



Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

AUGUST 2022 | NO. 242

SONIC BOOM

A look at the growing
success of the
Partnership Podcast

**SAIF Special
General Meeting**
Agenda and attendance
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Focus on what you do best.

While SAIF promotes and protects
your independent interests.

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 30 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.

Visit saif.org.uk or
call us on **0345 230 6777** or **01279 726777**



Insight

August 2022



PUBLISHERS

SAIF

SAIF Business Centre
3 Bullfields, Sawbridgeworth
Hertfordshire CM21 9DB
Telephone: 0345 230 6777

National President: Jo Parker
info@saif.org.uk

Chief Executive: Terry Tennens
terry@saif.org.uk

Scottish President: James Morris
enquiries@williampurves.co.uk

GOLDEN CHARTER

Head Office
Canniesburn Gate
Bearsden G61 1BF
Telephone: 0141 942 5855

Chief Executive Officer: Suzanne Grahame
suzanne.grahame@goldencharter.co.uk

EDITORIAL

Claire Day co-editor
claire@saif.org.uk

Michael Fern co-editor
michael.fern@goldencharter.co.uk

PRODUCTION

Produced by Connect Publications (Scotland) Ltd

Managing Editors:
David Cameron
david@connectcommunications.co.uk

Roisin McGroarty
roisin@connectcommunications.co.uk

Design: Ryan Swinney

ADVERTISING

Advertising sales: Jane Deane
jane@connectcommunications.co.uk
Telephone: 0131 561 0020

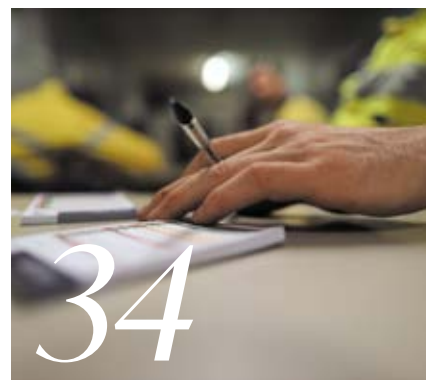
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Find your local Golden Charter business manager, local SAIF associate or member business in our handy listings section

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work to be at the funeral

I could make time to watch online.

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Ensuring an independent future

Supporting clients and SAIF members now and in the future

Congratulations to SAIF's four associate plan providers for achieving authorisation on 29 July from the Financial Conduct Authority (FCA). This is no mean feat when you consider the very exacting protocols and procedures plan providers had to get to grips with in an incredibly short timeline. SAIF commends these four associates to SAIF member firms: Golden Charter, Ecclesiastical, Open and Golden Leaves.

Now the real work of compliance begins for both plan providers and funeral directors.

One way SAIF is working with our four associates is standardising how we manage complaints and refer clients to the plan provider and/or the FCA if they are

unhappy with the service they received.

We are also looking at how the process will work if there is a complaint about the funeral service. This will involve SAIF's Professional Standards Committee, which will be there to ensure compliance and fairness. If it is about the sale of a funeral plan, it will be managed by the plan provider and FCA.

Customers of authorised providers will now have access to the Financial Services Compensation Scheme (FSCS), so their money is protected if the provider fails. Consumers can also make a complaint to the Financial Ombudsman Service (FOS), even if the issue they are complaining about happened before July 2022, as long as the firm was registered with the

"We are mightily encouraged by the quality, passion and motivation of the emerging generation."

Terry Tennens
SAIF Chief Executive

terry@saif.org.uk



Funeral Planning Authority (FPA) at the time the issue occurred.

SAIF National Executive's Mortuary Sub-Committee

Following the July National Executive Committee, I am delighted to announce SAIF is establishing a Mortuary Sub-Committee to offer guidance and advice to members, with respect to biocides, best practice in mortuary care, parameters for emergency embalming and security measures.

With the new Code of Practice implemented, one of the clauses is that care of the deceased takes place in a professional, secure environment. While the abuses being scrutinised by the Fuller Inquiry were perpetrated against the dead in a hospital mortuary, the probe is going to examine the security and safety of the deceased in both public and private mortuaries, including funeral homes.

Furthermore, the Human Tissue Authority is active in preparing numerous new licensing mandates for public mortuaries and it is vital that funeral home mortuaries are protected environments with trained and authorised personnel. The Fuller Inquiry reports to Government in summer 2023.

This emphasises the need, and

benefits, of belonging to a trade association that raises standards to protect both bereaved families and the reputation of the wider profession.

Scottish Education Conference

The SAIF Scotland Executive will be inviting all owners and their staff to attend this state-of-the-art conference on Saturday 19 November, in Dunblane.


The range of leading speakers include SAIF Scotland President James Morris; Joseph Murren on quality assurance and business improvement; Catherine Betley on mental health and staff care; Angela Maguire on addiction in the workplace; Katrina McNeill on the regulation of funeral directors in Scotland; Sandy Sullivan on Resomation; Barbara Fowley on embalming – the preservation of the value; Craig Caldwell on global perspectives on funeral regulation; Tim Weir on legal matters and Declan Maguire on marketing of funeral directors.

Book via the website or contact the SAIF Business Centre for more details.

Preparing for the future

At July's SAIF Executive Committee, we invited the attendance of six younger leaders from funeral businesses as part of an effort to grow and enhance the value of SAIF's role in protecting the future of independent, family businesses over the next generation.

We are mightily encouraged by the quality, passion and motivation of the emerging generation.

It is vital in our businesses that we look to the future and consider the next generation's views. Owners, please make space to listen; consider the emerging managers in your business. These may be family or non-family staff. Nextgenners, you have the energy and passion needed to take the profession forward. By demonstrating your worth during an era of change, you'll gain the trust of and benefit from the guidance and wisdom of the older generation. 

Terry Tennens



Thank you.

Funeral plans are now regulated by the Financial Conduct Authority (FCA). At Golden Charter we're delighted that so many of our funeral director partners joined us on the journey to regulation.

In recent years we've seen demand for funeral plans rise steadily,* and with the additional security of FCA regulation, that growth is likely to continue. That's good news for independent funeral directors. As always, we will proudly support you and help you make the most of increased demand.

If you haven't applied or completed your application, now is the time to act

Becoming an appointed representative or introducer appointed representative of Golden Charter is the simplest way to meet the new regulations and keep offering our funeral plans to your customers.

To get started with your application, please speak to your Golden Charter business manager or email regulation@goldencharter.co.uk

*Mintel report in UK funeral planning 2021.



If one thing is clear about operating in a regulated system, it's that the customer always comes first. That's as true today as it has always been for independent funeral directors, and we look forward to continuing to work with them to bring comfort and peace of mind to plan holders and their families."

Suzanne Grahame
Chief Executive Officer
Golden Charter

We did it, together

This month, the independent funeral director community has earned a moment of celebration. A huge effort from the profession meant that from the moment regulation came in, customers of Independents who went through our steps were immediately able to set up plans with their local funeral director as normal.

Golden Charter became authorised and regulated on 29 July when the Financial Conduct Authority (FCA) took responsibility for the pre-need market, and we did so with the vast majority of funeral directors we work with completing those steps to continue offering Golden Charter plans. And, in a great example of our flexibility, while being an appointed representative has been right for the vast majority, we've been delighted to also offer the introducer option to those who require it.

Whatever work we did at Golden Charter to get ourselves regulation ready, serving families in a regulated environment would have been impossible without you. So, what I'm really bowled over with is how seriously Independents have taken the whole process.

As we said in our training, the FCA is all about customers; about ensuring families get the funeral plan they would expect from a reputable independent funeral director, and that service is consistent and documented. To have such an overwhelming majority of Independents from all different businesses and backgrounds complete training over a single summer is testament to what we always knew: that the FCA's customer focus marries up with your own values as local funeral directors.

Where we go from here

While getting ready for regulation was a job well done, working within regulation is a daily reality now. Our focus is making that as straightforward as we can for our partners, and helping you respond to the increased customer confidence now that the market is



regulated by securing connections with families.

The 2,500 plus funeral directors and staff who went through our training sessions will recognise their value, as you now actively and compliantly offer and set up plans, both online and offline. Feedback from funeral directors has been overwhelmingly positive – particularly around vulnerable customers training, which can be applied across your business.

Our digital applications make it simple to take enquirers through a fully compliant process, which has significant benefits over a paper-based solution and ensures you tick off every stage of the regulated journey with confidence.

As well as being the home of digital plan applications, the mygoldencharter.co.uk portal is your regulation hub. Walkthrough videos and approved wording and guidance for your website and social media enable you to talk to families about the benefits of funeral plans with the additional protections of regulation. Logging into your portal is the best way to get the information you need, so we've devoted space to it in this issue – turn to **pages 18-19** to see everything the portal can do for you.

And for the minority of businesses who didn't complete the process, and so aren't able to offer or advertise our plans to families now, please know that a conversation is always welcome the moment you are ready. We held extra training sessions throughout August and your local Golden Charter business manager can still guide you through the required steps to get

you offering plans to families again, whether it's just the final steps or more support that's needed.

AGM and annual review

Looking forward, the next big event on the horizon is this year's digital SAIFCharter AGM. Doing it online lets any member easily attend, and the association is maintaining that approach this year.

I hope our training webinars' success encourages you to register and log on. SAIFCharter is Golden Charter's ownership association, and this is your annual opportunity to hear first-hand from its elected officials as funeral planning continues to grow in this new regulated environment – and to ask questions of your SAIFCharter representatives.

Alongside my own presentation, I'm looking forward to those from SAIFCharter's Chair, Adam Ginder, and the Chair of the Trust, Gareth Howlett. Between us and your own questions, I'm sure you'll come away

clear and positive about the future of funeral plans and your plan provider.

You can read more about the AGM, including biographies of Executive election nominees, on **pages 32-33**. And you'll see even more about our major year in the upcoming annual review. Remember,

you can find previous years' editions on goldencharter.co.uk

By working together, we can move confidently into our regulated future, so please do get involved in discussing and helping shape that future.

Whether at the SAIFCharter AGM or through engagement with your Golden Charter business manager, we're all looking forward to hearing from you and supporting you to make this new, regulated landscape the norm for all of us. 

"Feedback from funeral directors has been overwhelmingly positive – particularly around vulnerable customer training, which can be applied across your business."

Suzanne Grahame
Golden Charter
Chief Executive
Officer

suzanne.grahame@goldencharter.co.uk

ONLINE

The regulation ready portal

Now FCA regulation has taken effect, mygoldencharter.co.uk is a hub for keeping compliant

When the Financial Conduct Authority (FCA) took over regulating funeral plans last month, Golden Charter's portal at mygoldencharter.co.uk became a one-stop shop for appointed representatives of the plan provider.

Through the website, you can carry out compliant digital plan applications and access a range of materials to support you to continue working with families while following the rules.

Materials include Golden Charter's full, interactive funeral plan handbook, which has been updated to offer regulation-ready answers to

"We're proud that over a few short months we trained thousands of funeral directors and staff across the UK, and the level of engagement from funeral directors was incredible."



Mark Moran

questions across all key areas where Independents work together with Golden Charter.

The portal will also contain video walkthroughs of the digital and paper application processes, similar to those seen by thousands of funeral directors during this summer's pre-regulation training programme. These videos show you how to complete any type of compliant application from start to finish.

The digital process itself can also be found at mygoldencharter.co.uk.

Mark Moran, Director of Sales, said: "We're proud that over a few short months we trained thousands of funeral directors

and staff across the UK, and the level of engagement from funeral directors was incredible. That was important because it means that now, in our new regulated environment, you're still able to keep supporting families much like you always have. Our updates to the mygoldencharter.co.uk portal were made for the same reason.

"With your portal login and your business manager on hand, you're well prepared for questions regulation might raise."

If you have any funeral plan sellers who don't have portal access or who haven't been through the training, your Golden Charter business manager can help get them set up. The training is what allows these staff to discuss plans with families, so it's vital that any new staff receive it.



CHARITY

Charity trek to raise much-needed funds

An exciting adventure will start on Monday 12 September. SAIFInsure's Brian Hart will be joined by Arran Brudenell, Catherine

Betley, Brian Stock, Bob Spittle and Justin Burgess to walk the West Highland Way. Their route will cover 96 miles from Milngavie to Fort William and is expected to take three and a half days.

The intrepid group is aiming to raise money for Papyrus, the national charity for the Prevention of Suicide.

Suicide is the biggest killer of young people under the age of 35 in the UK. In 2018, over 1,800 young people took their own lives. Papyrus provides confidential support and advice to young people struggling with thoughts of suicide, and anyone worried about a young person through their

helpline, HopeLineUK.

Papyrus has been announced as the SAIF National President's charity of the year.

To donate, visit their JustGiving fundraiser at www.justgiving.com/fundraising/saifwesthighlandway or scan the QR code.



DIARY

Notice of meeting

SAIF
INDEPENDENT
FUNERAL
DIRECTORS



*The meeting will be held
at the Manor of Groves
Hotel in Sawbridgeworth*

**To: Members of The National Society of Allied
and Independent Funeral Directors**

A Special General Meeting of the Society is to be held on:

Wednesday 21st September 2022 at 2.30pm

Manor of Groves Hotel, High Wych, Sawbridgeworth, Herts, CM21 0JU

Please complete the following slip and return by either, Fax 01279 726 300,
email info@saif.org.uk or post to SAIF Business Centre by Friday 16th September 2022.

Agenda

1. Welcome from the National President Jo Parker
2. Apologies for absence
3. Confirm minutes of the Special General Meeting of 14 September 2021
4. Matters arising
5. Vote on proposal by National Executive Committee of subscription rates for 2023
6. Details of Annual General Meeting 2023
Being held on:
Saturday 3 March 2023, Spa Hotel – Royal Tunbridge Wells, Kent
7. Any other business as tabled and agreed prior to this meeting
8. Close of meeting



SAIF Special General Meeting

Wednesday 21st September 2022 at 2.30pm
Manor of Groves Hotel, High Wych, Sawbridgeworth,
Herts, CM21 0JU

Please return by either, Fax 01279 726 300,
email info@saif.org.uk or post to SAIF Business
Centre by Friday 16th September 2022.

☐ I will ☐ I will not

be attending the SGM on Wednesday 21st September 2022

Signed:

Date:

Company Name:

Post Code:

Membership No:

SAIF EVENTS

What's on?

September 21
National Executive
Committee Meeting

September 21
Special General Meeting

October 5
SAIF West London/NE
Surrey Regional Meeting
Staines/Twickenham/
Kingston

October 18
SAIF Essex
Regional Meeting
Chelmsford

October 19
SAIF Kent
Regional Meeting
Rochester

November 19
Scottish Education
Conference, full day
Dunblane

November 30
National Executive
Committee Meeting

December 2
SAIF Wales
Christmas Dinner

AGM

Updates and vital votes on agenda

The 2022 SAIFCharter AGM will be held as an online virtual meeting on Tuesday 13 September, at 4.30pm

The AGM will feature contributions from SAIFCharter Chair Adam Ginder, Chair of the Trust Gareth Howlett, and Golden Charter Chief Executive Suzanne Grahame.

As in previous online AGMs, SAIFCharter will also be providing updates for members to view in advance.

The association's site explained: "As we're holding the AGM online, we'll provide video updates for all SAIFCharter members to view in advance of the meeting. The videos will provide you with key updates from our association, company and Trust and will be referred to at the meeting."

Register

Members of SAIFCharter can register for the AGM online, at saifcharter.co.uk/agm2022

You simply need to log in to the site as in previous years. Anyone who has not previously logged in can create a new account on the site, as long as you know the email address associated with your SAIFCharter membership. If you don't know your email address and can't

log on or register, please contact secretary@saifcharter.co.uk

You can also keep an eye on your emails for messages from SAIFCharter about the AGM.

Executive election

Along with the usual business of the AGM, this year an election will be held for vacant SAIFCharter Executive positions. Three positions are available, and three candidates have put themselves forward for election.

James Morris of William Purves Funeral Directors, a current SAIFCharter Executive member, will be standing for re-election, alongside two new candidates, George Locke of R Locke & Son and Tracey Warren of A E Stoodley & Son.

You can learn more about the three candidates in this issue of *SAIFInsight*. Visit **pages 32-33** to see candidate bios, further details about the AGM, and Chair Adam Ginder's thoughts.

"As we're holding the AGM online, we'll provide video updates for all SAIFCharter members to view in advance of the meeting."

This year's AGM will once again be held remotely, giving access to all members



The John Weir team
played officers from HMP
Rochester, winning 4-3

Netting £2k for mental health aid

A charity football match by John Weir Funeral Directors has raised £2,000 for the mental health group Mind.

Staff from the funeral firm – who have offices in Rainham, Gillingham, Chatham and Parkwood in the Medway Towns, Kent – played officers from HMP Rochester. They were also supported by many local

businesses who generously donated raffle prizes, with 130 people attending.

The result was John Weir All-Stars 4 and HMP Rochester 3. Congratulations to all who took part.

ADVICE

Suicide and self-harm prevention

The Scottish Parliament Information Centre [SPICe] has published a briefing on suicide and self-harm in Scotland, noting the Government is likely to develop a self-harm strategy over the next couple of years. The briefing concludes policy on the issues is likely to be prominent during the rest of this year and throughout 2023 with the publication of its new suicide prevention strategy in September 2022. The self-harm strategy could be included in the Programme for Government in 2022-23. A pilot service to support people bereaved by suicide was also introduced in NHS Ayrshire and Arran and NHS Highland in August 2021.

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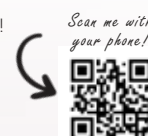


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TRADE ONLY





IFD College schedule

The Independent Funeral Directors' (IFD) College offers essential training and qualifications to funeral directors each year. A range of new course dates from now until March 2023 have been released and are featured on this page. Please take the time to review these courses and if you would like further information, please contact Sharon Welford, IFD College Administrator, by email sharon@saif.org.uk or call 01279 726 777.

The College, which is aligned with the National Society of Allied and Independent Funeral Directors (SAIF), was established to ensure employees at family-run funeral businesses are able to access high-quality training leading to fully-accredited qualifications.

Since its establishment in November 1995, the organisation has developed a national network of trainers who are experienced funeral directors, underpinned by qualified assessors and verifiers.

SAIF
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**A unique initiative for emerging
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business owners and directors.**

For more information and to register your interest email
NextGen@saif.org.uk

2022

- **Health & Safety for Funeral Staff** Sussex, 25 August 2022
- **Foundation – Funeral Practitioner** Sussex, 25 August 2022
- **Health & Safety for Funeral Staff** Norfolk, 07 September 2022
- **Foundation – Funeral Practitioner** Norfolk, 07 September 2022
- **Health & Safety for Funeral Staff** Glasgow, 08 September 2022
- **Foundation – Funeral Practitioner** Glasgow, 08 September 2022
- **Health & Safety for Funeral Staff** Norfolk, 06 October 2022
- **Foundation – Funeral Practitioner** Norfolk, 06 October 2022
- **Funeral Operative** Glasgow, 06 October 2022
- **Funeral Director Programme Module 3** via Zoom, 17 October 2022
- **Funeral Administrator** Harlow, 17 & 18 October
- **Funeral Administrator** via Zoom, 25 October 2022 [AD1 & AD4], 04 November 2022 [AD3], 09 November 2022 [AD2], 16 November 2022 [AD5 & AD6]
- **Health & Safety for Funeral Staff** via Zoom, 26 October 2022
- **Foundation – Funeral Practitioner** via Zoom, 27 October 2022
- **Funeral Operative** via Zoom, 01 November 2022 [OP1 & OP2], 15 November 2022 [OP3 & OP4]
- **Funeral Administrator** Glasgow, 3 November 2022

- **Funeral Director Programme Module 4** via Zoom, 22 November 2022
- **Health & Safety for Funeral Staff** via Zoom, 23 November 2022
- **Funeral Director Programme Module 1** via Zoom, 24 November 2022 [part 1], 01 December 2022 [part 2]
- **Foundation – Funeral Practitioner** via Zoom, 30 November 2022
- **Funeral Director Programme Module 2** via Zoom, 8 December 2022

2023

- **Funeral Director Programme Module 3** via Zoom, 9 January 2023
- **Arranging Child & Infant Funerals** via Zoom, 31 January 2023, 02 February 2023
- **Funeral Director Programme Module 4** via Zoom, 01 February 2023
- **Health & Safety for Funeral Staff** via Zoom, 15 February 2023
- **Funeral Administrator** via Zoom, 28 February 2023 [AD1 & AD4], 07 March 2023 [AD3], 14 March 2023 [AD2], 21 March 2023 [AD5 & AD6]
- **Foundation – Funeral Practitioner** via Zoom, 01 March 2023
- **Funeral Operative** via Zoom, 08 March 2023 [OP1 & OP2], 22 March 2023 [OP3 & OP4]





Pictured (left to right) is Jo Parker, Rachel Gould, Greg Hickton, Jodie Hickton, Ross Hickton and Dave Johnson.

EVENTS

President attends Hickton open day

SAIF National President Jo Parker attended a special open day at Hickton Family Funeral Directors & Memorial Stone Masons, celebrating their new

premises in Halesowen.

The event, on 23 July, also raised £200 for Jo's charity Papyrus, a charity that works hard in the prevention of

suicide in children and young adults. Suicide is the largest cause of death in young people in our country and these are all preventable deaths.

ADVICE

Funeral deposits call

Mountaineers trekking up the summit of Mont Blanc in France may be expected to pay £12,600 (£15,000) to cover any costs if they require to be rescued or if they die.

According to several leading media outlets, including the BBC and the Independent newspaper, the daring expeditioners will have to pay the deposit prior to taking on the perilous Goûter route from Saint-Gervais-les-Bains, which takes climbers to the top of the highest peak in western Europe. Saint-Gervais Mayor Jean-Marc Peilleux told the BBC: "I wanted to make people react, to understand that today it's very dangerous, almost suicidal to go up."

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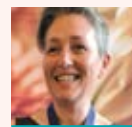
Direct Cremation is growing in popularity with many liking what the stripped back service has to offer. But are families missing out by not including a ceremony in their farewell to loved ones? Celebrant Grace Jevons gives her view

Direct cremation is here to stay and, of course, it's not necessarily good news for the celebrant community, but perhaps not for the reasons you may be thinking.

Marketed as the cheaper, easier funeral option, there appears to be a place for it as a huge number of people have been feeling the pinch for some years now, and that shows no sign of improving as the world seems to become increasingly more about big business and profit – and all the while the rich-poor divide is widening. The pandemic has factored in this and caused major disrupters in the funeral industry.

But what are the real costs?

Pure cremation is starting to become a common use term for direct cremation. Language such as “you don’t want to be a burden on your family”, or “you don’t want to make a fuss”, is being used in some marketing and sales techniques. It could be the start of a concerning trend and cultural shift. Of course, people want to make a fuss in honour of nanna when she goes. Nanna was amazing, the matriarch of the family and they loved her dearly. And organising a funeral for mum or dad is an honour not a burden, and it’s an important part of the grief journey for each family to come together in this way to arrange their loved one’s send off. Something that is being taken out of their hands by most pre-sold national direct cremation company plans; and then adding to that the



By Grace Jevons
Vice President of
the Association
of Independent
Celebrants



NT'S VIEW

family and friends not gathering to hold a ceremony for their loved one is really the nail in the coffin.

For celebrants, the thought of this kind of literal dispatch of our deceased, whereby they are picked up and taken away to be cremated, and the ashes returned at a later date, becoming the new normal is distressing and of great concern.

"Roll with the times," they say. The world is constantly progressing and changing and we are all expected to move with it, otherwise you are some kind of dullard stick in the mud, as if keeping some sense of tradition is bad and nostalgia is dangerous territory. But what isn't changing and never will is that we are all human beings, and we can have as much technology as we care to invent, and can change all manner of things but basically we are born natural, spiritual, energetic,

creative beings with language and emotions; who live in community with social cultural structures, and then we die. Those that have gone before us are the reason why we are here at all. They are the fabric of us.

On one hand we have large finance and investment companies, capable of huge marketing schemes, targeting people to influence their choices when selling funeral plans and trying to make it appear as though this is "the way" society is choosing to hold funerals. On the other hand, a rapidly growing number of people in the West are making choices for themselves that see spirituality, community ventures, natural burial, ceremony, getting back to nature and freedom from global corporate control placed right at the top of the list of things they hold important to them. Unfortunately, their voices are

not as loud in the media the whole time. I really hope we're not losing our way and seeing a toxic attitude towards honouring our dead creep in over the psyche of the populace through the power of "big business" offering what Sky News calls, "a range of financial services products in a traditionally highly sensitive area of consumer finance".

As celebrants we see how families go into a state of limbo between a death and the funeral; and in the same way that we have become so disconnected from sourcing our food and dealing with the waste product thereafter, with direct

"The world is constantly progressing and changing and we are all expected to move with it, otherwise you are some kind of dullard stick in the mud."



cremations, so too we have become cut off from death and dealing with our dead, more so than we already are. The preparation and attending a ceremony to say goodbye, give thanks, honour that loved one in community, supporting each other in grief are so important, and when that doesn't take place, the deceased have not been shown full respect and the bereaved are still essentially emotionally, spiritually, physically, and energetically stalled in that limbo state. There will always be a part of the journey missed out for them, and the effect of never really getting over that loss can come out in all sorts of ways later.

So, accepting that direct cremation is not going anywhere, from a celebrant's perspective some form of gathering and ceremony is key, and if SAIF members are going to be promoting the Diamond Partnership package it may be helpful to make families aware of the benefits of memorials in the grieving process and these don't have to be expensive. A great celebrant will be able to make suggestions to your clients that can fit in with budget concerns. It's not about spending vast sums of money, far from it. It's about getting together in community, and in the same way that a celebrant puts together a chapel ceremony, they can do the same in a garden, pub, park, beach, social club, or community hall. And why the need for a celebrant at all? Because however informal the setting, it is a ceremony that is being created, and it means those attending can be more fully present in that and because good celebrants know how to hold-space properly and the profound effect on the event, those attending it and the effect of it should never be underestimated.

Many cultures across the world would be appalled at how we treat our deceased so unceremoniously. A colleague in Ireland told me the other day how the tradition of waking (when the dead are brought home the night before the funeral, and the family are visited by friends and community and someone stays up all night with the deceased) is seeing a resurgence, and the powerful positive effect that is having on the bereaved and community cohesion. In Ghana, when someone dies, it's normal for the community to chip in with funeral costs and here we are allowing

"The coming in and out of life are big milestones in our lives and it's something innate in humans to mark these events."

ourselves to follow a business model from the US, reducing dealing with our dead to being all about money and "not being a burden". For those who are more spiritual, death is a transition, a part in the circle of life, birth, death, rebirth, that is seen in all of the natural world, from which the human species has in many ways separated itself.

The coming in and out of life are big milestones in our lives and it's something innate in humans to mark these events. As I was thinking about the miracle of life and how a miracle is an event that is so unlikely it's deemed almost impossible, I remembered the TED talk by

Mel Robbins that suggested the probability of our being born is 1 in 400 trillion. Googling this I then I read the fascinating HuffPost blog post by Dr Ali Binazir (Aug 16, 2011) which looks at Mel's findings and adds in the consideration of the chance of two people actually

meeting, getting together and staying together so that the exact sperm meets the exact egg in order to make each one of us, and this having happened over all of the generations

to ever have existed, is more like 1 in 400 quadrillion.

Those who've gone before us are the collective of our knowledge and who we are. By making the funeral process all about budget and profit, are we not cheapening life? By not honouring our dead, are we failing to honour life itself? I believe that by allowing direct cremations with no ceremony attached at all, we are underestimating, or indeed, plainly not even seeing that these kinds of services will start to cause problems socially and culturally as we eat away at the fabric of what it is, to actually be human. [i](#)

The views expressed within this article are independently held and may not reflect the opinions of SAIF or its members.

Communities across the world build ceremony into laying loved ones to rest



Community and the support of others is an important part of dealing with bereavement



Our new and improved portal puts everything you need right at your fingertips

Business support from Golden Charter is now better than ever. We've acted on feedback from our funeral director partners to create a new and improved mygoldencharter.co.uk portal which is even easier to use, and even more intuitive.

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To register and discover everything that the portal has to offer, visit mygoldencharter.co.uk

Golden Charter 
Smart Planning for Later Life



FCA REGULATION OF FUNERAL PLANS: THE FIRST MONTH

Following Financial Conduct Authority (FCA) regulation of the funeral plan market, Mark Moran, Director of Sales at Golden Charter, reflects on the first few weeks and the phenomenal response from independent funeral directors who are embracing the new world.

Putting the customer first

29 July marked a new era for pre-paid funeral planning and the culmination of an industry-wide effort for the benefit of customers. We're delighted so many Independents have chosen us at Golden Charter as their funeral plan provider and partner of choice in this new regulated world.

Regulation's introduction is a milestone moment for the funeral planning market, bringing reassurance for plan holders and their families. It's clear that customers always come first in an FCA regulated environment; and that customer focus is something that independent funeral directors have always had at the heart of their businesses.

We look forward to continuing to work with our partners to give customers the comfort that their loved ones won't have the added stress of planning a funeral during one of life's most difficult times.

I'd like to extend our thanks to each of our partners for the significant effort they've put in to their regulatory journey. Hundreds of firms have already gone through our approvals process and are ready to sell or offer plans as appointed representatives and introducer appointed representatives. We're pleased to continue supporting our partners as we adjust to these new ways of working to deliver the best service possible to customers. The

significant growth in the funeral plan market in the last year*, coupled with the renewed customer confidence that regulation brings, offers those involved opportunities for the future.

Driving up standards

We have been closely aligned to the FCA's customer-focused principles for some time now and we welcomed the regulator's

"Regulation's introduction is a milestone moment for the funeral planning market, bringing reassurance for plan holders and their families."

focus on driving up standards across the board. As a plan provider, we understand that the knowledge and expertise of independent funeral directors provides an invaluable service to families.

Funeral directors who have completed all of our regulatory preparations have demonstrated their customer-focused principles. They've given their families reassurance and added confidence in funeral plans to help strengthen



By Mark Moran
Director of Sales
at Golden Charter

Regulatory backing allows for increased customer confidence in the profession



customer relationships.

We firmly believe that together we have the opportunity to further increase customer confidence in funeral planning. Plan holders of a provider authorised and regulated by the FCA, such as Golden Charter, are provided with additional protection by the Financial Services Compensation Scheme (FSCS). Meaning that in the unlikely event that a customer's funeral plan cannot be fulfilled by the chosen provider due to firm failure, FSCS may provide compensation, subject to FSCS limits, or they may instead arrange for continuity of their plan through another authorised funeral plan provider.

We're working with our partners to solidify existing good practices for the benefit of customers. The FCA regime complements your existing practices and builds on the great things we already do for customers. It's encouraged us to explore new ways of working to expand the benefits available to plan customers. Some of these benefits were already available to Golden Charter customers, such as a well-funded and transparent Trust, a clear and fair cancellation policy, and access to a recognised complaints process. Regulation has brought new benefits too, such as regular funeral plan statements and a plan representative letter when the plan is taken out.



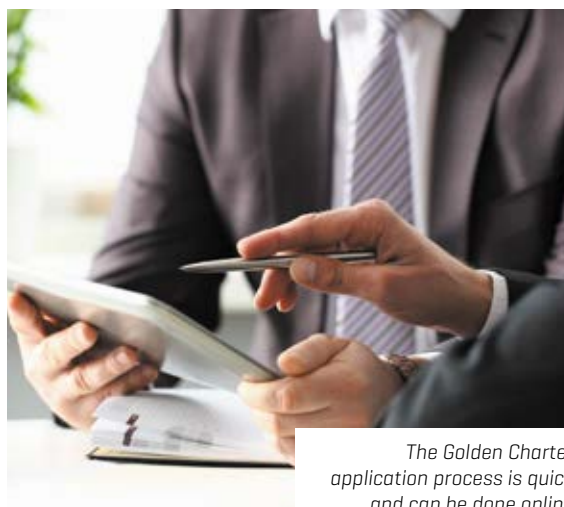
We welcome the added protections that regulation will bring to customers and are here to support our partners every step of the way. We pride ourselves on putting customers at the heart of our business and supporting the interests of independent funeral directors.

Finishing the Pathway

We developed our Pathway to Regulation to help support our partners to transition to a post-regulated market with ease. We're delighted that over 2,500 people had attended our training programme before 29 July, showing their unwavering dedication to doing what's right for the customer.

Hundreds of funeral director firms have now successfully completed our approval process and have received their marketing packs to allow them to offer our funeral plans to customers. If you've not yet completed the final steps of your Pathway to Regulation, please reach out to your Golden Charter business manager without delay. Completing your application now gives you the best opportunity to offer plans to your families with minimal delay. Remember, until you've completed our full application process and been approved by us, your business cannot sell or offer our plans.

If you've submitted your application to sell or offer Golden Charter funeral plans, we'll be in touch if we need further information to support your



The Golden Charter application process is quick and can be done online

submission. We'll then provide you with your updated agreement to sign and you'll need to complete the pre-sales training before being approved by us. We're still offering webinars that help familiarise our partners with the new sales process. Get in touch with your Golden Charter business manager to sign up to a short session of your choice.

We're still processing applications from funeral directors who have

"Hundreds of funeral director firms have now successfully completed our approval process and have received their marketing packs to allow them to offer our funeral plans to customers."

chosen to partner with us. If you've yet to receive approval from us or you're unsure about where you are on the regulatory journey, get in touch with your Golden Charter business manager.

We're continuing to offer our partners outstanding support now that we're operating in a regulated environment. This extends to excellent Continuing Professional Development (CPD) opportunities to help funeral directors meet the FCA requirement. We welcome applications from funeral directors who have yet to apply and would like to offer Golden Charter funeral plans. Contact partners@goldencharter.co.uk to discuss how we can support you.

Switching to digital

If you've chosen to become an appointed representative, you can take advantage of our digital application platform. More of our partners than ever are using digital applications available at mygoldencharter.co.uk. Our digital system is super-fast, intuitive and reduces the chance of error or delays in processing an application. It provides the necessary prompts and checklists to help you deliver a regulation compliant sale and automatically creates an audit trail for all plans sold.

Switching to digital is an easy way to save yourself, and your team, valuable time. We've had great feedback from users, who tell us the system is simple, easy to use and quick to get the hang of.

We're running refresher sessions to give users confidence in using our digital application system. These informal sessions are designed for all users, regardless of your level of experience, with our team on hand to help you get the most from paperless applications. If you're interested in joining one of these sessions, email us at digitalapplications@goldencharter.co.uk 📧

"The digital application journey is second to none. Seamless, user friendly, client interactive and most importantly, all whilst conforming to FCA regulation. The best bit – not a form in sight! It's all available at mygoldencharter.co.uk. I'd encourage all my fellow funeral profession colleagues to check out Golden Charter's application process which allows the funeral director to provide a plan directly to the client." – John Byrne, J T Byrne Funeral Directors

*Sales by Funeral Planning Authority registered providers in 2021, see funeralplanningauthority.co.uk/statistics

New vehicles to help serve local families in their time of need

One of the largest independent family funeral directors in Norfolk, AJ Coggles, has served the local community for more than 170 years and over five generations.

Today, the popular and well-respected firm is run by John Coggles and his children David, Helen and George.

The firm, established in 1851, has recently expanded from three branches in King's Lynn, Downham Market and Wisbech to four with its newest branch in Hunstanton.

David Coggles, Head Funeral Director, explained how this year has been an exciting time for the firm.

"We have just opened a new larger branch in Downham Market as we outgrew the space we had

Expanding their range of vehicles has been a boost to a number of SAIF members' services across the country

STEERING THE RIGHT COURSE FOR THE FUTURE

previously," he said. "We also took over a local firm in Hunstanton giving us a brand-new branch – this expansion meant we needed more vehicles to cover the area." The Coggles family needed an additional removal vehicle to add

to their existing fleet but found it difficult to find what they were looking for in the current climate.

"We searched to no avail for a quality used removal vehicle and eventually decided to put out a plea on social media," added David.

"We were relieved when we received a call from Jon Helm at Superior UK saying he could help." When David took delivery of a used silver Vito in May he was delighted: "We were astonished at how immaculate it was. It was flawless inside and out and looked new," he said. "The decking system is superb – smooth, functional and very easy to use. We have Ford Transits and the build quality of the deck in this Vito is far superior."

Jon Helm of Superior UK added: "This is a great example of how being proactive and taking time and care with every customer leaves everyone smiling; I look forward to helping David and the Coggles family with their fleet requirements in future."



The new van was handed over to the Coggles by Superior UK who hope to continue working with them

Sustainable Coleman Milne Rosedale limousine completes Bolton's Funerals hybrid fleet

Independent family business Bolton's Funerals' latest fleet investment affects a positive impact on the Aspull, Greater Manchester, Lancashire and Cheshire communities that the business has proudly served since 1927. The new hybrid Ford Rosedale will operate alongside its hybrid Norwood Classic hearse, providing an environmentally conscious and respectfully ultra-quiet funeral cortege.



John and Julie Bolton with Sales Manager Eddie Marsden

The Rosedale limousine is equipped with innovative hybrid technology that intelligently switches between electric battery power and the internal combustion engine to deliver a fuel efficient and sustainable drive. Passenger comfort is second to none with this

prestige Ford range that has been engineered to maximise space and headroom, all wrapped up in a luxurious leather interior.

Capturing traditional elegance, this prestige range is expertly designed to ensure that the loved one's final journey is not only exceptionally

dignified, but it is actively better for the world we live in.

Janet Bolton added: "The climate crisis is always at the forefront of our minds, and we actively make considered business choices to lessen our impact on the environment. It is also of pinnacle importance to offer our families the ultimate in comfort and immaculate presentation. With this fleet from Coleman Milne, we are proud to provide the best of both worlds, combining superior quality with lowered emissions."

For further information, please contact Jane Grime at Coleman Milne on 01942 850350 or email jane.grime@woodall-nicholson.co.uk

CMA: MANDATORY COMPLIANCE

Failure to comply with the Competition and Markets Authority (CMA) Order to present clear and comparable pricing to customers will result in funeral directors receiving a formal reminder letter.

In 2021, the CMA published a legal order making it a statutory requirement for pricing to be displayed in a particular way. SAIF has now been advised the CMA intends to formally prompt non-compliant funeral directors to fulfil the legally binding obligations of the Order.

Following a market investigation, funeral directors are now legally required to display a standardised price list in their window at their premises and on their website. This list must include:

- Displaying a standardised price list clearly and prominently in your branch window and online
- Displaying terms of business clearly and prominently in your branch and online
- Displaying other business and financial interests clearly and prominently in your branches and online


Crematorium operators must also provide

specified price information to funeral directors and customers, displayed in the same places.

The CMA letter, shared with SAIF from the Remedies Monitoring and Enforcement department, notes: "We appreciate that the funerals sector has been under significant pressure in recent years and that the Order introduces a new set of regulatory requirements. However, the Order has been in force since 16 June 2021 with a requirement to be fully implemented by 16 September 2021, and the CMA will not be providing further reminders of these legally binding obligations.

"The CMA will be considering appropriate enforcement action in the event it uncovers suspected breaches of the Order in the future and will formally engage with businesses about suspected breaches. We therefore request that you please review your customer information and your practices to ensure that you are compliant with the Order."

SAIF continues to work closely with independent funeral directors to represent their views and support compliance with the CMA Order.

The CMA is actively policing members and failure to demonstrate adherence to the regulation may result in more stringent price control regulation. 



Websites

The CMA Order requires information to be displayed in a clear and prominent manner. The information should be on an accessible page, no more than one click from the home page.

The CMA will accept as one click a 'hover-over' navigation bar drop-down menu which lists the Standardised Price List and other required information for the viewer to click on.

The small print

Businesses are required to display cremation information [Article 8], their terms of business [Article 4] and disclosure of interests [Article 5]. This includes the terms of business, disclosure of interests and crematorium information. The information must be situated in a clear and prominent position.

Premises

SAIF members must display pricing posters in reception areas and office windows. The posters in reception areas should be A2 size, although A3 is acceptable where A2 is just not practicable, and A4 in shop front windows.

LETTERS

BEHIND THE PARTNERSHIP PODCAST

After nearly three years, Golden Charter's venture into audio has a loyal following. SAIFInsight goes behind the scenes to look at how it's put together

Now more than 40 episodes in, the Partnership Podcast is showing no signs of stopping. Host Malcolm Flanders has welcomed around 4,500 listeners to his 15-minute episodes, at a rate of more than 100 per instalment. Boosted by funeral directors' increasing interest in FCA regulation from 2021 onwards, the show, produced

in-house by Golden Charter, aims to go beyond pre-planning and cover all aspects of the funeral profession in informative, easily digestible episodes.

As Malcolm explained earlier this year: "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."

Podcasts, an audio medium often compared to pre-recorded radio, haven't been a staple of funeral directors' working lives, and for many it was a new habit to pick up. But the show's creators found that the audio approach had unique benefits.

"Podcast' isn't exactly the most self-explanatory term, especially since no one tends to be actually listening on an iPod these days,"

"Between SAIFInsight and email newsletters there's plenty of opportunity to read about what's happening in the profession, but when you start thinking about doing the same thing audibly it can change quite a bit."

Three years of highlights

There have been more than 40 episodes produced over the podcast's lifetime, and all are still available at goldencharter.buzzsprout.com and on podcast apps. Here, we look at some of the most popular instalments on the most relevant topics.

Regulation

*FCA regulatory training with Kenneth Keegan
6 July 2022*

Kenneth was one of the thousands who put himself and his staff forward to do Golden Charter's online regulatory training this summer, a requirement under Financial Conduct Authority [FCA] regulation. He explains what's involved and talks about the benefits of doing training alongside fellow funeral directors.

"I think with all new things there's a sense of anticipation or anxiety about what the training will entail. But having actually gone through the webinar, it seems like we're already doing 85 to 90% of the things we discussed."

*Reputation in the community with Callum Ross
28 June 2022*

This summer's most popular episode was on the link

between supporting families and local business branding – and how promoting plans has evolved in the era of social media and regulation.

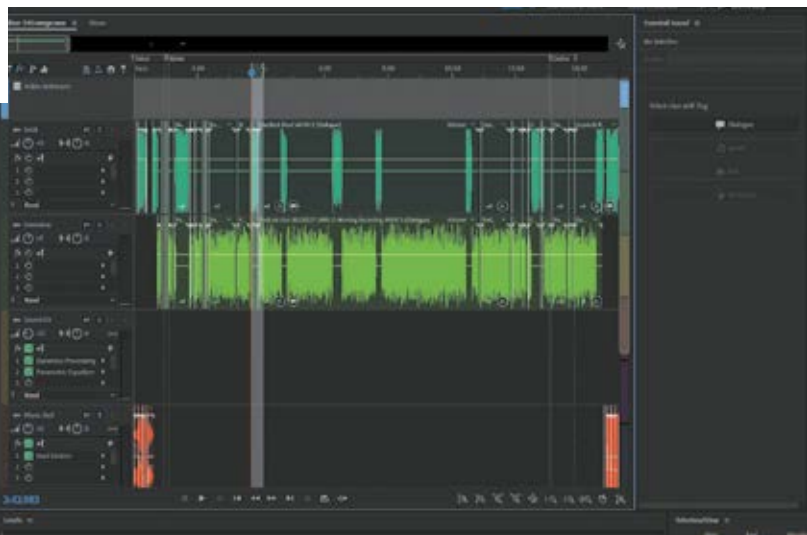
"I don't think that there's been a better time to sell funeral plans.

"In a time when we're seeing [some providers] bow out and disappear, I think this is an opportunity to say to people 'you've come to the

4,500

listeners over the last three years

There's a range of technology that goes into producing the podcasts to a high level



Timeline

Identify a subject –

Ideas for episodes come from Malcolm, Golden Charter's Communications team, funeral director input and other decision makers.

Agree the interview –

Once a guest is secured, the team agree an in-person or online Teams-based interview time.

Scripting –

Malcolm and Michael write up a script of questions together, and get it approved internally and by the guest, who will then understand exactly what will be covered.

Recording –

Malcolm has a roughly half hour chat with the guest, covering the

scripted questions and anything else that comes up in the conversation.

Editing –

Michael works on the edit, taking the key parts for the funeral director audience to turn a half hour chat into a 10-15 minute episode.

Review –

The guest, Malcolm and others at Golden Charter listen to a complete episode to make sure it sounds good and will be of interest to Independents.

Release –

The episodes go out on a schedule, landing with subscribers first thing on a mid-week morning, followed by an email to let funeral directors know it's available.



right place to get a funeral plan', and you can sell a plan with confidence."

AR and IAR applications with UKGI, 30 March 2022
Becoming a Golden Charter Appointed or Introducer Appointed Representative involved going through a process with regulation specialist UKGI. Malcolm talked to its managing director, Nikki

Bennett, about what was in store, and how the relationship between funeral directors, Golden Charter, UKGI and the FCA would work.

"The FCA is realising that everyone has different approaches, and no two firms do exactly the same thing. Golden Charter has a good relationship with the FCA, and its customer-centric approach is already in line with what the regulator wants. This puts us

in a position to know what they are looking for and keep the process simple."

Inspection regimes with Scotland's Inspectors of Funeral Directors, 3 March 2021
The regulation issues go beyond the FCA. Last year Malcolm interviewed Scotland's two Inspectors of Burial, Cremation and Funeral Directors, giving an idea of how inspection could work across the UK, and exploring their work so far and

what they planned to do once the pandemic began easing.

"Things will get a lot easier when you have the opportunity to actually go around and visit people and put a face to the names. That often makes a big difference."

Promoting your business

Marketing in a pandemic with Charlotte Wathall
27 January 2021

The pandemic engaged new funeral directors with the podcast as



"I think we've struck the right balance, doing things in-house for next to nothing, but reacting to how the episodes sound and how they're received to make sure we're putting out something that does its job well."

says Michael Fern. The *SAIFInsight* co-editor acts as producer of the podcast. "Fundamentally for us, they're simply a different way to give funeral directors information.

"Between *SAIFInsight* and email newsletters there's plenty of opportunity to read about what's happening in the profession, but when you start thinking about doing the same thing audibly it can change quite a bit.

"We found the best thing to do was to have a much more informal chat. Even when you're talking about something that can sound quite dry, like regulation or Trust transparency, when there are two real people having a real conversation it can be engaging in a different way from something that's written down.

"The other benefit is really just convenience. The reason we release episodes first thing in the morning is for commuters. You're not reading a magazine on your walk or drive to work, but you absolutely might be listening to something. Putting the Partnership Podcast online and on podcast apps ultimately means it's in your pocket whenever you feel like hearing it, and you can play it alongside other things that you are doing.

"The key for Golden Charter was to offer that new option without



spending any more unnecessary time or resources. We were firm in wanting this to be an easy to pick up, low-cost way of getting information to funeral directors.

"At the same time, we didn't want to cut corners and make it low quality or hard to understand – you can't get good information out of a podcast if you can hardly hear it.

"I think we've struck the right balance, doing things in-house for next to nothing, but reacting to how the episodes sound and how they're received to make sure we're putting out something that does its job well.

"We treated the first few episodes as a trial, and by that point it was working so well and reaching enough people that we knew we'd aimed for the right level.

"The only thing that will change are funeral directors' needs. Malcolm invites people to email him at the end of each episode with ideas or thoughts, and that feedback is what will keep us moving forward." 0

40+
Malcolm and Michael
have recorded 40+
episodes in three years

15min
Each episode is roughly
15 minutes long



the community explored digital solutions, and on this episode Derby's Charlotte Wathall focused in on how digital marketing had helped her support her community at the height of Covid-19.

"It's always difficult to market a funeral directors, and then with the added pressure of a pandemic and death figures being announced on the news every day, people don't want to think about it. So we tend to try and to go down the route of our other services that we

offer. Our bereavement services, our bereavement counselling and things like that. And then also our pre-need. It's easier to market pre-paid, or pre-planning, than it is to market an actual funeral. We're just reaffirming to people that we're here for them."

SAIF Digital with Declan Maguire
15 February 2022

Declan has appeared twice on the podcast, talking about digital marketing in 2021 and returning

this year with the advent of SAIF Digital. He talked about how much more aware of families were of digital since the start of the pandemic, and how the SAIF Digital programme helped Independents keep meeting their needs.

"It's supporting members in their digital marketing – specifically how to arrest the decline of business or to drive growth in their business.

"We've seen over the years there has been an increasing number of people who will go online to look for

a funeral director. And if we look at the number of funerals compared to the number of searches online for the term 'funeral director', it's approximately 50%. That's in 2020, so that's increased significantly."

At-need funerals

Church of England services with Sandra Millar and Jim Auld
5 May 2021

The Church of England's Head of Life Events, Sandra Millar, joined returning guest Jim Auld to talk



05

04

What goes into a recording session?

01 **'PodMic' directional microphones:**
Recording in the office isn't exactly soundproof, so directional mics are important as they pick up the sound they're pointed at more than background noise. PodMics are made for podcasting and were a practical all in one solution, with an internal pop filter helping keep sound as clear as possible.

02 **In-line preamplifier:**
The earliest episodes still had a lot of background noise when sound levels had to be turned up for some guests. Preamps boost the sound as it comes out of the microphone, long before the editing stage, leading to a much clearer initial recording.

03 **Audio interface:**
The microphones plug into a compact dedicated device with its own settings to make sure the right level comes through to the computer. They are adjustable even while recording, and flash to let you know when sound levels are good or too high.

04 **Editing software:**
Professional editing software came at no additional cost, as the team at Golden Charter uses the Adobe Creative Cloud to produce a range of communications, videos and designs in-house. Adobe



Audition is an industry standard audio editor with a range of controls to ensure the final product sounds just right.

05 **Soft furnishings:**
Not everything has to be high-tech when it comes to getting a podcast right. Packing the room with soft furnishings like cloths and even chairs helps absorb sound and reduce distracting reverberations when recording.

06 **Noise cancelling headphones:**
Plugging these into the audio interface gives the clearest possible idea of how the recording is sounding, allowing for adjustments mid-interview so you don't miss anything important.

"Packing the room with soft furnishings like cloths and even chairs helps absorb sound and reduce distracting reverberations when recording."

about the link between churches and funeral directors.

"We encourage clergy a lot to make good relationships with funeral directors. Sometimes we say, there's hard funerals – the funeral of a child, the funeral of a young mum – and there's only one other person apart from the family itself who've been through that, leading that occasion: the funeral directors.

"Support one another and be kind to each other. And I also say

to churches pray for your funeral directors – and I also encourage them to take cake round as well."

*Bereavement support with Catherine Betley
17 September 2020*

Professional Help's Catherine Betley outlined the current state of support for grieving families – and for the funeral directors who support them – and talked through how SAIF Care and SAIFSupport work to help both groups.

"What [SAIFSupport offers] is a helpline, we offer a completely non-judgmental view of what might be happening in someone's world. We understand the profession and some of the pressures that are on people."

*IFD College training with Chris Parker
2 June 2021*

Malcolm welcomed the IFD College's Principal for a discussion on vocational training and the College's long history.

"People have the choice of what they do, but more importantly, employers aren't paying for training that's not required and not necessary.

"I think delivering on the promise of 25 years ago, which was training for everybody, I think we're there."

You can listen to all of these episodes and more at goldencharter.buzzsprout.com or by searching for the Partnership Podcast on most podcast apps.

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JEWEL IN THE CROWN

Since the launch of the Diamond Partnership, we are delighted that those who have signed up now benefit from the great

savings on direct cremations at any Westerleigh Crematorium, giving families a greater choice when visiting their local funeral director.

Here we chat with Rachel Newham, Manager of the Diamond Partnership at Distinct Cremations, to find out how things are going, and, importantly, how those funeral directors who have yet to sign up to the partnership can do so.

Rachel, can you let us know how many SAIF members have now joined the Diamond Partnership?

As at the end of July 2022, we've processed an engagement form from around 350 SAIF members which is a lower uptake than we would have anticipated. Of those, we've received over 140 service bookings, so there are many funeral directors yet to benefit from the Diamond Partnership. For those yet to send back their engagement form, just post your completed form to 'FREEPOST Distinct Cremations' or email me at SAIF@distinctcremations.co.uk and I will

"In all cases, we try to deliver ashes back within a period of 14 days from the cremation service."



Rachel Newham

process it the next working day. If anyone has misplaced their form, I can easily send another.

Can you remind us, what are the Diamond Partnership package prices?

For a direct delivery service, where an encoffined deceased is delivered to a Westerleigh crematorium for an unattended direct cremation, it's £275. Where Distinct Cremations collect the deceased from the funeral director premises it's £350. If it's a witnessed direct cremation where a funeral director has delivered to the crematorium, a maximum of eight mourners can witness the committal and stay in the chapel for 10 minutes, and it's £475. Finally, for a collection by Distinct Cremations from the place of passing, with care at the

Distinct Cremations mortuary, and an unattended cremation at a Westerleigh crematorium, it's £650.

And what's the process when a SAIF member needs to book a service?

The process could not be simpler. For a direct delivery service, a member can call their local Westerleigh crematorium directly to book in. Please don't just turn up! A funeral director can call Distinct Cremations too, whichever suits them best. For any other services, a phone call to Distinct Cremations is needed please, as operationally we'll need to ensure our own funeral operatives are in the right place at the right time.

By Tony Boulton
Marketing
Director Distinct
Cremations

If it's not a direct delivery service, is there agreement to still use the closest Westerleigh crematorium to a funeral director's premises?

If requested at the time of booking, we will endeavour to use the crematorium of choice. However, there may be instances where our approach to selecting the crematorium may need to differ. In such circumstances, the funeral director will be fully informed at the earliest opportunity.

There are some members who are concerned that ashes will be returned directly to the family and not to their premises. Can you explain the process you go through at Distinct Cremations?

Distinct Cremations will never contact a family who have the existing relationship with a funeral director. If a collection service has been booked, we can deliver ashes directly back to a family, but only if we've been asked to do this. If we have had a request to deliver ashes back to funeral director's premises then this is what will happen. The label on the ashes box will always be the name of the funeral director and not Distinct Cremations. In all cases, we try to deliver ashes back within a period of 14 days from the cremation service.

If a SAIF member has any questions about the Diamond Partnership, they can contact Rachel on 0808 134 9648 or email SAIF@distinctcremations.co.uk

ONE OF LIFE'S GOOD GUYS

Tributes have been paid to a former senior executive of Golden Charter who sadly passed away while on holiday in Greece.

Roger Ferdinand, 73, who had been Marketing Manager of the organisation, lived in Helensburgh, where he had been a member of the local community council as well as a former director of the Helensburgh and Lomond Chamber of Commerce.

Friends and colleagues have recounted their association with the former music industry executive, remembering him with warmth and affection.

They include Ian Barnett, a former Managing Director of Golden Charter who has recently retired as a Trustee of the Golden Charter Trust. He commented: "We depended a lot on Roger – he was very visible as a marketing manager and a great organiser. "He was very able and, importantly in the role, was well liked by all the funeral directors. He really was one of life's good guys."

Jacqui McGilveray also worked with Roger at Golden Charter. She is still with the organisation and has fond memories of their time together.

She recalls that she first met him in 1996 and got to know him properly when she applied for a job in the marketing department two years later.

"Roger was very passionate about marketing and always wanted to do the best job, everything had to be perfect!" she says. "At first, I thought he was pretty scary – I was terrified of making a mistake. However, when I made an error, and it was a pretty big mistake – I sent the wrong display stand to a trade exhibition in Italy – he was incredibly understanding.

"From that day on I realised Roger was very funny, loud, caring, loved his mum, loved Winnie his partner and loved his cats."

Jacqui worked with Roger for more than a decade in Golden Charter and has two stand out memories: "The first was travelling to a show to set up our stand and exhibit. Roger liked the band The Who, so on the drive down I was treated to a Roger and The Who concert for three hours – his finger drumming skills were second to none!" She met Roger again at the SAIF AGM at Dalmahoy, in March this year, just before his passing. "I had not seen him for some time, but he was just the same. He was loud – I heard him before I saw him – and just as funny. He will be sorely missed by many."

Roger spent much of his time running Helensburgh Ironing Services, a dry-cleaning operation in the town's West Princes Street, set up by Winnie 25 years ago.

"He was very able and, importantly in the role, was well liked by all the funeral directors. He really was one of life's good guys."

He was born in Grantham, Lincolnshire, and spent the early part of his life as a record company executive, working with world-famous acts including Chris de Burgh, Kate Bush and the Police.

Another person with fond memories of him is SAIF *Insight* columnist and the Executive Director of Grief Journey UK Bill Webster. Bill remembers that he first met Roger at an Independent's Day and struck up a friendship right away, "as most people did with Roger".

He also recalls one surreal incident: "He was apparently under the cosh for arranging, at some expense, to have a Sean Connery James Bond lookalike who helped make a presentation on behalf of Golden Charter. Roger and I chatted outside for a long time and had a good laugh about it. I still have a picture of me holding a gun to Mr Bond, courtesy of him."

Bill added: "A year or so later I attended a funeral exhibition and somehow Roger wangled getting me there a day or two early, so I helped him set up the booth.

"I was impressed by how much, and with how much enthusiasm, Roger worked to make it a success."

Another favourite moment was when both Bill and Roger played in a Help the Aged golf tournaments on behalf of Golden Charter, meeting personalities like Ronnie Corbett and Eric Sykes. "Jess Conrad was a favourite of ours. We had great fun on those occasions and shared some wonderful and unforgettable evenings and golf days.

"Roger Ferdinand was a good friend and colleague to me, and I will miss him. He was irrepressible, loyal, reliable, hard-working and caring. Rest in peace, my friend."

Roger's funeral was arranged by James Auld Funerals and held Helensburgh Parish Church. SAIF Scotland Executive member Jim Auld said: "Roger was involved in marketing at Golden Charter from its early days, working closely with Gordon and Alan Kee and Andrew Harvey.

"He was the person behind the idea of funeral directors organising bowls tournaments and golf days in their local communities to promote Golden Charter. His working life had been in promotion and marketing, particularly in the music industry, and before he joined Golden Charter he was at Radio Clyde."

Jim added: "On leaving Golden Charter, Roger continued to take an interest in the profession and kept in touch with many colleagues and friends he'd met over the years. The funeral service was well attended with a good representation of people he knew from the town.

"A good number of funeral directors also attended the funeral along with staff past and present from Golden Charter and a very personal eulogy was given by John Harris of T Cribb and Sons Funeral Directors, London."

Roger passed away while on holiday and is survived by his partner Winnie and his brother Alan. **❶**



teamwork

SERVICE LEVEL AGREEMENTS / SAIF BUSINESS NEWS
SAIFCHARTER / SAFETY FOR BUSINESS / DR BILL
SAIFINSURE / DIGITAL

PRESIDENT

It has been a quiet month in the SAIF diary, which allowed me to spend some much-needed time in the office and on a family holiday.

I celebrated my belated 50th birthday, my twins' 21st birthday and my son's graduation but, more importantly, we enjoyed our first holiday for a couple of years, giving us some much-needed rest and downtime.

I had the pleasure of visiting Hickton Family Funeral Directors at the end of July to celebrate the relocation of their branch office in Halesowen. It was great to spend time with Ross and his family and watch the dynamics of a true independent family business and to witness how people in their community dropped in for coffee, cake, and a chat; a picture that can be seen all around the country, independent businesses in the heart of their community.

Unfortunately, the news has highlighted some rather vile individuals recently who use the title funeral director but are by no means anywhere near the benchmark needed to use that title. Individuals who abuse the deceased, and those who have conned the bereaved and allegedly left the deceased in appalling conditions. These bad apples must not be allowed to cast a shadow over our remarkable profession.

My key words for my year as President were community and professionalism. Now is the time to be proud of the work that you do within your communities and to let your families know that you are professionals, who adhere to a strict code of conduct where care of the deceased is paramount, and that you are members of the largest funeral trade association in the UK because, yes, SAIF now has more members than the NAFD. We must make sure those who need our services look out for the SAIF logo and it is for us to educate our communities about the importance of our logo and what it stands for.

On other matters,



Let's shout about our proud record in communities


I had a meeting with the Spa Hotel to discuss the AGM/Banquet weekend in March 2023. Next year, our Associate lunch on Friday 3 May will be replaced with a 'Meet the Associates dinner' and I encourage Members and Associates alike to come along and join us

for an afternoon of educational speakers and an evening of networking for our Associate Members with some first-class entertainment.

Booking details will be released in the next issue of *SAIFInsight*.

Finally, if you haven't sponsored Brian Hart and his

team who are walking the West Highland Way in September, then please do. It's a mammoth challenge and all proceeds will go to my charity Papyrus.

Did you know that suicide is the main cause of death in under-35s in the United Kingdom? Read that again, it's a shocking statistic and one that charities like Papyrus are working hard to change. These deaths of young children and adults can be prevented with the right support, so please sponsor the challenge through the link: www.justgiving.com/fundraising/saifvesthighlandway 

"Now is the time to be proud of the work that you do within your communities and to let your families know that you are professionals."



CLAIRE DAY, SAIF

Guide to Service Level Agreements (SLA)

A Service Level Agreement (SLA) is a contract between the funeral director/company [customer] and a provider [service provider]. A Service Level Agreement defines the service they must provide, the level of service to be delivered, and responsibilities and priorities.

To comply with the SAIF Code of Practice, an SLA is required if you engage a company or individual to provide a service for your company which is of significant importance to you. For example, when the supplier's services are critical to you meeting your customer's requirements and your standards of service. It is important that you are involved in drawing up the agreement together with the supplier.

Benefits of a Service Level Agreement:

1. A proper SLA helps to strengthen communication, so

that both parties come to better understand each other's need, priorities and concerns.

2. The SLA process facilitates the identification and discussion of expectations. Therefore, the two parties will achieve shared expectations about required services and service delivery.

3. With shared understanding about needs and priorities, an SLA helps to minimise the number of any deviations of the service resulting in a failure to meet expectations and cause disagreements.

4. An SLA will provide a mechanism for periodic reviews and modifications to services, expectations and responsibilities due to any changes in both the customer's and service provider's circumstances.

5. With the presence of an agreement, the SLA provides a consistent basis for assessing the service effectiveness.

Key clauses in a Service Level Agreement:

1. The specific detail of the service being provided (e.g., refrigeration facilities)

2. Standards of service e.g., for

refrigeration this may include:

- 7-day 24-hour access
- Security
- Temperature range
- Specific number of spaces
- Identification
- H & S
- Equipment
- Recording of deceased
- Information, receiving and releasing dates etc.

3. Responsibilities of each party (who does what?)

4. Monitoring and reporting of the service (breakdowns, restriction of access etc.)

5. Legal and regulatory compliance (e.g., security and access to/for mortuary/documents/GDPR etc.)

6. Payment terms

7. Dispute resolution

8. Confidentiality and non-disclosure provisions

9. Renewal and termination of the agreement

10. Building in formal performance reviews is key to success

11. If your supplier fails to meet agreed service levels, your SLA agreement should provide for compensation. It is important to identify the most critical components of the service and

apply clear penalties to these.

As the needs of your business change, you may require different performance criteria and your SLA should provide for this, allowing for regular discussion and renegotiation. Changes in legislation, Government departmental requirements and codes of practice need to be allowed for.

Any agreement that sets standards and requirements for the provision of a service or product from an outside provider can be described as an SLA. The member can decide whether to have an agreement or not, however, there are some of such importance to the care of the deceased that SAIF will expect one to be in place. These are shown below.

Examples of services requiring a Service Level Agreement that SAIF would expect to be in place:

- Refrigeration facilities
- Embalming services on a term basis (i.e., three, six or 12-month terms)
- Deceased transfer service on a term basis (i.e., three, six or 12-month terms)
- Obituary services ⓘ

Photo Urns - New system 2022



Redesigning our urns for the future. This easy to use discreet photo urn has now been designed to be more eco-friendly and also hold a larger capacity of ashes.

Screw in secure fit

Made from recycled paper

Magnetic closure



For more information please call us on 0845 388 8742 or email us at info@tributes.ltd.uk

SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY

Quality Assurance Inspectorate

Do you have experience working within the funeral profession? Are you looking at ways to support your fellow independents? Do you want to work for a company whose Quality Management Systems are certified to ISO 9001:2015 (a globally recognised standard)?

SAIF is looking for enthusiastic and professional people who have either worked in the funeral profession, or have extensive knowledge, to carry out inspections of funeral directors and companies who care for the deceased and who share SAIF's commitment in supporting and benchmarking the profession independently.

The inspector will be responsible for arranging their own schedules, for which administration support will be given from the SAIF Business Centre. You will also need to be proactive and work with the team of inspectors to provide an efficient and effective



inspection that promotes positive outcomes through a supportive process and signposting of good practice for the consumer. As this role is working remotely and across different counties, travelling will be a requirement as well as having access to email. [i](#)

If you would like further information, then please email claire@saif.org.uk



Your SAIF Business Admin Team



CLAIRE DAY
Administration Manager
claire@saif.org.uk



ANGELA CAMP
Digital Administrator
angela@saif.org.uk



SHARON WELFORD
IFDC Education &
SAIF Administrator
sharon@saif.org.uk



MARIA SHERLOCK
Membership Administrator
(new applications)
maria@saif.org.uk



SAM REYNOLDS
Standards Administrator
(Complaints & Quality Assurance)
standards@saif.org.uk

Revoking permanent homeworking

A permanent arrangement

Can a permanent homeworking arrangement via a change to an employee's contract be revoked? It's often assumed that once a homeworking arrangement is permanent, it must stay that way forever. However, that's not actually the case

Steps to termination

Provided you go through the correct steps, an employee's permanent homeworking arrangement can be unpicked successfully.

The first step is to identify exactly why you need to revoke the employee's existing flexible working arrangement. This need must specifically relate to a business circumstance. Simply wanting an employee

to be physically present at your workplace won't be sufficient grounds to meet this test.

Why them?

Next, you must clearly identify why this employee is affected by your decision. At the same time, you need to show that you have considered any alternative options that might be available to you.

Meet with the employee

You then need to meet with the employee to discuss your proposals. At this point, you should set out a timescale as to when you expect their homeworking to end.

Make sure you listen to any counter-proposals that the employee puts forward. Wherever possible, try to reach an agreement.

HMRC updates its tax returns toolkits

HMRC has made a concerted effort this year to keep its public-facing guides up to date. This trend has led to all 23 of its tax toolkits being updated since April 2022, many of them in June. Each toolkit www.gov.uk/government/collections/tax-agents-toolkits covers one area of tax, including VAT, property rental income, company losses and partial exemption. The toolkits flag common problem areas and mistakes made by taxpayers and accountants when completing tax returns. They explain HMRC's view of the issues, which while not infallible can generally be relied on, and include links to its internal guidance manuals.

*Tips & Advice Business
Database 6.7.2022*

HMRC text scams

According to HMRC, there is no let up in the variety and number of scams being attempted on taxpayers. HMRC does its best to keep track of these and close them

down. In fact, it's just updated its 'Phishing and scams' website following a spate of bogus texts sent to child benefit claimants. While HMRC can't keep tabs on all text scams, it can and does publish a long list of circumstances in which it will contact you by text. These can be found at www.gov.uk/guidance/check-if-a-text-message-youve-received-from-hmrc-is-genuine. If you receive a text purporting to come from HMRC about something not on the list then don't respond to it, instead report it to HMRC.



SAIF Associates Directory 2022

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Classic Cars Direct Ltd

Mrs N and Mr R Frazer-Ormirad
(Greater Manchester)
07904 425 058
classiccarsdirect@outlook.com
www.classiccars-direct.co.uk

Motorcycle Funerals Ltd

Mrs M Sinclair (Measham)
01530 274888
marlan@motorcyclefunerals.com
www.motorcyclefunerals.com

Quinn Hearse & Limousine Ltd

Patrick Quinn (Portglenone,
Co Antrim)
028 25822525
patrick@fearghasquinn.com
www.fearghasquinn.com

Superior UK Automotive Ltd

Mr Kevin Smith (Aldermaston)
0118 971 4444
info@superioruk.com
www.superioruk.com

Volkswagen Funerals

Ms S Brookes & Ms M Orton
(Nuneaton, Warwickshire)
02476 399296
info@vwfunerals.com
www.volkswagenfunerals.co.uk

Wilcox & Co (Limousines) Ltd

Mr L Wilcox (Chalfont St Peter,
Buckinghamshire)
01753 480600
www.limousines.co.uk

Woodall Nicholson Ltd t/a Coleman Milne

Mr Jon Stewart Sharrack
(Bolton, Greater Manchester)
01942 815600
jon.sharrack@woodall-nicholson.co.uk
www.coleman-milne.co.uk

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

Mr B Spittle (Haverhill, Suffolk)
01470 761404
info@bradnamjoinery.co.uk
www.bradnamjoinery.co.uk

Colourful Coffins

Ms M Tames (Oxford)
01865 779172
enquiries@colourfulcoffins.com
www.colourfulcoffins.com

DFS Caskets

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

Halliday Funeral Supplies Ltd

Mr P Halliday (Birkenhead, Wirral)
0151 609 3600
philip@hallidayltd.co.uk
www.hallidayltd.co.uk

J & R Tweedie

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

JC Atkinson and Son Ltd

Mr J Atkinson (Washington,
Tyne & Wear)
0191 415 1516
jamie@jcatkinson.co.uk
www.coffins.co.uk

J. C. Walwyn & Sons Ltd

Mr K Walwyn (Ashbourne, Derbyshire)
01335 345555
sales@jcwalywn.co.uk
www.jcwalywn.co.uk

Leslie R Tipping Ltd

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

LifeArt Coffins Ltd

Mr Simon Fisher (Gloucester)
07966 492632
simon@lifeart.com
www.lifeart.com

Musgrove Willows Ltd

Mrs E Musgrove
(Westonzoyland, Somerset)
01278 691105
coffins@musgrovewillows.co.uk
www.musgrovewillowcoffins.co.uk

P & L Manufacturing Ltd

Mr P Halliday (Gloucester)
01684 274683
sally@pandlmanufacturing.co.uk
www.pandlmanufacturing.co.uk

Passages International Inc. Ltd

Mr R Crouch (Maidenhead, Berkshire)
01628 290220
passages@tiscali.co.uk
www.passagesinternational.co.uk

Somerset Willow England

Mrs H Hill (Bridgwater, Somerset)
01278 424003
enquiries@somersetwillow.co.uk
www.willowcoffins.co.uk

Tributes Ltd

Mrs S Macmillan (Poling, West Sussex)
0845 388 8742
marketing@tributesltd.uk
www.tributesltd.uk

Urns UK Ltd

Mr P & Mrs B Patel (Potters Bar, Herts)
01707 645519
info@urnsuk.com
www.urnsuk.com

CEMETERIES & CREMATORIA

GreenAcres Woodland Burials

Mrs C Graham (Chislehurst)
0208 3009790
info@greenacresgroup.co.uk
www.greenacres
celebrate.co.uk

GreenAcres Woodland Burials Chiltern

Ms Marisa Isaacs (Bucks)
01494 872158
info.chiltern@greenacresgroup.co.uk
www.greenacrescelebrate.co.uk/
chiltern

GreenAcres Woodland Burials Colney

Ms Sam Curtis (Norwich, Norfolk)
01603 811556
info.colney@greenacresgroup.co.uk
www.greenacrescelebrate.co.uk/colney

GreenAcres Woodland Burials Epping

Carmen Graham (Essex)
01992 523863
info.epping@greenacresgroup.co.uk
www.greenacrescelebrate.co.uk/
epping

GreenAcres Woodland Burials Rainford

Mrs Karen Holpin (Merseyside)
01744 649189
info.rainford@greenacresgroup.co.uk
www.greenacrescelebrate.co.uk/
rainford

GreenAcres Woodland Burials Heatherley Wood

Sharon Solomon (East Hampshire)
01428 715915
info.heatherley@greenacresgroup.co.uk
www.greenacrescelebrate.co.uk/
heatherley-wood

Herongate Wood Cemetery

Ms J Sawtell (Billericay, Essex)
01277 633085
enquiries@herongatewood.co.uk
www.green-burial.co.uk

Westerleigh Group Ltd

Mr D John (Bristol, South
Gloucestershire)
0117 937 1050
info@westerleighgroup.co.uk
www.westerleighgroup.co.uk

The Natural Burial Company Ltd

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

CLOTHING

Keltic Clothing

Mr D Barry & Mrs L Kendrick
(West Midlands)
08450 666699
louis@kelticclothing.co.uk
www.kelticclothing.co.uk

Waterfront Manufacturing Ltd

Mr A Jenkinson (East Harling, Norfolk)
01953 718719
alan@waterfrontmanufacturing.co.uk
www.waterfrontmanufacturing.co.uk

EDUCATION & TRAINING

Independent Funeral Directors College Ltd

Sharon Welford
0345 2306777
sharon@saif.org.uk
www.ifdccollege.org

EMBALMING

GT Embalming Service Ltd

Mr G Taylor (Brighton)
01273 693772
gtembalming@btinternet.com
www.gtembalming.com

Continued on page 34 >

SAIFCHARTER

It's AGM time!

SAIFCharter Chair Adam K Ginder celebrates FCA regulation and encourages members to engage with the association's upcoming AGM...

I was delighted to receive the news that Golden Charter is authorised and regulated by the Financial Conduct Authority (FCA) as a provider of funeral plans. FCA regulation of the market – and Golden Charter's authorisation – is a huge milestone for our members.

Not only does it provide customers with additional protections and security when purchasing a plan, but it also ensures that many more families will want to plan ahead with their trusted local independent funeral director. In great news, the majority of our members have completed the required steps and training and are ready to have these important conversations with their families.

Our association is symbolic of the unity that has made Independents so strong in the face of both pre-need and at-need regulation. Golden Charter's FCA training this summer showed the value of thousands of staff from hundreds of businesses coming together with shared – customer focused – goals. We're all the better for it and families are now feeling the benefits every day.

Continuing the theme of coming together with a shared purpose, I'm pleased to confirm you can now register to join our Annual General Meeting which is taking place virtually on Tuesday 13 September. Simply visit www.saifcharter.co.uk/agm2022

You'll also be able to access all of the AGM papers and updates through this link over the coming weeks. These will include video reports from myself, from Golden Charter CEO Suzanne Grahame, and from the Golden Charter Trust. The videos and papers are available to all members, whether you are registered to attend the AGM or not, so please do take the time to review them when available and consider whether there is anything you would like to feed back to me or your Executive team.

Finally, I'm delighted to confirm that we have three strong candidates standing for three positions in our elections this year. James Morris has confirmed his intention to stand for re-election and we also have two fantastic new candidates putting themselves forward: working group members George Locke of R. Locke & Son and Tracey Warren of A E Stoodley & Son.

Please show your support by voting for the candidates, using the unique link sent to you or by logging in to the secure members' area of www.saifcharter.co.uk

Follow for more 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.

George Locke

George started working with his grandfather and father for their family business in 1995, based in rural Warwickshire. He is now a company director of R. Locke & Son, who have

worked with Golden Charter since 1992.

Being a part of the local community has always been important at R. Locke & Son and George helps out by supporting a range of local community initiatives.

After participating in

SAIFCHARTER 2022 AGM

Our 2022 SAIFCharter AGM will be held as an online virtual meeting on **Tuesday 13 September at 4.30pm**. All member businesses are invited to register to take part.



Register now
and learn more at
www.saifcharter.co.uk/agm2022

James Morris

James Morris has 30 years' experience in the funeral profession having joined William Purves Funeral Directors in 1992 as a trainee funeral director. James worked his way up to Managing Director in 2014 and still holds this position today.

Working in this large independent company, based in Edinburgh but with branches across Scotland and the North East of England, has given him a breadth of experience and understanding of funeral practices and running businesses of various sizes.

James is an active contributor to the association and is also a member of the SAIFCharter Product Development & Innovation and Monitoring & Compliance Working Groups, as well as sitting on the Scottish SAIF Executive.

James has been involved, through various committees and the Parliamentary Cross Party Group for Funerals and Bereavement, in the rapidly changing and challenging legislative environment in Scotland with the introduction of an Inspector of Funeral Directors and preparations for Government regulation and licensing, as well as being actively involved in discussions with and submissions to the CMA. In standing for re-election, James continues to commit to represent the needs and challenges of all SAIFCharter members and to safeguard the ability of independent funeral directors to retain their independence and flexibility.



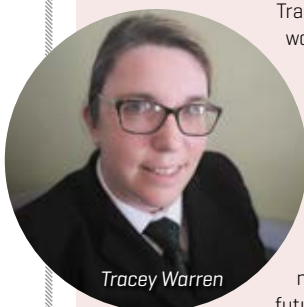
Tracey Warren

Tracey has been in the funeral profession since leaving school in 1995, working within the Dorset and Somerset community. In 2000 she joined Stoodley & Son of Crewkerne and bought the business in 2016. Since then, she has opened another branch in the locality.

Tracey has been an advocate for the funeral profession over the years to help open up discussions around death and bereavement. She has written articles for trade and national magazines, been a regular contributor on BBC Radio Somerset, and a keynote speaker at the Festival of Death at London's Southbank Centre.

Tracey has a degree in Funeral Service from Bath University and is committed to providing ongoing support for families in her community. Pre-pandemic she ran a successful Bereavement Support Group.

Tracey joined the SAIFCharter working group for product development and innovation in 2020 and has been a valuable contributor. Tracey wants to increase her contribution to representing the views of all SAIFCharter members and protect the future for Independents.



intelligence-sharing meetings and peer to peer groups in 2020, George became involved with SAIFCharter's working groups and in 2021 joined SAIFCharter's Regulatory Working Group. George has been an active contributor in helping to shape Golden Charter's approach to make the

process for funeral directors who wish to continue to offer plans as straightforward as possible. George has also successfully completed and been awarded his Diploma in Funeral Directing.

He is keen to represent the interests of small independent businesses.



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
Chair and Golden Charter Board representative
M. K. Ginder & Sons,
Watford, North London
adam@ginder.co.uk



ARRAN BRUDENELL
Anstey & District Funeral Services Ltd, Leicester
arran@ansteyfunerals.com



JOHN BYRNE
Secretary of SAIFCharter and Golden Charter Board representative
J T Byrne Funeral Directors, Lancashire
secretary@saifcharter.co.uk
or john.byrne@jbyrne.co.uk



JAMES CARCARY
SAIF Scotland representative
James Carcary Funeral Directors, Perth
carcary@perthfuneraldirectors.com



DAVID GARLAND-THOMAS
National SAIF representative
St James Funeral Home, Swansea
accounts@stjamesfuneralhome.co.uk



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



ANTHONY O'HARA
Nicholas O'Hara Funeral Directors Limited, Dorset
anthony@oharafunerals.co.uk



PAUL STEVENSON
Paul Stevenson Funeral Directors Ltd, Ayrshire
paul@funeral-scotland.co.uk



JOHN TEMPEST
Robson & Ellis Funeral Service, Leeds
john.tempest@leedsfunerals.co.uk



JAMES TOVEY
Golden Charter Board representative
Tovey Bros, Newport
james@toveybros.co.uk



HELEN WATHALL
G Wathall & Son Ltd, Derby
helen@wathall.co.uk

SAIF Associates Directory 2022

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EQUIPMENT & SERVICES

CPL Supplies [stainless steel specialists]

Mr W McGuckin (Castlederg, N. Ireland)
028 81671247
sales@cplsupplies.com
www.cplsupplies.com

Fibrous (funeral supplies)

Ms V Hancock (Cheshire)
0161 429 6080
vanessa.hancock@fibrous.com
www.fibrous.com

Hygeco (mortuary solutions)

Ms H Lockwood (Leeds, West Yorkshire)
0113 277 8244
info@hygeco.com
www.hygeco.com

J Marston Engineers Ltd t/a Mortuary Solutions

Mr Paul Marston (Pudsey, Leeds)
0113 256 3693
info@mortuarysolutions.co.uk
www.mortuarysolutions.co.uk

Mortuary Equipment Direct Ltd

Mr W Quail (Hook, Hants)
01276 601039
william@mortuaryequipmentdirect.co.uk
www.mortuaryequipmentdirect.co.uk

Signature Aromas Ltd (Air Fresheners & Sterilisers)

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

WJ Kenyon (Refrigeration Equipment)

Mr P Rossi (Manchester, Lancashire)
0800 1114972
sales@wjkenyon.com
www.autopsysteelfabrications.org.uk
www.stainlesssteelfabrications.org.uk

FINANCE & PROFESSIONAL SERVICES

Curtis Legal Ltd

Mr C Bond (Monmouth, Monmouthshire)
01600 772288
cbond@curtislegal.co.uk
www.curtislegal.co.uk

Fidelity Payment Processing Limited

Ben Cohen
0203 538 8348
b.cohen@fidelitypayment.co.uk
www.fidelitypayment.co.uk

Forum of Private Business

Mr I Cass (Knutsford, Cheshire)
01565 626001 info@fpb.org
www.fpb.org

Funeral Products B.V.

Mr M Brooks (London)
01908 538016
m.brooks@funeralproducts.nl
uk.funeralproducts.eu

Frontline Communications Group Ltd (Call handling / delivery service)

Mr D Jones (Portsmouth)
01489 866630
david@wearfrontline.co.uk
www.wearfrontline.co.uk

G Turner Consulting Ltd

Mr G Turner (Wellington)
07917 221497
guy.turner@funeralconsultancy.co.uk
www.funeralconsulting.co.uk

Laurelo Ltd (Probate Advisors)

Mr Timothy Woolcock (Dongar, Essex)
0203 058 2329
info@laurelo.co.uk
www.laurelo.co.uk

Lemon Business Solutions Ltd (24/7 Bespoke Call Management Solutions)

Mr M Anderson & Ms L Wrotten
(Stockton-on-Tees)
01642 662772
info@no-sour-business.co.uk
www.no-sour-business.co.uk

Life Ledger Limited (Digital Death Notifications)

Mr T Carew Pole (Cornwall)
07702 639919
dan@lifeledger.com
www.lifeledger.com

Mark Binnersley (PR / Media)

(Stourbridge, West Midlands)
07392 006928
hello@markbinnersley.co.uk
www.markbinnersley.co.uk

MultiPay Merchant Services (Card Payment Processing & Card Machines)

Mr S George
(Bishops, Startford, Hertfordshire)
0207 247 1247
admin@multipaymerchantservices.co.uk
www.multipaymerchantservices.co.uk

Safety For Business

Mr S Bloxham (Letchworth Garden City, Hertfordshire)
0845 6344166
info@safetyforbusiness.co.uk
www.safetyforbusiness.co.uk

The Probate Bureau

Mr David H West (Ware, Hertfordshire)
01920 443590
info@probatebureau.com
www.probatebureau.com

Redwood Collections (debt collectors)

Mr M Rogers (Surrey)
0208 288 3555
mrogers@redwoodcollections.com
www.redwoodcollections.com

SAIFinsure (Unicorn Insurance Brokers)

Mr B Hart
0203 603 4194 or 07740 577651
brian@saifinsure.org.uk
www.saifinsure.co.uk

SAIF Resolve (Scott & Mears) (debt collectors)

Bill Baddley (Southend on Sea, Essex)
01702 312737
enquiries@saifresolve.co.uk
www.saifresolve.co.uk

Skingle, Helps & Co (accountants)

Mr J Helps
(Corshilton Beeches, Surrey)
0208 770 1095
www.helps.co.uk

SEIB Insurance Brokers

Mr G White & Mr L Casserley (South Oxendon, Essex)
01708 850000
www.seib.co.uk

The Will Associates t/a Honey Group and Honey Legal

Mr A Gardiner (Market Drayton, Shropshire)
01630 723105
operations@honeygroup.co.uk
www.honeylegal.co.uk

Tower Street Finance Ltd

Richard Davies (Harrrogate, North Yorkshire)
0343 504 7100
Richard.Davies@towerstreetfinance.co.uk
www.towerstreetfinance.co.uk

Trident Marketing Anglia Ltd (graphic design, website & marketing)

Mr C Beswick / Mrs V Beswick
(Somer, Ipswich)
01473 823700 or 07872 027424
carl@tridentmarketinguk.com
www.tridentmarketinguk.com

Trust Inheritance Ltd (Bereavement Support & Lifetime Planning Services)

Lisa Ward (Weston-Super-Mare)
01934 422291 or 07517 105569
lisaward@trustinheritance.com
www.trustinheritance.com

UK200group.co.uk (association of independent accountants & lawyers)

Mr D Swan (Aldershot, Hampshire)
01252 350733
admin@uk200group.co.uk
www.uk200group.co.uk

Utility Aid Ltd

William Holt (Norwich, Norfolk)
01772 754049
wholt@utility-aid.co.uk
www.utility-aid.co.uk

Zeal Tax (Newport) Ltd

Mr M Jeffery (Newport)
01633 287898
hello@gozeal.co.uk
www.gozeal.co.uk

FUNERAL OFFICIANTS

Association of Independent Celebrants

Mr P Spickley (Lincolnshire)
07783 323324
chairman@independentcelebrants.com
www.independentcelebrants.com

Humanists UK

Mr R Prout
0207 324 3060
ceremonies@humanism.org.uk
www.humanism.org.uk

Civil Ceremonies Ltd

Anne Barber (Kettering, Northamptonshire)
01480 276080
info@civildceremonies.co.uk
www.civildceremonies.co.uk

County Celebrants Network

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

Institute of Civil Funerals

Susan Flipping (Sittingbourne, Kent)
01480 861411
admin@iocf.org.uk
www.iocf.org.uk

FUNERAL PLANNING

Ecclesiastical Funeral Planning Services Ltd

Mr Christopher Clark
0800 633 5626
philip.kessell@ecclesiastical.com
www.ecclesiastical.com/church/funeral-planning

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SAFETY FOR BUSINESS

A workplace health and safety management system is a set of policies, procedures and plans that systematically manage health and safety at work and can help to minimise the risk of injury and illness from workplace operations.

Health and safety management systems should be the mainstay of a business. Not only will they keep employees and anyone interacting with you safe, they make it easy for everyone in a business to try and improve it.

Putting a system in place can make work activities safer, protecting both employees and your business.

Certain factors will inevitably arise when discussing health and safety management systems. These include managing risk assessments and safety training.

Developing and implementing risk management helps everyone. If everyone understands risks and hazards in the workplace, accidents and incidents can be reduced.

To implement these measures, you can enlist senior managers to be safety representatives or even organise a safety committee. These evaluations protect employees and everyone within a work environment.

Why are health and safety management systems important?
The reasons are summed up in three words – moral, legal and financial.

“You will need to consider training. If you aren’t doing it, then now’s a good time to start. If you are doing it, make a check on whether you are doing enough.”



Simon Bloxham
is a Health and Safety Strategist leading the team at Safety for Business [UK]

SAIF NEW MEMBERS

FULL MEMBERSHIP PENDING

Steven Bell
Steven Bell Funerals
15 Hart Lane, Hartlepool, Cleveland
TS26 8RJ. Previously advertised on SAIF website. Close date: 10 August 2022

Katie Mills/Rob Potter
Katie Mills Independent Funeral Service
342 Torquay Road, Preston,

Paignton, Devon TQ3 2QQ
Close date: 17 August 2022

FULL MEMBERSHIP PENDING (SCOTLAND)

William Paterson/Stephen Westall & Ching Wang
Berriedale Funeral Home Ltd
Lawsondale Avenue, Westhill, Aberdeenshire AB32 6TR Previously advertised on SAIF website. Close date: 11 August 2022

Zoe Turnbull
Zoe Turnbull Funeral Directors
6 Market Place, Jedburgh, Roxburghshire TD8 6AP
Close date: 17 August 2022

ACCEPTANCE INTO FULL MEMBERSHIP

Delia Ryding
Divine Ceremony Ltd
The Sanctuary, 2 Zetland Road, Redland, Bristol BS6 7AE
Isobel Whittaker



Health and safety in the workplace is a basic responsibility of employers and needs to be managed effectively

What is a health and safety management system and why should it be so important to a business?

Keeping people safe at work is everyone's responsibility and there are significant fines and jail time for those that don't take that responsibility seriously enough.

What are the phases of a health and safety management system?

In order to cover what an effective system is, you must first understand how a system should fundamentally function. Should it focus on risk prevention or encouraging feedback? Who is in charge of effectively managing it?

There are four phases to a health and safety management system, including the general principles of effective safety management.

Phase 1 – Make a plan

Establish the policy for your organisation. Set a clear direction that you want your business to

follow. Ensure you share it with all levels of your business so that everyone understands health and safety in your workplace.

Make sure the policy is suitable for your situation. Remember it is yours; all you need to do is follow the guidance available from the HSE and many other forums. Let your people know about it and about any changes that you make going forward.

Phase 2 – Just do it

The plan should detail how you are going to manage your risks. You need to know what these are initially, so there's a bit of work to do upfront to determine the priorities and what you are going to do to mitigate their effects. Check what could cause harm in the workplace, how it could cause the harm and how to manage it effectively so it never sees the light of

Help is at hand! As a member of SAIF: You can talk to a safety professional at Safety for Business simply by calling 08456 344164. You are also entitled to a discount on our fees when we help you with your health and safety needs. We can visit you to see how you are doing when it comes to compliance. This is free of charge apart from travel costs. So, what have you got to lose?

day. As mentioned previously, you will need to converse with employees and tell them what you have discovered and what you are doing about it. Allow them to come back to you with their thoughts. They will have some good ideas and you will find that health and safety is accepted more readily if you act on their feedback.

You will need to consider training. If you aren't doing it, then now is a good time to start. If you are doing it, make a check on whether you are doing enough.

Phase 3 – Take time to check

Make sure you look at how you are doing. Has the plan worked? Have accidents gone up or down? Do staff act appropriately and safely? If you can't see much or enough of a difference, review what you implemented, as there really should be better standards at work. One thing to look at is the reporting of near miss incidents. Try to encourage the practice.

Phase 4 – Act

Adapt to what you find from the checking stage. You might need to adapt working practices or conduct more training or risk assessments.

When you do this system remember a few things:

KISS – Keep It Simple Stupid. Everyone must understand it so avoid the baffling jargon and buzz words. That's how I write these articles (hopefully I do anyway).

Review, Review and erm... oh yes, Check! Keep it at the heart of what you do.

Reporting Needs to be Easy – Think about what stops someone telling you about an issue and make sure these excuses can be got round. That near miss form can be as easy as asking for the date and time it nearly happened, what happened and asking if there is anything they think could be done about it. ①

Isobel Whittaker Funeral Services Ltd

60 Pirehill Lane, Walton, Stone, Staffordshire ST15 0JN

Mr Steven Mears

James Harper Independent Funeral Directors Ltd

9 Plaistow Lane, Bromley, Kent BR1 4DS

Mr Simon Jefferies

Jefferies Funeral Directors

15 Carlton Terrace, Portslade, East Sussex BN41 1XF

Jonathan Robinson

Joseph C Roberts

61 High Street, Harrogate, North Yorkshire HG2 7LQ

Branch of Above:

Mortuary, Dryson House, York Road, Wetherby, West Yorkshire LS22 7SU

Stuart Love

Love's Independent Funeral Directors Ltd

Primrose Cottage, 10 Mill Street, Stafford, Staffordshire

ST16 2AJ

Victoria Colwill

The Modern Funeral Ltd

19 Station Road, Brighton, East Sussex BN1 6SF

ACCEPTANCE INTO PROBATIONARY MEMBERSHIP

Mr Scott Lilley

Lilley Funeral Directors

94-98 London Road, Stone, Dartford, Kent DA2 6AX

ACCEPTANCE INTO ASSOCIATE MEMBERSHIP

Mr P Rossi/Dr Choudhry

WJ Kenyon

Aviator House, 3000 Manchester Business Park, Aviator Way, Manchester Airport, Manchester, Lancashire M22 5TG

FULL MEMBER

Mr J Unsworth

Jeremy Unsworth (Funeral Services) Ltd

67 Church Road, New Mills, High Peak, Derbyshire SK22 4NU

Branch of above:

Jeremy Unsworth (Funeral Services) Ltd
238a High Street West, Glossop, Derbyshire SK13 8ER

Branch of above:

Williamsons Funeral Service

The Court Yard, Whaley Bridge, High Peak, Derbyshire SK23 7LP

Edward P Stonebank

Weardale Funeral Directors

5 South Bridge, Wolsingham, Bishop Auckland, Durham DL13 3JY

Mr J Roach

John Roach Funeral Services Ltd

4 Houstoun Square, Johnstone, Renfrewshire PA5 8DT

FULL MEMBER (SCOTLAND)

J&J Lindsay

115-117 Wilson Street, Girvan, Ayrshire KA26 9AR

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

SAIF Associates Directory 2022

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Golden Charter Ltd

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

Golden Leaves Ltd

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

Open Prepaid Funerals Ltd

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

GRAVEDIGGER & EXHUMATION SERVICES

Neil Curtis & Sons Funeral Contractors Ltd

Neil & Kay Curtis
(Wokingham, Berkshire)
07976 246911
bookings@ncfcgravedigger.com
www.neilcurtisandsonsfuneralcontractors.co.uk

IT & WEBSITE

2 Circles Consulting t/a SCG Consulting (IT and Telecommunications)

Jessica Sauer-Wright (East Lothian)
0131 3000107
jess@2circlesconsulting.com
www.2circlesconsulting.com

Comtecs Associates LLP development & design & IT support

Mr C Elwood (Tunbridge Wells, Kent)
01892 514636
chris@comtecs.co.uk
www.comtecs.co.uk/SAIF

Donatis Giving Ltd (donation management solution)

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

Eden Public Relations Ltd

Emily Winsor-Russell, Isabel Brown and Kathryn Greenwood (Nottingham, Nottinghamshire)
0115 958 8850
emily@edenpr.co.uk
www.edenpr.co.uk

Eulogica (bespoke funeral software)

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

I-NETCO Ltd (web design)

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

Memographics Ltd

Mr C Svensson (Sheffield, South Yorkshire)
0330 122 0899
enquiries@memographics.com
www.memographics.com

Newenglish Design

Wendy & Carl Beddington (Leicester, Leicestershire)
0116 291 5375
design@newenglish.co.uk
www.newenglish.co.uk

Oak Technology Ltd (Funeral Management Software)

Mr S Richardson (Wakefield)
01924 600401
mailbox@funeralsoftware.co.uk
www.funeralsoftware.co.uk

Search4Local Ltd (digital advertising assistance)

Mr C Andrews (Exeter, Devon)
01392 409159
chris@search4local.co.uk
www.search4local.co.uk

Opusxenta

Scott Storey (Swindon, Wiltshire)
0333 772 1682
scott@opusxenta.com
www.opusxenta.com

Vivedia Ltd t/a Obitus

Mr J Crossland (Sheffield, South Yorkshire)
0203 009 0700
sales@obitus.com
www.obitus.com

MEMORIALS & REMEMBRANCE

Aura Flights

Dr Chris Rose (Ashes into Space) (Sheffield, South Yorkshire)
0114 213 1050
info@auraflights.com
www.ashesinspace.com

Cleverley & Spencer (monumental masons)

Mr I R Spencer (Dover, Kent)
01304 206379
enquiry@cleverley.co.uk
www.cleverley.co.uk

Fotoplex Grigio Ltd (personalised photos)

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

Groupe Delfosse - New Urn

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

Life Expressions (UK & Europe) Ltd

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

The MuchLoved Charitable Trust

Mr J Davies/Ms J Baker (Amersham, Buckinghamshire)
01494 722818
trustees@muchloved.com
www.muchloved.com

Scattering Ashes

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

See You Memorial Jewelry

Mr Rob Leurs (Someren, The Netherlands)
0031 493093914
info@seeyoumemorialjewelry.com
www.seeyoumemorialjewelry.com

Secure Haven Urns & Keepsakes Ltd

Mr S Yarwood (Broomfield, Essex)
01277 377077
cyarwood@securehaven.co.uk
www.securehaven.co.uk

Shaw's Funeral Products, Shaw & Sons Ltd

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

The Natural Burial Company Ltd

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

OTHERS

Life Ledger

Dan Blackett (Cornwall)
07702 639919
dan@lifeledger.com
www.lifeledger.com

Grief Journey

Linda D Jones (Harlow, Essex)
07779 108760
linda@griefjourney.com
www.griefjourney.com

Funeral Service Journal (Worthing, West Sussex)

Editorial: Russ Brava / Advertising: Denise Walker
01903 604338
editorial@fsj.co.uk
www.fsj.co.uk

LCK Funeral Support Services Ltd

Mr A McCafferty (Hayes)
0208 900 9222
l.c.k.f.s.@outlook.com
www.lckfuneralsupport.co.uk

Professional Help Ltd

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

The Bereavement Register (London)

(suppressing unwanted mail)
help@thebereavementregister.org.uk
www.thebereavementregister.org.uk

Reach Plc (national & regional multi-media publisher)

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

The White Dove Company Limited (releasing doves at funerals)

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

AtaLoss.org

J Woodward (Chichester, West Sussex)
07976 646644
jane@ataloss.org
www.ataloss.org

PRINTING & STATIONERY

CanFly Marketing Ltd

Miss A Peers (Cheltenham, Gloucestershire)
0207 859 4443
info@canflymarketing.com
www.canflymarketing.com

Gateway Publishing (Part of Mimeo (UK) LTD)

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

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DR BILL

The bottom line!

Let's get to the bottom line. There is a lot of talk these days about aftercare, grief support and grief therapy, with various means and methods describing how to help people after bereavement: community support or counselling, face-to-face or via phone, Zoom or other media.

While I agree there is no 'one-size-fits-all', certain fundamentals are vital in reaching grieving people, whether their reaction is "normal", "complicated", "traumatic", or even "prolonged or persistent complex bereavement disorder".

Let me suggest four essential elements of grief support for effectively helping people through grief:

1. Empathy

Regardless of the method or agency, it is essential to understand the grieving person has only one question, namely: "Do you have any idea what I am going through here?" Whether you have a Ph.D.

"Empathy is always two-way communication."



Dr Bill Webster

is a grief counsellor, author and well-known international speaker. He has been involved in grief counselling for more than 30 years



Helping people through grief is a difficult but important process



or counselling qualification, or are simply a caring heart, they only want to be assured that you understand. That is the difference between sympathy and empathy. Sympathy says: “I understand.” Empathy happens when you say: “I understand,” and the recipient says: “I know you understand.”

Empathy is always two-way communication.

Sometimes it is good to share your own experience of loss. But even to begin by saying: “Although I have had my own losses, I can’t imagine how this must feel; tell me how this has been for you.”

This can encourage people to communicate. Few respond to expressions of ‘I know how you feel’ because even similar experiences are always different.

The first goal of any therapeutic relationship is helping the person to understand I “get it”.

2. Education

Grief is often taboo in our culture because we have not established a vocabulary for it, or any structured way to talk about loss. The topic is often discouraged: too painful to think about; too uncomfortable to mention; too horrendous to contemplate, far less confront.

So, two things happen. First, people don’t know how to help, and don’t want to make a mistake and make it worse. Second, the grieving person has no clue how or with whom to communicate what they are experiencing, lest people think them ‘abnormal’, ‘weak’, or, worst of all, ‘crazy’.

When grief is hidden, it is not validated. So, this secret of how

“Grief needs expression. But people only feel able to explore and express grief when they have first validated the experience and know that what they are experiencing is ‘normal’, not ‘crazy’ or ‘pathological’.”

grief really feels and affects us adds to the burden, as they themselves think they should be doing better long before they actually are.

Any effective grief support programme must include education. As the Medical Director of the American Psychiatric Association, Dr Saul Levin, recently said: “Especially now, sharing information and increasing awareness about grief is essential.”

3. Expression

Grief needs expression. But people only feel able to explore and express grief when they have first validated the experience and know that what they are experiencing is ‘normal’, not ‘crazy’ or ‘pathological’.

As American pre-school TV host Mr Rogers said: “Anything that is mentionable is manageable.”

Here we run into our first roadblock. There are many traumatic events and situations that can only be called unspeakable. When confronted by overwhelming or shocking sensory information, the amygdala – known as the fuse box of the brain – shuts down and does not pass along information to other areas where it could be processed. This is a basic defence mechanism, and the intervention of a qualified therapist will be

necessary to help with that traumatic grief.

Yet, while every loss is personally traumatic, many can talk about it and discover the power of the principle: “That which cannot be put into words, cannot be put to rest.” You can do that by joining a support group, talking to a counsellor, or sharing with a friend. Or you can write in a journal. Whatever the method, verbalising can help explore those emotions and offer a fresh way of thinking.

4. Empowerment

Empowerment involves becoming stronger and more confident, especially in controlling your life and claiming your rights. Grief support involves a reinterpretation of how life can be meaningful, even in the light of loss, empowering people to re-define life as it now is, and to find ways to make the most of what they have left.

You can help people by doing things for them, or with them. Consistently doing things for people only encourages learned helplessness. But doing things with people increases their strength to work towards the place where they will feel confident enough to do it themselves. Empowerment is a remedy for losing control, a major factor in bereavement, trauma and crisis.

But it all comes down to your choice. We all find many reasons we can’t do what we want to do, when all we need is one reason we can.

As Henry Ford put it: “Whether you think you can, or you think you can’t – you’re right.” ^①

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Polstead Press

Tracy Gaymer (Stowmarket, Suffolk)
01449 677500
tracy@ghyllhouse.co.uk
www.polssteadpress.co.uk

RNS Publications

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

Trident Marketing Anglia Ltd (graphic design, website & marketing)

Mr C Beswick / Mrs V Beswick
(Somer, Ipswich)
01473 823700 or 07872 027424
carl@tridentmarketinguk.com

REMOVAL & REPATRIATION SERVICES

Alba Repatriation & Cremated Remains Transportation

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

Cremated Remains Transport Services

Lord John P A Kersley (Bognor Regis, West Sussex)
01243 583913
advancesalesuk@aol.com
www.advancesalesuk.com

Euro-City Direct Ltd

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

Guy Elliot Ltd

Mr G Elliot (Kingswells, Aberdeen)
0777 040 7610
conscientiously@outlook.com

Key Air - The Repatriation People

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

LCK Funeral Support Services Ltd

Mr A McCoafferty (Wembley)
0208 900 9222
lck.f.s.s@outlook.com
www.lckfuneralsupportservices.co.uk

Mears Repatriation

Mr G Hart (London)
0203 455 0305
info@mears.london
www.mearsrepatriation.com

National Repatriation

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

Rowland Brothers International

Fiona Greenwood
0208 684 2324
info@rowlandbrothersinternational.com
www.rowlandbrothersinternational.com

Staffords Repatriation Services

Mr J Stafford & Mr C Davis (Dublin)
00353 1855 0555
ns@funeralservices.ie

Walkers Repatriation Service

Mr T Walker (Burton on Trent, Staffordshire)
07792 022048
tjwalker60@gmail.com

SOFT GOODS & FUNERAL SUPPLIES

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Mr G Allsop (Worthing, West Sussex)
01903 213991
info@allsops.net

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Mr B Spittle (Haverhill, Suffolk)
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info@bradnamjoinery.co.uk
www.bradnamjoinery.co.uk

Clarke & Strong Ltd

Mr B Fry (Coventry)
0247 622 1513
info@clarkeandstrong.net
www.clarkeandstrong.com

Leslie R Tipping Ltd

Mr J Tipping (Stockport, Cheshire)
0161 480 7629
sales@lrrtipping.co.uk
www.lrrtipping.co.uk

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Mr Caldwell (Whitchurch, Hampshire)
01256 893 868
enquiries@themazwellgroup.com
www.themazwellgroup.com

Thorley Smith Ltd

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



SAIFINSURE

SAIFInsure aide memoire for Members' Legal Expenses Insurance

SAIF provides a comprehensive Legal Expenses Insurance policy for members, which is placed with Arag Insurance. As such, there are differing cover elements and services and each differ in terms of how to make claims and the limits and requirements in order to make that claim.

For ease of reference, we have prepared this article to serve as a guide for members.

The main benefits of the Legal Expenses policy are as follows –

Protection for legal costs arising from:

- Employment disputes and compensation awards
- Employment restrictive covenants
- Tax investigations and VAT disputes
- Legal nuisance, trespass or damage to property
- Legal defence
- Compliance and regulation
- Statutory licence appeals
- Loss of earnings
- Claims involving your executives
- Crisis communication

Cover

The limit provided under the policy is £100,000 for any one claim with an aggregate limit of £1,000,000 per annum for all Employment Compensation Awards in a policy year.

The policy also provides a range of Helpline Services and detailed below are the specific phone lines for each category:

Legal Advice (Based on UK/EU law)

24 hrs a day/7 days a week
0344 571 7978

Tax Advice (UK only)

5 days a week/9 till 5
0333 000 7826

Redundancy Assistance

5 days a week/9 till 5
0330 303 1955

Crisis Communication

24 hrs a day/7 days a week
0344 571 7964

Counselling Service

5 days a week/9 till 5
0333 000 2082



Having insurance to cover expenses if you are involved in legal action gives tremendous peace of mind

Claims procedure


It is imperative that you let the insurers know immediately when you wish to make a claim and should you engage a solicitor or accountant without advising them then you will be liable for those costs.

Claims can be made by either going to www.arag.co.uk/newclaims or by calling them on 0330 303 1955 on weekdays between 9 and 5.

Requirements and obligations

There are differing facets of cover under the policy but it's vital that members comply with the terms of the policy and notify claims immediately.

The claim must be in respect of your business that is covered under the policy, i.e. that of a funeral director that is a current member of the National Society of Allied and Independent Funeral Directors.

There must be a reasonable prospect of success with the claim. This is particularly important with regards to Employment Claims. 

This document is not designed to be exhaustive but should provide an overview of the cover and the processes to follow. If you have any questions or concerns, please contact the SAIFInsure team on 0208 603 4194

"It is imperative that you let the insurers know immediately when you wish to make a claim."

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on 0131 561 0020

DIGITAL

Keywords

It used to be the case that keywords in the text content of your website determined your website search ranking. Today the requirements are far broader but keywords are still crucial. The difference is that today keywords must be well-researched, carefully chosen and strategically placed in your content in order to be effective.

But what are keywords, exactly? Keywords are words and phrases that consumers use to find online content and services. In reverse, service providers use these keywords within their websites to connect with potential customers. A simple example of this would be for funeral directors to use the keywords funeral, cremation and burial. These are the most obvious keywords for our profession but the key is to determine keywords that have high search rates and low competition to maximise the amount of consumers that find your website.

Content

Content is a vital part of SEO because it is the vehicle you use to reach and engage with families searching online for information about at-need or pre-need funerals.

A good example of this would be the increase in unattended cremation. To help you increase your visibility, you could publish a series of blogs about the option – what is included, the process and pricing. When a consumer is looking online for that information, in combination with some work on your SEO, your blog would list in search results and you would then become a contact point for that person to find out more information.

Off-page SEO

Off-page SEO involves external optimisation practices that happen away from your site rather than on it.

The main technique used for off-page SEO is backlink building since quality backlinks to your site from external sites tell search engines that your site is valuable and high-quality which helps to build authority.

There are many tactics to backlink building, and some

of the current best practices include guest blogging, using infographics that will be highly shared and using influencer marketing in your content. Some more straightforward examples would be to ensure that your website is linked to other websites such as your funeral plan provider, SAIF and other relevant funeral websites.

Local SEO

Local SEO is becoming increasingly important as more and more people use mobile devices for searches. Last year, more than 60% of all searches were performed on a mobile device, and almost 50% of those searches were for a local business or service.

As funeral directors we provide services to our local communities. This is where Local SEO is vital. By paying attention to your local SEO you are increasing the chances of families finding your business.

Search Engine Marketing

Search Engine Marketing refers to paid marketing and it includes Google AdWords, social media ads and pay-per-click

(PPC). Although Search Engine Marketing is not always a major component of a comprehensive SEO strategy, it does have its place as it can help you reach new and highly targeted audiences. You can also make your SEO and SEM work together.

Examples of SEM advertising activities include:

- Paid and targeted campaigns
- Keyword based copy that specifically relates to your business or product
- Performance indicators such as click-through-rates (CTR) and cost-per-click (CPC)

There are other components to the SEO mix but the most important thing you can do is prioritise your digital marketing today. Remember, it can take up to six months for the work you do to today to properly take effect, so now is the time. 📌

“Content is a vital part of SEO because it is the vehicle you use to reach and engage with families searching online for information about at-need or pre-need funerals.”



The key elements of SEO marketing

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



JO PARKER
National
President



CRAIG CALDWELL
Executive
Committee



PAUL SILLETT
Executive
Committee



MARK HORTON
1st Vice
President



AMANDA DALBY
Executive
Committee



GARY STAKER
Executive
Committee



SEAN MARTIN
2nd Vice
President



SIMON HELLIARD-MOORE
Executive
Committee



JAMES MORRIS
Scottish
President



MARK PORTEOUS
Immediate Past
President



ROSS HICKTON
Executive
Committee



DAVID GARLAND-THOMAS
SAIFCharter
Representative



TERRY TENNENS
Chief Executive
& Secretary



DECLAN MAGUIRE
Executive
Committee



CHRIS PARKER
F. SAIF IFD College
Chairman



PAUL ALLCOCK
F. SAIF Executive
Committee



GEMMA O'DRISCOLL
Executive
Committee

SCOTLAND



JAMES MORRIS
President



GAVIN HENSHELWOOD
Secretary



TERRY TENNENS
Chief Executive
National SAIF



DECLAN MAGUIRE
1st Vice
President



JOE MURREN
Scottish Government
Liaison Officer



TIM WEIR
Executive
Committee



JAMES CARCARY
President / Complaints
& Standards



PAUL STEVENSON
Executive
Committee

JIM HENSHELWOOD
Honorary Life
President



ROSS ANDERSON
Executive
Committee



MARK PORTEOUS
Executive
Committee



JIM AULD
Executive
Committee



MARK SHAW
Executive
Committee

GOLDEN CHARTER

Who's in your area?

You can get in touch with your Area Business Manager (ABM) regarding anything you need to know about Golden Charter. If your business doesn't have an assigned ABM right now, please contact the Regional Business Manager most appropriate for where your business is located and they will be delighted to put you in touch with your nearest one.

SENIOR



MARK MORAN
Director of Sales
M: 07834 417 312
E: mark.moran@goldencharter.co.uk



MIKE JONES
National Business Manager
M: 07808 243 769
E: mike.jones@goldencharter.co.uk

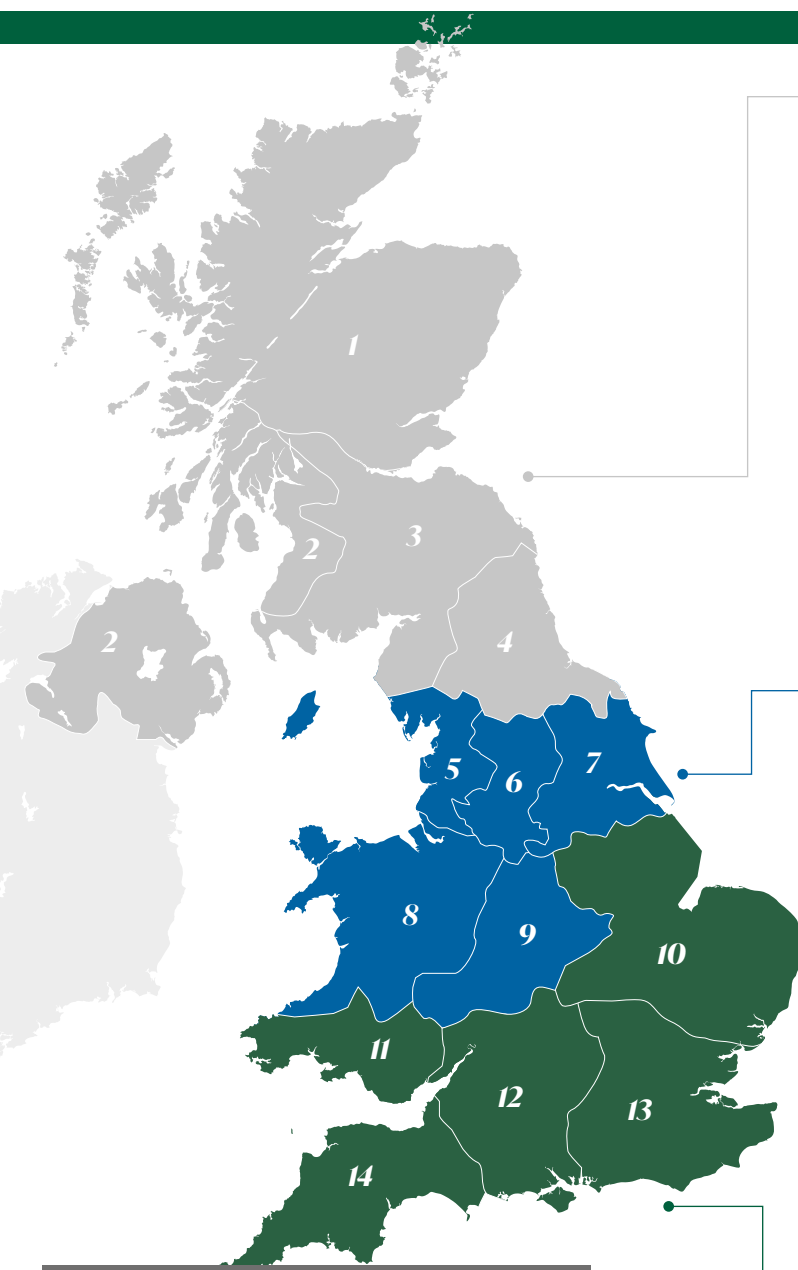
BUSINESS



SIMON PEARSON
South Business
Development Manager
M: 07713 383 945
E: simon.pearson@goldencharter.co.uk



PATRICIA LEARY
North Business
Development Manager
M: 07542 854 624
E: patricia.leary@goldencharter.co.uk



NORTH



GEORGIA HENNEY
Regional Business
Manager North
M: 07740 236 897
E: [georgia.henney@
goldencharter.co.uk](mailto:georgia.henney@goldencharter.co.uk)



2 STEPHEN NICHOLL
West Scotland &
Northern Ireland ABM
M: 07542 854 621
E: [stephen.nicholl@
goldencharter.co.uk](mailto:stephen.nicholl@goldencharter.co.uk)



4 PATRICIA LEARY (INTERIM)
North East
England ABM
M: 07542 854 624
E: [patricia.leary@
goldencharter.co.uk](mailto:patricia.leary@goldencharter.co.uk)



1 NICO ROCCHICCIOLI
North Scotland
ABM
M: 07717 314 280
E: [nico.rocchiccioli@
goldencharter.co.uk](mailto:nico.rocchiccioli@goldencharter.co.uk)



3 CLAIRE GIBSON
Lothian & Borders
& North Cumbria ABM
M: 07542 854 612
E: [claire.gibson@
goldencharter.co.uk](mailto:claire.gibson@goldencharter.co.uk)

CENTRAL



DANIEL HARE
Regional Business
Manager North
M: 07717 696 683
E: [daniel.hare@
goldencharter.co.uk](mailto:daniel.hare@goldencharter.co.uk)



6 MORGAN MURRAY
West Yorkshire &
East Lancashire ABM
[Maternity cover]
M: 07927 668 508
E: [morgan.murray@
goldencharter.co.uk](mailto:morgan.murray@goldencharter.co.uk)



8 CLAIRE ROBERTS
West Midlands and
North Wales ABM
M: 07714 923 342
E: [claire.roberts@
goldencharter.co.uk](mailto:claire.roberts@goldencharter.co.uk)



5 MICHAEL STANWAY
North West
England ABM
M: 07542 854 613
E: [michael.stanway@
goldencharter.co.uk](mailto:michael.stanway@goldencharter.co.uk)



7 SALLY DYSON
East Yorkshire ABM
M: 07738 741 707
E: [sally.dyson@
goldencharter.co.uk](mailto:sally.dyson@goldencharter.co.uk)



9 STEPHEN HEATH
Midlands ABM
M: 07809 320 838
E: [stephen.heath@
goldencharter.co.uk](mailto:stephen.heath@goldencharter.co.uk)

TELEPHONE BUSINESS MANAGERS



MARTIN MCGHEE
Telephone Team
Business Manager
T: 0141 931 6394
E: [martin.mcgee@
goldencharter.co.uk](mailto:martin.mcgee@goldencharter.co.uk)



HAZEL MCCALL-MARTIN
Telephone Business
Manager
M: 07927 668 504
E: [hazel.
mccall-martin@
goldencharter.co.uk](mailto:hazel.mccall-martin@goldencharter.co.uk)



CAROLINE TAYLOR
Telephone Business
Manager
M: 07921 064 146
E: [caroline.taylor@
goldencharter.co.uk](mailto:caroline.taylor@goldencharter.co.uk)



ANTHONY FITZPATRICK
Telephone Business
Manager
M: 07927 668 500
E: [anthony.
fitzpatrick@
goldencharter.co.uk](mailto:anthony.fitzpatrick@goldencharter.co.uk)



SARAH JANE GREEN
Telephone Business
Manager
M: 07707 274946
E: [sarahjane.green@
goldencharter.co.uk](mailto:sarahjane.green@goldencharter.co.uk)

SOUTH



STEVE DRISCOLL
Regional Business
Manager South
M: 07808 101 886
E: [steven.driscoll@
goldencharter.co.uk](mailto:steven.driscoll@goldencharter.co.uk)



10 NICHOLAS DAWSON
East England ABM
M: 07921 066 740
E: [nicholas.dawson@
goldencharter.co.uk](mailto:nicholas.dawson@goldencharter.co.uk)



GEMMA LAURENSEN
Branch Assistant
M: 07717 882 955
E: [gemma.
laurenson@
goldencharter.co.uk](mailto:gemma.laurenson@goldencharter.co.uk)



11 SUZANNE DRUMMOND
South Wales ABM
M: 07720 095 208
E: [suzanne.drummond@
goldencharter.co.uk](mailto:suzanne.drummond@goldencharter.co.uk)



12 KRISTI JONES
West England
ABM
M: 07834 417 314
E: [kristi.jones@
goldencharter.co.uk](mailto:kristi.jones@goldencharter.co.uk)



13 IAIN CATCHPOLE
South East England
ABM
M: 07568 100 555
E: [ian.catchpole@
goldencharter.co.uk](mailto:ian.catchpole@goldencharter.co.uk)



14 TERRY LEE
South Wales & South
West England ABM
M: 07713 309 750
E: [terry.lee@
goldencharter.co.uk](mailto:terry.lee@goldencharter.co.uk)

Q&A

Meet the professionals

In this issue we meet David B Massam from Massam and Marshall Independent Funeral Directors who have branches in Parbold and Southport.

Q. How did you get into the funeral profession?

DB: I was originally a member of Lancashire Constabulary as a police officer and upon my duties regularly encountered funeral directors and operatives at sudden deaths. After deciding I did not want to continue a full-time career within the police service, I chose to join the profession using my transferable skills and have never looked back.

Q. How has your role developed?

DB: We have gone from one branch in a small village to three branches across a wide area in only a few years and I have found personally my role includes much more than funeral directing. I have persevered to become a part of the communities in which I serve to ensure people can see that this isn't 'just a job' but rather a vocation and being part of the community is a huge part of the role. I have also found myself taking part in localised training for members of the public who want more of an insight into the profession, and what we do, and regularly look at ways to make our profession more open and allow people to step into our work to see that, in reality, we're quite ordinary people doing an extraordinary vocation.

Q. What do you enjoy most about your work?

DB: The families I meet day to day. While always under sad circumstances, I am proud to say that I have made wonderful friendships with the families who have placed their faith in my team and me. Making a real difference to the process which they undertake is a huge part of job satisfaction for the whole team and we are always proud of the way we ensure that we do as much as is possible to make that service act as some closure for them.

Q. What are the key benefits of your SAIF membership?

DB: SAIF was there for me right from the get-go and gave me great advice on what I needed to do and offered a huge number of templates, guidance and support. They have always been welcoming and supportive. I recently attended the SAIF AGM, which allowed me the opportunity to meet lots of other professionals and some quite local to me which has meant even better relationships with other businesses and valuable advice and support gained. To those wondering whether to join SAIF, I would absolutely recommend it.



Q. Have you had to organise any unusual funeral requests?

DB: Not as unusual as dressing up in costume or anything to that effect but I suppose it is unusual to have a funeral director sing at the funerals and this is something I actually do regularly. I am a keen singer, having at one time been on the circuit and having led local and national choirs. When the pandemic hit and congregational singing was not allowed, I offered my services in churches and crematoriums, which went down so well with the families. It has become something I'm now well known for in the local area.

"In reality, we're quite ordinary people doing an extraordinary vocation."

Q. What do you enjoy doing in your free time?

DB: I enjoy filling my free time with work within the community as well as being involved in several organisations. This includes the Royal Air Force Air Cadets where I am commissioned as a Squadron Leader heading up music services nationally across the organisation as well as locally commanding a Squadron near to my home. I also enjoy camping and am a regular visitor to Scotland where I enjoy exploring the amazing scenery with my German Shepherd dog, Brian!

Q. How do you see the funeral profession evolving?

DB: I think the funeral profession is coming full circle, in as much as some time ago, when national companies first started entering the market, there was a real buzz and they took a great deal of work from small family businesses with their low pricing and corporate feel. This is what some people go for, but more and more families now want those extra little details and intricacies which make independent funeral directors stick out. I think there is now nothing basic or simple about a funeral and more and more things are on offer to the client, meaning that as funeral directors we need to be more abreast of products in the profession than ever before. We need to ensure we can give clients a well-rounded range of options in relation to the service. ①

If you are an Independent or SAIF Associate who would like to take part in a future Q&A in SAIF Insight, please contact Claire Day by emailing claire@saif.org.uk. All answers may be edited for clarity and length.



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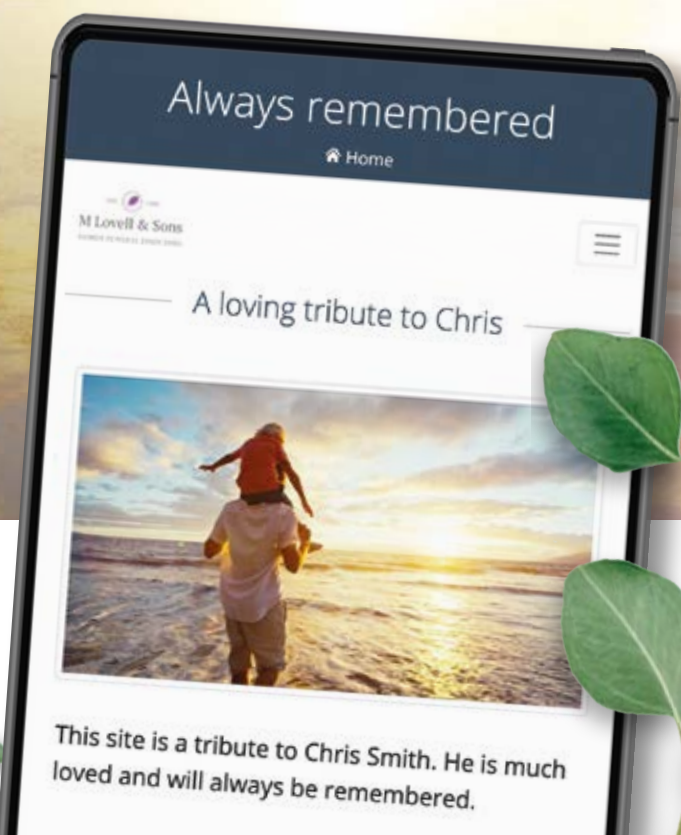
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Looking to buy or sell your business?

SAIF Acquisitions is a brokerage service for SAIF members



TESTIMONIAL

“ We recently purchased the Philip Peppard Funeral Directors business and used SAIF Acquisitions to great effect as the SAIF Business Centre was able to effortlessly mediate between the vendor and ourselves.

Having heard that the vendor had received a lot of interest from other parties, we didn't believe we would have the opportunity to acquire the business. However, SAIF's due diligence, combined with our local knowledge, meant that we were able to establish a local relationship and thrash out the needs for both parties.

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 Helliard-Moore. Crescent Funeral Services in Somerset

For more information, please contact
Claire Day on **0345 230 6777** in the
strictest confidence and with no obligation



We provide the introduction, you decide if the opportunity is right for you