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INDEPENDENT
FUNERAL
DIRECTORS

Insight

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DIFFERENCE**

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REAPING THE REWARDS OF
THINKING OUTSIDE THE BOX



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

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Insight

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Create the independent future you want.

While SAIF represents you on the issues that matter.

We know how much you value your independence.

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

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

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

SAIF
INDEPENDENT
FUNERAL
DIRECTORS



LEADER



TERRY TENNENS
SAIF CHIEF EXECUTIVE

Cost claims are exaggerated

The public is being confused by seriously flawed funeral cost research

“Independent funeral directors argued that recent research on funeral prices by SunLife is seriously flawed and has potentially overstated the typical cost of a basic send-off by more than £1,000, causing unnecessary concern and confusion amongst the public.”

So read SAIF's press release on 28 January 2020, which went to *The Times*, *Telegraph*, *Guardian*, *Daily Mail*, *BBC*, *Mirror*, *The Sun*, *Express*, *FT* and *Your Money* as well as the funeral press.

Thank you to more than 100 members of SAIF who responded to our survey to enable us to compile the average cost of a basic funeral – in 2019 it was closer to £3,000 rather than the £4,417 claimed by the insurance provider.

A key concern was how SunLife's average figure of £4,417 is reached – it appears the averages for cremation and burial funerals are added together and then the result is divided by two.

This formula would only be accurate if 50% of funerals were cremations and 50% were burials, but across the UK at least 77% of funerals are cremation funerals. If this percentage split was applied to SunLife's research, the insurer's average cost of a basic funeral would be £4,081.

However, SAIF thinks this is still too high a figure to be accurate. The average figure for a basic funeral provided by independent funeral directors across the UK is £2,952.02 (the median figure was £2,970).

Meanwhile, SAIF's survey also found that independent funeral directors' professional fees for a basic funeral were on average £1,676.30 – again much lower than SunLife's claimed £2,771.

We would hope that SunLife's research is treated with the caution it deserves by the CMA, as our survey shows that the findings are highly problematic. We'll be sharing our findings with the CMA, as SunLife's figures need to be challenged.

**“WE HOPE
SUNLIFE'S
RESEARCH IS
TREATED WITH
THE CAUTION
IT DESERVES
BY THE CMA”**

SAIF repatriation helpline

We are delighted to announce a free-to-members service, operated without obligation by repatriation experts Rowland Brothers International.

It means independent funeral directors approached by families facing the challenge of transporting a loved one to another country following their death will be able to obtain information in a timely and convenient manner.

The repatriation helpline number operates 24/7 – see the members' section of the SAIF website for details. A number of SAIF associate members specialise in repatriation services and all of these firms also come recommended.

SAIF Care benefit to all members

SAIF Care is a new free benefit to all members for client bereavement care. Members have been sent a media pack to promote this among their communities. It features a script template for your websites and leaflets to hand out to clients on arrangements.

The service has changed and will include an email and telephone service from 9am-9pm Mondays to Fridays, which is free to all SAIF member clients for bereavement care.

There is also a SAIF Care Chat feature which all members can hyperlink to on their website using the SAIF Care Chat logo. This online

chat box links to a qualified counsellor who will respond to client enquiries.

We are pleased to offer this service, provided by Professional Help, and members can also separately contract face-to-face counselling with their clients directly with Professional Help on excellent terms.

SAIFSupport continues as a free service to all member firms' staff. It is a confidential counselling service with up to six free counselling sessions. Information is available on the SAIF members' area of the website or contact the SAIF Business Centre.

CMA put-back working papers

The CMA is in the process of releasing working papers on aspects of its investigations. These include themes ranging from back office space and the care of the deceased to transparency of pricing of funeral services and qualitative data from independent funeral directors.

SAIF's Regulatory Taskgroup, made up of Jeremy West, Sean Martin, Joseph Murren, Paul Allcock and myself, will be responding to these on behalf of the members. Please send your comments to info@saif.org.uk by 17 February.

The CMA has requested engagement from smaller independent funeral directors as it shares more of its thinking about the shape of regulation to come. Be assured that SAIF continues to speak up for the independent and family funeral director and that regulation must not infringe on fair competition.

We send our sincere condolences to Pat and Sandy Gallagher and close colleagues on the sudden passing of Matthew on 29 December. ●

With all good wishes,

terry@saif.org.uk

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COMMENTARY



SUZANNE GRAHAME
GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

Make 2020 the year of the Independent

Golden Charter's 'stat of the year' reflects Independents' growth and shared values

At the close of 2019, the Royal Statistical Society revealed its stats of the decade (0.3%: the average annual increase in UK productivity since the financial crisis) and of the year (58%: the proportion of those in relative poverty who live in a working household).

Clearly statistics tell a story, and for us that prompts the question: what is Golden Charter's stat of the year?

Providing Independents with a range of support has always been my goal, so it's hard to pick a single number that takes in that breadth, but my front-runner would be 220% – the increase in your take-up of digital activity between last year and this.

With 420 pieces of digital activity and 650,000 potential customers and members of your local community reached through Facebook advertising, the figures show Independents really benefiting from this important method of raising your brand awareness.

Whether on social media or ensuring price transparency on your website, the end result of your work online has been more support for and focus on families. I'm proud that our Area and Regional Business Managers have helped so many Independents get much more involved online, and would encourage you to speak to your local representative about doing the same if that's still on your 'to do' list.

Facts and figures

Of the numbers that stand out, 79 is another major one. In 2019 we launched an initiative encouraging long-established funeral directors from outside a trade association to join up. Seventy-nine have since submitted SAIF applications, and around half are now full members.

SAIF membership helps families by defining standards and a code of practice and vitally it helps those funeral directors have their own voices heard, to further strengthen and unify the independent

I'M PROUD WE HELPED SO MANY INDEPENDENTS GET MUCH MORE INVOLVED ONLINE

Suzanne Grahame

profession, putting everyone in a stronger position to face regulation.

This growth also stands out to me because it reflects Independents' focus on the importance of defined standards for customers, and your shared values.

Value and values

January's SunLife Cost of Dying Report 2020 shows costs climbing once again, including a 3.5% increase in funeral director fees. SAIF's new research has shown that Independents appear to offer better value than this implies; clearly it's vital you are differentiated from the conglomerates the Competition and Markets Authority has already singled out as "significantly more expensive than the majority of independent funeral directors".

So we understand the financial value you offer. The focus must continue to be on getting your value across to families, including the many benefits beyond simply price. That's where those 79 applications really stand out: they show Independents' accountability and commitment to shared values understood by the British public.

New rules, new support

And what an excellent time to prove your values. It's a new year in funeral planning, with the new Funeral Planning Authority (FPA) rules and code of

practice now in effect – the first of ongoing developments to ensure families always have the protection of minimum standards and requirements.

Our support stepped up last month when we gave Independents offering Golden Charter plans our policies for treating customers fairly and dealing with vulnerable customers. These are not only in line with FPA requirements; they also reflect the principles promoted by the FCA to ensure we are all moving to give customers a transparent, professional service up to the standards of regulation and your own families-first values.

Ultimately, to ensure families' protection, regulation will require a more formal agreement governing the relationship between plan providers and funeral directors. The work we do now will make this process as smooth as possible and ensure it's right for families. Through our new policies, our podcast (see page 15) and our upcoming e-learning, we aim to give you all the support you need.

Also coming up, of course, is the SAIF AGM (see page 22). I hope some of those 79 new applicants and members are able to make it to Glasgow. The future of your profession, and your families, is in your hands, and choices you make now are sure to be felt through this decade and beyond.

Condolences

The decade ended with the tragic loss of Matthew Gallagher. A truly enthusiastic contributor, Matthew made his mark in his community and beyond, with roles in the IFD College, SAIF and SAIFCharter, where I grew to know him as a dedicated, engaging working group chair. My condolences to his whole family. Everyone involved in *SAIFInsight* has paid tribute to Matthew on page 9. ●

Suzanne Grahame
suzanne.grahame@goldencharter.co.uk

Are funeral plans assets?

Golden Charter's Gordon Swan outlines the current position on local authorities making financial assessments for care home fees and other benefits

We have consistently held the view that a pre-paid funeral plan is a service rather than an investment or asset.

While benefits legislation indicates that cash received counts as capital, that would be to ignore the fact that, in the case of funeral plans, the cash has been committed for the provision of a future service. As such, the asset is 'matched' by a liability in respect of the future funeral.

We would reiterate, however, that our professional advisers have reviewed the legislation and have unearthed nothing which specifically authorises or prohibits funeral plans from being treated as assets in this way. The position will therefore remain unclear

in strict legal terms until a test case ruling. Over the years, some local authorities have interpreted the legislation in different



ways. We previously communicated an example where although Scottish legislation sets an allowance to be disregarded when calculating an individual's estate in relation to care fees, North Ayrshire Council had expected this disregarded capital to be used to pay for funeral costs.

Given the continuing pressure on local authority budgets, we will likely see more variation between councils' behaviours. In one recent case Hertfordshire County Council refused to disregard a funeral plan, arguing that although the plan is pre-paid it can, at any time, be cancelled and payment returned to the client.

This remains a rare interpretation; our lawyers have referenced published commentary suggesting that, customarily, local authorities would almost invariably not take funeral plans into account. However, Hertfordshire's recent behaviour is supported by some posts on relevant forums suggesting that certain local authorities are trying to treat funeral plans as assets.

That appears to fit with a pattern of hardening attitudes; local authorities taking a more aggressive investigation line as care budgets continue to grow more stretched.

Therefore, while the vast majority of local authorities still agree with our view, there can be no guarantee a challenge will not be made or ultimately succeed. Golden Charter's view remains that purchasing a funeral plan would not be treated as a deprivation of capital comparable to some transfers into investment or discretionary trusts, but we can expect contention around whether a funeral plan is an asset for assessment purposes until there is a definitive ruling.

We will, of course, monitor the situation across the UK and keep Independents informed of any developments.

▼ Should you become aware of any local decisions or variations in treatment, please contact compliancesupport@goldencharter.co.uk

“THERE CAN BE NO GUARANTEE A CHALLENGE WILL NOT BE MADE”

LIFEART UK NABS INDUSTRY LEADER

LifeArt UK has appointed one of the funeral profession's leading figures to oversee a period of growth, as the business seeks to increase the adoption of greener coffins in the British and Irish markets.

Kevin Crute, former Head of Funerals at Central England Co-op, joined the Gloucester-based coffin manufacturer as chief executive in January. He will be responsible for



brand building, logistics and nationwide adoption of LifeArt's coffins, which produce up to 87% less greenhouse gas emissions during cremation and use up to 80% fewer trees in their manufacture. The appointment will allow LifeArt UK joint

venture partner Simon Rothwell to focus on customer relationships, along with stakeholder strategy and engagement across Government and industry.

Kevin said: "LifeArt is transforming the funeral market, having started an important conversation about the sustainability of coffins and emissions from the cremation of coffins. My aim will be to ensure more funeral directors offer LifeArt as a first choice and to equip arrangers with the tools they need to help families personalise the funeral they are arranging, whilst understanding the implications of cremating chipboard and MDF"

NOTICE OF MEETING

The National Society of Allied and Independent Funeral Directors

The Annual General Meeting of the Society will be held on Saturday 14 March 2020 at 9:30am at The Grand Hotel, Glasgow G1 3SF. Members can log in to the secure members' area on the website to view the agenda.

See page 22 for full details of the SAIF AGM & Banquet weekend.

MATTHEW GALLAGHER

A JOYFUL LIFE REMEMBERED

It is with deep sadness we announce the sudden death of a leading SAIF member, Matthew Gallagher, on Sunday 29 December 2019 in the Critical Care Unit of Kings Cross Hospital, London.

Matthew suffered a cardiac arrest the evening before and passed away, with his parents, Pat and Sandy Gallagher (past President of SAIF and

past Chairman of the IFD College), and his partner Lajos beside him.

Matthew was a leading light as a Governor of the IFD College, an Executive Committee member of SAIFCharter and most significantly pivotal in P&S Gallagher Family Funeral Directors with his parents and our past President Paul Bowley and wife Davina.

We are grateful for Matthew's impact on our lives, for all he has meant to us and continues to do so.

SAIF's President, Fellows, Officers, the National Executive Committee, staff and the IFD College, alongside SAIFCharter and Golden Charter, extend their deepest sympathy to Matthew's family, friends and colleagues.

As a director of Sussex Family Funeral Directors, who own and operate P & S Gallagher Funeral Directors, Matthew had been instrumental in developing the business over the last few years expanding the company into Brighton and refurbishing and renovating all the premises throughout the company.

He brought a refreshing and different insight to how modern day funeral directors' premises should look and feel - his vision has certainly left its mark within the family business, with bright modern facilities using colour and furnishings that complement their buildings.

Matthew's demands and determination with his fellow directors and contractors alike have been shown to be the way forward and it is his vision and creativity that will become his long-lasting legacy for the business.

Pat & Sandy, Matthew's parents, have received more than 280 cards and letters of sympathy together with many emails, text and Facebook messages. All have the same overriding feeling running through them: "When Matthew entered a room a light came on, and he would lighten any dark corner with his big beaming smile, his biggest hugs and his uncanny way of making everyone feel so special"

Matthew was also a valued member and part of the governing body in The Independent Funeral Directors College, joining in 2007, bringing the experience



He firmly believed this to be a way forward in ensuring the future of many family funeral businesses and worked tirelessly in promoting this throughout the UK, attending and presenting at regional and national meetings the benefits of such membership. He had become a central figure around whom SAIF Charter opinions would form and develop. Gordon Swan at Golden Charter said: "As ever with Matthew, he was never anonymous and everyone knew when he was in the building, and what a great ambassador for funeral directors he had become,

He was energetic, always enthusiastic and above all he maintained a sense of fun and reason. The Executive is diminished by his untimely passing."

Matthew will be very sadly missed by his parents, members of the family business, his family and friends gathered from around the world, his fellow professionals and, of course, the families both he and the family business served over many years.

His funeral took place on 18 January at Holy Trinity Church, Cuckfield, West Sussex, with more than 600 people attending a wonderful musical and uplifting celebration of Matthew's life. He would have been humbled but also grateful to everyone for making such great efforts to attend.

Matthew's legacy is love in his life-long friendships. He was proud of us all, knowing goodness will guide us, if love is inside us.

from an educational background in his previous career. His paramount vision was for the future of the college, training as an assessor and then verifier, two very valuable positions within the education arm of the profession.

Chris Parker, Chair of the college, said at Matthew's funeral: "His clear thinking would cut straight to the heart of any issue and his

ability to find something good in every student's work, sometimes when nobody else could, was quite remarkable."

He was also a staunch supporter and very valuable member of SAIFCharter, sitting on the Executive and chairing one of the committees, and a qualified member of ICCM as the cemetery registrar of two cemeteries locally.



Fleet dreams for firm

When independent, family owned funeral directors Scollen & Wright felt they needed a fleet to suit their brand, the families they serve were in for an impressive sight.

"We recently bought two new Cadillacs, so any new hearse needed to match them for prestige and wow-factor," explains Nigel Marston, Scollen & Wright's General Manager. "An ordinary hearse wouldn't do. As soon as I saw the GrandAurora, I knew it would be right for our fleet."

The firm, which has six funeral homes serving a large area around Sunderland and Middlesbrough, had an existing 2004 Jaguar XJ hearse. While Nigel liked its design and build, the vehicle was looking out of place next to the newer limousines. The Pilato Jaguar XF GrandAurora fitted the bill.

"I was drawn to the way the vehicle looks," he says. "We work closely with the local community, support lots of community initiatives and we have won awards for customer service. We take great pride in the reputation we have built, and our vehicles need to be part of that. This hearse really helps us reinforce the quality of our service."

Since taking delivery of the vehicle late last year, Nigel says families are always very happy with it. "With this hearse we have the best fleet in the area. It is a stunning vehicle that really fits in well with our image."

▼
To find out more about the Pilato GrandAurora, go to www.superioruk.com



The slide-out decking system and underdeck storage drawer



Nigel with the GrandAurora

“WE BOUGHT TWO CADILLACS, SO WE NEEDED TO MATCH THEM FOR PRESTIGE AND WOW FACTOR”

New repatriation service launches

SAIF members can now access a helpline providing advice on the repatriation of people who die overseas.

The free-to-members service is being operated by repatriation experts Rowland Brothers International and is offered without obligation. Now independent funeral directors approached by families facing the challenge of transporting a loved one to another country following

their death will be able to obtain information in a timely and convenient manner.

The partnership also gives SAIF members access to discounted freight rates with airlines, a global network of trusted funeral directors, multilingual agents and training opportunities.

Commenting on the new service, Steve Rowland, managing director of Rowland Brothers International, said: "We're able to provide help and

advice without obligation and funeral directors are able to call the helpline as many times as they need. We're here to help."

The repatriation helpline number operates 24 hours a day, seven days a week. Full details are available in the members' section of the SAIF website. A number of SAIF associate members specialise in repatriation services and all of these firms also come recommended.

TRUCK SEND-OFFS FOR SPECIAL MEN

Hortons Funeral Directors, based in Hull and North Cave, conducted two very memorable truck funerals in recent months. Mark tells *SAIF Insight* why they were so special...

A send-off for Denis

"A 1950 Bedford O series was used for the funeral of Denis at the Chanterlands Ave Crematorium in Hull. As Denis had been an HGV driver for many years and was aged 82, the Bedford (below) was a common lorry from his driving era.

"I offered the family the option of using the vintage lorry to take Denis to the service instead of the traditional hearse and on the morning of the funeral his family were waiting outside to see him arrive and his partner Barbara had tears of joy as it was the style of lorry he drove.

"We took Denis down a

couple of the streets he used to live and as we drove along people were stopping to look at the vintage truck taking Denis on his final journey. The music the family had chosen was fitting to Denis as it was old driving tunes he played in his truck"

Neil's cortege convoy

"Neil was a family friend who had been driving HGVs since passing his test. He had been a driver for Simon Gibson and was known for cleaning his truck every Friday before going home to his wife Pauline and his daughter Vikky. Simon kindly offered his show winning Scania T V8 to take Neil to the Haltemprice Crematorium in

Willerby.

"As I'd known Neil and the family personally for many years - my father was a lorry driver

from the same village - I feel this was something Neil would have chosen.

"The truck was driven by Neil's friend of many years, Bud, accompanied by Dave, another longtime friend, and Neil's cousin Richard who had joined Neil on many journeys from a very young age.

"Leaving Neil's home, the cortege passed through the village where six trucks were waiting to follow Neil to the crematorium. All had their yellow beacons flashing and black ribbons on their mirrors. Although the drivers did not all have time to attend his service, they all sounded their air horns as a mark of respect to him as we turned off to the crematorium.

"Three trucks came into the car park and, as I walked Neil down to the doors of the chapel, the drivers sounded their air horns again as a mark of respect for their friend. Inside, a full chapel heard memories of Neil's life and music from Status Quo - which he played while driving across the country."



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Make it personal

WHY PERSONALISED FUNERALS DON'T NEED TO COST THE EARTH

Funeral costs are in the news again. SunLife published their annual Cost of Dying Report on 6 January 2020, which showed that prices are continuing to rise. Several national newspapers, including *The Telegraph* and the *Daily Mail*, have responded to it by placing the blame on the trend for expensive send-offs.

The Telegraph argues that "quirky" funerals with "novelty features such as ashes scattered from a skyrocket or wakes where everyone dresses as Disney characters" increase the financial burden on families paying for them.

This is not a reasonable portrayal of modern funerals. Many funeral directors work closely with bereaved

families to arrange a send-off that is both personal and affordable. Asking mourners to wear colourful clothes or playing pop songs instead of hymns will not make a funeral more expensive.

Indeed, holding funerals in alternative venues, such as fields, perhaps with decorations made by family or friends, can actually reduce the cost. Funeral Guide is constantly showing people simple things that they can do to personalise a funeral, from giving out seed packets in memory of a keen gardener to having a barbecue instead

of a catered reception.

The trend towards personalised commemorations is here to stay. Society is changing rapidly and it is important that funerals are part of this and can

meet the needs of people who feel disconnected from traditional services. The increasing availability of non-religious funerals, celebrations of life and natural burial prove how successfully the funeral profession has embraced these changes. Many funeral directors offer a wide range of options for different beliefs, cultures and interests that reflect

profound feelings, not materialistic whims.

Some people do choose to spend a lot of money when they are saying goodbye to their loved one, but that is their choice if they can afford it. The desire for alternative tributes, such as firework displays or motorcycle hearses, actually demonstrates how valuable a good funeral director can be. Their knowledge and contacts can help bereaved families arrange a funeral that they might have assumed was not an option for them.

There are many issues in the rising cost of funerals, but farewells that truly reflect the beliefs and personality of someone who has died is a change that should be welcomed.



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Proud moments for SAIF members

Whitehouse Funeral Service ended 2019 by hosting their first Christmas Service of Remembrance.

Representatives from the Church of England, the Roman Catholic Church, the Methodist Church and from the Celebrant Society all gathered to deliver a poignant and moving service to reflect on the wonderful lives the staff have helped celebrate, pay tribute to and say farewell to during the year. The service included the lighting of a remembrance candle and the singing of Christmas carols, before enjoying refreshments.

The response from families made all of the hard work and organisation worth it for the Whitehouse staff, with many attendees asking to be notified of future services. Donations at the service – along with a tree of remembrance in Whitehouse's office – raised £573.38 for Darlington Town Mission, a local charity aiming to prevent isolation and loneliness in the elderly.

The new year commenced with a day the Whitehouse Funeral Service say



The funeral of Ron Hogg CBE

they will never forget as the company worked alongside Durham Constabulary to conduct the funeral of a well-loved and respected local gentleman Ron Hogg CBE, Police, Crime and Victims' Commissioner for County Durham and Darlington.

Ron, who was 68, passed away late last year in St. Teresa's Hospice, Darlington, following his battle with Motor Neurone Disease.

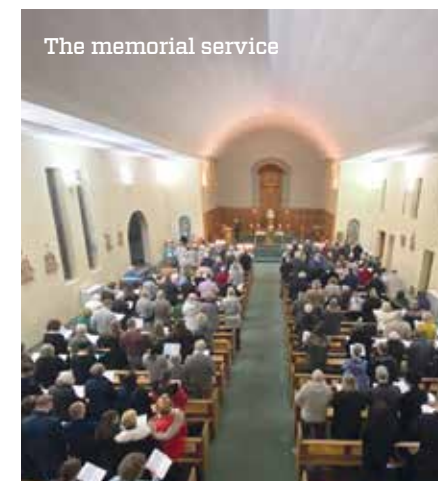
His family was joined by hundreds of colleagues, friends and well-wishers as they said farewell to the father-of-two at a poignant service of thanksgiving at Durham Cathedral.

Ron made his final journey from his home in Newton Aycliffe to Palace Green, in Durham, with a motorcycle escort before being led to the cathedral by four Northumbria Police horses.

The sound of Ron's beloved bagpipes rang out around Palace Green as he was carried into the cathedral on the shoulders of his police officer colleagues.



Police horses accompanied the Commissioner on his final journey



The memorial service

Memorial service

Kent-based John Weir Funeral Directors held their annual memorial service in December for families the company has acted for over the year.

The familiar sound of the bagpipes playing from the church tower greeted guests as they arrived to seek comfort in the warmth of St Margaret's Church, Rainham, on the cold afternoon. Once inside, families were welcomed with

Piano Voluntaries, before a service conducted by Reverend Nathan Ward, assisted by Father Sean O'Connor and Bridget Sapiano.

The beautiful service, featuring the Harmony Choir in a candlelit church and an ever-poignant bugler, was a comfort for all in attendance.

A sum of £623 was raised for John Weir Funeral Directors' chosen charity,

IFD COLLEGE SCHEDULE FOR WINTER/SUMMER 2020

IFD college courses are booked where there is sufficient interest, so if you are interested in a course in another area please contact the College Administrator at corinne@saif.org.uk or on 01279 726777. More details on the college courses are available on the college website at ifdcollege.org.



IFD College Courses	
27th February 2020	10.00 - 16.00 Health & Safety for Funeral Staff, Glasgow
5th March 2020	10.00 - 16.00 Funeral Administrator*, Swansea
26th March 2020	10.00 - 16.00 Foundation - Funeral Practitioner, Glasgow
7th April 2020	10.00 - 16.00 Arranging Infant & Child Funerals, Shiremoor, Newcastle
15th April 2020	9.30 - 12.30 Health & Safety for Funeral Staff, Crowborough, East Sussex
15th April 2020	13.00 - 16.00 Foundation - Funeral Practitioner, Crowborough, East Sussex
28th April 2020	10.00 - 16.00 Funeral Operative*, Derby
6th May 2020	10.00 - 16.00 Funeral Operative*, Hull
7th May 2020	10.00 - 16.00 Arranging Infant & Child Funerals, Hull
21st May 2020	09.30 - 12.30 Health & Safety for Funeral Staff, Taunton
21st May 2020	13.00 - 16.00 Foundation - Funeral Practitioner, Taunton
21st May 2020	10.00 - 16.00 Funeral Operative*, Glasgow
28th May 2020	09.30 - 12.30 Health & Safety for Funeral Staff, Llanelli
28th May 2020	13.00 - 16.00 Foundation - Funeral Practitioner, Llanelli
4th June 2020	10.00 - 16.00 Arranging Infant & Child Funerals, Llanelli
11th June 2020	10.00 - 16.00 Arranging Infant & Child Funerals, Glasgow
11th June 2020	10.00 - 16.00 Funeral Operative*, Taunton
30th June 2020	10.00 - 16.00 Arranging Infant & Child Funerals, Taunton
21st July 2020	10.00 - 16.00 Funeral Operative*, Llanelli

* Student must have completed the Foundation - Funeral Practitioner course to attend this course



Holding On Letting Go, which supports bereaved children, young people and their families in Kent and Medway.

Don't be left shouldering the responsibility

Accepting plan allocations from non-Funeral Planning Authority providers

WORDS: MALCOLM FLANDERS, GOLDEN CHARTER DIRECTOR OF EMERGING MARKET INSIGHT

With the funeral profession and pre-planning industry under their most intense scrutiny, it is concerning to see several damning media articles appear due to the unscrupulous activities of planning companies outside Funeral Planning Authority (FPA) supervision.

These headlines undermine consumer confidence and reduce public trust in funeral directors beyond those businesses directly associated with inferior propositions.

Independents rightly hold strong views on malpractice, so it is particularly frustrating that some businesses, possibly unwittingly, fuel the problem by accepting allocations from non-FPA companies.

Recently we have seen *The Guardian* and *The Mail* report malpractice and potential fraud, yet both companies highlighted have been trading for years.

This is Money

The Mail's This is Money reported problems suffered by customers of Equitable Lifecare, which appears to have ceased trading when the sole director quit the business. The journalist was unable to make contact with Equitable Lifecare or its trust fund, which it had claimed would carry on paying funeral bills.

The FPA has been aware of Equitable Lifecare since 2016 and raised concerns with the Financial Conduct Authority (FCA). Sadly, despite the owner claiming he was shut down by the FCA in 2017, we have seen evidence of another case where a family continued to pay into the firm's account until January 2019. This company has been reported to the police and Trading Standards, but it appears that this customer's situation is unresolved and the worry

is that further examples will emerge.

The Government is aware of the problems. When the Treasury announced plans to refer the sector to the FCA, Treasury Minister John Glen was very clear that the customer detriment was concentrated in companies outside of the FPA.

We've seen several companies accepted into the FPA recently; many were established firms that had seemingly chosen not to offer their customers the protections offered by the regulator. Posters, Open and Safe Hands have each become registered providers in the last 12 months, but others continue to act outside of the supervision of the sector's regulator.

REFLECT ON THE POTENTIAL RISK NON-FPA REGISTERED PLANS POSE FOR REPUTATION AND PROFESSION

The Guardian

Meanwhile *The Guardian* highlighted concerns around Prosperous Life, which claimed to be selling 1,000 plans a month, and has purportedly been reported to the Information Commissioner's Office (ICO) by customers for alleged high-pressure sales tactics.

Funds belonging to some Prosperous Life clients reside in the Pride Planning Trust. This trust guarantees to allocate to a funeral director within 28 days and the Co-op and Dignity refuse allocations from non-FPA firms, so Independents

must be agreeing to take on these plans.

Since 2016, SAIFCharter has recommended that members don't accept plans from companies outside the regulatory framework. That advice stands. Problems likely to be uncovered with more comprehensive regulation will affect those funeral directors who took the plans on, and that will hit Independents' wider reputation. If the conglomerates continue to view non-FPA registered plans an unacceptable risk, we believe Independents should seriously consider their own position.

Now is the time

Each funeral director must reflect on the potential risk to their company's reputation, and to the profession, from non-FPA registered plans. Many already take this stance and do not accept such plans, but if you do so please review the situation and consider rejecting them.

Ironically, the situation is simpler when asked to take on a plan at the time of need. In that instance you can make a judgement on its true value, but it deprives the family and plan holder of the certainty of who will carry out the funeral. No FPA provider will knowingly wait until the plan holder has passed to ask you to take a plan. Where you are asked to accept at the point of sale, you should be clear of the terms you are signing up to and where potential liability may sit, should the circumstances of the provider change in the future.

Golden Charter respects your right to make independent business decisions, but we believe that FPA registration continues to serve an important purpose, demanding minimum standards from planning companies and protecting the customer in the way families are regularly told to expect.

EXPERT SUPPORT ON THE PARTNERSHIP PODCAST

Golden Charter's Partnership Podcast is now available at goldencharter.buzzsprout.com

The 10-minute interview-led episodes have so far delved into regulation, with SAIFCharter Chair Adam Ginder, and trusts, with the help of Gareth Howlett, Trustee and Chair of the Investment Committee for The Golden Charter Trust.

Interviews are lined up with further experts and decision makers close to regulation, prominent independent funeral directors and other key figures from inside the funeral profession and beyond.

Malcolm Flanders, host of the Partnership Podcast, explained:

"With every episode we are building a library of information and support for independent funeral directors. Some will be timely, some will be relevant for years to come. Some will even be both: our talk with Adam Ginder just before Funeral Planning Authority regulation was introduced let Independents know what to expect in advance, and much of the advice we discussed is just as relevant now."

"We want to support the funeral directors we work with as broadly as possible. With the Partnership Podcast, we want to give you a portable, bite-sized, portion to keep up with the latest developments in your profession and



hear from the experts in every area that affects the work you do."

The Golden Charter Partnership Podcast is available at goldencharter.buzzsprout.com, or by searching for it on a podcast app. Find it on Apple Podcasts, Spotify, Google Podcast, Stitcher and beyond.

If you have any thoughts, or would like to suggest a topic of interest to your Independent colleagues, contact malcolm.flanders@goldencharter.co.uk

Major milestone for 'gold' team

Funeral directors, Daniel Robinson & Sons, were delighted to award two of their longest serving team members with gold watches to mark their 25 years of dedicated service with the company. Phil Warner and David Peasgood were presented with the watches by Robert Robinson, Chairman of the company, and Gary Neill, Managing Director, both of whom have already achieved the milestone themselves. Together this team has notched up well over 100 years of service to the long established family business.



Left to right: Robert Robinson (Chairman) with Phil Warner, David Peasgood and Gary Neill (Managing Director)

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SAIF PRESIDENT

“THANK YOU FOR A WONDERFUL YEAR”

WORDS: JIM AULD, SAIF NATIONAL PRESIDENT

This is my last column as National President before the AGM in March, and I look back on what has for me been a busy year of travel and attending meetings on behalf of SAIF. I really don't know where the time has gone. My last duty of 2019 was to attend the Welsh members' Christmas Dinner at the end of November, just outside Swansea. The sell-out event was a most enjoyable evening spent in the company of members from throughout Wales and I'm most grateful for all who were so generous in raising over a thousand pounds for my charity Breast Cancer Now. Thank you for your support.

Our Chief Executive Terry Tennens, along with the SAIF Regulatory Task group, is going to have a busy few weeks preparing the responses to the CMA's research and I would urge you to go to the member's area of the SAIF website to share your responses.

For me the next few weeks is going to be a whirlwind of finalising arrangements for the AGM and Banquet in Glasgow on 13 to 15 March in the Grand Central Hotel.

We have an excellent Friday afternoon education session in the form of a Mental Health and Care Workshop dealing with suicide (see page 22). A difficult subject, but one that needs talked about. Then it is on to a distillery visit in the early evening, followed by dinner. Glasgow is a busy place that weekend as the Glasgow Comedy Festival is on, as well as the Book Festival, Aye Write, so hopefully you will manage to experience some of the culture of the city during the weekend.

It is also with a great deal of sadness I look towards the AGM weekend as you all know one of our stalwarts, Matthew Gallagher, died so suddenly on 29 December at the young age of 46. Matthew was a stalwart of AGMs and it is appropriate on the Friday we should all wear something pink to remember Matthew by, and there will be an opportunity to remember him during the weekend.

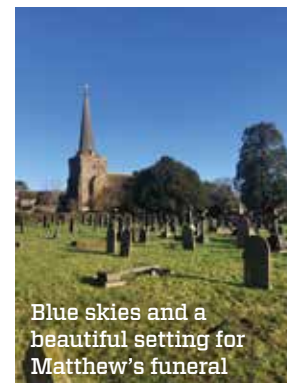
There are times that our phone rings and we are told of the death of someone that just completely numbs us, and Matthew's death was one of those occasions. Dealing with the bereaved on



a daily basis doesn't make us immune to our own personal grief.

I was privileged to represent SAIF along with many members at the funeral in Cuckfield on 18 January. It is always difficult to celebrate the life of someone so young but the day of the funeral was bright with blue skies and the beautiful arrangement of sunflowers in the Church just brightened the solemnity of the occasion, while the beautiful singing by the soprano Jo Appleby helped us reflect on Matthew's life and achievements. It was a sad day but a proud one remembering a friend and colleague. It is the days and years that lie ahead that we miss Matthew most, none more so that his father and mother, Pat and Sandy, and we continue to think of them with love and support.

Thank you all for your support in the last year. I wish my successor Mark Porteous all the very best for his year in office and I hope to see you in Glasgow. ●



Blue skies and a beautiful setting for Matthew's funeral



“THERE ARE TIMES THAT OUR PHONE RINGS
AND WE ARE TOLD OF THE DEATH OF SOMEONE
THAT JUST COMPLETELY NUMBS US”



THE ONLY DISABILITY IN LIFE IS A BAD ATTITUDE

Meet the funeral directors embracing difference in their teams...

“MATTHEW HASN'T GOT THE TOOLBOX TO BE FAKE”

When his “Tuesday boy” Matthew turned full time, Shane Mousley’s life was changed forever...

“My wife Sallyanne first met Matthew when she taught him maths at college. He was doing a lifelong learning course and she just loved him from the start. He was always the one who wanted to write the date on the board, always the one who wanted to carry her bag. We would often bump into him in town and Sallyanne would make a fuss over him. One day we asked him if there were any days he didn’t go to college, and if he’d like to try work experience with us

He came along on day release from college after that – he became our Tuesday boy – and then unfortunately his college funding was withdrawn. Plans were made for him to go to work on a farm two or three days a week, but he didn’t like that idea – in fact he got really upset about it. That’s when we asked his parents if we could ask Matthew if he wanted to join us full-time. They were delighted and so was he.

Matthew has worked with us for five years

now. We had opened in 2012, so were still fresh and new then and we were growing when he joined us. He just slotted into that growth.

Matthew does everything apart from administration – he has his own computer and sits tinkering away on that, but admin’s not really his thing. He literally does everything else, though. He signs off arrangements, sits with us when we’re arranging, asks families questions and does all of the basics including removals.

Conducting funerals is where he really shines, he likes being out in front of the hearse, guiding the family to the service and looking after the donations. He does all things associated with the smooth functioning of the day. That’s where he’s best placed – he likes to be on show and understands what he has to do.

“CONDUCTING FUNERALS IS WHERE HE REALLY SHINES”

The team: Shane with his daughters Poppyjoy and Jennifer – and the star of the show at the front: Mr Matthew Jacques



He is 27 now and lives with his parents who are still really chuffed and proud of what he does here. We work together to support him – it depends on his needs at the time but if they have an issue or we have an issue, we work it out together. It’s a really positive relationship.

Matthew’s often left in charge, so he has to deal with whatever comes in, answering the phone and taking messages etc. Sometimes things go a little bit wrong, but it’s nothing insurmountable, nothing we can’t fix.

Families love him. He hasn’t got the toolbox to be fake. He just can’t be false – he’s got no filter. But that’s what makes him so genuine. If he gets it slightly wrong, which he does sometimes, it actually brings about a smile or a laugh, which can be really welcome. He’s very affectionate – it’s cuddles all day long for me or the girls – our daughters Jennifer and Poppyjoy – and it’s the same for our families. If Matthew senses or sees they’re upset, they get a cuddle.

You can have such a good laugh with Matthew. Yeah, we fall out some days – he can be a pain in the arse and I’ll be picking him up all day, saying ‘you know how to do that, you should be doing this’... Then at the end of the day I’ll say, ‘Sorry mate, I feel like I’ve been getting at you all day!’ and he’ll say, ‘It’s alright mate, I’ve been a complete pain, I’ll get a good sleep and be better tomorrow’.

I would have another ten Matthews without a shadow of a doubt! I feel blessed to have him and he’s just one of the family.”

Shane Mousley & Son Independent Funeral Directors is in Melton Mowbray.

Above: Matthew doing what he loves best, taken from a BBC film on his achievements

Top right: Just about to conduct the funeral of a huge Leicester City supporter

Middle right: Ready for the Remembrance Parade 2019

Below right: Fuel up, a job Matthew loves to do



SHANE’S ADVICE

“If you’re recruiting, look for the best candidate – don’t look at the disability. If you put disabled people in the same pool as able-bodied people you might find they bring a lot more to your team. Their loyalty and

pride will be boundless for a start. Just put whatever you need in place to give them an opportunity. Do a risk assessment based on the individual’s needs and crack on. You won’t regret it. In fact, you’ll get more joy!”



“OUR TEAM TAKES SIGN LANGUAGE LESSONS”

Oliver Towner is co-owner of Arthur C Towner Ltd. The family firm is based in Hastings and St Leonards, where one of the team excels in his role as a mason...



“One of our team of monumental masons, Piers, is severely deaf, so our five full-time employees in that department undertake British Sign Language (BSL) lessons so they can all chat to each other. Communication is an important part of the job and as a company we pay for the BSL lessons because it makes everyone’s lives better.



Piers has been with us for 27 years and does very physical work – he’s a banker mason and fixer. That involves cutting and gilding lettering – hand-cut into headstones – into different kinds of heavier stones. He also fixes stones on site and the skills our stonemasons have is fantastic.

We are the last of the Independents in our area from the 19th century and we are very fortunate because no one else in the area does the job we do of repairing gravestones and tidying up grave sites. If

families don’t want to pay out, we will give them recommendations, of course, but we do a lot of repairs. Some of the stones Piers works on are ridiculously old – from the 1800s in some rare cases – although most are twenty to thirty years old. Piers will also go out to remove the headstone when families want to add a name.

Brand new headstones normally take six months to create from start to finish because we have to let the ground settle. Bigger companies might have them pre-cut in China, but we order stones in ourselves and cut them, hand letter them and paint them. The stones come from all over the world – Welsh slate, granite and marble from Eastern Europe – and Piers learned the craft of cutting and decorating them on the job from the rest of the team.

He’s an invaluable member of Towners’ staff.”

“SOME OF THE STONES PIERS WORKS ON ARE RIDICULOUSLY OLD – FROM THE 1800s IN SOME RARE CASES”

HELP FOR EMPLOYERS

There are more than 10 million disabled people in the UK and you may be considering employing a disabled person for their abilities, skills or experience.

Access to Work is a specialist disability service from Jobcentre Plus that gives practical advice and support to disabled people, whether they are working, self-employed or looking for employment. The programme is provided where someone needs support or adaptations beyond the reasonable adjustments which an employer is legally obliged to provide under the Equality Act.

Reasonable adjustments

- Adjustments to premises
- Giving some of a disabled person’s duties to another person
- Transferring a disabled person to fill an existing vacancy
- Changing a disabled person’s working hours or place of work
- Allowing a disabled person to be absent for rehabilitation, assessment or treatment
- Providing training or mentoring
- Obtaining or modifying equipment
- Modifying procedures for testing or assessment
- Providing supervision or other support
- Modifying disciplinary or grievance procedures

✓ You will find useful guides at www.hse.gov.uk and more info at www.gov.uk

USEFUL READING

www.autism.org.uk
For employers looking to find out more about autism in the workplace, or working with autistic colleagues.

www.dsworkfit.org.uk
The Down’s Syndrome Association’s employment programme which brings together employers and jobseekers who have Down’s syndrome.

www.samh.org.uk
Has a very useful reasonable adjustments document for employers in Scotland on how to handle mental health issues.

www.rethink.org
Has a useful ‘What’s reasonable at work?’ document for employers and employees on how to handle mental health issues in England and Wales.

www.mencap.org.uk
Mencap’s employment service can provide tailored support throughout the entire recruitment process.

www.litr.org.uk
The Low Incomes Tax Reform Group demystifies the tax system and explains the Access To Work programme with a range of guides.



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- Alan James, Owner of John Edwards Funeral Directors

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01 ACCOMMODATION
Call the hotel directly on **0141 240 3700**, advising that you are attending the SAIF AGM. A credit/debit card will be taken as a guarantee but guests will pay on departure. Free cancellation up to four weeks before the event.

Friday 13 March

Double occupancy bed & breakfast
@ **£155 per room**

Single occupancy bed & breakfast
@ **£145 per room**

Saturday 14 March

Double occupancy bed & breakfast
@ **£155 per room**

Single occupancy bed & breakfast
@ **£145 per room**



The Grand Central Hotel A landmark building in Glasgow, the hotel is one of the great British railway hotels. The world's first long-distance television pictures were transmitted to the building by John Logie Baird in 1927. The hotel does not have parking but has discounted rates with NCP car park on Oswald Street. Guests can validate their ticket in reception and this will authorise a 50% discount. For motorbike parking facilities, see www.ncp.co.uk for Glasgow Central Station.

02 DINING
Please indicate any dietary requirements.

BOOKING
FORM

	No of attendees	Cost (£)
Friday: Enjoy a relaxing, informal dinner with the National President and colleagues @ £35pp		
Names of attendees		
Saturday lunch @ £25pp		
Names of attendees		
Saturday evening: Banquet @ £70pp with entertainment		
Names of attendees (if different from above)		
Total cost for dining*		£

*Please note if booking for the whole weekend there will be a £5 discount on the total cost per person.

03 MEETINGS / EVENTS
Seminars of interest to a wide range of ages and interests, all provided free of charge by SAIF.

Friday afternoon Keynote speaker

	Name of attendees	Cost £20 per person
Friday afternoon Clydeside Distillery Tour (from 5.30pm) Exclusive Evening Tour & Tasting includes: - Arrival whisky cocktail - Clydeside distillery tour - 3 wee dram whisky tasting - Taste of Scotland nibbles		
Events included		No of attendees
Saturday morning SAIF Annual General Meeting		
Saturday afternoon Meeting of the NextGen group		
Sunday morning Installation of Officers		

Payment options

<input type="checkbox"/> Cheque Payable to SAIF	<input type="checkbox"/> BACS Bank Account Number: 90098110 Sort Code: 60-04-24 Please ensure you add Company name or membership number and Banquet 2020
<input type="checkbox"/> Credit card Please telephone SAIF Business Centre with your credit/debit card details.	<input type="checkbox"/> Book and pay online via Eventbrite www.saif.org.uk/events

Company Details

Contact name
Company name
Tel no.
Email address

RETURN TO: SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB
Tel: 0345 230 6777 ■ Fax: 01279 726 300 ■ E-mail: claire@saif.org.uk

OUR AGM & BANQUET WEEKEND

March 13 to 15, Grand Central Hotel, Glasgow

SAIF members and associates will be gathering in Glasgow to review the year and thank National President Jim Auld for his year in office. SAIF's 2nd Vice President, Jo Parker, will be introducing this year's workshop – on a topic close to many members' hearts



“You can kind of put to bed most deaths, but a death by suicide is really difficult to get your head around. The ripple effects are far bigger, and those deaths tend to stay with you.

As an industry we have a duty to care for our families, and ourselves, too. We need to be able to acknowledge that some deaths cross the line of being 'normal', that sometimes our feelings sit on us too heavily. We need to learn coping strategies for dealing with the effect some deaths may have on us. We've moved out of the Dark Ages!

Unfortunately, here in Tonbridge and the surrounding villages, we have experienced a number of suicides over the years by young people and it hits us all hard. We all have our own families with children, some in their late teens and others off to university, so as a company, suicide support and suicide prevention is important to us. We work with a local suicide prevention hub to share our knowledge, particularly of secondary suicides and I am particularly keen to hear Holly and Sarah share their knowledge at the SAIF AGM workshops on how we can look after families and ourselves.

While the majority of deaths by suicide do tend to be mainly young men, we have experienced a number of young girls taking their own lives in our area.

I remember looking after

an 18-year-old girl from our local secondary school sixth form. It was a heartbreaking experience – a lot of her friends came to our chapel of rest to see her at what, of course, was a very vulnerable time for them all.

Naturally, our staff used all of their skills to support the young people and offer sanctuary if they needed to discuss their feelings. This is especially important as we all know that problems we faced as an 18-year-old ended up being possible to overcome, despite how impossible they seemed back then.

Quite recently a young family man took his own life, leaving his young wife and daughter. We spent a lot of time with them guiding them slowly through the funeral process, chatting and listening. It was a few weeks later that one of my

funeral arranger to the bearer, to the celebrant and, of course, the families. The emotion that comes with a suicide are far trickier than the general feeling of loss.

FRIDAY'S WORKSHOP: 'EVERYONE HAS THEIR BREAKING POINT'

1. How suicide and traumatic death impacts funeral professionals
Chris Parker, Principal of the IFD College; Past President & Fellow of SAIF; Dementia champion and founder of bereavement charity

2. Staff and client wellbeing in traumatic death cases – why it's important by Dr Sarah Bates, Executive Lead, Support After Suicide Partnership (SASP)

3. Traumatic death statistics across the UK – the hard facts by Dr Sarah Bates

4. How do we support our clients well within acute cases of death?
Paul Allcock, former Chairman of CRUSE, East Anglia; past President SAIF

5. Practical tools for self-care, colleague and client care in traumatic endings Joanna Williams, author and Head of Counselling with Professional Help

“THE EMOTION THAT COMES WITH A DEATH BY SUICIDE IS FAR TRICKIER TO DEAL WITH”

Jo Parker, Abbey Funeral Services

funeral arrangers said, 'I just wish I'd had an hour with him, I wonder if I could have made a difference'. It had clearly deeply affected her and was still on her mind – and if that's how the funeral arranger was feeling, you can only imagine how the family was coping.

A death by suicide affects us all – everyone from the

In our profession, our removals teams can be called upon by the Coroner to sites of deaths along with the police, ambulance or fire services. While the emergency services have counsellors to go back to, for our people it can be more difficult to look after their mental health. SAIFSupport is a fantastic tool for our staff but sometimes people don't realise they need more help until things overwhelm them. I spoke to one member of the funeral sector who mentioned a member of his staff that tries to avoid a certain route home as it was the scene of a particularly traumatic suicide. The death was years ago, but it still affects him even now. If help had been given at the time things might be easier for him now.

The whole process of asking for help can be traumatic, too. Seeing a doctor can be difficult, time pressures may mean people push their thoughts to the back of their minds.

Suicide and its complex web of grief for survivors is particularly difficult to deal with. Survivor guilt is a common reaction. We need to learn how to look after our families whilst looking after ourselves.”

✓
If a client or a member of your team is affected by themes included here, see page 33 for information.

THE FULL ITINERARY

Friday 13 March - 200 St Vincent Street, Glasgow

- 12.30-14.00 Associates lunch (by invitation only)
 14.30-16.30 Workshop: "Everyone has their breaking point" - surviving and thriving in the funeral sector
 16.30-17.00 Refreshments
 17.30-18.30 Clydeside Distillery Tour: Exclusive evening tour and tasting to include arrival whisky cocktail, Clydeside distillery tour, 3 wee dram whisky tasting - Accompanied by Taste of Scotland nibbles
 20.00-23.00 An informal & relaxing evening meal with the National President & Colleagues

Saturday 14 March - The Grand Hotel, Glasgow

- 9.00-9.30 Refreshments / registration
 9.30-11.00 SAIF AGM
 11.15-11.45 Refreshments
 13.00-14.30 Buffet lunch and refreshments
 14.30-15.30 Meeting of SAIF's Next Gen group (20-40s emerging leaders)

Banquet

- 18.15 Drinks reception (General and VIP)
 20.00 Banquet meal - entertainment by the Glasgow Phoenix Choir and Stravaig ceilidh band
 23.45-1am Bacon and egg rolls

Sunday 15 March - The Grand Hotel, Glasgow

- 10.00-11.00 Installation of Officers
 11.00 Refreshments
 11.30 End of AGM Banquet weekend 2020

MEET THE ENTERTAINMENT

Stravaig The band will play traditional and contemporary tunes and enthusiastic dancing to Scottish Country Dance stalwarts such as The Gay Gordons and Dashing White Sergeant will be encouraged!

Glasgow Phoenix Choir is a famous choral group which has appeared at the BBC Proms and even in an episode of BBC Scotland's *Still Game*.



EXECUTIVE COMMITTEE NOMINATIONS

All nominees for a position on the National Executive Committee can be viewed on this page. The Ballot paper will be sent via Royal Mail and the deadline for responses is 5pm Monday 9 March 2020.

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

Kevin Moxon is an ex police officer who entered the funeral profession in 2000. Kevin worked predominantly within the corporate sector of funerals but has also experience working for Independents too. He worked his way up to Management Director in the West Wales area and Scarborough, managing up to 23 funeral homes and 90+ staff. He set up his own Independent funeral directors in Scarborough in July 2017, which he runs with his wife Jayne.

Education is important to

Kevin - he was an assessor for COOP College and believes it is paramount for staff to continually learn and develop their skills in order to deliver exemplary service to the bereaved families they serve.

Away from work, Kevin is a keen musician and plays soprano cornet with various brass bands and is well known as a band trainer and musical director in banding circles. He is also a member of his local church choir at St Mary's in Scarborough.



Sean Martin joined the profession in 2012 after a 25 year international banking career. Initially at C. Waterhouse & Sons, Sussex, he is now Head of Peasgood & Skeates. Sean is currently:

- Chair of SAIF Professional Standards Committee, having introduced a structured and supportive regime to handle complaints against members.
- A member of SAIF's Government Regulatory

Taskforce, protecting the interests of Independents during CMA and FCA investigations. ■ Negotiator securing SAIFCare as a benefit for all members, having negotiated a viable, sustainable contract for the next three years.

With extensive financial, legal and commercial skills, he has the experience to address the huge challenges facing the profession.



Simon Helliard-Moore

Born and raised in Taunton, Simon entered the funeral profession at the age of 15, working in Somerset, London and Bath before opening Crescent Funeral Services in Taunton with the help of his family.

With 25 years in the profession, Simon has helped many families from all walks of life. He aims to provide excellent client-focused care whilst

maintaining fair and appropriate pricing without undervaluing the role of the funeral director.

Simon embraces change within the profession, whilst respecting and upholding the traditions appreciated by many.

Outside work, Simon says music, choral singing and travel provide cherished downtime.



*This list of nominees was accurate at the time of print and may be subject to change.



FUNERAL PLAN MYSTERY SHOPPING

John Byrne discusses his staff's reaction to being mystery shopped, and the value the J T Byrne team now place on it...

"Golden Charter's mystery shopping activity is something I've been aware of for a while, but I have only recently fully appreciated the benefits it can offer, to customers and to our businesses.

When I first broached the subject to the team, the idea of having their calls listened to didn't appeal much at all but having the discussion and going through the process has brought about a complete 360 degree change in their views.

In discussing it with them, we were able to see mystery shopping as not about testing and failing our staff based on the quality of call handling, but as a tool to help us improve the information we were giving to families considering a funeral plan and the overall service we offer as a business.

Following the activity, we sat down together as a team and jotted down which aspects of the mystery shop call had been handled well and areas which could have been approached differently.

The result was that we developed a training aid including a list of points to definitely mention to families, points which could possibly be mentioned, and aspects which weren't so important to cover. The activity also made us think about how we were giving people information and the language used. It helped us spot terms we used internally ('a hearse and one') that weren't going to be clearly understood by the family and could be confusing.

Feedback from the team has been overwhelmingly positive and from my own perspective the activity is hugely valuable, especially as we move into a regulated world and will need to

increasingly demonstrate how we meet certain standards.

In summary, I'd say if we invest the necessary time and effort and use the mystery shopping tool to our advantage, there are always opportunities to deliver a better service for families, and ultimately to protect our businesses for the future." ●

Golden Charter undertakes funeral plan mystery shopping as part of the partnership service it offers to funeral directors. Mystery shopping provides insight, support and training to ensure the highest standards for customers in a regulated environment. To find out more, please contact your Golden Charter Business Manager.





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“ SOME PEOPLE JUST PREFER A NO-FUSS SERVICE ”

Tim Purves believes people are choosing direct cremations are doing so for more than just cost reasons...

This company was established in Edinburgh in 1888 and today has 31 branches around the east of Scotland and north-east England encompassing 15 brands and employing more than 100 staff.

“Obviously, we have seen many changes over the years we have been in business but we do not view direct cremation as a threat. We see it as an opportunity to offer another type of service to our families, and we are also finding that we can actually offer them other services after the cremation for those that choose to celebrate the lives of their loved ones at a later date.

Of course, the most common question families ask us when they first meet us is how much a funeral will cost, but we always take the time to find out what they are looking for first and then give them options. One of these options is the direct cremation, but we make sure that they fully understand what this ‘no frills’ process involves: the deceased is taken straight to the crematorium and there is no service for the family to attend. Although this is a more economical option I am uncomfortable when people refer to this approach as the ‘Ryanair of funerals’ – we treat the deceased with the same care and consideration as we do with all our funerals, from picking them up to the delivery to the crematorium.

In addition to explaining all the services and costs, we also ask them to sign a form to show that they agree to the process of direct cremation so there can be no misunderstanding.

I think some funeral directors may be

a bit uncomfortable about discussing the basic aspects of a direct cremation, but we live in a time where we have to be totally transparent and honest with families about telling them exactly what happens. Our approach is, if people want this option, then we’re not going to dissuade them.

However, if, after hearing about the process, they are not happy with the direct cremation approach, we can talk about doing something different for them.

Direct cremations account for just over 1% of our total funerals and, in general, they are chosen by professional people, such as from the medical profession or academia, who have enjoyed fulfilling lives and would prefer a no-fuss service. The cost has not been an influencing factor in their choice and we’ve only had positive feedback from the families. It has also opened up other opportunities for us as we have often been asked to help with booking a celebratory event after the cremation or organising a service to inter the ashes into a family plot.

My main concern with direct cremations is that Governments will view these as the easiest way to tackle funeral poverty. If we go down this route then we are denying those who might have wanted one the opportunity of a funeral service, and I actually think we could be storing up more issues in the future where people haven’t had the opportunity to grieve properly for their loved one.

I would far rather have a family say to me that they want a funeral but they are struggling with costs, than choose a direct cremation. If they can’t afford it, then let’s see what can we do to reduce costs rather

than force them to have the cheapest option, which is no funeral service at all.

Like all funeral directors, what we want is for a family to come through our doors and have a conversation so we can find out what they want. It’s all about options and choice.”

Tim Purves is Chairman and fifth generation of the Edinburgh-based family firm of William Purves Funeral Directors.



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Politics

THE LATEST POLITICAL NEWS AND VIEWS SURROUNDING THE FUNERAL PROFESSION

FUNERAL CHALLENGES FOR NEW GOVERNMENT



New Government, familiar challenges

Investors welcomed the UK general election result, with sterling and stocks responding positively to the Conservatives’ 80-seat majority and subsequent Brexit ramifications. While Brexit has taken centre stage, the new Government will have to grapple with domestic policy matters including funeral and bereavement policy.

Bereavement payments

In response to 2018’s UK Supreme Court ruling that denying unmarried parents access to bereavement payments is incompatible with the European Convention on Human Rights (ECHR), the Labour and Liberal Democrat manifestos pledged equality for cohabitants; however, the Conservative manifesto was silent on the matter. Given Johnston’s strained relationship with the Supreme Court and likelihood of replacing the ECHR with a British bill of rights after Brexit, equality pressure groups will be closely monitoring the Government’s response.

Regulation

With the Competition & Markets Authority to conclude its at-need funerals investigation in September, the Government may be deliberating on recommendations from remedies to constrain prices to regulating service quality. Civil Servants will also present Treasury ministers with final proposals on regulating the pre-paid funeral market, which will require parliamentary

approval. While support for Financial Conduct Authority (FCA) regulation is likely, questions remain over the precise details, and MPs will want assurances that regulation will protect vulnerable consumers while maintaining competition.

Funeral poverty

From April, struggling bereaved families across England will benefit from a planned uplift in the value of funeral benefit from £700 to £1,000. While the profession welcomed the announcement, funeral poverty is likely to remain in the spotlight, with Quaker Social Action recently relaunching its Fair Funerals campaign. Parliamentarians have already showed support for the campaign, with political engagement likely to increase.

A voice for Independents

Commenting on the challenges ahead, SAIF National President Jim Auld said: “This year is pivotal for the future of our profession. With both HM Treasury and the CMA due to publish their final proposals in 2020, it is vital that Independents are thought-leaders in the regulatory sphere and champions of consumer choice.

“That is why, through the Funeral Service Consumers Standards Review (FSCSR), SAIF is working with allies across the profession to lead thinking on the future of regulation, and I look forward to the FSCSR consulting on its own proposals early this year.” ●

CALL FOR CITY CENTRE CLARITY

Birmingham City leaders are considering a ban on cars driving through the city centre. The draft Birmingham Transport Plan recommends councillors prohibit through-traffic in favour of a ring road.

Councillor Waseem Zaffar said the authority must find “innovative new ways to keep the city moving”.

While the draft plan suggests city centre access for service and logistics would be maintained, the plan does not explicitly propose funeral vehicle exemptions.

While environmentalists welcomed the proposals, ambiguity over the status of hearses raised questions over the impact on bereaved families.

SAIF National President Jim Auld said: “It is right that our urban centres take steps to improve air quality and tackle climate change. In welcoming these bold proposals, I ask that Birmingham City Council show compassion for the bereaved and introduce a clear-cut exemption for funeral vehicles that require access to city centre crematoria or cemeteries, or that must pass through the city centre to reach crematoria or cemeteries elsewhere.”

The Council has launched a public consultation on the plan and affected parties are encouraged to contribute.

Land to be appraised

Several crematorium providers have urged the CMA to consider the relationship between investment and fees, arguing the cost of new developments was a drain on resources.

Westerleigh highlighted the “lengthy and costly planning process”, Memoria called it “challenging and lengthy”, and Dignity noted “barriers”.

The CMA has since proposed to appraise the value of land to aid understanding. Contractors will conduct a ‘modern equivalent asset value’ (MEAV) evaluation of Dignity, Westerleigh, London Crematoria Company and Memoria sites and a separate appraisal of comparative sites.

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A NEW LANGUAGE FOR DEATH IS NEEDED

WORDS: DR BILL WEBSTER

The cry of most grieving people is "Where can I get help?" Of course, there are lots of websites which point to where you can get advice, whether for at-need funerals, pre-need arrangements, aftercare or grief counselling. God bless everyone who provides guidance to those struggling to keep their heads above the deep waters of bereavement.

Individuals experiencing grief are often in shock, confused and unable to comprehend the reality of what has happened; it falls to funeral professionals to effectively "make it easy" for those struggling to cope.

Whatever product or service is on offer, every business has two main objectives: to attract new customers and serve them so well they will keep doing business with you. If a business fails at either, it will struggle to survive.

Funeral professionals work hard to support families through some of their most emotionally draining days. Pre-planning can ease many stresses of organising a funeral, but for most people, grieving continues well after the service is over, ranging from weeks to months – and even years.

While people will undoubtedly remember what you say and do for them before and during the funeral, I have come to believe that people most appreciate the

ways you understand, help and support them afterwards.

The bottom line is this: what will bring people back to you and the services you offer? At a time when client loyalty cannot be taken for granted, the answer may affect your entire future.

To stand out and adapt in an undoubtedly changing profession, you need to ask what really matters to your families in their time of loss. (Hint: only they know the answer to that question!) Consumers today, especially baby boomers planning funerals for their parents (and increasingly for themselves), are looking for value-added services that make them feel better and validate their decision to use your business in the first place.

Aftercare lets the funeral profession continue caring for families, to ensure they have as much help and support as possible through their unique experience of grief. Such ongoing care and concern establishes trust and an enduring relationship, which only enhances your reputation as the caring company and individuals. This is what will encourage them to return in the future.

So far, this is pretty standard stuff about the importance of aftercare, right? You've heard all this before. The trouble is it isn't working. Admittedly, there has been a proliferation of services in terms of websites, chat lines, counselling services etc, which is good, but there remains one glaring issue.

Think about it. A generation ago, people did not want to discuss cancer. They referred to it as 'the C word'. No one wanted to talk or think about it, because it almost represented a death sentence. Nowadays, people generally talk about cancer much more openly and are actively involved in the fight against it through social media, fundraising and walks. Mental health issues also traditionally brought a stigma which people tried to avoid by dealing with them in secret. We have come a long way.

Grief, I believe, is the new taboo. People have no vocabulary or structured way to talk about loss. We don't know what to say to someone in grief, and the grieving person has no clue how or to whom they can communicate their experience.

Confronted by "fix it" statements like "you are so strong" or "it's been three months, you ought to be over it by now", people respond by saying "I'm fine" and retreating into their own shell of grief, wondering how and if they are going to survive it.

We need to begin not with more programmes and initiatives, but by creating a vocabulary that will enable more effective communication.

There are, of course, no words that can take away the pain of a loss. But how many people wish there were. ●

This article launches a series on 'communicating with the bereaved' – watch this space.

“GRIEF IS THE NEW TABOO. PEOPLE HAVE NO VOCABULARY OR STRUCTURED WAY TO TALK ABOUT LOSS”

Dr Bill Webster



REFLECTION, CONTEMPLATION AND MOVING FORWARD

SAIFCharter Chair Adam K Ginder pays tribute to Matthew Gallagher and looks to the year ahead

It is with great sadness that we ended 2019 with the sudden loss of our dear friend, colleague and integral member of our association, Matthew Gallagher, who passed away on Sunday 29 December.

Matthew was not only a great contributor to SAIFCharter and the wider funeral profession but was also a genuine, warm person and a great friend to everyone who knew him.

It was Matthew's enthusiasm and professionalism which drove forward the interests of the SAIFCharter working groups in which he was involved. Matthew also carried an energy and sense of fun into the times we spent with him, which were always engaging and positive experiences – you always left any meeting with Matthew with more of a smile than when you arrived.

We're truly grateful to have had Matthew in our lives and our thoughts and condolences are with his family and friends. It is with the enthusiasm and spirit that Matthew showed us all that we focus our attention on the challenges and opportunities of the year ahead.

My first priority for 2020 is to ensure our governance and processes enable us to continue our work for the association with members' best interests at the forefront. As I work closely with our Executive team in finalising the structure of our working groups for the coming year, there will be opportunities for new funeral directors to join us and be part of the growth and development of SAIFCharter.

2020 also brings with it change in the form of implementing the new rules and Code of Practice from the Funeral Planning Authority (FPA). These put greater responsibility on funeral plan providers and those who sell funeral plans to ensure all customers are protected at all times. As a result, Golden Charter, in its support of trade associations, has moved to only allow trade body member firms to offer its plans. It is therefore the case that some firms will be lost to other planning companies, but this is the right thing to do for the protection and care of our customers. This will not impact SAIFCharter as all of the firms we represent are members of SAIF.

As our members conclude and complete

their annual membership renewals with SAIF, I would take the opportunity to highlight that our own SAIFCharter membership renewal process will follow on from this.

Having successfully renewed your SAIF membership for the coming year, you will shortly be asked to complete the SAIFCharter declaration, confirming you wish to continue to exclusively promote Golden Charter funeral plans and to access a range of exclusive benefits. This request will come in the form of an email and link to an online declaration from the Secretary. I would urge you to give it your prompt attention.

Through our collective strength, commitment and professionalism, and the support we have from Golden Charter, I'm convinced we have the potential to be a network to which others will choose to be a part of. ●

Like our Facebook page or follow @SAIFCharter on Twitter to keep up to date with association news and updates.



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

▼ Honorary member

Matthew Gallagher
Bowley & Gallagher
Brighton, South East England

▼ 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

▼ 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@maguire.partners

Business Matters

SAFETY MATTERS + SAIF BUSINESS NEWS + MUSIC
COPYRIGHT AND THE FUNERAL PROFESSION

IS YOUR WORKPLACE UP TO SCRATCH?

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

You are probably aware that you have to do something with your workplace, but where do you start? Well the basics are providing welfare facilities and a working environment that's healthy and safe for everyone in the workplace, including those with disabilities.

Welfare facilities

Workers must have access to toilets and hand basins, with soap and towels or a hand-dryer; drinking water; a place to store clothing (and somewhere to change if special clothing is worn for work) and somewhere to rest and eat meals.

To have a healthy working environment, make sure there is good ventilation – a supply of fresh, clean air drawn from outside or a ventilation system and a comfortable temperature to work in (usually at least 16°C, or 13°C for strenuous work, unless other laws require lower temperatures). Lighting should be suitable for the work being carried out and there should be enough room space and suitable workstations and seating. Maintain a clean workplace with appropriate waste containers.

To keep your workplace safe, you must maintain your premises and equipment, keep floors and traffic routes free of obstructions and have windows that can be opened and cleaned safely. Make sure that any transparent (e.g. glass) doors or walls are protected or made of safety material.

Toilets and washing facilities

Employers have to provide enough toilets and washbasins for those expected to use them. Where possible, provide separate facilities for men and women – failing that, rooms with lockable doors. Facilities should be well lit and ventilated, with hot and cold running water, soap and paper towels. If necessary, provide a basin large enough to wash hands and forearms, or showers for particularly dirty work. Facilities should be clean – with walls and floors tiled or in a suitable waterproof material. You must consider the needs of those with disabilities.

How many toilets and washbasins?

NUMBER OF TOILETS AND WASHBASINS
FOR MIXED USE (OR WOMEN ONLY)

No. of people at work	No. of toilets	No. of washbasins
1-5	1	1
6-25	2	2
26-50	3	3
51-75	4	4
76-100	5	5

TOILETS USED BY MEN ONLY

No. of people at work	No. of toilets	No. of washbasins
1-15	1	1
16-30	2	1
31-45	2	2
46-60	3	2
61-75	3	3
76-90	4	3
91-100	4	4

Safe working

Employers must make sure employees get immediate help if taken ill or injured at work. The law applies to every workplace and the self-employed. You must have a suitably stocked first aid kit and an appointed person or people to take charge of first aid arrangements. This includes looking after the equipment and facilities, and calling the emergency services and informing employees of the arrangements.

What 'adequate and appropriate' first aid arrangements are depends on the work you do and where you do it. You're best placed to understand the nature of your work, so you should assess what your first aid needs are.

You must consider:

- The type of the work you do, the hazards and the likely risk of them causing harm
- The size of your workforce and their work patterns
- Holidays and other absences of first aiders and appointed persons
- The history of accidents in your business

You might also consider:

- The needs of travelling, remote and lone workers
- How close your sites are to emergency medical services
- Whether your employees work on shared or multi-occupancy sites
- First aid for non-employees, including members of the public

What to put in a first aid kit

The contents of your first aid kit should be based on your first aid needs assessment. A minimum first aid kit might contain:

- A leaflet with general guidance on first aid (for example, HSE's leaflet *Basic advice on first aid at work*)
- Individually wrapped sterile plasters of assorted sizes
- Sterile eye pads
- Individually wrapped triangular bandages, preferably sterile
- Safety pins
- Large and medium-sized sterile, individually wrapped, unmedicated wound dressings
- Disposable gloves

If buying a kit look for British Standard (BS) 8599. By law, your kit doesn't have to meet this standard, but check it contains what's identified in your needs assessment.

Maintaining or replacing first aid kits

Check your kit regularly. Many items, are marked with expiry dates. Replace expired items, disposing of them safely. Check that all items are still fit for purpose.

First aiders and training

If you decide you need someone trained in first aid there are many training providers but you won't go wrong enquiring for training from St John Ambulance, British Red Cross or St Andrew's First Aid. ●



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?



SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY

NEW CARELINE FOR THE BEREAVED

We're pleased to report that the highly successful SAIFCare service has now changed to a telephone bereavement careline and email support as a free benefit to all SAIF member firms.

SAIFCare is for any of your clients who wish to access grief care and bereavement support, which is now available to all SAIF member firms at no cost. This is a significant step forward in assisting independent funeral directors in leading the way in providing grief care in their communities.

Your clients will be able to access trained and qualified staff provided by Professional Help Ltd, Monday to Friday, 9am-9pm.

■ SAIF Care helpline: 0800 917 7224

■ Email: help@saifcare.org.uk

■ SAIFCare Chat – an online chat box, resourced by qualified counsellors

For those members who wish to offer face-to-face counselling to clients, we have agreed competitive rates for counsellors across the UK via Professional Help Ltd. Your firm can purchase a block of counselling sessions at these special rates. This will be by direct contracting between your firm and Professional Help Ltd. If you wish to know more about this, contact Professional Help by email or call them on 01524 782910. ●

A range of collateral for your offices and websites

SAIF Business Centre is currently in the process of sending you a poster for each of your offices; leaflets about SAIFCare for

your clients and digital copy to update your website and instructions on how you can hyperlink from your website to SAIFCare chat box.

The SAIFCare logo remains unchanged and will be made available to those firms not previously opted-in during 2019.

The new SAIFCare service will be reviewed during the second half of 2021 to ensure it is an effective service to our members.

This new benefit is great news as we seek to support our clients and families during their dark times of grief and loss.

Buying or selling? We can help!

Are you looking to sell or acquire a funeral home? SAIF Acquisitions was launched last year as a brokerage service aimed at helping buyers and sellers of independent funeral businesses to connect.

We have already received interest from Independents to be placed on the buyers' registers as well as those considering selling their business.

For further information contact the SAIF Business Centre on 0345 230 6777. All enquiries are dealt with in the strictest confidence, with no obligation.

Bereavement group register

SAIF is compiling a register of bereavement support groups run by members, whether solely for their clients or for the wider community. If you provide a bereavement group that covers any type of bereavement, we would like to hear from you.

As part of this, SAIF is working with the Support After Suicide Partnership (SASP) to identify bereavement support for those affected by a suicide, as this is a

major factor in preventing those bereaved by suicide from suffering major mental health issues which could lead to another suicide.

By providing information to SAIF, Support After Suicide Partnership and other relevant organisations will spread the word about your groups, providing an opportunity for consumers and potential clients to recognise your community service. Join the register by contacting the SAIF Business Centre for a form.

SAIF
BUSINESS
CENTRE
UPDATE BY
CLAIRE
DAY

How to care for yourself and your teams

Looking after you and your staff's wellbeing is paramount in the funeral profession. Remember, SAIFSupport is a benefit of your membership to you and your whole staff team. It is confidential and resourced by qualified professionals and it is free to your firm from SAIF.

SAIFSupport can be accessed by telephone or email and, if the assessment of the Professional Help team recommends counselling, then there are up to six counselling sessions available either in person or online (Skype/FaceTime) at no cost to your firm or the staff member. It is a confidential service.

This is how seriously SAIF takes supporting the funeral service – the fourth emergency service across the UK.

Remember you don't need to be at crisis point – intervention prior to that is recommended.

▼ If you have any questions about SAIFCare or SAIFSupport please contact the SAIF Business Centre.

SAIFSupport can be accessed Monday to Friday, 9am-9pm.
Telephone helpline:
0800 077 8578
Email:
help@saifsupport.co.uk

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

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LET THE MUSIC PLAY

Music can strike the right note at a funeral, but should you be paying for using a song, melody or tune? Meggie Sheldon investigates the copyright situation...

Music copyright law essentials

A 'musical work', is granted copyright protection under UK Intellectual Property legislation (the Copyright, Designs and Patents Act (CDPA) 1988. UK law affords the copyright owner exclusive rights over the protected work for their lifetime and 70 years after their death. If the copyright in the musical work has lapsed, a license is not necessary.

A particularly poignant tune may give comfort to families at a funeral, but is it also a case of copyright infringement? To be sure it's necessary to obtain a license from the owner of the protected work. But... how? Few of us have a direct line to big names in the music industry. Luckily, it has been recognised that it is

an administrative burden, not to mention highly impractical, for a copyright owner to have to grant individual licenses themselves for all of those who seek them. Instead, a licensing body assists. Called PRS PPL, it offers users a streamlined route to doing the right thing.

Is music played at funerals exempt?

PRS PPL has a discretionary policy which considers weddings, christenings and funerals 'private functions', so no licence is needed.

However, if music is played at a service which is being recorded, a music licence is necessary. The onus falls on those who are recording the ceremony to obtain the licence.

A word of warning: the discretionary policy is, of course,

subject to review, so it's important to keep up to date with any policy changes in this area.

What about public funerals?

Any funerals open to the public are no longer 'private functions', so music played or performed there requires a licence. It is usually for a proprietor of a premises to obtain this, so check the venue has an appropriate licence. For a funeral in an open public space, PRS PPL offers specific open space licences. Again, it is likely that this would be obtained by the proprietor of the premises and it is worth checking before playing any music. Failing this, it is possible to obtain a music licence for "mobile businesses" which may apply to funeral directors. ●



Meggie Sheldon is a trainee solicitor at Parker Bullen, a member of the UK200 Group. The information in this article does not constitute legal advice and is provided for general information purposes only. If you would like further information on this topic, or you have any copyright or intellectual property related queries, contact your own professional advisor or the specialist team at Parker Bullen for personalised, expert advice.

EXECUTIVES

YOUR SAIF EXECUTIVES

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

NATIONAL

	Jim Auld National President		Daniel Ginder Executive Committee		Liam Roberts Executive Committee
	Jo Parker 2nd Vice President		David Gresty Executive Committee		Paul Sillett Executive Committee
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FULL MEMBERSHIP PENDING

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C Edwards & Son (Funeral Services) Ltd
155 High St, Talke Pits, Stoke on Trent ST7 1QQ
*Previously advertised on website.
Close Date 26th December 2019*

Anne Devlin
M. Dorman & Son
47 Loughview Road, Coalisland, Co. Tyrone, N. Ireland BT71 4LG
*Previously advertised on website.
Close Date 8th January 2020*

Mark Szandurski / Margaret Szandurski
WS Reid Ltd
Willow Dene, Outgang Rd, Aspatria, Wigton, Cumbria CA7 3HW
*Previously advertised on website.
Close date 14th January 2020*

Louise Meighan / Stephanie Lyons
Durham Funeral Services
Sacriston Lane, Wotton Gilbert, Durham DH7 6QU
*Previously advertised on website.
Close date 15th January 2020*

Philip Evans / Linda Evans
Philip Evans Funeral Services Ltd
172 Old Shoreham Rd, Southwick, West Sussex BN42 4HU
*Previously advertised on website.
Close date 17th January 2020*

Keith Parlour / Sally McGregor
Bedale and District Funeral Service
28 Market Place, Bedale DL8 1EQ
*Previously advertised on website.
Close Date 21st January 2020*

Andrew Roy Gist
R Gist & Son
18 Castle St, Torrington EX38 8EZ
*Previously advertised on website.
Close date 7th February 2020*

Jonathan Robinson / Carmen Goodall
Joseph C Roberts Ltd
61 High St, Harrogate HG2 7LQ
*Previously advertised on website.
Close date 7th February 2020*

Mr Simon Eric Woolston
Heavenly Services Limited
171-177 Hessle Road, Hull HU3 4AA
*Previously advertised on website.
Close date 7th February 2020*

Heavenly Services Ltd (branch of above)
12-14 Ravendale St, Scunthorpe DN15 6NJ

Heavenly Services Ltd (branch of above)
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Heavenly Services Ltd (branch of above)
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310 Holderness Road, Hull HU9 2YP

Heavenly Services Ltd (branch of above)
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FULL MEMBERSHIP PENDING (SCOTLAND)
Douglas, Robert & Valerie Bennie
Robert Bennie & Sons Ltd
The Workshop, 18 Preston Road, Linlithgow EH99 6HE
*Previously advertised on website.
Close Date 28th February 2020*

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Paul Hilton Funeral Services
99 Silverdale Road, Gatley, Stockport SK8 4RF

Ronald G & Elizabeth Bennett
Ronald G Bennett Funeral Directors
38 Middle Street, Blackhall Colliery, Hartlepool TS27 4EA

Francis John Wilson
F. J. Wilson Funeral Directors
Greenway, Haddenham, Aylesbury Buckinghamshire HP17 8BJ
Nicole Chadwick
Peter Roberts & Son Funeral Services
Chapel of Rest, Pendre Square Prestatyn LL19 9NG

Edward Paul Stonebank
Weardale Funeral Services
5 South Bridge, Wolsingham, Bishop Auckland, Durham DL13 3JY

Alec Butcher
Alec Butcher Limousine Hire Ltd t/a Alec Butcher Independent Funeral Director
33 Meredith Road, Ipswich IP1 6ED

Lee Morris / John Abberley
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Mr Jason Pillar
R. C. Pillar & Sons Ltd
Anzac Street, Dartmouth TQ6 9DL

John Rowland
Rowland & Foulkes Funeral Service Ltd
2A St Michael's Road, Cross Heath Newcastle under Lyme ST5 9LW

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Cadman Funeral Services Ltd t/a Wade's Funeral Service
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31 Edinburgh Street, Goole DN14 5EH

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S. M. Funerals Ltd
Regents Lodge, 146 Park Road, St Johns Wood, London NW8 7RG

Andrew Lee / David Lee
H Lee & Son
Belle Vue Rd, Ashbourne DE6 1AT

Nicholas Anthony Barker / James Brooke Barker
J. Wilson & Sons
84 High Street, Boston Spa, Wetherby, W. Yorkshire LS23 6EA

F. E. Jackson(Branch of above)
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Alan Gardiner / Simon Wright / Paul Dubois / Simon Goldstone / Christine Gardiner / Steve Foreman
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78-80 Drymen Rd, Glasgow G61 2RH

Workshop (Branch of Steven Sim & Son Ltd)
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Mr N Goodwin
Nigel Goodwin Funeral Directors
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178 Queens Rd, Buckhurst Hill IP9 5BD

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Pepper & Phillips (branch of JJ Burgess & Sons)
64 High St, Hoddesdon EN11 8ET

Full Circle Funerals
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Wombourne Funeral Services
Winifred House, 191 Coalway Road, Penn Fields, Wolverhampton WV3 7ND

Crosbie Matthew Funeral Directors
1 Queens Blds, Queensferry Road, Rosyth KY11 2RA

William Dunphy Independent Funeral Director Ltd
15 Grove Vale, East Dulwich, London SE22 8ET

Mr N Goodwin
Nigel Goodwin Funeral Directors
80 High Road, Balby, Doncaster DN4 0NW

BRANCH CLOSED (SCOTLAND)
Malone & Fox Family Funerals Ltd
350 Holmlea Rd, Glasgow G44 4BX

Mr J Smith
Andrew Smith Funeral Directors Ltd
20 High St, Forres IV36 1DB

Anderson Maguire Ltd - Gorbals Branch

156 Crown St, Glasgow G5 9XD

Eric P Massie Funeral Services
Westfield, Oldmeldrum, Aberdeenshire AB51 3XS

MEMBER CHANGE OF DETAILS
Mr N Friendship
Friendship and Sons
Unit 7 Barle Enterprise Centre, Chard, Somerset TA22 9BF (Now Head Office)

Mr N McBriar
Norman McBriar & Son Funeral Directors
37 Saintfield Mill, Saintfield, Co. Down BT24 7FH (Formerly at 33a Main St. BT24 7AB)

Mr G Williams
Williams & Lowe Funeral Directors Ltd
Field House, 40 Congleton Road, Sandbach, Cheshire CW11 1HJ (Formerly at Willow Barn, CW11 4SA)

MEMBER CHANGE OF DETAILS (SCOTLAND)

Anderson Maguire Ltd - Springburn Branch
1172 Springburn Rd, Glasgow G21 1UB (Formerly at 189 Springburn Way G21 1DU)

ASSOCIATES CHANGE OF DETAILS
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Office 1, Dalton Hall Buss. Centre, Dalton Hall, Burton in Kendal LA6 1BL (Previously at Burtlands, Burton in Kendal LA6 1HR)

Mr K Proctor
White Dove Company Ltd
PO Box 12567, Epping, Essex CM16 9EZ (Previously at Loughton IG10 3TS)

Dr Rose & Dr Baker
Aura Flights
Unit 3A Parkway Rise, Sheffield S9 4WQ (Formerly at Nursery Street, S3 8GG)

NOT RENEWED
Mr G Goold & Mrs A Goold
G & M Goold
70 Green Lane, Vicars Cross, Chester CH3 5LB

Mr I Phillips
Pepper & Phillips Independent Funeral Directors

64 High St, Hoddesdon Hertfordshire EN11 8ET

ASSOCIATES NOT RENEWED
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PayItMonthly Ltd
Office Suite, Gainsborough House, 42 Bath Road, Cheltenham GL33 7HW

Mr J Dunn
Beyond
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Neopost Ltd
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+ Unit C3 (GF), 5 Deer Park Avenue, Fairways Business Park, Livingston EH54 8AF

Pauline Patton
Close Brothers Ltd t/a Braemar Finance
Braemar House, Olympic Buss. Park, Dundonald KA3 3HS

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Mary Baird Fairbairn
Abercorn (Edinburgh) Ltd
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8 Amy Smithson
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Maternity Contact NBM Georgia Henney for details



9 Konrad Wilkinson
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10 West England ABM
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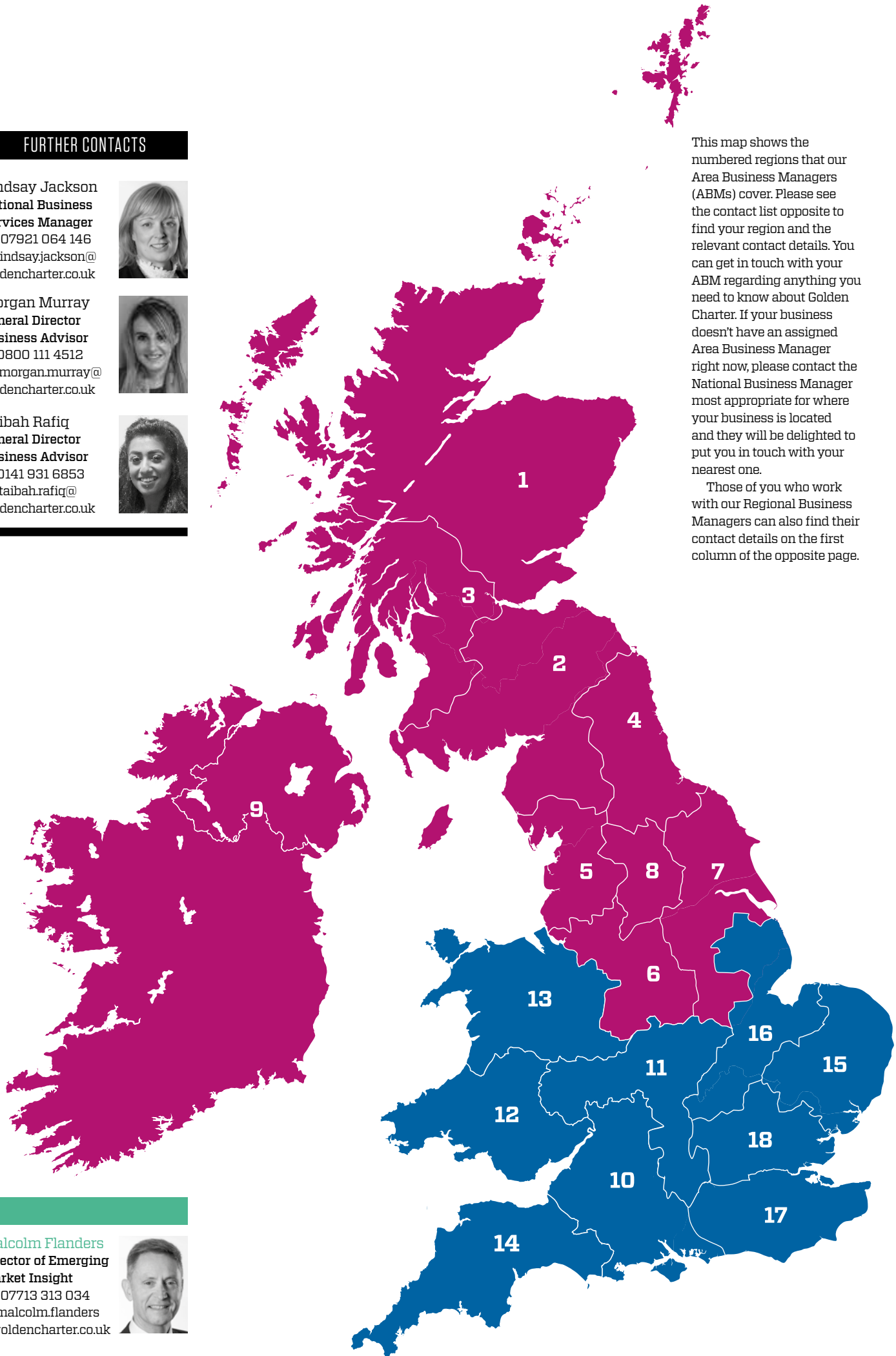
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Mr P Spicksley (Lincolnshire)
07783 323324 • chairman@independentcelebrants.com
www.independentcelebrants.com

Humanists UK

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

Civil Ceremonies Ltd

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

County Celebrants Network

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

Fellowship of Professional Celebrants

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

Institute of Civil Funerals

Barbara G Pearce (Northamptonshire)
01480 861411 • info@iocf.org.uk
www.iocf.org.uk

FUNERAL PLANNING Golden Charter Ltd

Mr M Flanders (Glasgow)
0141 931 6300 • malcolm.flanders@goldencharter.co.uk
www.goldencharter.co.uk

Golden Leaves Ltd

Barry Floyd (Croydon, Surrey)
0800 854448
barry@goldenleaves.com
www.goldenleaves.com

Open Prepaid Funerals Ltd

Mr J Taplin (Solihull) • 0330 660 0072
john@openprepaidfunerals.co.uk
www.openprepaidfunerals.co.uk

GRAVEDIGGER & EXHUMATION SERVICES DTH Burial & Churchyard Services

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

IT & WEBSITE

Adtrak Media Ltd (Digital marketing consultancy)

Mr C Robinson (Nottingham)
0115 959 7192 • hello@adtrak.co.uk
www.adtrak.co.uk

Donatis Giving Ltd (Donation management solution)

Mr M Robinson (Devon)
01803 229467 • Hello@donatis.co.uk
www.donateinmemory.co.uk

Eulogica (Bespoke funeral software)

Mr D I Wright (Sheffield)
0845 351 9935 • diw@eulogica.com
www.eulogica.com

Experts Computer Services Ltd

Mr C Ng (Bishop's Stortford) • 01279 755081 • carling@expertscomputer.co.uk • www.expertscomputer.co.uk

I-NETCO Ltd (Web design)

Mr G King (Newcastle) • 0191 242 4894 • gerry@i-netco.co.uk
www.funeraldirectorwebsites.co.uk

Lionel John Solutions (Software development & tech support)

Ms M Stoneman (W. Sussex) • 07729 779031 • dev@lioneljohn.com • www.lioneljohn.com

Logic Networks Ltd (Solemnity UK) (Cloud-based software)

Shon Alishah (London) • 0208 986 2596 • www.logicnetworks.co.uk

Oak Technology Ltd (Funeral management software)

Mr S Richardson (W. Yorkshire)
01924 600 401 • enquiry@funeralsoftware.co.uk
www.funeralsoftware.co.uk

Search4Local Ltd (Digital Advertising Assitance)

Mr C Andrews (Devon) • 01392 409159 • chros@search4local.co.uk
www.search4local.co.uk

MEMORIALS & REMEMBRANCE Acorn UK (2006) Ltd (Memorial jewellery)

Mrs Wendy Owen (W. Kingsdown, Kent) • 01474 853672 / 07956 143049 • enquiries@acorn-uk.co.uk
www.acorn-uk.co.uk

Aura Flights (Ashes into space)

Dr Chris Rose (Sheffield)
0114 213 1050 • info@auraflights.com
www.ashesinspace.com

Cleverley & Spencer (Monumental masons)

Mr I R Spencer (Dover) • 01304 206379 • enquiry@clevspen.co.uk
www.clevspen.co.uk

Fotoplex Grigio Ltd (Personalised photos)

Mr C Gray (Hampshire)
01329 311920 • sales@fotoplex.co.uk
www.fotoplex.co.uk

Groupe Delfosse – New Urn

Mr D Arnaud (Sault – Brénaz, France) • 0033 474 3726 928
newurn@delfosse.fr
www.newurn.co.uk

Life Expressions (UK & Europe) Ltd

(Derbyshire) • 0800 368 9233
david@legacyexpressions.co.uk
www.lifeexpressionsltd.co.uk

MacIntyre Memorials Ltd

Mr A MacIntyre (Glasgow)
0141 882 3772 • info@macintyrememorials.co.uk
www.macintyrememorials.co.uk

The MuchLoved Charitable Trust

Mr J Davies/Ms J Baker (Amersham, Bucks) • 01494 722818

trustees@muchloved.com
www.muchloved.com

Scattering Ashes

Mr R Martin (Devon) • 01392 581012 • info@scattering-ashes.co.uk • www.scattering-ashes.co.uk

Secure Haven Urns & Keepsakes Ltd

Mrs C Yarwood (Essex) • 01277 377077 • cyarwood@securehaven.co.uk • www.securehaven.co.uk

Shaw's Funeral Products, Shaw & Sons Ltd

Ms Sarah Smith (Crayford, Kent)
01322 621100 • sales@shaws.co.uk
www.shawsfuneralproducts.co.uk

Signature Aromas Ltd

Mr Brian Chappell (Sedgley)
01902 678822 • brianchappell@signaturearomas.co.uk
www.signaturearomas.co.uk

The Natural Burial Company Ltd

Mr C Doggett (Leicestershire)
0116 222 0247
info@thenaturalburialcompany.com
www.thenaturalburialcompany.com

O T H E R S

Grief Journey

Linda D Jones (Essex)
0333 8000 630 • 07779 108760
linda@griefjourney.com
www.griefjourney.co.uk
www.griefjourney.com

Funeral Service Journal (FSJ)

(Worthing, West Sussex) Editorial:
Russ Bravo / Advertising: Denise Walker • 01903 604338 • editorial@fsj.co.uk • www.fsj.co.uk

Funeral Guide

(funeral resource for the public)

Mr E Gallois/Mr K Homeyard (Exeter) • 01392 409760
support@funeralzone.co.uk
www.funeralguide.co.uk

LCK Funeral Support Services Ltd

Mr A Mccafferty (Wembley)
020 8900 9222 • l.c.k.f.s.s@outlook.com • www.lckfuneral
supportservices.co.uk

Professional Help Ltd

Mrs C Betley (Burton in Kendal)
• 01524 782910 • info@professionalhelp.org.uk
www.professionalhelp.org.uk

The Bereavement Register (Suppressing unwanted mail)

0207 089 6400 • help@thebereavementregister.org.uk
www.thebereavementregister.org.uk

Reach Plc (Multimedia publisher)

Mr D Minns (Hull) • 01482 428866
darren.minns@reachplc.com
www.funeral-notices.co.uk

Stevens and Sons Funeral Services Ltd (Supply staff, vehicles & land repatriations)

Mr G Stevens (East Finchley) • 0203 507 1707 • office@stevensandsons.co.uk

When We Remember (Funeral planning)

Jim Abraham (Narabeen, New South Wales) • 0061 429 400 100
jimnmelabraham@gmail.com
www.whenweremember.com

The White Dove Co Ltd (releasing doves at funerals)

Mr K Proctor (Essex) • 0208 508 1414
info@thewhitedovecompany.co.uk
www.thewhitedovecompany.co.uk

PRINTING & STATIONERY Gateway Publishing (Part of Mimeo (UK) Ltd)

Mr M Moore (Huntingdon) • 01480 410444 • info@gateway-publishing.co.uk • www.gateway-publishing.co.uk

PCD Media (East Anglia) Ltd t/a Funeral Print UK

Mr Dodd (Ipswich)
01473 731225 • tom@funeralprintuk.com
• www.funeralprintuk.com

Polstead Press

Tracy Goymer (Suffolk)
01449 677500
tracy@ghyllhouse.co.uk
www.polsteadpress.co.uk

RNS Publications

Mr C Shaw (Blackpool, Lancashire)
01253 832400 • cs@rns.co.uk
www.rns.co.uk

REMOVAL & REPATRIATION SERVICES Alba Repatriation & Cremated Remains Transportation

Mr S Murren (Paisley)
07834 489766 • info@albarepat.co.uk • www.albarepat.co.uk

Cremated Remains

Transport Services
Lord John P A Kersley (Bognor Regis) • 01243 583913
advance salesuk@aol.com
www.advance salesuk.com

Euro-City Direct Ltd

Mr J W Kindleysides (Dorking, Surrey) • 01306 632952
ecduk@btconnect.com

Guy Elliot Ltd

Mr G Elliot (Kingswells, Aberdeen)
0777 0407610
conscientiously@outlook.com

Kenyon International Emergency Services

Mr M Oliver (Berkshire)
01344 316650 • oliverm@kenyoninternational.com
www.kenyoninternational.com

Key Air – The Repatriation People

Mr B Birdsall (Hayes, Middlesex)
0208 756 0500 • repatriations@keyair.eu • www.keyair.eu

LCK Funeral Support Services Ltd

Mr A Mccafferty (Wembley)
0208 900 9222 • l.c.k.f.s.s@outlook.com • www.lckfuneral
supportservices.co.uk

Mears Repatriation

Mr G Hart (London)
020 3455 0305
info@mears.london
www.mearsrepatriation.com

National Repatriation

Mr T W Hathaway (Doncaster)
07780 118458 • info@nationalrepatriation.co.uk • www.nationalrepatriation.co.uk

Rowland Brothers International

Mr S Rowland & Mr A Rowland • 0208 684 2324 • info@rowlandbrothersinternational.com • www.rowlandbrothersinternational.com

Staffords Repatriation Services

J Stafford & C Davis (Dublin)
0035 318550555
ns@funeralservices.ie

TCB Group

Mr D Green (Belfast) • 0289 560 8444 • info@tcbfreight.com
www.tcbgroup.eu

Walkers Repatriation Service

Mr T Walker (Staffordshire) • 07792 022048 • tjwalker60@gmail.com

SOFT GOODS & FUNERAL SUPPLIES

Allsops CTF Ltd

Mr G Allsop (W. Sussex)
• 01903 213991
• info@allsops.net

Bradnam Joinery Ltd

Mr B Pittle (Suffolk) • 01440 761404 • info@bradnamjoinery.co.uk • www.bradnamjoinery.co.uk

Canfly Marketing Ltd (branded luxury rope bags)

(Cheltenham) • 0207 859 4443
• info@canflymarketing.com
canflymarketing.com

Clarke & Strong Ltd

Mr B Fry (W. Midlands) • 0247 622 1513 • info@clarkeandstrong.net
www.clarkeandstrong.com

Leslie R Tipping Ltd

Mr J Tipping (Cheshire) • 0161 480 7629 • sales@lrtipping.co.uk
www.lrtipping.co.uk

The Dodge Company

Mr Caldwell (Hampshire) • 01256 893 868 • ccaldwell@dodgeco.com
www.dodge-uk.com

Thorley Smith Ltd

Mr D Tonks (Wigan) • 01942 243331 • sales@thorleysmith.com
www.thorleysmith.com

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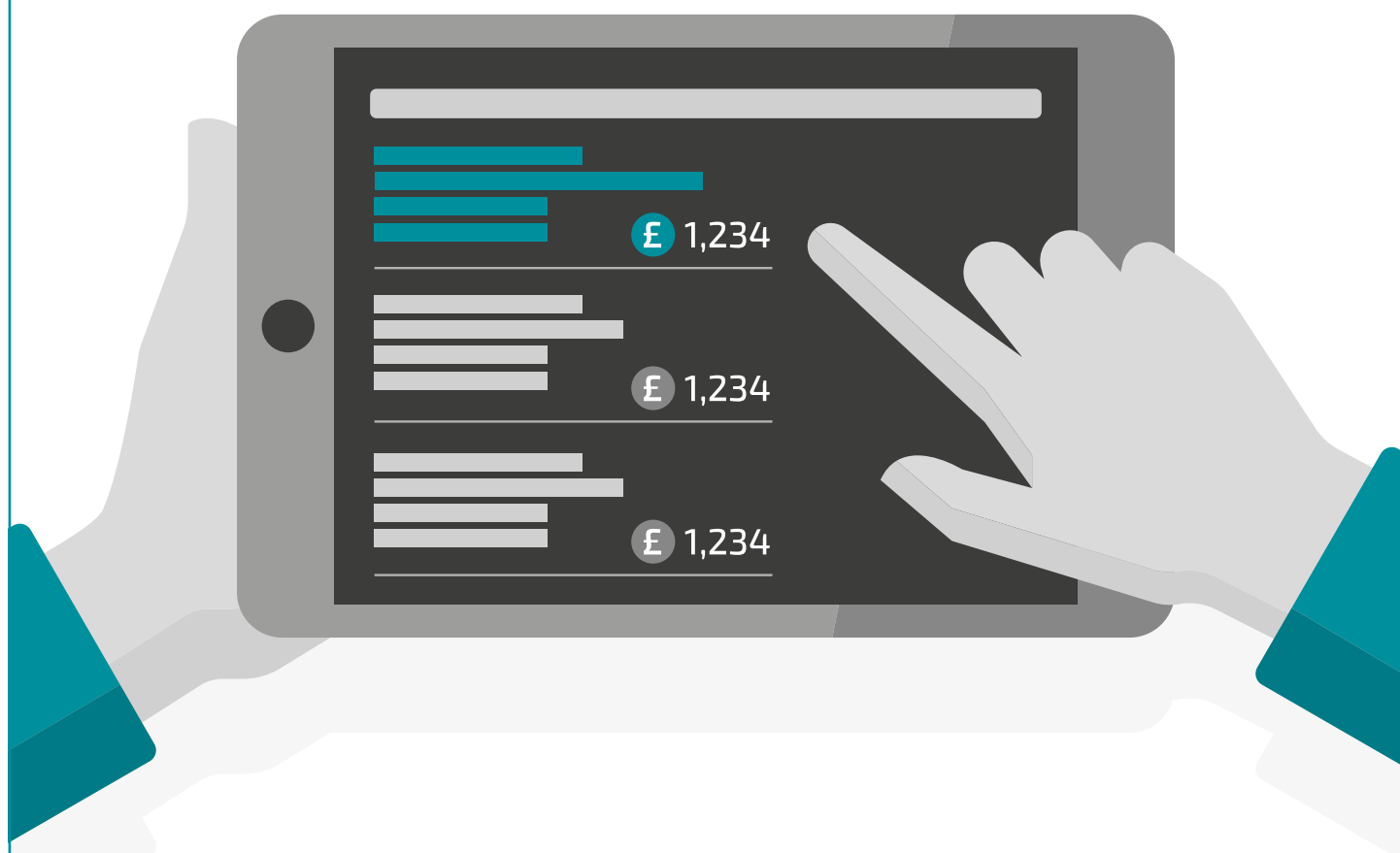
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All enquiries in writing please enclosing an up to date CV marked confidential to: Patrick Gallagher Dip Fd, MIBIE, P & S Gallagher Funeral Directors, Fraser House, 20 Sussex Road, Haywards Heath, West Sussex RH16 3LB

Telephone: 01444 451166
Email: pat.gallagher00@googlemail.com

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