



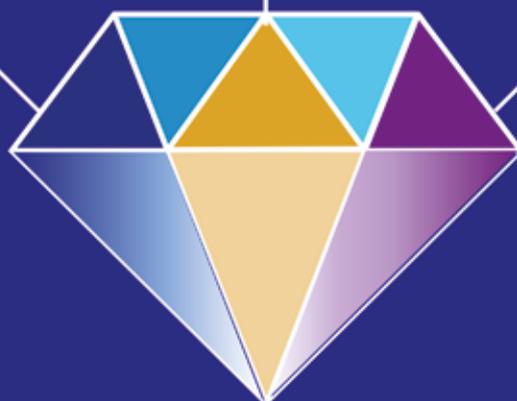
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To sign up, email the SAIF Business Centre at info@saif.org.uk. For further details about the Diamond Partnership go to saif.org.uk/why-join-saif/diamond-partnership





Insight

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call us on **0345 230 6777** or **01279 726777**





TERRY TENNENS
SAIF CHIEF EXECUTIVE

To fail to prepare, is to be prepaid to fail

SAIF CEO Terry Tennens on getting all the ducks in a row

SAIF Digital is a research and action hub supported by SAIF, Golden Charter and Maguire Partners. A cutting-edge initiative by SAIF, it will support independent funeral directors in accelerating their digital presence and being discovered by consumers.

Many members' websites can be improved by making simple tweaks such as ensuring opening hours are listed as 24 hours rather than 9-5 on Google, using keywords such as 'direct cremation' in your SEO, and making sure the hyperlinks are functional.

While many funeral directors will see repeat business, there is changing consumer behaviour due to people being wooed by TV advertising or print media, and shopping around on the internet.

Research so far indicates 77% of consumers think local independent funeral directors do not provide unattended cremations. Are we losing the opportunity to have a conversation with the customer and explain the range of services? SAIF Digital will offer you a free audit of your website and social media, so please register at www.saifdigital.co.uk

Pre-paid funeral planning

HM Treasury instigated the consultation on funeral plan providers in 2018.

SAIF has been supportive of the notion of regulating funeral plan providers, especially since we have seen the emergence of online providers with high commissions.

The Treasury mandated that regulation would commence on July 29, 2022, a very short window for funeral plan providers to meet the requirements.

SAIF's preferred funeral plan provider, Golden Charter, and SAIF's approved Associate plan providers, Golden Leaves, Open, and Ecclesiastical, are all making full

preparations to ensure that SAIF members are fully regulation ready for July 29.

SAIF has made representations to the FCA via the SAIF-FCA Regulatory Taskgroup on multiple occasions to ensure Independents are not disadvantaged by the regulations. SAIF has also made representation through the All-Party Parliamentary Group on Funerals and Bereavement in Westminster.

In addition, we await the FCA's solutions on management of funeral plan companies such as Safe Hands which declared it will not be pursuing FCA regulation for plans sold and allocations made to funeral directors. Who will be responsible for ensuring the policyholder is not disadvantaged, and the Trust Fund is satisfactory? And importantly, who is responsible for ensuring the funeral director receives suitable funds to cover the delivery of the funeral?

SAIF has also met with the Financial Services Compensation Scheme (FSCS) and made clear that if a plan provider fails, the speed of compensation payment to the family is important.

Please contact your plan provider to indicate whether you will be their Appointed Representative (AR) or an Introducer AR. It's important so that you can sell plans after July 29 when the FCA regulates plan sales.

The SAIF Agreement with Westerleigh - Distinct Cremation

Unattended cremations have risen to 18% in the past year. Yes, aided by the pandemic but also by capturing the public's attention. Though direct cremation is often mistaken for a simple funeral, the risk is that 77% of consumers will not think local funeral directors offer this service. SAIF Digital, using research carried out by our partners Golden Charter, is helping us respond to changing consumer behaviour.

The Westerleigh Agreement is another

arrow to give Independents the chance to respond and engage clients, and to explain what an unattended service is and isn't so they can make a choice with full understanding. Please make use of the incredible partnership with Westerleigh and Distinct Cremation. Ask for the SAIF Engagement Form from the SAIF Business Centre at info@saif.org.uk or call 01279 726777.

SAIF Quality and Standards regime nearing certification by UKAS

UKAS (United Kingdom Accreditation Service) is the leading accreditation body from the UK government. UKAS will certify SAIF's quality management system to ensure the association meets its independently verified criteria. This benefits SAIF members because your clients know you meet the standards and quality of service expected from an independent family funeral director.

The Ministry of Justice has supported this move for external accreditation alongside SAIF's hybrid Code of Practice which we have consulted the membership and external stakeholders on.

SAIF AGM

We look forward to welcoming you in person for the first time in two years. We will be livestreaming the AGM for those unable to attend, and we will have some cutting-edge education sessions on Friday March 18 with SAIF Digital, Life Ledger, and Craig Caldwell from the MazWell Group, as well as fun and relaxation together. You've earned it! I look forward to seeing you at the AGM.


terry@saif.org.uk

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Developed by us for our funeral director partners, your Golden Charter business manager is the key to getting the most from the technology and helping you identify valuable insights for your business. To find out more, speak to your business manager. Or if you're interested in working with us, we'd love to hear from you - email partner@goldencharter.co.uk

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SUZANNE GRAHAME

GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

Our responsibility to families

Why we have to be vigilant about the changes that come with regulation

Recently, in an article on funerals and climate change, I observed that for many Independents, your local communities' needs are merging with wider responsibilities that impact us all. At Golden Charter we've been very aware of our own responsibility to customers and funeral directors in the lead-up to FCA regulation – but how does that responsibility manifest itself?

Reassurance

Funeral plans have always been about reassuring families: they're a way to ensure that at the time of need, what's important to someone has already been set out and paid for.

That's why we have to be so vigilant about the changes in the market that come with regulation. The FCA's changes will leave us with a stronger, safer group of plan providers, and we don't want any disruption on the way which may strip families of their confidence in plans.

Many of you will have noticed some initial signs of disruption, such as planning firms which chose not to apply so will be transferring customers or winding down. These naturally make for big news stories in the sector, but what is the impact on customers? It's vital that families understand that the market as a whole is strong and safe under regulation. It's reassuring for

them to see that providers like Golden Charter are well prepared, and working closely with you to keep delivering the best outcomes for them.

Fundamentally, and particularly for Independents becoming Appointed Representatives, your values mean that for many customers, taking a plan out with you will work effectively just as it has before.

So far, Appointed Representative status is by far Independents' most popular choice. Applications to Golden Charter are coming in daily, with more than 500 in by early February. If you have applied, you have access to our full range of support, including webinars helping you through the FCA's approval process.

Those yet to apply can get the ball rolling at any time by talking to your Golden Charter business manager. We've had really positive feedback, so in this area let me reassure you: we have a clear process for the months leading up to regulation, and hundreds of your peers are already well down that road.

Emerging trends

In my environmental article, I talked about families' evolving needs: particularly how our research showed large scale changes in how 45-60 year olds view the world. Those changes focused on climate change, waste, and company ethics.

SAIF underscored the point in last

month's SAIFInsight, calling out the sector's increasing focus on sustainability and initiatives like the Environmental Stewardship Group. Meanwhile SAIF Digital highlighted a separate trend, as Declan Maguire noted the measurable shift towards online searches for funeral directors.

Such changes are everywhere, led by a focus on families' needs. Research is bearing these trends out, whether they're green issues, regulatory changes, or shifts in customer behaviour.

A new era

It's a time of changes large and small; we're truly moving into a new era in funeral planning. So it's vital that families are reassured throughout this change, and that you yourselves are confident in how you'll work with your plan provider going forward.

One thing hasn't changed: we're here to support and inform our independent partners. Get in touch with your business manager and we'll work to do that as we always have – we can't meet our responsibility to families without also meeting our responsibility to Independents.

suzanne.grahame@goldencharter.co.uk



Signing the Diamond Partnership were (back row L-R) Sean Martin, Ed Lane, Head of Operations for Westerleigh and Astrud Matanle, a Westerleigh Regional Manager (front row L-R) SAIF CEO Terry Tennens, Westerleigh Group CEO Debbie Smith and Steve Wallis, Commercial Director for Westerleigh Group and CEO of Distinct Cremations

SAIF signs a great deal for Independents

The Diamond Partnership brings SAIF, the Westerleigh Group, and Distinct Cremations together

SAIF members have a new tool in their armoury thanks to a new partnership with The Westerleigh Group and Distinct Cremations.

The deal, struck in February by National SAIF Executive members Sean Martin, Jeremy West and SAIF CEO Terry Tennens, secures preferential rates for all SAIF members offering unattended direct cremation packages to families.

This move marks an important fight back against the current rise in online direct cremation companies. The market has been boosted by the restrictions around COVID-19 and the perceived low cost of a 'direct' funeral, which last year's Church of England survey highlighted as the major motivator for consumers.

"Direct Cremation sometimes isn't right for everybody," says Sean Martin, Head of Operations at Peasgood & Skeates Funeral Directors. "Families are unaware that with some of the major online companies the deceased gets left in hospital for extended periods before being taken many miles away from their family for cremation. However, just 23% of families opting for unattended

Direct Cremation believe that their local funeral director could provide the service – that means 77% of those consumers go straight online and do not give local family funeral companies a chance."

The Diamond Partnership will offer families a local point of delivery and care from a family owned business that knows their community, but at a comparable price to the large online companies.

"But more importantly, this partnership allows SAIF members to compete on a local level with national online providers at a comparable price point and try to attract the 77% of consumers into their funeral homes to talk about their needs. Sometimes

THE DIAMOND PARTNERSHIP OFFERS DIRECT CREMATION AT THE SAME PRICE AS ONLINE COMPANIES

a simple or traditional funeral might be a better option for families," adds Sean, "but success comes from using the Partnership pricing effectively to compete, and being on the forward foot in letting your community know you offer direct cremation via your website, social media and advertising."

Westerleigh had initially faced resistance from members at a SAIF Regional Meeting regarding their decision to launch Distinct Cremations, which would have been in competition with Independents. It was on reflecting on that meeting that Westerleigh acknowledged the support Independents had given its group over the years, and that the sector faced a common threat from online direct cremation providers.

"Westerleigh then had the good sense and the probity to come and talk to SAIF in a meaningful and diligent way," says Sean, "which is why we are where we are now. This is a very, very good outcome for the independent funeral profession and for all SAIF members." For full details go to the members' area at www.saif.org.uk

SCOTTISH INSPECTIONS SET TO INCREASE

Despite the pandemic, Scotland's Inspector of Funeral Directors carried out four introductory visits to funeral directors in 2021 according to his latest report. He anticipated more visits to funeral directors and crematoriums as restrictions were reduced.

The report came from the Inspector of Burial, Cremation and Funeral Directors, Professor Gordon Findlater, covering December 2020 to 2021. Professor Findlater works alongside the Senior Inspector, Robert Swanson, whose annual report was released in October.

Professor Findlater's report said: "There is no doubt that the pandemic has seriously impacted on the ability of both the Inspector and Senior Inspector to carry out their duties,

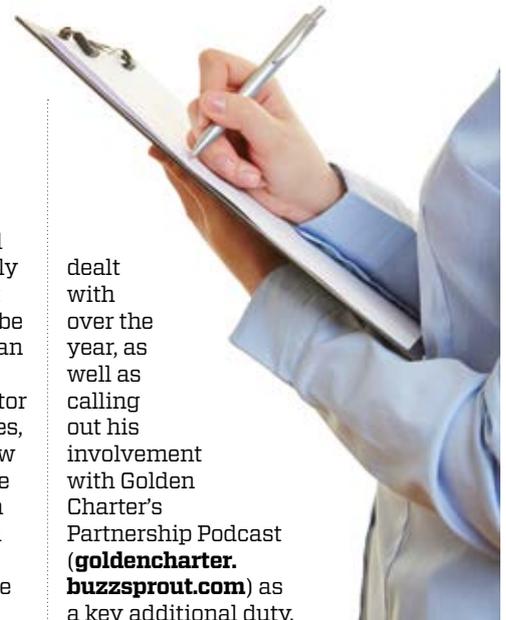
particularly with respect to inspections of crematoriums. It is anticipated, however, that this will change as restrictions are eased.

"The future is still uncertain but with the Scottish Government Funeral Director draft Code of Practice currently undergoing revision, there is no doubt that the funeral trade in Scotland will be in a much better place in the future than it has been in the past"

In addition to site visits, the inspector met with SAIF and various other bodies, to receive "an in-depth insight into how the funeral industry functions from the registering of a death to the cremation or burial of the deceased, and during a particularly difficult time".

Professor Findlater also outlined the complaints that both inspectors had

dealt with over the year, as well as calling out his involvement with Golden Charter's Partnership Podcast (goldencharter.buzzsprout.com) as a key additional duty.



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A growing partnership

Golden Charter's Partnership Podcast had a record year thanks to a wide range of guests and a focus on regulation

The Partnership Podcast has entered its third year and is reaching more Independents than ever.

Featuring short, incisive 15-minute interviews with people close to the funeral profession, the podcast is available on any device just by going to goldencharter.buzzsprout.com, or on most podcast apps.

With all 36 episodes available online, host Malcolm Flanders says its longevity is down to the topics it covers and its willingness to follow funeral directors' current interests.

Malcolm said: "It's not called the Partnership Podcast for nothing: our audience is made up of independent funeral directors. They're the only people we make the episodes for, and the goal is to cover the issues that matter most to them at any given time.

"This can mean homing in on one big issue, like it did for the FCA regulation

mini-series we broadcast initially in 2021. But it also means touching on a variety of subjects. We know Independents are business owners who have a lot more on their plate than just funeral planning. That's why I end every episode with an invite to get in touch and suggest a topic - and funeral directors have taken me up on that."

It also means speaking to a wide variety of guests. In 2021, the podcast spoke to educators, clergy, coffin manufacturers, Golden Charter staff, and both of Scotland's Inspectors of Funeral Directors.

"But our bread and butter is speaking to the funeral directors themselves," says Malcolm. "Independents make up most of our guests, and sometimes we'll bring a funeral director in alongside another guest, like when we brought Jim Auld into a conversation with the Church of England to get both sides'

views on how their relationship works."

The regulation mini-series which ran from October to December 2021 featured interviews with independent funeral directors, and it proved to be the podcast's most popular run to date, racking up 600-plus downloads.

Malcolm said: "Those listens add up over time because the topics we talk about stay relevant. October's first episode, where we spoke to our Director of Compliance, has all sorts of information and guidance that will be relevant right up to July if not beyond.

"The whole archive stays online: this year we've actually still been getting downloads of our first ever episode, and that first came out in 2019. Clearly people are finding these topics stay relevant over the years."

He added: "It's about having a civilised conversation around a topic of relevance and interest to other funeral directors. Recording the episode over Teams means I can talk to people wherever they are in the UK, so it really is straightforward for any funeral director to get involved."

Upcoming episodes will continue to touch on regulation and wider issues. The latest have featured digital support, research and insights into families, and of course dealing with the move to FCA plan regulation.

The full Partnership Podcast back catalogue can be found at goldencharter.buzzsprout.com, and you can contact malcolm.flanders@goldencharter.co.uk with any thoughts for future editions.

The numbers

Total downloads in 2021	1,669
Episodes released to date	36
Hours of content	8.5
Average episode length	14 mins 38 secs

Most popular episode	Steps towards regulation with Maria Stibbards (November 2021)
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What's on? SAIF's events...

May 11
National Executive Committee Meeting

May 11
SAIF East Anglia Regional Meeting
Bury St Edmunds, Suffolk

May 13-15
SAIF Northern Ireland education
sessions
Belfast

May 16
SAIF Midlands Regional Meeting
Waseley Hills Crematorium,
Birmingham

May 18
SAIF North East Regional Meeting
Purves Regional Hub near Durham

May 19
SAIF Yorkshire Regional Meeting
Glasshoughton

May 25
SAIF North West Regional Meeting
Hallidays, The Wirral

See www.saif.org.uk for full listings



L-r: Simon Adcock
and James Gardner

INDEPENDENT STRIKES DEAL

A capital injection from Reward Finance Group has enabled husband and wife team, James and Charlotte Gardner, of Rebiere Holdings in Kent to purchase Hogben & Partis in Faversham. The pair bought 245-year-old Viner & Sons in West Malling last year and have an ambitious plan to acquire more funeral homes.

James's association with Viner & Sons goes back to his teenage years when he used to clean the funeral cars before setting up a trans-Atlantic company.

He has drawn on his experience and

identified funeral homes where directors are working well past retirement age and welcome the opportunity to sell a business to a company sharing their principles and safeguarding their staff.

James Gardner said, "Reward has a really refreshing approach to finance, like old fashioned banking," says James. "They get to know you, buy into your vision, and build a relationship rather than making decisions based purely on a spreadsheet."

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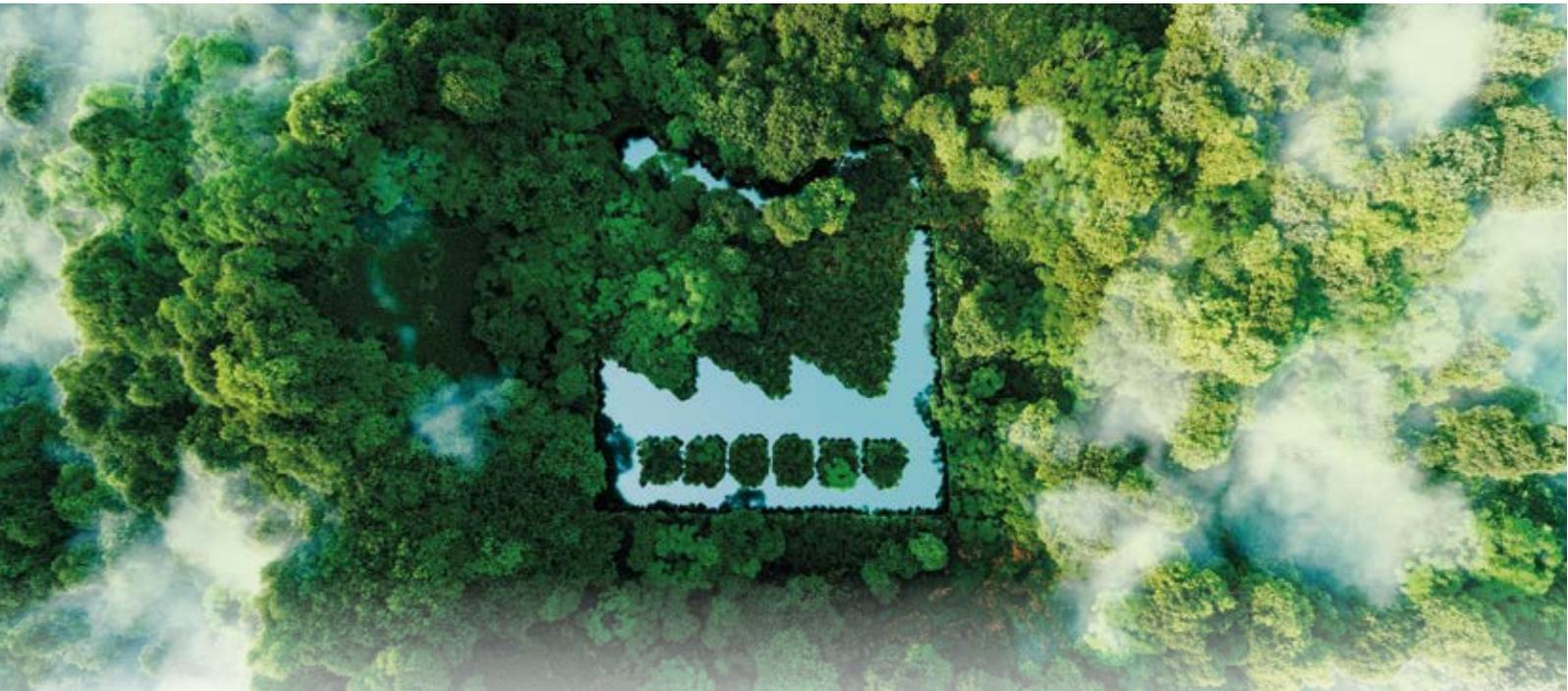


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Greenwashing: CMA puts businesses on notice

The Competition and Markets Authority has warned businesses that they have to make sure their environmental claims comply with the law, writes JC Atkinson Managing Director, **Julian Atkinson**

‘Eco-friendly’, ‘green’, ‘sustainably made’, and ‘conscious’ claims will now be more closely scrutinised with the introduction of the Competition and Markets Authority’s (CMA) Green Claims Code.

The ‘Green Code’ has six guidelines – principles to help businesses when advertising their green credentials:

- Be truthful and accurate
- Be clear and unambiguous
- Do not omit or hide important relevant information
- Comparisons must be fair and meaningful
- Claims must consider the full life cycle of the product or service
- Claims must be substantiated

Consumers are guided by claims, and many rely on guidance from the suppliers of the goods. Their accuracy is critical when making choices and ‘green’ claims are no different. The announcement by the CMA recognises this, and those who do not comply risk reputational damage and potential action.

What is likely to happen after an initial bedding-in period? The reputational risks here are very real. The CMA will carry out a full review of misleading “green” claims. The ethical consumer in the UK is

reported to be worth £121bn a year – a rise of 24% from 2019 to 2020. The options are across all sectors, from ethical investments to ‘green power’ options, organic and ethical food choices and ‘green services’ which includes funeral choices.

Funeral choices already exist. Many choices in the market are labelled ‘green’ or ‘eco’ which may well be considered misleading, because the suppliers or manufacturers don’t have the proof to substantiate the claims. Beware it won’t just be the words, as it will in all probability include how the product is represented. If companies put emblems such as leaves and trees next to a product, it will have to be representative and be supported with accurate data.

Launching a ‘green’ range of coffins?

By my interpretation of the rules, companies will need to reference reasons why the range is greener than others you offer, or those of your competitors.

The Advertising Standards Authority (ASA) has announced it will be issuing its own guidance covering net-carbon claims, waste claims, recyclable claims, and biodegradable claims across all sectors.

‘Greenwashing’ is a term used to describe

“REPUTATIONAL
RISKS HERE ARE
VERY REAL”

vague and inaccurate claims. It undermines those making genuine advances to help meet the targets the UK Government agreed to at the United Nations COP 26 Conference. The CMA’s interest and firm notice on these issues is welcomed by those who have genuinely innovated and made investment in being more environmentally efficient. Consumers stand to gain since claims will be based on reality.

ABOUT THE AUTHOR

Julian Atkinson is Managing Director of JC Atkinson, an award-winning, eco-friendly company, which is Fairtrade, FFMA, Forest Stewardship Council® Certified and a Carbon Trust Standard bearer.

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*Expressed as carbon dioxide equivalent CO₂e compared to the full lifecycle of coffins manufactured from MDF or Particleboard

EVENT OF THE YEAR



THE HANDOVER

As SAIF's National President Mark Porteous passes the reins of office to Jo Parker, we catch up with the pair to talk challenges and triumphs

When the SAIF AGM Banquet Weekend begins at the Dalmahoy Hotel & Country Club on March 17, Mark Porteous will breathe a sigh of relief. Not just because he has played a large part in organising the event, but because it will be his last official role as National President of SAIF, a position he has held for an unprecedented two years because of COVID.

Jo Parker has been in the wings for those two years, with the pair working closely to advocate for members and drive SAIF forward. *SAIF Insight* caught up with them on the eve of the handover...

Mark, you became President a week after COVID hit, so it has been an unusual time to say the least. What have your highlights been?

Mark: "There's no doubt about it, it's been a difficult term. I could still meet members in year one, but it was

online. The highlights for me have been meeting members, particularly face to face. If Jo gets the chance, she can go and meet members in their own premises and see what they do, what help they feel they need from SAIF, what they're expecting from you as their President. Another highlight was the way we rose to the challenge, I think SAIF, myself, Jo and Mark Horton stepped up to the plate. Normally the President's role is very much an ambassadorial one but that changed for us, and we contributed a lot to SAIF's communications and information during COVID. I also did a challenge last summer which almost killed me - climbing hills for my chosen charity, Winston's Wish. That was a real highlight for me because nobody thought I would complete it, and we raised £13,500. I also met Princess Anne recently in my final official job, which was a high point - a good way to sign out from the role."

What advice would you give to

Jo going forward?

Mark: "Jo comes from a family of presidents, so I'm sure she's getting plenty of guidance already. I've spoken to Jo briefly about this, though, and getting the diary and timetable in order is essential. It's full on. I can only say enjoy it, though. It will be a shorter period than mine, although I'm glad I did have two years as I would have regretted finishing at the end of year one because it was so restricted. And that caused issues for Jo in terms of her plans - not least her dad's 80th - and I do appreciate Jo stepping aside so I could have two years. As I was an ambassador for SAIF I had to hold my tongue sometimes, so that would be something I'd say to Jo because she's not very good at holding her tongue."

Jo: "Ha! I'm not!"

How big is the role?

Mark: "It's very busy. Jo's been at all the meetings, including SAIF



Mark will pass the National Presidency to Jo at the end of the SAIF AGM Banquet Weekend

business meetings, resilience groups, Government stuff – it has been full on. I’m also still part of the Scottish Executive so I’ve had meetings and some ambassadorial roles on that side too. Jo and I are also involved in the HR activities for SAIF. Would you agree it’s pretty full on, Jo?”

Jo: “Well, I thought it was full on until I saw my diary for this year. It’s mad.”

COVID was a trial but it threw up a lot of opportunities in terms of learning, didn’t it?

Jo: “Yes, my local resilience forum has only just stopped meeting, so we’ve been all the way through this. There’s now a different sort of appreciation for our profession, and an understanding by central Government that funeral directors are needed in a pandemic, and we need to be in the room. At the beginning, there was no appreciation for what we were doing. Every death that happened within the past two

“ THE HIGHLIGHTS FOR ME HAVE BEEN MEETING MEMBERS FACE TO FACE ”

MARK PORTEOUS

years was under those restrictions, and we were dealing with such sad situations. And all we got was the CMA report. There was no applause, not even a mention. I think the binmen got mentioned about ten times by Boris and we didn’t get one. There was a lack of understanding of what funeral directors were doing. A few vicars acknowledged our work, but actually we needed bigger recognition. I found with the Kent resilience forum that we are now completely in the loop for every decision that’s made and they’ve referred back to us on everything. In general, I think funeral directors have been amazing, thinking outside the box and working together. They

haven’t put business first, whatever the media says about us and however the CMA has portrayed us. At no point during this last couple of years has profit come before families – it has all been about what was the best for the family. And what’s best for your staff and trying to juggle your staff and families during a pandemic is really tricky. That’s been my learning curve – how good the profession is. And it’s not an industry, it’s a profession without doubt.”

How influential is SAIF in making funeral directors’ voices heard?

Jo: “I think without doubt Terry Tennens has been amazing, and he, Paul Allcock and Joe Murren





are some of the key people that have really got us seen by central Government. The profile of SAIF has really risen and we're now a stronger trade association - we're not the second one to the NAFD."

Mark: "I would echo that, Jo. I started dealing with the Scottish Government six years ago and at that point, the NAFD was the focal point. But now they come to SAIF before they go to the NAFD, and we've got Scottish and National SAIF to work together, which has been another highlight of my term in office."

Jo: "We couldn't have done half the things we've done as an executive without the help of Scottish SAIF. Joe Murren and Declan Maguire have been absolutely outstanding and we have come together as two execs, which is a really powerful thing. I think SAIF has definitely come out stronger. The constant SAIF updates were precise and clear, and the members really did engage with that, saying how thankful they were for SAIF to get them through the pandemic and the CMA changes and everything else that's going on."

How important have the SAIF CMA and FCA Taskgroups been?

Mark: "Vitaly important. The quality of the people that are on these things now is up there. In the last five years there has been a huge transformation in SAIF and the last two years has propelled us further in being recognised by Government at local level and central. I think one of the reasons the CMA struggles a bit with our industry - and they do struggle - is because of the quality of the guys that we have on the CMA Taskgroup. They ask them awkward questions and they've still not answered them. My personal opinion is that the CMA is used to dealing with big companies like the Co-op and Dignity and not 5,000 small companies, and our representatives made them aware of that. Truly, only SAIF can represent Independents. I'm a dual member, but if I had to choose, there's no choice - it'd be SAIF all the time. I only really look at



Meeting Princess Anne on his final official appointment was a highlight for Mark.

“TRULY, ONLY SAIF CAN REPRESENT INDEPENDENTS AND BE THEIR VOICE”

MARK PORTEOUS

the local NAFD because it keeps me in touch with what's going on. SAIF is the only voice for Independents. I think external agencies get that now and that's due to the work of our task groups. Seven years ago, I don't think SAIF would be recognised as much as they are now. What do you think, Jo?"

Jo: "No, I think we would have struggled a bit actually. The calibre of some of the exec members is amazing, and that goes for a lot of new independent funeral directors as well as they are more business savvy. That's no disrespect to the old brigade but I think of Ross Hickton who has such a great business mind but he's also a really good funeral director, and that's the quality you get from the Independents. I know those Independents are also with the NAFD, but the NAFD tends to look after the bigger groups which are really just dependent on big management, whereas the Independents have lots of managers and directors who are bringing

such a great presence to SAIF"

There have been lots of technological changes in the past two years too.

Jo: "I was able to attend a Scottish SAIF meeting at 5pm, in my office, with a cup of tea. That would have been three days out of the office previously. I feel it's now working on a hybrid system really nicely"

Mark: "It's certainly here to stay, it's not going to change. If you look at my presidency without Zoom, Teams or Go To meetings, there would have been nothing there. It's allowed me to communicate with members. There is a place for it and technology and innovation as a whole has been essential within our organisation, and the Slack forum, which Declan Maguire set up in Scotland, is getting rolled out in England. We will keep changing and evolving and with the CMA we will have to change as well, I'm confident the next generation coming through is going to take us to a different level again."

What were your ambitions when you took on the presidency, Mark?

Mark: "I was a bit apprehensive taking on the role. I did sort of pinch myself about how I got into this position, because I used to think

“THE CALIBRE OF THE SAIF EXECUTIVE MEMBERS IS AMAZING”

JO PARKER



'how did these guys do that? I don't think I can do that.' Others will judge if I've done it well, or not, but I tried my best and that's all you can do. I didn't have a legacy goal - I wanted to represent SAIF at a high level and, whenever possible, speak to people about SAIF and speak to members to make sure as an organisation we were strong as one, rather than being splintered. While together we can be very, very strong, we are 1,000 individual businesses or members, so it can be a weakness as well."

Jo, what are your ambitions for the coming year?

Jo: "I think it's more of a personal challenge as well as a business challenge to take on a role like this because it doesn't come naturally to everybody and it takes you out of your comfort zone as well. I'm really looking forward to visiting the members and for them to show off what they've got because they're really proud of their funeral homes and what they've done and it's great to get an opportunity to see them."

You have big shoes to fill - not just Mark's but your mum and dad are past presidents too...

Jo: "Mum was President in 2009 and then dad in 2011, so yes, big shoes to fill. We are a single branch

business doing about 300 funerals a year in our town in Kent and we've had three presidents for SAIF, so we're proud of that. And it hasn't just fallen on our plates, we all worked really hard for SAIF over the years. I've been on the exec for about 12 years. That's a lot of time to put into something that you're really passionate about because I think the independent sector is so important. Everybody thinks about their farm shop and their grocer, and I think the funeral sector is exactly the same - once they're gone they'll not come back. So, it's great that I've got this opportunity to be President out of a tiny business, be recognised and appreciated by the rest of the exec to be able to have that position, but the flip side is it's quite daunting. There isn't one week in May that I'm in the office for more than two days. June is pretty much the same, so you've got to get your staff in place."

What's next for you Mark?

Mark: "I'll still be on the National and Scottish executives and I'm on the Code of Practice group for Scotland, so I'm still going to be busy and active within the industry. Coming out of the presidency will allow me to express myself a little bit more - I won't have to hold my tongue."

Would you encourage other members to become President?

Jo: "Yes, to join the SAIF executive and do something for the for the industry is a great thing to do. Initially it's not that much time out."

Mark: "Years ago, I'd go to the Scottish meetings as a member, look through a door and wonder what they were talking about, never thinking that I would get into the Scottish executive then become Scottish President and then down to the National role. I'd encourage anybody to take part. If you're in this industry, why wouldn't you want to be involved?"

Jo: "Absolutely!"



Mark Horton will become 1st Vice President.

[The SAIF AGM Banquet Weekend>>](#)



THE BANQUET WEEKEND — WHAT'S IN STORE?

Mark's final flourish will be the SAIF AGM and Banquet Weekend in Edinburgh...

Thursday March 17

Golf tournament, followed by the Scottish AGM and the inauguration of the new SAIF Scotland President, followed by dinner at your own leisure, with a St Patrick's theme.

HIGHLIGHT:

PRESIDENT'S GOLF DAY

Due to popular demand, SAIFinsure will be hosting another President's Golf Day on Thursday 17 – an excellent aperitif to the AGM Banquet weekend. This fun event, hosted by Gary Neill, is for golfers of all levels and everyone will get a fair chance to win a prize on the day.

Friday March 18

A packed morning of meetings for the SAIFCharter executive, plus some CPD and FCA training, is followed by a SAIF Digital training session led by Declan Maguire. The Associates' Lunch will be followed by an afternoon of activities and talks by Life Ledger and Golden Charter. Our guest speaker, Craig Caldwell, past BIE President and owner of The MazWell Group will give his presentation at 4.15pm, followed by a Matthew Gallagher Award drinks reception and an evening of dining with entertainment from an Adele tribute act.

HIGHLIGHT:

OUR KEYNOTE SPEAKER

Craig Caldwell, CEO and co-founder of The MazWell Group, will present 'A Global Perspective of Funeral Services in the World of Biocides'.

Craig is a renowned professional in the funeral and

embalming sector and has been involved in several Disaster Mortuary Operational Response Team (DMORT) efforts. He assisted at 9/11 in 2001, the Rhode Island nightclub fire in 2003, and the EgyptAir crash in 2016. He also served as Region I Commander for DMORT and is a past National President of the British Institute of Embalmers. Craig has given presentations on a wide range of topics on embalming and funeral service internationally.

The MazWell Group is recognised for improving the equipment, instruments, and embalming products necessary for the correct conservation treatment of a deceased body. The company is based in Hampshire, with divisions in Germany and Australia and 15 international distributors.

Saturday March 19

The Annual General Meeting will be followed by a question and answer panel and a SAIF NextGen meeting, then there will be time to enjoy lunch and experience some of the leisure facilities the Dalmahoy has to offer.

Saturday evening is the banquet where formal attire is required. This promises to be fun-filled and for those night owls, the customary supper of egg and bacon rolls will be served.

Sunday March 20

In the morning, Mark Porteous welcomes the 1st Vice President, Jo Parker, to take the reins as National President.

SAIF NEXTGEN'S SPEAKER

On the Saturday afternoon, from 2.30-3.30pm, there is an opportunity to meet the team and interact with other NextGen members, share thoughts and ideas, and enjoy informal discussions. It is also an ideal opportunity to introduce prospective members of your company who may benefit from being part of the NextGen programme.

Following a short introduction from the NextGen leadership team, James Gardner, Managing Director of Viner & Sons Ltd and Hogben and Partis Ltd, will give a presentation

on leadership and goal setting.

James has been in business for more than 20 years and has successfully set up several new companies, including one in America.

He says: "I'm on a mission to help grow the next generation of amazing leaders and love working with people to help them set and exceed their own 'Amazing 3D Goals'."

"I believe it is our duty to protect the history and prestige of the funeral profession, while looking for ways to improve things for our team members and the families we are privileged to serve."



James Gardner



2020

BLAST FROM THE PAST

Pre-COVID, the last time we all got together was in Glasgow in 2020



Above: guests arrive for dinner

Above, right: cheers to a good night!

Left: Jo Parker introduced the seminar

Right: ceilidh fun on the dance floor

Below: having a laugh



TAKING THE LONG VIEW

SAIFInsight meets three Independents with an amazing heritage to draw on as they face the future...

“WE TAKE GREAT PRIDE IN CONTINUING TO OFFER HORSEDRAWN FUNERALS”

M Lucking & Sons was established in 1631 in Chelmsford, Essex, by carpenter William Lucking. The company, now run by William's descendants Christine and her sister Jennifer, has retained its carpentry arm and is recognised as one of the oldest businesses in Chelmsford. SAIFInsight spoke to Christine to find out more...

“My sister and I run the company because my father didn't have any sons, and we are a fully family business as we have Darren, Roy, Sarah and Calum, Roy's son.

We don't have an exact date for when the business began, but we have traced the family back to my **great-great grandfather**, who was William Lucking. He was in Little Waltham, the village just outside of Chelmsford, and he was the local carpenter and, like most funeral directing businesses, it started that way. As the village carpenter he would have made the coffins and these would then have been transported on a hand beir and walked to the churchyard for burial.

We then go back to the late 1800s when my grandparents bought land here in New London Road, Chelmsford, and they had a house and workshop built in about 1887 and we've been here ever since.

The detached Victorian house is on quite a bit of land with a long driveway



Christine's father Gus Lucking leading the procession at a local police officer's funeral at Chelmsford Crematorium

to it and other buildings, so we have a good set up. Darren, my father's second nephew, lives in the property and over the years, we've taken over some of the ground floor of the house and the rest of the business carries on in other buildings around it.

On the site we have our original workshop where Martin our resident master carpenter works – he's been with us since he left school and he is now in his early 60s. Initially, he made coffins but that side of the business has gradually gone into bespoke joinery, and he now makes items for craftsman builders such as staircases, door frames and windows, and that's more revenue for the company as well as a link to our roots.

The company name came about when my

father lost his father, George Lucking, when he was just four years old. The M Lucking stands for Mary Lucking, and the sons were my father and Darren's grandfather. When George died, Mary carried on the business, and in those days it would have been quite something for a woman to have owned a funeral business. Her two oldest sons helped her but at that time there probably wasn't enough business to support everyone, so Darren's grandfather worked for the Co-op funeral services in Chelmsford, and he ran that business until he retired.

My father, Mary's youngest son Gus, took over from his mother when she died in 1964 and he didn't change the name. At first he did it part-time as he carried on working

The family is proud to offer horse drawn funerals



Christine (left) and her sister Jennifer



Top: George & Mary Lucking
Bottom (l-r): Darren, Sarah, Calum and Roy

for the builder in Chelmsford he was employed with at the time. He was doing the funeral arrangements in the evenings and at weekends, and they would allow him time off to conduct funerals, but he soon went into full time funeral directing. Gus was by then a master carpenter and joiner, so he introduced bespoke joinery alongside the funeral business.

I've only been heading it up for the past 11 years and I was working in local Government at first, so, like Dad, I would be at the day job all week, then working weekends on the administration, along with my sister.

We do promote our heritage, we're proud of it, and we had new signage put up at the front of our premises two years ago which says how old we are. And we've been recognised by the Chelmsford Chamber of Commerce as being one of the oldest businesses in town. We also take great pride in the fact that some of the funerals are horsedrawn, and we still offer these. A lot of people think it's travellers who have those types of funeral but that is not the case. We had a horsedrawn funeral for my father and other family members. In latter

“ WE DO PROMOTE OUR HERITAGE - WE ARE VERY PROUD OF BEING ONE OF THE OLDEST BUSINESSES IN CHELMSFORD ”
Christine

years we've come into the 20th century in terms of technology, which has been the biggest change. Roy's son Calum entered the business just over two years ago and since then we've really moved forward with that. We had to modernise. You've got to keep up to date.

Two and a half years ago, we did major building work to add new offices and cloakroom facilities, and the original

office has become a client room with soft furnishings, just like being at home – a nice area for people to come into.

We also took on some more premises for storage and car parking and, to be honest, if we hadn't taken that on we would not have been able to cope in the pandemic situation.

It has been a tough two years, as I'm sure all funeral directors have found. Dealing with the families has been very stressful. But our motto is 'let our family look after your family' and we do get very good feedback which we pride ourselves on. Every funeral is individual and important to us.”



“WE’RE STILL IN THE SAME PREMISES AS WE WERE A HUNDRED YEARS AGO”

H Biffen & Sons Ltd was established in 1920 by Harry Biffen, who launched a taxi and limousine business in Bridgwater, Somerset. Now Harry’s grandson John, and great-granddaughter Sarah, run the funeral home and maintain Harry’s love of cars.

“My grandfather was a taxi proprietor and bought a hearse and limousine and became what they called at the time a carriage master to a funeral directors. A lot of the funeral directors were undertakers and did other work – they were vicars, carpenters or joiners – and some were just working in the back of their shops. When we were at the height of being carriage masters, we were providing 13 funeral directors with our vehicles. It was a small family business run by my father, my father’s brother, and granddad to start with. I



Two of the six wedding cars John owns

came along when my father’s brother retired, a long time ago.

When Dignity started to buy up funeral directors in our area, there were fewer and fewer funeral directors, so we became an Independent in our own right in 1996. Now there’s just me and Sarah as directors of the company and we’re still in the same premises as we were a hundred years ago.

We ended up having a main hearse and a small hearse, and father was also buying and selling hearses – he’d buy them and do them up and sell them on.

I was always nothing to do with the business at first – I worked in the motor trade, employed by Ford for 22 years, and they put me where I am today. I earned a lot of money back in the ’80s – I’m earning a lot less now!

When I worked for British Leyland, I sold my very first car to a family, and by chance, the day we became funeral

directors in our own right, I looked after the same family.

We have grown because we invest. Hearses and cars and limousines aren’t worth anything. Nobody wants a hearse unless it’s for banger racing, but we’ve kept them and we still use them.

When my grandfather lived in this area and sold the house, he kept the garden and there are 15 vehicles in one garage. If somebody was to ring up and say ‘Can you supply me a limo because mine’s broken down?’ we can help. Also, when they’ve just started up and they’ve got no capital to buy a hearse, we’re here to help them out.

The cars and hearses we have in our collection have value, but a car is only worth what someone would pay for it when they want to buy it, not what you want for it. I love them, though, and I got a good deal on insurance through SAIFInsure.

We have hearses and limousines in the Queen’s colours of claret red – a Daimler hearse and limousine – black Jaguars, black Daimlers, black over carton grey Daimlers, and a black Rover 75S hearse – all British vehicles. We also have a Mercedes Vito closed hearse and removal vehicle because some Polish people in our community prefer a closed hearse.

We’ve been very fortunate and very successful in regards to being a funeral director because we’ve been here so long. We’ve been involved with things that go on in the town, too, helping people with different things, but we don’t like recognition of it.

You know, if a PA system in a church



**Top left: Sarah and John
Left: The Van Den Plas
Princess hearse, which is paired
with a matching limousine**



These cars are from John's personal collection. Left: An Austin FLI Hire car and a green Austin 10 Cambridge. This pic: An Austin 10 Conway - one of only 13 in existence

was needed, we've contributed to that, but if anybody asks me, I deny it. We don't sponsor, we help. When the local netball club ran out of money to be able to rent the pitch they play on, we helped so they could carry on doing what they do.

My father was still driving at ninety years of age – in fact he went into hospital with breathing problems and they told him his heart was worn out because he never retired. He just carried on working. When it came to us looking at the business, my wife said what about Sarah? I said she was too young but that's how it started. She came on the scene and she's made a great start here. She does her own thing."

Sarah: "The company has a bit of an ethos. Before you join, you have to make

your own path and friends. So, dad set his life up and did his thing and made his friends and met people in different circumstances, but I ended up coming into the business at an earlier age than dad because granddad was getting old and mum got diagnosed with cancer. But you've got to live before you end

up working like 24 hours a day, seven days a week. You are the ringmaster of everything. If you follow what's going on in the ring, you should be doing the job and you're in control when you want to be. That's how things run smoothly.

Our ethos is clear: allow our family to care for yours."

“ NOBODY WANTS A HEARSE UNLESS IT'S FOR BANGER RACING, BUT WE'VE KEPT THEM AND WE STILL USE THEM ”



SAIF National President Mark Porteous visited John late last year

“WE HAVE CARRIED SOME TRADITIONS FORWARD TO TODAY”

Christophers' Family Funerals was established in the Devon village of Bickington in 1846, and the family vocation has passed from father to son - and now son-in-law - for five generations. Tom Meek, who now runs the Independent, tells us the story...

“We were originally founded in 1846 by a man named Henry Christopher, who was a wheelwright, which was quite a traditional route into undertaking. That was passed down through the generations to Frederick Williams, my wife Caroline’s father, and now I run the company on the family’s behalf.

I met Caroline at university and I came down to stay with her and her family and the gravediggers were off that week, so her dad asked me to dig a grave for him and that’s how it started. In 2001, while we built a house in Devon, we lived with Caroline’s mum and dad for a while and Caroline said “Tom’s not helping, OK?”, but I think it was on our third or fourth night that there was a knock at the door and her dad was asking for help. After that I was helping with bearing, removals, stonemasonry... everything.

My father-in-law can remember the days when pitch tar was used in coffins and it would leak out on their clothes when they were taking the coffin into the crematorium, so times have changed. There are some traditions that we’ve carried on, though, particularly in terms of respecting the families. Each time we do a removal from a home or residential home we always make sure we leave the room exactly how we found it and make the bed.

We now live on the plot where Henry Herbert Christopher grew his vegetables – he was nicknamed Hedgehog because he was such a prickly character! – and we have built the business to include two new premises with a chapel of rest.

In 2007, we opened a shop on Wall Street, and then in 2012 we bought an old SouthWest Water pumping station which is now a mortuary and a chapel which seats up to 50 people. That allows us to hold services without the pressure of a 25-minute commute, which helps families.

A lot of families in the area come back to us, and we have all the records dating back to about the 1960s. We can look up people’s grandparents and get all of the details of the service, where the burial or cremation took place and



Four generations (l-r): Frederic, Frederic William (baby), Frederic Herbert and Herbert Henry



all of the hymns that were sung, what the newspaper announcement said and where the wake was held. That can be reassuring for some families and they often use it as a starting point for how they want to remember their loved one.

The whole market has changed, though, because people are moving away. They are also shopping around online, so we’ve had to respond to that.

There’s a lot more expectation about what a funeral should be now. My father-in-law’s role was simpler – meet the family, set a date and time, get it in the newspaper, and order the flowers –and everything was done well before the date. However, since COVID started,

“WE HAVE FAMILY RECORDS DATING BACK TO THE 1960S”

there’s been a lot more technology involved and that adds a lot more pressure for us on the day.

The amount of flowers at services has decreased too, and people are moving away from traditional Victorian funerals and wearing black – it has gone from a mourning to a celebration of people’s lives.

We’re all individuals, so we offer a price guide for traditional cremation, direct cremation, and an unattended cremation, allowing the family to come and visit their loved ones in the chapel of rest.

People often want to write a letter or postcard and place it in the coffin. They get comfort from that, and as we are part of the community, we want to look after them and for them to be able to respect their loved ones and mourn them in the way that they want. I think that’s very important.” ●

IN ASSOCIATION WITH

ALLSOPS

UP CLOSE AND PERSONALISED



Allsops are excited to announce that they are now offering a personalising service on a range of their products. This service had previously been available on a limited third-party basis, but now the entire process has been brought in house. This has resulted in a faster turnaround, more flexibility, and a wider range of products to personalise.

The range includes many wood products such as ashes caskets, mounts, crosses, picture frames, heart keepsakes, memory candles, etc.

We can be more creative, more personal, and really tap into the essence of the loved one that the family wants to remember them by. Lyrics to a song, a sentimental emblem, perhaps a sweet nickname, or a memorable saying are all things we can add to help the family of loved ones passed to feel comfort in their grief. We know nothing can make the grief any easier, but

it's the little things that still make you feel connected that can really help.

We feel passionately about this service as it has been a year of loss for us at Allsops



too. Sue Allsop tragically and unexpectedly passed away in June 2021. Not only was she a beloved mother to Harry and Dolly, grandmother, and wife to Garry Allsop, she

was also one of the founders and directors of Allsops, and supported Garry in his endeavours to grow the business. This personalising service was her final idea, and that is why this new service is as important to us, as it is to the families we hope to help.

Alongside engraving, Allsops also offer personalising on umbrellas and velveteen products. They can print company names and logos onto umbrellas with striking results, and feedback has shown that printed umbrellas are more likely to stay in the possession of the business!

Allsops would like to encourage feedback from customers as to what new or existing products they would like to see their business name on. Together we can develop some fantastic, personalised products. Help us help you.

For more information call 01903 213991 or email info@allsops.net.

TAKING ANOTHER STEP ON THE PATHWAY TO REGULATION

Discussing the positive response from funeral directors since the launch of Golden Charter's second step on its three-stage Pathway to Regulation...



Mark Moran
Director
of Sales at
Golden Charter

Celebrating 600 conversations

It's been four months since we took the second step forward in our Pathway to Regulation by making our Appointed Representative and Introducer Appointed Representative application process available.

We've had an overwhelming response from funeral directors, having spoken with more than 600 firms and received hundreds of applications; all from funeral directors keen to now embark on their Financial Conduct Authority (FCA) journey with us.

The vast majority of applications we've received are from funeral directors wishing to carry on

speaking with families about the detail of their funeral plans and become an Appointed Representative. We're delighted that our partners are so engaged with FCA regulation and that so many are reaching out to us proactively, eager to move forward.

We're here to help guide you through the process and help you make the most suitable choices for your business. When you speak with your business manager, they'll give you all of the information about the two distinct routes to regulation to help you choose to become either an Appointed Representative or an Introducer Appointed Representative.



“ WE’RE HERE TO MAKE YOUR PATHWAY TO REGULATION AS STRAIGHT-FORWARD AS POSSIBLE ”

By joining hundreds of your peers in submitting, you can relax knowing your application is in hand. Doing so now will give you ample time to complete the due diligence checks required by the FCA comfortably ahead of 29 July. Once we’ve received your completed form there’s nothing more for you to do until our professional regulatory partner contacts you with the next steps, so please rest assured you are doing everything you need to.

Partnering for success

We understand that for some, this may seem like a tumultuous time for Independents, but we’re here to make your Pathway to Regulation as straightforward as possible. We’ve enlisted the help of UKGI, our expert regulatory partner,

with more than 17 years of experience in guiding non-regulated firms into a regulated environment. They’re working with us to make your journey to FCA regulation as smooth as possible.

After you’ve submitted your completed application form to us, UKGI will be in contact with you to safely gather all of the information the FCA requires. They’ve already started speaking with some of our partners who applied early on, making now the perfect time to submit your application form and be ready for UKGI’s call.

As we navigate this next step it’s important to remember that regulation is there to protect the families you serve and is an extension of the customer focused principles independent funeral directors already work to. Golden Charter was one of the first funeral planning companies

to apply to the FCA to become directly authorised. Our FCA application is progressing well and we, and our funeral director partners, are well placed to meet the new regulatory standards.

Support for all

You might be surprised at how little time it takes to complete and submit your application, with much of the information required already known to you, being about your business. Your business manager can walk you through the form or provide you with a handy completion guide to work through in your own time. You can familiarise yourself with these documents at mygoldencharter.co.uk/regulation

We understand that each firm is different and so we’re here to offer tailored support to you and your business every step of the way. Once you’ve submitted your application, you’ll have access to our exclusive regulatory webinars we hold for funeral directors during step two of their Pathway to Regulation.

If you’d like to continue offering funeral plans to your families without interruption following July 29 of this year, take the next step today. Speak with your business manager or email regulation@goldencharter.co.uk.

Turn the page to see the benefits of Paperless Applications

SECURE, PROFESSIONAL AND CONFIDENTIAL ONLINE HAS THE EDGE

By Ciaran O'Toole, Director of Product
& Innovation, Golden Charter

We commissioned independent research to find out what customers really think of paper versus online.

The results are very reassuring...

- 87% agree that online systems are faster than paper systems
- 80% agree paper systems are now uncommon
- 69% think that companies with online systems are more efficient
- 71% think that companies with paper-based systems are 'old fashioned'

Our Paperless Applications system at mygoldencharter.co.uk offers a secure end-to-end process, helping you provide your customers with an even safer, more convenient and efficient service.

We've had great feedback from funeral directors who tell us the system is super-fast and intuitive. And when it comes to how customers feel about applying online, our latest independent research results couldn't be more encouraging.

So what can you look forward to when you make the switch?

1. An easy first step to prepare for regulation. Using our paperless service puts you in the strongest position to transition to Financial Conduct Authority (FCA) regulation - with prompts and checklists to guide you confidently through the requirements.
2. A simple process that's available online, anytime, via your desktop or mobile - supported by an intuitive, efficient design based on your conversations with families.
3. Updated features, including a brand new payment option that allows customers to make secure card payments online.
4. A streamlined, end-to-end user

experience that reduces the risk of error or delays in processing an application.

5. Increased levels of customer satisfaction with faster and more secure processing of their plan application.

Ready to get started?

To get started with Paperless Applications, simply visit the new and improved mygoldencharter.co.uk and follow our straightforward guide. If you feel you'd benefit from training before using the system, or would like a refresher, contact your business manager - they'll be happy to help.

Join our new weekly drop-in training sessions

If you or your team would like additional support to get started, you can also join one of our digital drop-in sessions running every Thursday morning at 10am.

These informal sessions are designed for all users, regardless of your level of experience or confidence, with our experts on hand to help you get the most from Paperless Applications. To request a link to join, email us at paperless@goldencharter.co.uk

Win an iPad Air for your business

For a limited time we're also offering an exciting incentive for using it. For each paperless application you submit until 31 March 2022, you will be automatically entered into our special prize draw, with the chance to win an Apple iPad Air 4. There are four iPads to be won and no limit on the number of applications, so the more you and your team submit, the more opportunities you have to win!



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DITCHING THE DUST

Simon Bloxham on staying safe

Asbestos is one of those risks that keeps on giving. Never a month goes by that I don't read about an asbestos exposure incident where people's safety has been put in danger, and the fines run into the tens of thousands of pounds. So, building owners, managers and contractors working on your premises need to know where it is – or where it might be.

“DOES MY BUILDING CONTAIN ASBESTOS?”

You would be amazed at just how much asbestos was used within building construction through the years. Any premises built before the year 2000 could contain it, so if you aren't sure, presume that it does – that's what the law tells you to do anyway. Don't underestimate the term 'presumption' where asbestos is concerned. If you say to an investigating officer that you didn't know it was there, they will just turn around and tell you that you should have presumed it was.

Examples of where asbestos is usually found includes artexed or textured ceiling tiles, floor tiles, fire resisting products, corrugated cement roofs and walls. If you have any of these and they are old, they will probably contain asbestos, so beware.

“WHO IS RESPONSIBLE?”

The person responsible is the duty holder.

The duty holder is anyone responsible for maintaining and repairing all or part of the property or who has control over the building. This could be the occupier, the landlord or the owner.



According to the law the duty holder must:

- Find out whether the building contains asbestos and what condition it is in
- Assess the risk of the asbestos releasing fibres
- Make a plan to manage the risk.

“SO WHAT DO I DO THEN?”

Well as I see it if your premises was built before the year 2000 and contains some of those tell-tale signs such as artexed ceilings, then you need to get a survey done. Yes, there's a cost, but it is far better than putting someone's life at risk and the fines and possible imprisonment that could follow.

“BUT I KNOW THE PREMISES AND AM CERTAIN THERE IS NO ASBESTOS”

If you are confident that it doesn't contain any asbestos, you could forego the survey, but you must remain cautious. I would write out a statement explaining that the building appears to be free from asbestos but just in case, before any building work takes place, you will arrange for a check by a competent person to make sure there is none. You can go on to state that if there is the slightest suspicion that asbestos might actually be present, you won't do the work until you get a specialist in to confirm whether it is or not.

I don't think you can be too careful, and my recommendation is usually if in doubt take the safest option.

Shop around for a survey as the difference in cost can be substantial. Make sure that whoever is going to do the survey is qualified – just ask for their UKAS accreditation certificate and check the UKAS database.

DID YOU KNOW?

- Asbestos is a natural product and is still mined today in Russia, China, Brazil, Kazakhstan and, up until 2011, in Canada
- 2 million tonnes of asbestos are mined each year
- We have used asbestos for more than 5,000 years. The Romans and Greeks used it and since then it has been used to make:
 - > False snow on film sets
 - > Cigarette filters
 - > Toothpaste
- One person dies every five hours from Mesothelioma (just one disease you can develop from working with asbestos)
- It is estimated that around 91,000 deaths are predicted to occur in the UK by 2050 as a direct result of exposure to asbestos

HELP IS AT HAND 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?





WORKING TOGETHER

SAIFCharter Chair **Adam K Ginder** reflects on funeral directors' shared goals and priorities and discusses opportunities to progress...

As we move out of the winter months there's an increasing sense of optimism and positivity that we are, finally, nearing the end of the pandemic. I can only hope this trajectory continues and we have the opportunity to work together on our shared goals, to support our independent funeral director members and the families we serve.

I'm very much looking forward to doing just that at SAIF's AGM Banquet from 17-20 March. With just a week to go until this important event in our calendar, I'd like to encourage any SAIFCharter members who have not already registered to do so. The weekend presents a much-anticipated opportunity to come together once again to hear a range of important business updates, and of course to catch up socially.

Members of your SAIFCharter

Executive team will also be present and look forward to the opportunity to see you.

Shared priorities

SAIF's AGM comes at an opportune moment for our profession, as our regulatory and digital enablement journeys continue at pace. It is absolutely worth engaging with your fellow funeral directors on their experiences if you are seeking any reassurance or support.

I was delighted to hear that Golden Charter has now had conversations with over 600 funeral directors wishing to progress on the next step with the company, with the majority of firms seeking to become Appointed Representatives. Many funeral directors are reaching out proactively to Golden Charter to ensure they are ahead of the curve and ready to continue to offer funeral plans under Financial Conduct Authority oversight.

This level of engagement is hugely encouraging, as the company continues its comprehensive support to ensure our members are well prepared ahead of 29 July 2022. If your business manager has not yet contacted you, do reach out to them to take your own journey forward, they will be delighted to hear from you.

As always, I or your SAIFCharter Executive team will be on hand to discuss anything impacting you in more detail and we welcome your thoughts, questions and observations. ●

Adam K Ginder
SAIFCharter Chair

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

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.



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MISTAKES: FROM DENIAL TO ACCEPTANCE

By Dr Bill Webster

Let me make a confession!

I recently attended a funeral where Frank Sinatra's song "My Way" was played. It came to the part, "Regrets, I've had a few. But then again, too few to mention... And more, much more than this, I did it my way."

In that moment, I made a mental note. I do not want that song at my funeral. My reasons are simple. First, I was hoping to live forever, so my funeral will prove, once again, that I haven't got "my way".

But more, much more than this, I do have quite a few regrets, too many to mention. Yes, everyone makes mistakes in life. Good people sometimes make bad choices. That doesn't necessarily mean they are bad people, it just means they are human. But that can be used as an explanation or an excuse. Interestingly, some people find it harder to admit their mistakes than others.

How our brains respond to mistakes depends on our mindset, according to Dr Jason Moser, of Michigan State University. He and his colleagues found brains react differently to mistakes:

"People who think intelligence is 'malleable' say things like, 'When the going gets tough, I put in more effort' or 'If I make a mistake, I try to learn and figure it out'. Mistakes are seen as opportunities to learn and improve."

"People who think they can't get any smarter will not take opportunities to learn from their mistakes. This can be a problem in school, for example; a student who thinks their intelligence is 'fixed' (positively or negatively) will think it's not worth bothering to try harder after they fail or pass."

There are also those who believe they never make mistakes. Something in their psychology makes it impossible to admit they were wrong, even when it is obvious. They see themselves as 'smart', and to somehow confess a 'mistake' would bruise their ego. Their defence mechanisms protect their lack of self-worth and confidence by changing the actual facts, so they never admit they were wrong or culpable.

It's like the lady who told her friend, "Oh, I have finally met Mr Right." To which her friend replied, "Just wait till you find out that his first name is 'Always'."

The research's constructive bottom line is: people who think they can learn from their mistakes are more successful and resilient after any error or mistake.

This validates Henry Ford's famous assertion: "Whether you think you can or think you can't — you're right."

We have to be careful though. Paulo Coelho said: "A mistake made more than once is a decision." Make a mistake and it could be considered learning; make it twice, it's a miscalculation; making it over and over is a choice.

And yet isn't that exactly what human beings do? There are only so many times we can be surprised when the same painful things keep happening.

A quote, sometimes attributed to Albert Einstein: "Insanity is repeating the same mistakes and expecting different results." Researchers have

found the brain often fails to learn from the past, leaving us doomed to repeat the same errors.

Statistics on both sides of the Atlantic reveal 40-50% of first time marriages end in divorce. That's sad. Common sense suggests someone who remarries is older, has learned from their mistakes, and knows better what they need and want. Accordingly, the divorce rate for second marriages should be substantially lower than for first marriages.

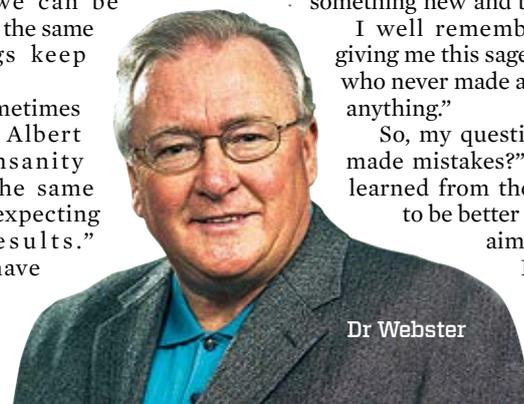
Yet according to demographic data, the divorce rate for subsequent marriages is significantly higher than for first marriages; 65% for second marriages and a shocking 74% for third marriages.

We tend to repeat the same mistakes until we learn from them, and accordingly change the way we 'do' things like relationships, reactions and the like. In my next article, I will apply this 'mindset principle' to attitudes often manifested in the grief process.

Mistakes can teach us what doesn't work, encouraging us to create new ways of thinking and doing. Creativity and innovation are a mindset where mistakes are learning opportunities rather than repetitive patterns. This attitude can provide positive energy for discovering something new and better.

I well remember my grandfather giving me this sage advice: "The person who never made a mistake, never made anything."

So, my question is never "Have I made mistakes?" but rather, "Have I learned from them?" My goal is not to be better than anyone else. My aim is to be better than I was.



Dr Webster

YOUR SAIF EXECUTIVES

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

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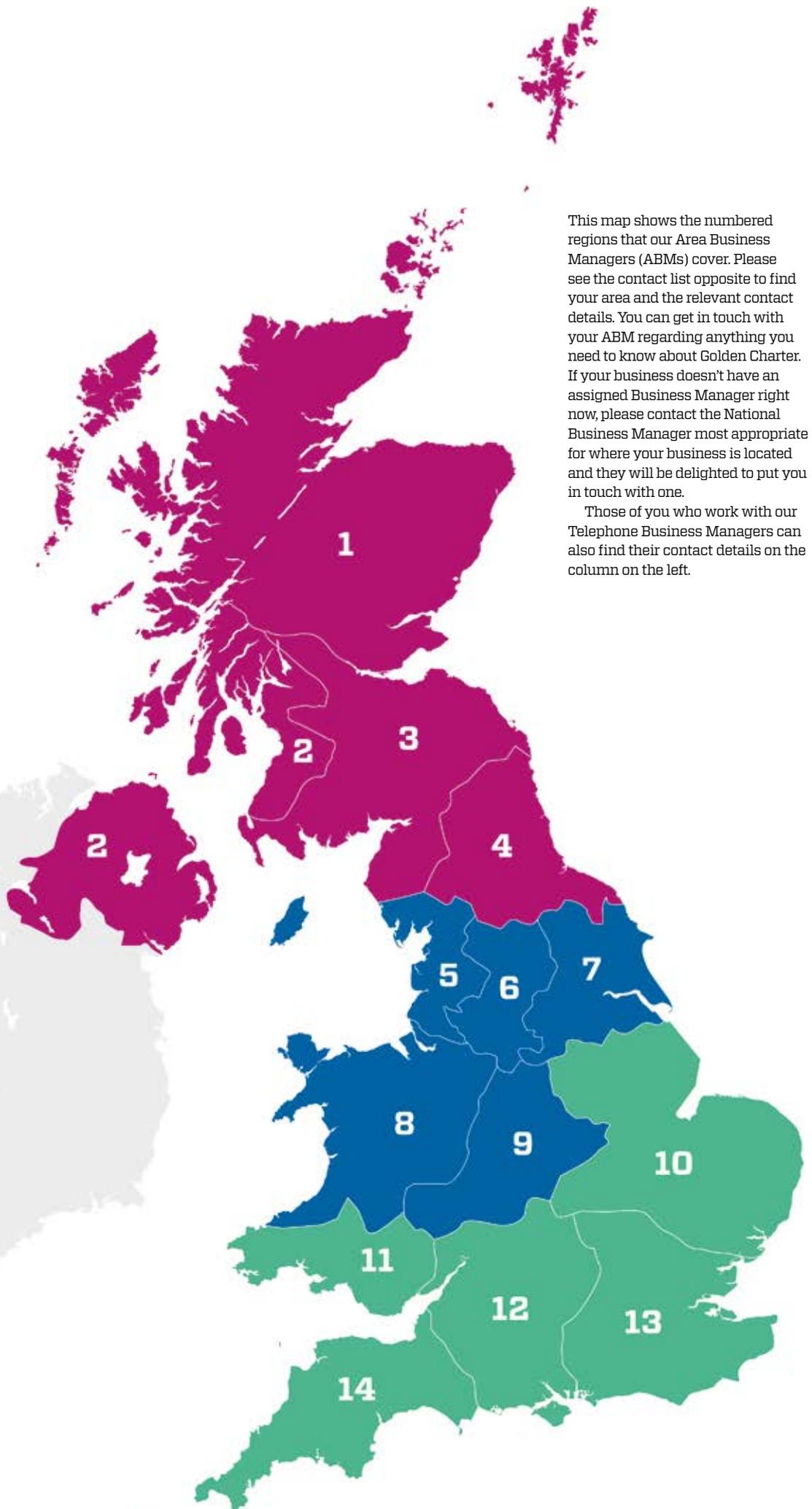
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TESTIMONIAL



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I would recommend anyone thinking of selling their business or looking to acquire a business to turn to SAIF in the first instance. It saves a lot of awkwardness around introductions and gives both parties a clear understanding of what is available.

Although our business model is very different to the funeral home we have purchased, we were able to talk face to face **”** and give the vendor assurance that their legacy was in good hands, because we had shared values as SAIF members.”

Simon Helliar-Moore. Crescent Funeral Services in Somerset

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Mrs Karen Halpin (Merseyside)
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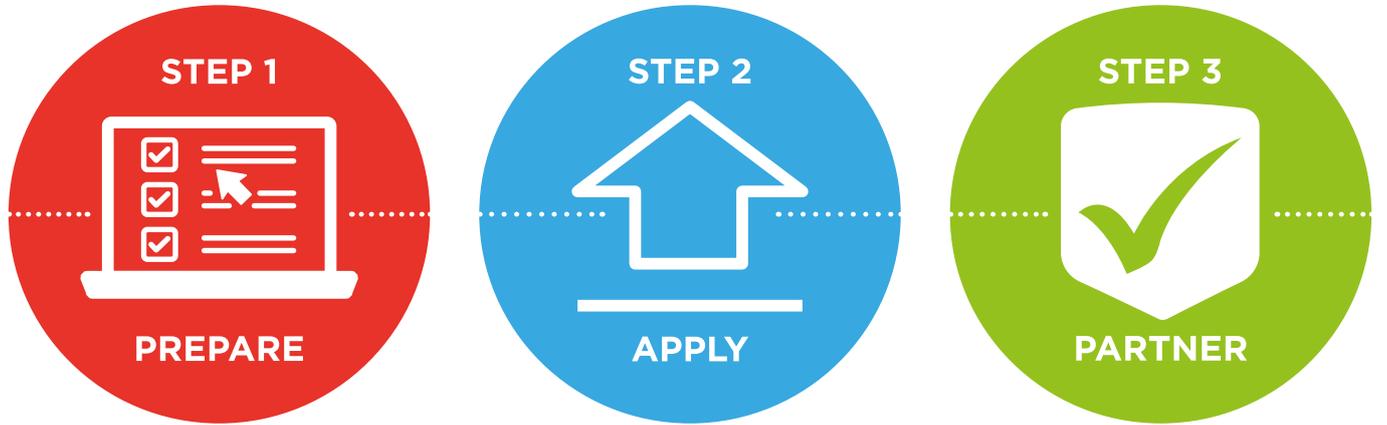
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