin has threatened the UK Government with further legal action after its failure to legislate following an August 2018 UK Supreme Court ruling granting unmarried widows with children under 18 equal access to Widowed Parent's Allowance as their married counterparts.

The mother of four from County Antrim lived with her partner for 23 years but never married, so was unable to claim the benefit when he died. While the Supreme Court ruled this was incompatible with human rights law, five years on from the death of her partner, the DWP has still not made payment to Ms McLaughlin.

She said: "The
Supreme Court decided
that the Government was
discriminating against
these children, but
nothing has changed.
They lost their daddy,
but then they also lost
out because I had to go
out more to work."

Plaid Cymru's
Westminster leader,
Liz Saville Roberts
MP, accused the
UK Government of
"systematic failings and
delaying tactics in the
way it supports bereaved
families".

While the UK
Government has
said, it is "actively
considering" the
financial implications
of the ruling, a 2017
report by the House of
Commons work and
pensions committee
estimated that extending
the widowed parent's
allowance to cohabitants
would cost £26 million
a year.



It's a fresh start for 200-year-old firm

One of Berkshire's oldest businesses celebrates opening of new branch

he Walker family welcomed guests to the opening of the new branch of funeral director A B Walker & Son in Woodley. The fifth-generation family business, now run by brothers Julian and Matthew Walker, is one of Berkshire's oldest as it is 200 years old.

The new branch was officially opened by Mr James Puxley, the Lord-Lieutenant for the Royal County of Berkshire, who unveiled the commemorative plaque. Guests also included Mayor of Woodley Councillor Kay Gilder, and Wokingham Borough Mayor Cllr Bill Soane.

Cllr Bill Soane.
Ken Murphy, the
Funeral Administrator at
the branch, has lived in
Woodley for the last 30
years. He said: "After living
here for so long it is good
to be able to give something
back. I like to be able to
assist people at their hour
of need. It is a close-knit



Above: Ken Murphy, Melissa Walker, Matthew Walker, Lord-Lieutenant for the Royal County of Berkshire Mr James Puxley, Julian Walker

community in Woodley."
"We have been

we have been supporting bereaved families in Woodley and Earley for generations," said A B Walker Director Julian Walker. "We are now proud to be at the heart of the community in our new branch and to be able to offer bereaved families a service on their doorstep."

is the ninth location for A B Walker. There are also branches in Reading, Bracknell, Wokingham, Henleyon-Thames, Thatcham, Tilehurst, Caversham and Maidenhead.

"We have grown steadily and believe that is because of the quality and independent service we offer," said Julian.

BEREAVEMENT GROUP HELPS SCOOP AWARD

Crowborough's independent funeral director, Tester & Jones Funeral Services, triumphed at the East Sussex Business Awards 2019 last month, winning the 'Micro Business of the Year' award and being named as a finalist in the 'Professional Service Provider of the Year' category.

The award was accepted by Tester & Jones' joint owners, Stephen Tester and Glenys Jones, who set the firm up 15 years ago and pride themselves on providing an exceptional service, coupled with a caring approach.

The judges said they were particularly impressed by Tester & Jones' ongoing commitment to the



families it supports.
Ten years ago,
the firm launched
a Bereavement
Group which has
since provided vital
friendship and a support
network to many
bereaved people in
Crowborough and the
surrounding area.

In the awards application, one member of the Bereavement Group for more than five years explained how it helps people: "If it wasn't for the group, some members possibly might not go out socially, so it's fantastic that Tester & Jones launched this service. I think we've all become a little stronger, more independent and more confident as a result of the group."

Pressure to roll out child funeral fund

During a debate in the House of Commons last month, funeral poverty campaigner Carolyn Harris MP noted that bereaved parents in Northern Ireland are the only parents in the UK without access to a Children's Funeral Fund.

The Swansea East MP claimed that, without a functioning government in Stormont, Northern Irish families would remain 'disadvantaged' unless the UK Government takes action.

While the Secretary of State for Northern Ireland Simon Hoare said in response that both the DUP and Sinn Fein "have the fate of devolution in their hands" and must "step up to the plate damn soon", the minister rejected calls to legislate directly for a Northern Irish Child Funeral Fund.

Four out of the 11 local authorities in Northern Ireland have taken action locally to plug the national policy gap, waiving burial and cremation fees for children.

In 2016, there were almost 200 infant deaths and stillbirths registered in Northern Ireland.



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NEW FACES, OLD FRIFNIS AND POIGNANT GOODBYES

WORDS: JIM AULD, SAIF NATIONAL PRESIDENT

've had a busy month, attending the opening of the splendid new crematorium at The Vale, near Evesham, as well as going to the Scottish, the National Executive and the Essex regional meetings. Then it was on to London for the SAIFCharter AGM and Golden Charter Funeral Planner of the Year event. Like I said, a busy month!

On the Saturday morning of the awards weekend, we had presentations from the Chair of the Funeral Service Consumer Standards Review Group (FSCSR) Lewis Shand Smith and our own Chief Executive. Terry Tennens. It was on to the business of the AGM in the afternoon, which was hugely informative, and it was reassuring to hear that Golden Charter is in good heart. Thanks were also expressed to Julian Walker, outgoing chairman of SAIFCharter, and I welcome new chairman Adam Ginder and wish him well in his

I think everyone had a wonderful evening at the awards dinner - whether they were a winner or not - with huge congratulations to Funeral Planner of the Year winner, Quantock Funeral Services. Gyles Brandreth hosted the evening so well and everyone agreed that it was a fantastic weekend of connecting with colleagues. I would like to extend my personal thanks to Golden Charter for their generosity in nominating my charity of the year, Breast Cancer Care, who will benefit from the proceeds of the draw.

I headed back to Scotland from London





for one day to bury my elderly aunt in our local cemetery, after a service in the church where she had been a life-long member. It was poignant day for my brother and I as my aunt was the last of my father's siblings. She was in her 99th year and she died in the house she was born in. That surely doesn't happen very often in this transient age.

I was soon on the road again and off to the ICCM conference in Kenilworth. followed by a trip to the opening of Charlton Park Crematorium in Andover, which was most interesting and thought provoking.

The last of the regional meetings took place on 2 October in Tunbridge Wells, which brings to a close my tour of regional meetings for my Presidential year. When a notice of a meeting near you comes in, please do consider attending. The regional meetings throughout the year have all been different and they have all been well attended, but above all they have been enlightening, with a lot of information disseminated from SAIF and SAIFCharter and associate members.

Can I just close with a plug for the SAIF AGM Weekend at the Grand Central Hotel in Glasgow from 13-15 March 2020? A booking form was in September's magazine but you can also book online and find information at www.saif.org.uk or by ringing the SAIF Business Centre on 0345 230 6777. This promises to be a fantastic weekend in the heart of the city that was once known as the "second city of the Empire".

• CONNECTING WITH COLLEAGUES



ore than 300 guests came together in London for the 25th Funeral Planner of the Year Awards on Saturday 21 September, where Quantock Funeral Services took the national prize.

Ahead of presenting the awards, Golden Charter CEO, Suzanne Grahame, told the room: "Evenings like these are all about saying thank you.

"Not just in the successes we are

QQYOU ALL WORK WITH SUCH CARE ATTENTION, LOVE AND FRIENDSHIP -IT'S WONDERFUL

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celebrating this evening, but in everything you do, every day of the year, for your families. I am constantly humbled as I travel around the country to learn how you go about your lives making a difference for families."

Suzanne added: "This year we have introduced a number of new awards, looking at education, at family businesses, encouraging people to reflect on different areas of their business. We were delighted that all of these categories were so well supported, so we'll be looking at how we can do more over the coming years."

Quantock took the last of 27 awards which covered regions across the whole of the UK and Ireland, as well as six new awards based on interests such as environmentalism, online marketing and innovation.

This year's host Gyles Brandreth brought to the event not

just his trademark wit, but a long standing connection to the funeral profession through his grandparents, who belonged to the Kenyon family.

Gyles, below, told guests: "The real reason I am here tonight is because I respect and value, from both sides of my family, what you do year in, year out. You are the people who have chosen to spend your lives making a time that for many families is the most trying, difficult, emotionally wrenching, the best it possibly can be.

"You all work with such care, with attention, with friendship and with love, and I just want you to know it's wonderful. What you do is so worthwhile. You are the best."

The following pages list the winners of this year's 27 awards. Each received an award and certificate,

alongside contributions towards marketing and a staff celebration, and award sponsor the Woodland Trust dedicated trees on behalf of each winner.







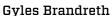








- 1. Central Midlands Wilkinson Bros
- 2. East Anglia R. B. Copping **Funeral Services**
- 3. East England Turner & Son
- 4. East Yorkshire Hammerton's **Funeral Director**
- 5. Edinburgh, South Scotland & Cumbria Robson's Funeral Directors
- 6. Glasgow & West Scotland Alexander Muir **Funeral Directors**
- 7. Ireland Gilmore Funeral Directors
- 8. North East England Your Choice Funerals





9. North London Adam & Greenwood Funeral Home

10. North Scotland Alex Little Funeral Directors

11. South
Cumbria,
Lancashire
& Merseyside
J T Byrne
Funeral
Directors

12. South
East England
Havill Funeral
Services Ltd

13. South Midlands Devall & Son Family Funeral Directors

14. South
Wales
Coles Funeral
Directors

15. South
West London
& Southern
England
R & P Everson
Family
Funeral

16. West England Odette Funeral Director

Directors

17. West
Midlands &
North Wales
Fowles
Funeral
Services

18. West Yorkshire & East Lancashire McTigue Funeral Directors





































19. Best Newcomer

21. Staff
Training &
Development
Tovey Bros
Funeral Directors,

South East Wales

22. Best Online
Campaign
Armstrongs
Funeral Service,

23. Innovative
Business
Strategy
Trevor E W
Hickton Ltd,
West Midlands

South Yorkshire

24. Young
Entrepreneur
of the Year
C S Boswell
Independent
Funeral Services,
Oxford

25. Family
Business
of the Year
Coles Funeral
Directors, South
Glamorgan

26. South
West England
and National
Winner
Quantock
Funeral Services





pictures of the poppy fields in France

It's not too late to join Golden Charter's fundraising campaign

ince Golden Charter joined forces with The Royal British Legion and Poppyscotland four years ago, more than £280,000 has been raised for the charities. To build on the success of these previous fundraising campaigns, this year the plan provider hopes to get even more funeral directors involved. It's a special way for Independents to 'Remember Together' and help commemorate the contributions of all those who defended liberty.

Philip Fuller, of family-owned Southgate of Newmarket in Suffolk, opted into the fundraising campaign when it began, and has enjoyed supporting the charities ever since.

"I'm more than happy to promote Golden Charter plans with a £25 donation," he says. "Each donation helps members of the armed forces, and the charities can be a real lifeline

to some people. We don't tend to shout about it, but we have had a lot of success with the campaign and it goes down well with families. We always wear poppies during the week of Remembrance and it's lovely to be part of a national event."

Philip's involvement doesn't end there. "I'm a drone photographer, so I've taken pictures of Remembrance celebrations in the local area and also the cascade of poppies at the Tower of London. I offer prints of that with the money going to the charities too."

Whatever you do, whether it's creating memorable window displays honouring the services, or a tea party for the community, you're part of the bigger national event. And by joining Golden Charter's campaign you can join other Independents in honouring the wartime service and sacrifice of Britain's friends, allies and Commonwealth nations.



More than 300 funeral directors have opted in to this year's campaign so far and it's not too late to join with Golden Charter to Remember Together.

- It's simple to take part. When you submit an order for campaign point of sale you will be automatically opted in to the campaign, and trigger a £25 donation with every plan you sell.
- To make participation even more flexible, this year you can choose to opt out of campaign donations on either 31 January or 31 July 2020 - the choice is yours.
- Speak to your local business advisor for more information or to order your point of sale materials.

GET INVOLVED

Remembrance window display competition

Get creative with your campaign kit and window display. The competition to find the best funeral director window is now open. Just email a picture of your window before the competition closes on 8 November to remembertogether2019@ goldencharter.co.uk to be in with a chance of winning.

Social media and PR

Your local business manager has a selection of digital materials for use on your website or social media pages, along with press release templates to send to your local press contacts.



Community

There are lots of ways that you can help to support the campaign at a community level. You can also work in partnership with local schools and community groups to increase your impact. Remembrance Sunday is on 10 November, so you may

wish to plan your event to coincide with this important day. Why not run a coffee morning or open day for your families? Many funeral directors have found this to be a very successful way of creating interest and engagement with the local community.

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Read Paul Capper's personal take on Remembrance overleaf



"WHY I REMEMBER"

A PERSONAL VIEW FROM PAUL CAPPER, EASTLEIGH'S INDEPENDENT FUNERAL DIRECTORS

people and vou're a funeral director". Funny to him, but a careless thought when ou don't know someone. I was brought up in a military family with, like a lot of us, family members whose service to this sceptred isle goes back to the First World War and all conflicts since, so I have a reason to remember. Two of my great, great uncles are buried at Delville Wood Commonwealth War Grave Cemetery on the Somme - aged just 20 and 23 respectively when they died. My maternal grandfather survived D-Day to become a decorated Normandy veteran and died on his 88th birthday, my late father was in The Royal Corps of Transport and, sadly, my cousin David was shot and killed by a sniper in the Gulf. So, you see this is why I 'hang out with the Legion'.

wonder you hang out with

the Legion... it's full of old

Unfortunately, when I was making career choices, I was unable to join the armed forces but always made a pledge to myself and my grandfather that I would one day join and support a military charity. I have been a poppy seller for 20 years and a funeral director for over

omeone once said to me 'no : 30, so I appreciate the importance of a Union Flag coffin drape, The Last Post and Exhortation - key ingredients for a ceremonial funeral.

> Our late branch President, Norman Brown MBE, and myself always felt that it was such a travesty that the only name to appear on our Borough War Memorial was that of the sculptor. So we set about to have a new war memorial erected and dedicated to not only those who died in combat, but also the civilians killed under aerial attack. Our dreams were realised in 2018 and we now have a new Town War Memorial. Sadly Norman did not live to see its completion, but we gained permission for his ashes to be interred within its foundations. Also in 2018, I was greatly honoured to march in the Pilgrimage 90 Parade through Ypres and lay a wreath at the Menin Gate on behalf of our branch, along with 2,200 Royal British Legion personnel - 1,100 standard bearers and 1,100 wreath bearers - marching behind the Band of HM Royal Marines.

The town of Eastleigh is fortunate to have a theatre and we hold our own Festival of Remembrance there, which I compere each year. I am very pleased to say that our branch has raised £55,000 this year alone. I have always been proud of

WE CAN DO NOTHING WITHOUT SECURITY AND FREEDOM - OUR VETERANS DESERVE OUR SUPPORT





Our Branch President's funera

the association and partnership between the Royal British Legion and Golden Charter and I am honoured to hold the post of Chairman for Eastleigh, Chandlers Ford and District branch and the Royal British Legion Classic Vehicle branch. As funeral directors there are so many ways we can tastefully use our vehicles and premises to the benefit IT'S NOT TOO of charitable causes to ATE TO OPT INTO the benefit of our clients, THE CAMPAIGN

We live on an island

our connections and the

communities we serve.

that has been unconquered for over a thousand years and this is down to our armed forces and associated organisations. There are a great many charities worthy of our donations, however, we can do nothing without our security and freedom and our veterans of all ages and conflicts deserve

SEE PAGE 23

our support. This is why I choose to sell only Golden Charter Funeral Plans, be an active member of the Royal British Legion and continue 'To Serve Them All My Days'."





ANOTHER INNOVATIVE PRODUCT FROM POLSTEAD PRESS

- NOT JUST ANOTHER PRINTER!

Polstead Press Ltd in the heart of Suffolk has been providing invaluable services to the funeral industry for over 20 years. They pride themselves on quality service and their in-depth knowledge of the industry. With this in mind, earlier this year the company introduced a large print Order of Service to assist the sight impaired at funerals.

"We feel it is important to listen to our funeral directors, and, knowing that some funeral guests have difficulty reading a standard A5 print, we wanted to offer a new product," said Chris Hutchinson, Managing

Director. "Now we can offer 5 or 10 A4 service sheets, with larger font, for a small extra fee. No extra setting up, no additional time needed. Just let us know and we'll include them in the order."

Polstead is also still offering all new funeral directors the opportunity to trial their service sheets free of charge. If you would like to take them up on this offer, please quote "FREETRIAL" and they will happily take you through their easy to use

process.

MEANING IS EVERYTHING

How do you define a meaningful funeral? We might now have the answer, as Mark Binnersley discovers...

an experienced funeral director, you're sure to have a good handle on how best to support the families in your care.

With skills based on years of working with bereaved people, much of what you

do cannot be taught and often boils down

to emotional intelligence and instinct.

But what would you say if someone asked you to name five core elements required to get a funeral right?

It's a question that has been answered in great detail in an impressive piece of research led by Dr Sarah Jones, of SAIF member Full Circle Funerals, and Dr Julie Rugg, of the University of York's Cemetery Research Group.

With support from SAIF's Chief Executive Terry Tennens, the Good Funeral Guide and the Institute of Cemetery and Crematorium Management, Dr Jones and Dr Rugg, along with a research team, spoke to 50 people who had experience of arranging a funeral for someone.

The findings have culminated in 'Funeral experts by experience: people talking about what mattered to them', one of the largest qualitative surveys ever undertaken looking at the funeral experience.

Dr Jones, a former surgeon with the NHS, launched Full Circle Funerals in 2016 and during her time in the profession has sought to establish an evidence-based approach to her work.

She wanted to know whether it was "possible to arrive at an understanding of whether a good or poor funeral experience has consequences for the long-term wellbeing of the bereaved?"

Starting by looking at previous studies, Dr Jones found that many were based on anecdotal evidence and tackled the subject from funeral professionals' perspectives rather than those of bereaved people.

"We realised that very few studies actually asked bereaved people what they felt was important when arranging or attending a funeral," she said, adding: "At a time when many people are scrutinising the funeral industry, these 'experts by experience' can, and should, provide a valuable insight about how funeral care services should be delivered."

Interestingly, Dr Jones found that people had very different needs regarding personalisation, tone and support requirements, suggesting that the movement to "personalisation" and "celebrations of life"

are not always helpful. Those surveyed articulated very differing views about whether these things were appropriate or not.

Participants in the research also spoke about the funeral starting from wishes being expressed before someone has died, until after the headstone has been laid or ashes scattered.



This frames the funeral as something much broader than simply the service, demonstrating that people found meaning at different times, and some not actually during the service itself.

According to Dr Jones and Dr Rugg, Funeral Experts by Experience is a starting point and considers a preliminary question of "what is it about funerals that people find meaningful? Are there factors it is possible to isolate?"

Five factors have emerged:

- 1. That the funeral followed the wishes of the person who died. Being able to follow last wishes was hugely comforting to family members arranging the funeral.
- 2. Decision-making had to be inclusive.

QWE REALISED VERY FEW STUDIES ASKED BEREAVED PEOPLE WHAT THEY FELT WAS IMPORTANT! The majority of families in this study strove to ensure that all close family members were involved in the decisions being made about the funeral.

- 3. Responsive funeral directors were well-regarded. A good funeral director was immediately intuitive as to the manner of approach they should take.
- 4. Being with the body: the importance of getting it right. Respondents had very different views about how much time they wanted to spend with the body of the person who died.
- 5. Having a funeral service that met expectations. People in the study were often sufficiently experienced to know what kind of funeral service was appropriate, given the circumstances of the death.

Importantly, the researchers found that getting a funeral wrong usually meant that at least one of the five factors was missing.

Of the study, Dr Rugg said: "Last wishes don't mean leaving a complete planned event: even just one single preference as to song, tone, reading, or ritual action is enough, or clearly saying what isn't wanted. Friends and family were deeply comforted by meeting a last wish and could be distressed when this was not possible."

The report also shows that family dynamics have a key part to play in how satisfied people are with the funeral arrangements. Where individuals felt excluded from arrangements, they were highly dissatisfied, and the bitterness could be felt for years.

Furthermore, participants expressed very different needs regarding spending time with the body of the person who has died and had very diverse ideas about how they wanted to be supported by funeral directors.

And crucially, the findings challenge the conventional wisdom about how funerals are usually framed, as a funeral service on one day and at one point in time.

"Funerals are rarely just 'about' the funeral service," Dr Rugg said. "Ritual funerary activity starts from the point of death and extends right through to final actions around committal which may take place – if there has been a cremation – months or even years after the service."

In addition to the five factors, Funeral Experts by Experience makes a set of recommendations for professionals:

- People may well be seeking meaning from a funeral at any point along an extended timeframe which means that, all the way along that line, professionals should acknowledge and support each other's contribution to meaning-making.
- Family dynamics will play a substantial role in defining the success of the funeral, and funeral directors' mediating between family members to facilitate inclusion is an important function.
- Funeral director training should acknowledge that families using their services may themselves be expert in creating meaning at funerals: arranging funerals should be framed more as a dialogue and less in terms of 'expert' direction of 'inexpert' customers. A good funeral service is a 'co-production'.
- Families should be made fully aware of the processes involved in embalming. Indeed, there should be active and informed consent. Understanding the process after the fact can be deeply distressing and regarded as an unmitigated harm that is often regretted.
- Funeral directors may well have a role to play in advising individuals and families about post-funeral options, particularly in terms of the legality of disposing of cremated remains in public places.

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The survey report was launched in September at the Annual Institute of Cemetery and Crematorium Management Conference and can be read in full at fullcirclefunerals.co.uk/ about-us/research



Bereavement is such an overwhelming experience, so being able to talk to those experiencing loss can help in so many ways, as Cruse Bereavement Care explains

Talking to bereaved people

Whilst providing bereavement support is not the key function of funeral businesses, funeral directors are among the first people a bereaved person will call after the death of a loved one.

Depending on the circumstances of the death, the person faced with organising the funeral is likely to be in a state of shock and in the midst of grief, and planning a funeral can seem like an overwhelming process. Having an understanding of what grief is and an awareness of what can help when talking and listening to bereaved people can make all the difference.

About bereavement

After a death bereaved people often feel shocked, numb, guilty, angry, afraid and full of pain. These feelings may change to feelings of longing, sadness, loneliness – even hopelessness and fear about the future. Despite the widespread awareness of the 'five stages of grief', we now know there are no set stages or phases which everyone passes through during grief. Everyone's experience is different.

For example Stroebe and Schut's Dual Process Model of Grief describes grief as a process of moving between two different 'orientations'. In 'loss orientation' the grieving person is focused on their emotions, loss and the person who has died. At other times, in the 'restoration'



orientation', the griever is focused on the changes and practical challenges they need to face to continue with life.

Stroebe and Schut call this a dual process because both the dimensions must be worked through, but the bereaved person cannot attend to both simultaneously. There may be times when people will find it easier or harder to cope (and make decisions when dealing with the practical side of arranging a funeral)

depending on what orientation they are in at the time.

When someone needs extra help

There is no set timetable for starting to feel better after someone dies. Over time, people's feelings should become less intense, but it's not possible to predict when it will happen, or force it to come sooner.

It is normal to feel intense and



FOUR APPROACHES WHEN TALKING TO FAMILIES

1 Listen

When people have lost someone who was important to them they often want to talk about the person who has died. One of the most helpful things you can do is simply listen, as much as is possible within the constraints of your role.

2 Reassure

It's common for people to say they feel like they are going mad. It can help to reassure someone the feelings are not unnatural or wrong. They are all normal reactions to what may be the most difficult experience of their lives.

3 Repeat

Bereavement is a busy and confusing time, and people are expected to take on a lot of information at a time when they are feeling particularly confused and befuddled. It's a good idea to repeat key

they have understood. Allow plenty of time for them to process what you are saying, and to ask questions if they have any.

information and check

4 Be clear

At all times, try to be audible, clear and articulate. We tell our bereavement supporters to use a 'helpful voice': low in pitch, slow in pace, warm in tone and calm.

THERE ARE NO SET PHASES OF GRIEF EVERYONE'S EXPERIENCES ARE DIFFERENT

overwhelming emotions in the weeks and months after someone dies. Most people find they can cope with the help of family and friends. But many people can also find it helpful to talk to someone, and some people need more help to cope with life after a loss. If you feel a bereaved client would benefit from having information about support which is beyond your remit, that's the time to pass on appropriate details about Cruse Bereavement Care or other charities and sources of help.

What Cruse can do to help

Cruse offers help, support and information to children, young people and adults after someone dies.

You can find out what Cruse offers in your local area on our website at **www.cruse.org.uk/get-help/local-services**. If there isn't currently a service in your area then we have a national freephone helpline, and the number is 0808 808 1677.

Our website is also a valuable resource in general with a great many articles about aspects of grief and bereavement. Go to www.cruse.org.uk.

Cruse also offers training designed to support businesses. We offer public one-day courses, and if you have more people to train we can arrange in-house training be tailored to your specific needs.

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You can find out more about training and courses available on the Cruse Bereavement Care website:

www.cruse.org.uk/training.

To get in touch call 0208 939 9542

To get in touch call 0208 939 954 or email training@cruse.org.uk

TIPS FOR TALKING TO CHILDREN ABOUT FUNERALS

At Cruse we are often asked "Should I take my child/young person to the funeral?" Going to a funeral or memorial service can help children understand the finality of death and join family and friends in saying goodbye. Some pointers can help manage the process.

- Don't avoid not talking about funeral/cremation preparations around children or young people as they may feel excluded or overlooked, and may wish to help.
- Explain what the funeral or cremation is for and what will happen.
- If possible, give them the choice of whether they wish to see the body or attend the funeral or cremation.
- Reassure them that it is OK if they would prefer not to attend
- they would prefer not to attend.

 Explain that there are no set feelings they should experience at a funeral.
- Include them in planning the funeral and find ways in which they can take part in the service if they want to.
- Explain to them that they can change their mind, even at the last minute (and have back-up childcare and someone ready to take them outside if they need to
- If a child or young person decides not to go to the funeral try to find other ways to involve them or ways they can say goodbye.

ABOUT CRUSE

In 2019 Cruse Bereavement Care is celebrating 60 years of supporting bereaved people. Cruse was established by Margaret Torrie in 1959 to provide support for widows through a network of Cruse Clubs. At the time widows faced considerable financial and practical challenges and there was very little information available to help them understand and cope with their grief.

Over the years the charity expanded to help widowers, children and eventually all bereaved people. We have nearly 5,000 trained volunteers, able to help people in a variety of ways, including providing support after national disasters and tragedies.



OF TEARS AND SMII FS

Anne Beckett-Allen reports on Rosedale Training's first bereavement conference

ast month saw the first conference held by Rosedale Training and the University of East Anglia School of Anatomy. *Understanding the impact* of bereavement in our community attracted delegates from various professions and backgrounds to engaging Q&A sessions, with delegates hailing the day as 'educational and enlightening', 'intense - lots of tears and smiles, too' and 'extremely beneficial'.

Copies of Help is at Hand and Finding the Words were distributed to all.

Sue O'Connor, Senior

Speaker #1

for all.

Lecturer in Anatomy and **Facility Manager at the** University of East Anglia **School of Anatomy Topic** The history of bequeathal and whole body donation. There were opportunities throughout the day for all delegates to have a guided tour of the Anatomy Department, and Sue's particularly useful talk was interesting and informative

Feedback "Oh, an amazing topic which I never thought I'd be able to sit through. Sue kept repeating how she ensures the dignity of the body at all times which is very reassuring. My mother wishes to donate her body to research so I now have the

relevant information that she needs to make this happen. I expect most people think that they can just write it in their will and it will happen, but this is not the case."

Speaker #2

Anne Becket-Allen,

Rosedale Training Topic Mental health first aid. Anne spoke of our vulnerability being shown by the size of our stress container and how we have to turn the tap on to release the overflow reinforcing the image that we can't pour from an empty pot. Mental health is the biggest cause of sickness and absenteeism from work, costing employers £34 billion a year and 75% of those with mental ill health receive no help. Staff in the funeral profession open themselves up to many risk factors for poor mental health, including long hours, night work, exposure to traumatic

experiences and constantly

others. Anne gave positive

giving of ourselves to support



examples of how to develop health coping mechanisms and information on the benefits of about mental

health first aid training.

Speaker #3

Christian Fairbrother, **Funeral Director at Rosedale Funeral Home Topic** Christian shared his lived experience of suicide. A natural progression from mental health training is suicide prevention, and we know that people who are bereaved through suicide are more vulnerable to go on to die by suicide themselves. Rosedale helped develop a training course for supporting those bereaved through suicide and are now working with Norfolk County Council, with the aim being for Norfolk to provide 'Gold Standard Suicide

Bereavement Training'. Christian shared his thoughts and experiences of the time when his mother took her own life.

Feedback "Wow! Christian moved us all to tears not only for being strong enough to share his very personal experience with us but of the love and close bond he had with his wonderful mother."

Speaker #4

Simon Barker, The Norwich and Waveney Mind Service, and Sarah Bates, the **Executive Lead for Support** and Suicide Partnership **Topic** The language we should and shouldn't use when talking about suicide. Simon and Sarah highlighted the different feelings the bereaved may have as a result of losing someone to suicide - it's effectively "grief with

UP TO MANY MENTAL HEALTH RISK FACTORS > 9

QFUNERAL PROFESSION STAFF OPEN THEMSELVES

Anne Beckett-Allen



the volume turned up". Feedback "It's great that there is so much support for those living with the experience of a loved one taking their own life."

Speaker #5 **Duncan Green, Child Bereavement Support** Worker at Nelson's Journey.

Topic Child bereavement. Duncan read Terry Kettering's poem Elephant in the Room which sums up bereavement and how folk find it difficult to talk about someone who has died. He emphasised that nothing that anyone says can make anything worse happen. He explained children's understanding of bereavement at the different stages of their lives and outlined some shocking statistics:

- 1 in 29 schoolchildren are bereaved.
- 78% of 11-16 years olds are bereaved.
- **43**% of 15-16 out of school are bereaved.
- Many GCSE failures are attributed to bereavement. Deaths and loss have been

identified as a risk of developing mental health problems especially if, after two years, a child feels less able to cope with change which may result in lower

self-esteem than their peers. Feedback "It's so important to be truthful to children but especially regarding the death of a loved one, as difficult as it may be. This could be the trust that they need at a very vulnerable time and important for them trusting others in the future."

Speaker #6

Lesley Bradfield and **Lindsey Nettleton from** Time Norfolk.

Topic Pregnancy and baby loss. The charity helps women making decisions through unplanned pregnancies, terminations, infertility issues, miscarriage, still births and perinatal anxiety. Clients can either be seen oneto-one or in small groups. They are either referred by the hospital, their midwife or a wellbeing group or make a self-referral. 1 in 4 pregnancies end in miscarriage and 1 in 225 are stillborn. The charity chose the term 'time' to emphasise time to listen, time to grieve and time to heal.

To find upcoming training and events, visit www. rosedaletraining.co.uk

IFD COLLEGE SCHEDULE **FOR AUTUMN/WINTER 2019**



We have now booked in the following IFD College courses for the autumn and winter. Courses are booked where there is sufficient interest, so if you are interested in courses in another area please contact the college administrator at corinne@saif.org.uk or on 01279 726777.

17 October 2019 10.00-16.00 Foundation: Funeral Practitioner

22 October 2019 09.30-16.00 Health & Safety for Funeral Staff.

22 October 2019, 13.00-16.00 Foundation: Funeral Practitions Christchurch, Dorset

22 October 2019 10.00-16.00

6 November 2019 9.30-12.30 Health & Safety for Funeral Staff Sawbridgeworth, Herts

Foundation: Funeral Practitioner Sawhridgeworth Herts

6 November 2019 9.30-12.30 Health & Safety for Funeral Staff

6 November 2019 13.00-16.00 Foundation: Funeral Practitione Liverpool

7 November 2019 10.00-16.00 Arranging Infant & Child Funerals **13 November 2019** 09.30-12.30w Health & Safety for Funeral Staff, Anstev. Leiceste

13 November 2019 13.00-16.00 Foundation: Funeral Practitioner Anstey, Leiceste

14 November 2019 10.00-16.00

19 November 2019 09.30-12.30 Health & Safety for Funeral Staff.

19 November 2019, 13.00-16.00 Foundation: Funeral Practitioner,

3 December 2019 10.00-16.00 Arranging Infant & Child Funerals,

10 December 2019 09.30-12.30 Health & Safety for Funeral Staff,

10 December 2019, 13,00-16,00 Llanelli

*Student must have completed the Foundation: Funeral Practitioner

Funeral Consulting

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

Guy Turner

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

www.funeralconsulting.co.uk

New SAIFCharter Chairman, Adam K Ginder, embraces the evolution of the funerals sector and acknowledges the challenges that lie ahead

gives me great pleasure to write my first article for SAIFInsight as your new SAIFCharter Chairman. I would like to begin by expressing my thanks to Julian Walker, who departed the office of Chairman at the AGM last month for his service and dedication to the membership. I would also thank all of the members who cast votes for the elections to the Executive. I am pleased to confirm that John Byrne, of J T Byrne Funeral Directors, Fleetwood, has been re-elected to the Executive and will continue to serve as the Association's Secretary. I would also like to welcome James Morris, of William Purves Funeral Directors (Edinburgh and beyond), to the Executive. James has worked with SAIFCharter for many years on working groups and I look forward to his greater involvement.

It was great to see so many members at the AGM in London, some attending for the first time. I hope you enjoyed the meeting and that we will see you again next year. For those who were unable to attend, but made the Awards Dinner in the evening, I'm sure you will agree we were all treated to a spectacular evening, hosted by the fabulous Gyles Brandreth and his wit, humour and memorable anecdotes. Congratulations should go to all the nominees

and award recipients that were recognised on the evening.

Of many messages and thoughts I took away from the weekend, one was the irony pointed out to us by Malcolm Flanders. He used the David Bowie song *Changes* as his introduction. Funeral directors across the country will have heard about or even used David Bowie as a reason for change in our profession. The 'David Bowie Effect' as it has been titled potentially explains the increase of direct to crematorium choices and no service funerals we are all seeing.

As Suzanne acknowledges in this month's column (see page 7), our market is changing as it has unfailingly done for hundreds of years, however now with better communication and public awareness it is immediately visible to all.

Those firms with more than 100 years of history will have records that show that every funeral had a horse-drawn carriage, and nearly everyone went to church and was buried. Towns would stop as a procession went past and the whole village came out in support.

Today we see the other changes taking place, some naturally and some attributed to the funerals of a princess, a reality TV star, a musician or even a fictitious TV soap character. What we must all be aware of, is that it is changing and we must change in order to go with it, or face the threat of being left behind.

At the AGM weekend, the educational sessions in the morning were also focused on change. We learnt about both Review and Regulation from Lewis Shand Smith and Terry Tennens respectively, and how our profession, both at-need and pre-need, is changing. Our thanks to both Lewis and Terry for the information they shared with us. If you are unsure about the impending regulation coming to market or the review of our industry that is taking place, I would encourage you to seek information on both.

Specifically for the pre-paid market, HM Treasury is looking to implement regulation through the Financial Conduct Authority, which will affect each and every business that provides and sells pre-paid funeral plans. I urge you, if you are not working with Golden Charter, to ensure your funeral plan provider is preparing for the future now and understands the support that we Independents will need to make the appropriate decisions for our own businesses. The market is also challenged with increasing numbers of guaranteed over 50 insurance plans (GOFs), and Golden Charter will continue to work on our behalf to try to bring those funerals to independent funeral directors. They are currently on course to deliver more than 30,000 future funerals to the independent sector this year through the British Seniors arrangement.

In order to meet these market changes and the future demands of the profession, Golden Charter needs to work with all businesses to ensure that we are also doing our part. The partnership model allows Golden Charter to work more closely with us to determine the level of service that we wish. Their support is a finite resource, so if a funeral director chooses to pass on the offer, this effort can be used to boost those who are happy to receive the assistance. For us all to succeed, Golden Charter will need to be able to determine which funeral directors it works with. If a funeral director doesn't comply with the Funeral Director Guidelines and contractual arrangement with them, then that funeral director may have to part company with Golden Charter in a future regulated market. May I encourage you to re-read your guidelines and chat with your business manager, but be assured the support is there for those who want it.

What challenges lie ahead? Funeral plan sales have decreased in recent years while sales of over 50 life insurance plans have grown. This doesn't mean that funeral plans are any less critical to your business as the number sold each year may have stalled but the percentage of funerals funded by them marches ever upward year by year. So, what is Golden Charter doing about it?

As I've previously mentioned, Golden Charter is bringing Funeral Benefit Options to the independent market, it is changing its model and functions to flex to meet the current pre-need demands and become regulation ready, and it is developing localfuneral.co.uk to divert families to the independent funeral director. localfuneral.

co.uk provides an alternative to the influx of price comparison sites entering our profession. The site now has more than 1,500 members' branches listed, each of which has chosen to be there. The website

QCOLDENCHARTER IS
CHANGING TO BE
FUTURE READY,
AND TO ENSURE
YOU ARE READY
AS WELL

is now disrupting the disruptors, all while still being free of charge to members.

localfuneral.co.uk is not there to intercept families that were already coming to you; it is there to bring through your door families that had gone looking online and so weren't coming to you. The world is changing and when the most common answer to how do I find a funeral director is "Google it", it is a massive benefit for us that localfuneral.co.uk is representing independent funeral directors and working for the independent funeral director.

Golden Charter is changing to be future

ready. It is reacting to the market and delivering what is needed. It is working with funeral directors to ensure that they are ready as well. It is bringing funeral directors up to standard and drawing more into our trade association. It is taking on the disruptors to our profession. It is getting all the processes in the right order ensuring that success will follow. Golden Charter is the best option for the independent funeral director.

So, what can you do? Golden Charter is pretty good at knowing what the future holds and how to meet new demands, however you may feel there is something missing or there's a pre-need option they could deliver that would improve your business.

If so, please share it with them via futureideas@goldencharter.co.uk. Alternatively, if you would like to be part of the development and change and wish to join one of our working groups, please contact secretary@saifcharter.co.uk.

I very much look forward to working with the Executive, our working groups, our SAIF and SAIF Scotland representatives and the team at Golden Charter to ensure that our company continues to develop and grow for the benefit of our members and, most specially, to help us all better serve our customers.

Adam K Ginder

SAIFCharter Chairman chairman@saifcharter.co.uk

Your SAIFCharter Executive

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

∨ Adam K Ginder

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

✓ Helen Wathall (Golden Charter Board representative)

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

✓ Jeremy West

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

∨ Matthew Gallagher

Bowley & Gallagher Brighton, South East England matthew@pandsgallagher. co.uk

James Morris

William Purves Funeral Directors, Scotland enquiries@williampurves.co.uk

∨ Paul Stevenson

Paul Stevenson Funeral Directors Ltd, Ayrshire, Central Scotland paul@funeral-scotland.co.uk

→ John Tempest

Robson & Ellis Funeral Service, Leeds Yorkshire & East Lancashire john.tempest@leedsfunerals.co.uk

∨ Anthony O'Hara

Nicholas O'Hara Funeral Directors Limited Dorset, West England anthony@oharafunerals.co.uk

y John Byrne (Secretary)

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

✓ James Tovey (Golden Charter Board representative)

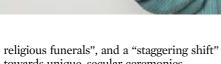
Tovey Bros Funeral Directors, Newport, South Wales james@toveybros.co.uk

∨ Declan Maguire

Anderson Maguire Ltd, Glasgow, Central Scotland dec@andersonmaguire.co.uk



II GOFS



memorised every word (LOL!). A funeral director friend said, "Okay Bill, so what should I do?" As I am on the fringe of the profession, I am happy to respond.

few months ago I wrote two

articles on 'The New Reality

about Funerals'. I am sure that

all of you read, digested and

In the 'good old days', businesses could depend on loyalty just because people had always dealt with that company. Those days are gone, my friends. It's no longer 'what you did for me'. One word has changed the strategy completely: "What have you done for me lately?"

Loyalty has to be earned by developing strong connections, providing information directly suited to families' needs and interests. Business relationships - like personal relationships - are built on trust, communication and mutual respect, requiring ongoing nurture and management.

Although we live in a technological world, I cannot escape the conviction that people are looking for relationships they can trust, and meaningful information and interaction. While almost every kid (and adult!) has their face buried in a phone, at root they are looking for relationship. Social media has become the place to find that interaction. Like it or not, it is a modern reality.

In today's world, people want their life events to be meaningful, memorable and moving experiences. Just look at how restaurants, churches, golf clubs and other companies provide those experiences. How can the funeral profession respond to that need?

In August The Telegraph reported that "since 2011 there has been a 80% decline in towards unique, secular ceremonies.

I have found that while people may not want traditional 'religious' funerals, many want something 'spiritual' that reflects long held - if not often practiced - beliefs in something beyond this life. Whether religious, spiritual, secular or humanist, people want meaningful experiences around the death of a loved one.

How can funeral directors help change these trends?

Focus on what really matters to families. While technology and social media are essential, they can't add value to your families as effectively as the personal touch. Be visible in your community. Your physical presence is the most tangible evidence of your values.

With technology, consumers have become more informed, educated and empowered. Customers seek businesses that speak their language and communicate to meet their needs.

What decisions face people arranging a funeral? How can we ease them? What problems do families face afterwards? Government forms, estate settlement, probate - the list is formidable. What could you offer to make that daunting process more manageable?

Clergy are undoubtedly concerned about this shift from religious ceremonies. How can we help them remain relevant in conducting and promoting funerals? A church seminar on the importance

of meaningful funerals, estates, end of life planning and other relevant topics? Who can help address these significant issues if not you?

The oldest baby boomer is now 73. Increasingly, funerals are arranged by a younger, more mobile generation, who may prefer non-traditional services. But they will be looking for valueadded services that increase their comfort and validate their decision to use your particular business.

Provide personalised, customerfocused service. When engaging with your customers, your primary concern should never be your product or service. Your interest should always revolve around the customer and your relationship with them. What do they need and how would they respond to this advert, event, or aftercare initiative? Will they be impressed?

At a recent wedding, the minister gave the couple great advice. "When you are courting," she said, "you can't do enough for your sweetheart to impress her. Flowers, gifts, thoughtful actions, texts - all the lovely things you've done for each other. The secret of marriage is not to do anything different."

Barbra Streisand confirms it: "You don't bring me flowers any more!"

You heard the story of the man whose wife asked him if he loved her. He replied: "It goes without saying." But she responded: "That's the problem, dear. With you, 'it goes... without saying'."

I'm just saying!

vww.GriefJournev.com

Business Matters

BREXIT + BEST PRACTICE + CAPITAL ALLOWANCES + MANUAL HANDLING

New online service for members

Following feedback from members and some of the that we receive, SAIF has started to create a library in the secure members' You will find the new Best Practice Notes in 'Member Resources' on saif.org.uk/ funeral-profession-2/. The first note gives guidance to funeral directors when they are required to transfer the deceased for medical certification.

If there are any issues or topics you would like to see featured in Best Practice Notes which can assist you and other members, please contact the SAIF Business Centre by email on **info**@ saif.org.uk with your suggestion.

Access to Work update

The Access to Work scheme is Government driven and can provide employers grants of up to £59,200 to help address workplace barriers faced by those employees with physical and/or mental health conditions.

As this is employee-led, it is down to the employee to apply for the grant and following the assessment. If successful, the employer or employee must purchase the recommended items. Subject to the grant agreed, reimbursement can then be requested.

Further information can be found at www.gov.uk/accessto-work



The SAIF Business Centre has produced a checklist for members to assist them in planning and thinking about the situation due to a 'no deal'. This can be found in the members' area of the SAIF website.

HMRC has also produced guidance on

what to expect and what action you and your business might need to take in case

Visit www.gov.uk/government/ collections/how-to-prepare-if-the-ukleaves-the-eu-with-no-deal

CLAIMING CAPITAL ALLOWANCES FOR STRUCTURES AND BUILDINGS

If you have spent money on or after 29 October 2018 on buying or improving your business premises you may be entitled to claim 2% per year tax relief on the costs that you incur.

The allowance must be claimed on the tax return for the business and an allowance statement must be created and maintained which contains key information

about the property and qualifying expenditure. Further information can be found at **www.gov.** uk/guidance/claimingcapital-allowances-forstructures-and-buildings

HANDLING THE DECEASED

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

anual handling is such an inherent part of working in a funeral home and can cause injury so easily.

Your funeral home could be liable for a claim for industrial injury, with its associated costs and/or enforcement action from the HSE, if someone hurts their back whilst doing such activity for you.

Manual handling of large, heavy or cumbersome loads such as coffins poses a significant risk of injury, but what about the ever-increasing weight from the deceased that we need to handle? There are trolleys and other equipment for loads but what do we do when it's the middle of the night and the person has passed away in an awkward position or who is classed as obese?

It is now well documented that we have an obesity crisis here in the UK. Someone is obese when their Body Mass Index is 30 to 39.9 and you are severely obese if it is 40+. Does that help? Probably not. You will know when you turn up

to retrieve a body whether that person is going to be a problem to move.

How large is the problem?

Back pain is an extremely common complaint. An estimated 80% of people in the UK are affected at some time in their lives. It is also one of the main reasons for sickness absence.

On any one day about 1% of the working age population are on sickness absence due to a back problem.

- Nearly 5 million working days are lost through bad backs. On average each person affected took about 20 days off in that period.
- Most back pain is caused by strains and minor injury rather than serious injury and is often called "simple back pain". Although the pain often comes suddenly and may be triggered by a particular movement, the causes may have been building for some time.

What are the possible hazards associated with undertaking people handling activities?

The key hazard is that the move may go wrong. The handler may slip or trip or they might adopt a poor posture, for instance an awkward twist or overreach. Any of these events could result in a severe muscular-skeletal injury to the person or handler or

both. Recovery from such an injury could take several months or

even years to fully recover from. In some extreme cases, a full recovery never occurs.

What can you do?

As an employer you have a legal duty to reduce or eliminate risk wherever possible but at the end of the day the deceased person still needs to be taken away, so you will have to get in there and do something.

Stop and think about the situation first. Make a plan of what you are going to do. Consider the following;

- Where are you taking the load? Plan the whole route first. Does it involve stairs, tight corners or uphill sections.
- Is it a long route? Might you need to rest mid-way?
- Are there obstacles that need removing?How much help do you need? Can you
- call for more assistance?Is there room for everyone to get into a good posture?
- Can you see what you are doing?
- Is moving the load within your capabilities or do you need to ask for the assistance of the emergency services?
- Do you require special equipment? Special equipment can include some of the items used in hospitals and care homes such as hoists, slings, slide sheets and lifting cushions.

Just a word of warning. If you do contact the Fire Service to give you some assistance, they *will* look at charging for the help as this type of work is not an emergency. Sometimes they may waive a charge, however this is unlikely if a company calls them.

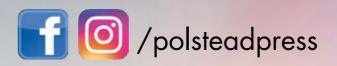
Investigate equipment

Some pieces of equipment used to move patients in hospitals and care homes could be helpful. Patient lifting cushions, slide sheets and hoists are all worth considering. They may not suit every situation, but it may be worth getting some further advice from suppliers who will be more than happy to help.



Help is at hand: getting the best from your SAIF approved health and safety advisors. 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 & Safety needs. We can visit you to see how you are doing when it comes to compliance. This is free of charge apart from travel costs. So what have you got to lose?



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FULL MEMBERSHIP PENDING

Robert Bunt / Janice Bunt / Oliver Bunt **Robert Bunt & Sons**

Tremont, Fore Street, St. Dennis, St Austell, Cornwall PL26 8AB Previously advertised on

website. Close date 20th September 2019

Carl Hadaway / Joanne Denton **Hadaway & Denton**

Independent Funeral Directors 41-43 Upper Denmark Road, Ashford, Kent

TN237TZ Previously advertised on website. Člose date 26th September 2019

Mr RoyWamock / Mrs Margaret Warnock R Warnock

Funeral Director 19 Forest Park, Markethill, Co Armagh, Northern Treland BT60 10S Previously advertised on website. Close date 30th September 2019

Mr Jason Pillar R. C. Pillar & Sons Ltd Anzac Street Dartmouth

Devon TQ6 9DL Previously advertised on website. Close date 30th September 2019

Mr Richard Sanderson Sanderson & Co Leyburn Business Park, Harmby Road, Leyburn

DL8 50A Previously advertised on the website. Close date 30th September 2019

Ms Joanne Nicholls Three Shires Independent **Funeral Services**

7 Moody Street, Congleton Cheshire CW12 4AN

Griffin & Booth (branch of above)

Glenhouse, 60 The Hill. Sandbach, Cheshire CW11 1HT Previously advertised on website. Close date 1st October 2019

Rehecca Marson / Rita Marson

W. J. Hoyland & Co **Funeral Directors** 166 Mansfield Road,

Sheffield S12 2AQ Previously advertised on website. Close date 3rd October 2019

James Henry James Henry **Funeral Services** 100 Broughshane Street, Ballymena, Antrim

BT43 6FF Previously advertised on website. Ćlose date 5th October 2019

Ronald G Bennett / Elizabeth Bennett Ronald G Bennett **Funeral Directors**

38 Middle Street, Blackhall Colliery Hartlepool TS27 4EA Previously advertised on website Close date 7th October 2019

John Kevin Lamb / Sheila Lamb / John Geoffrey Lamb Lambs Funeral Service Hesledon Moor. Murton. Seaham, Co. Durham

Previously advertised on website. Ćlose date 8th October 2019

SR79TP

Francis . John Wilson F. J. Wilson Funeral Directors

Greenway, Haddenham Aylesbury HP178BJ Previously advertised on website. Close date 10th

October 2019

Allison J Cochrane Cochrane's

Funeral Directors Ashbrooke House. Cooperative Terrace. Shotton Coillery Durham DH6 2LW

Cochrane's **Funeral Directors** (branch of above)

Harmsworth House Fifth Street, Hordon, Peterlee, County Durham SR8 4BU

Previously advertised on website. Close date 11th October 2019

Alan James / Ceri James John Edwards **Funeral Directors Ltd** 5 Cwmbath Road, Morriston, Swansea SA67AH

Previously advertised on website. Ćlose date 16th October 2019

FIII.I. MEMBERSHIP PENDING (SCOTLAND) James Davidson / Jan

Davidson / Jon Davidson / Alex Davidson Alexander Davidson and Sons Funeral Directors

113 The Loan, Loanhead Midlothian EH20 9AH Previously advertised on website. Close date 20th September 2019

Alan Paul / William Paul

W. D. Paul Funeral Directors Ltd

5 Main Street, Gorebridge, Midlothian EH23 4BX Previously advertised on website. Close date 4th October 2019

ASSOCIATE MEMBERSHIP PENDING

Marian Sinclair Motorcycle Funerals Ltd The Goods Shed

Mannings Terrace Measham Leicestershire DE12 7HU Previously advertised on

October 2019

ACCEPTANCE INTO FULL MEMBERSHIP

website. Close date 4th

Robin Thome / Michael Thome/Geoffrey Thome/ Dawn Thome

Kemp & Stevens Ltd 93 High Street, Alton, Hampshire GU34 1LG

Samantha Dove **Doves Funeral** Directors Ltd 2 Orchard Street, Daventry, Northants NN1 9EX

Michael Deeley / Julie Deelev

J Deeley & Son Funeral Directors

322-4 Kenilworth Road, Balsall Common, Coventry West Midlands CV7 7ER

Hayley Spencer **Darley Funeral Directors**

13 Highthom Road, Huntington, York, North Yorkshire YO31 9HF

FULL MEMBER NEW BRANCH Mr M Murrant

Murrant Family Funeral Directors Apollo House, 96 Northgate Street. Great Yarmouth.

Yarmouth NR30 1BP Forever Together Funeral Care Ltd

228 Havant Road, Drayton. Portsmouth PO6 1PA A B Walker & Son Ltd

1 Headley Road, Woodley Reading, Berkshire RG5 4JB ASSOCIATES

CHANGE OF DETAILS **Donatis Giving Ltd**

Woodwater House, Devon EX2 5WR (Previously called Cloudberry FMS)

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.



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

IN THE NEXT ISSUE OF SAIFINSIGHT

BESPOKE

- What do you offer?
- What unique services have you taken part in?
- We want to hear your stories

Email Claire@saif.org.uk to showcase your services



YOUR SAIF FXFCIITIVFS

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

NATIONAL

Darren Carpenter

Daniel Ginder

David Gresty

Executive Committee

Executive Committee

Executive Committee



Jim Auld National President



Mark Porteous 1st Vice President

Alun Tucker F.SAIF

Immediate Past

Terry Tennens

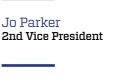
Chief Executive

Paul Allcock

Executive Committee

President

.In Parker





Ross Hickton **Executive Committee**



Mark Horton



Sean Martin **Executive Committee**

Executive Committee



Gemma O'Driscoll

Executive Committee



Liam Roberts **Executive Committee**



Executive Committee

Paul Sillett



Jeremy West F.SAIF **Executive Committee**



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Suzanne Grahame Golden Charter

SCOTLAND

Treasurer &

Membership

Alan Morrison



Paul Stevenson Scottish President



James Carcary Vice President



Mark Porteous Past President



Declan Maguire Treasurer & Membership



Gavin Henshelwood Secretary

Joe Murren

Jim Auld



Scottish Government Liaison Officer



Terry Tennens Chief Executive National SAIF







James Morris **Executive Committee**



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19 David Oliver North London ABM **M:** 07711 368 059 E: david.oliver@ goldencharter.co.uk

18 Neil Hodgson South London



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16^{Jon}Briggs East England ABM M: 07717 882 955 E: jon.briggs@ goldencharter.co.uk





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

Head of Business Partnerships (Interim) M: 07808 101 886 **E**: steven.driscoll@ goldencharter.co.uk

Steve Driscoll



FURTHER CONTACTS

Lindsay Jackson National Business Services Manager M: 07921 064 146 E: lindsay.jackson@ goldencharter.co.uk





nearest one.

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 husiness is located and they will be delighted to put you in touch with your

This map shows the

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

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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@vwfunerals.com www.volkswagenfunerals.co.uk

Woods Garage (Carriage Masters)

Mr D Wood (Sevenoaks)

01732 453256 • woodsgarage@outlook.com

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

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

Colourful Coffins

Ms M Tomes (Oxford)

01865 779172 • enquiries@colourfulcoffins.com www.colourfulcoffins.com

Mr Martin Smith (Annan, Dumfries & Galloway) 01461 205114 • dfscaskets@aol.com www.dfscaskets.co.uk

Halliday Funeral Supplies Ltd.

Mr P Halliday (Birkenhead, Wirral) 0151 6093600 • philip@hallidayltd.co.uk www.hallidayltd.co.uk

J&R Tweedie

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

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

www.icwalwvn.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 (Westonzoyland, 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 Mr P Halliday (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

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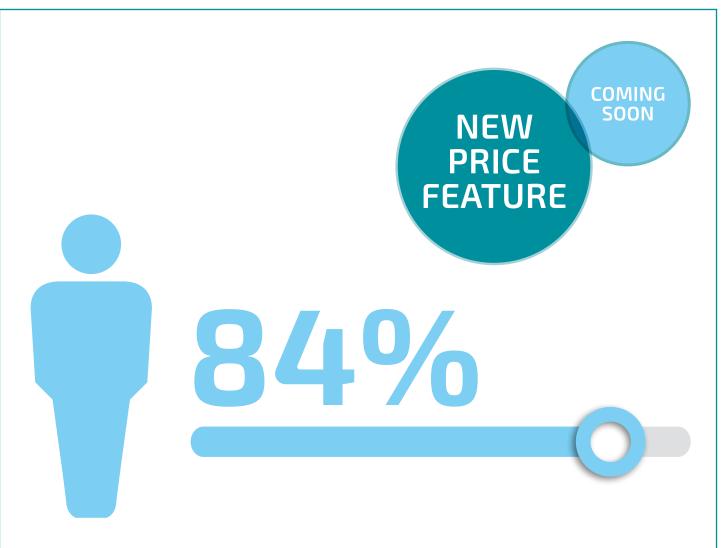
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