

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

SEPTEMBER/OCTOBER 2022 | NO. 243



THE DIGITAL REVOLUTION

How to make social media and
online marketing work for you

Create the independent future you want.

While SAIF represents you on the issues that matter.

We know how much you value your independence.

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

For over 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

September/October 2022



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Meet the professionals

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Obitus

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be at the funeral

the webcast
made sure I
didn't miss it.

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A new digital etiquette for our times?

I asked the SAIF Scotland Executive Committee how the late HM Queen Elizabeth II's funeral might impact upon clients' funeral choices for the future in the UK. One of the Executive members spoke of a Land Rover hearse and a piper requested for a client during the national mourning period. Another Executive member said that 'paying our respects' to the deceased with chapel of rest visits may increase, and there may be a consistent surge in attended funerals choices. Time will tell, but there are clear opportunities for independents to offer bespoke and customised funeral options that blend traditional and contemporary styles.

It was unfortunate that during the time of national mourning, we experienced social media misinformation relating to our profession. For example, a tweet claiming that 'all funerals were banned' on Monday 19 September received more than 20,000 likes and over 4,000 retweets, generating a great deal of noise based on false information.

The white noise of digital media, with lots of voices and opinions shouted angrily across Twitter, Facebook and other platforms, got me thinking.

Do we need a new 'reformation of manners'? The idea refers to 18th century MP William Wilberforce, who spent 30 years persuading parliament to abolish slavery with the Act of Abolition in 1807, and then across the then British Empire in 1833.

Wilberforce created a second campaign for the reformation of manners in society and wanted to see an end to the loud and provocative commentators of his time.

We need keyboard warriors to take a breath, check their facts, take time to consider and then refrain, or only act based on evidence.

"We are proud that one of SAIF's founding members delivered a globally significant and historic funeral for our late Monarch, and our Scottish member firm took care of the first part of the care of Her Majesty."

Terry Tennens
SAIF Chief Executive

terry@saif.org.uk



Another piece of social media rage was criticism of King Charles over his responses to pen malfunctions and desk arrangements when signing various documents of state following his mother's death. Imagine 11 days of intense scrutiny, almost 11 days of a funeral event per day, under the brightest of spotlights. Imagine one of your clients going through this. It's impossible, isn't it?

Funeral directors are consummate professionals in managing clients who may act in unusual ways due to the shock of the grief they're experiencing. And we need to give the new King some slack.

So, we need to set an example among the profession, to our clients and to wider society how to be professional, calm under pressure and thoughtful.

Here are some dos and don'ts on digital media:

1. Do post regularly: Once to thrive a week. Too much risks annoying your followers
2. Do prioritise your themes: Useful information, and compelling stories without repetition is important
3. Do interact with your audience: Treat them with respect and answer questions you may have posed to start a conversation
4. Do handle criticism gracefully: Should you run into an issue that causes a flurry of criticism on social media, the worst thing you can do is try and hide from it. Try and respond

the best you can, and don't become defensive. An overreaction to criticism can quickly go viral (in a bad way). Have a media management agency's professional support

5. Do match your content to the platform: Each social media site has its own intended purpose and audience. Understanding this and matching your content and tone to the proper social media outlet is imperative for success.

Facebook is casual and focused on connections and sub-communities.

LinkedIn's focus is on business professionals, and the content shared there tends to reflect that.

Twitter handles rapid-fire conversation between both businesses and individuals, but the character limit means it's best for shorter posts.

Instagram is the perfect place to share something visual.

TikTok focuses on bite-sized, entertaining video content.

YouTube is best for longer-form video. You can give tips related to your industry, answer FAQs, give virtual tours.

6. Don't be a spammer: Retweeting, liking, commenting, posting and sharing is great, but keep everything in moderation. Nobody wants their social media feeds to be filled by a single account.

7. Don't complain: All businesses see their ups and downs but complaining about customer interactions or when a business transaction didn't go as planned only makes you look unprofessional.

8. Don't write in ALL caps: ARE YOU MAD AT ME? DID I DO SOMETHING WRONG? Stop with all capital letters! They communicate that you're upset, angry or aggressive.

9. Don't #Abuse #Hashtags: Adding appropriate hashtags connects your post to all other posts on that topic and with that hashtag. That said, don't turn every word in a post into a hashtag. When used in excess, the post looks #spammy and becomes #ineffective.

10. Don't share without researching first: it's easy to forget that some of this content comes from questionable sources or even bots.

Happy tweeting, posting and sharing and use the traffic light code: wait, think and act. **!**

Best wishes

Terry Tennens

**DID YOU
KNOW?**



Our digital applications system remembers the important questions, so you don't have to

The majority of our appointed representatives now submit their funeral applications to us online, using our new digital applications system on **mygoldencharter.co.uk**

The new system is a fast, secure way to submit your applications. Most importantly, it's easy to use. There's a training mode, so you can try it out for yourself. And we offer full support to help you get the most from the system.

If you haven't made the switch, now is the time

To get started, speak to your Golden Charter business manager or email **digitalapplications@goldencharter.co.uk**. You can also arrange training to familiarise yourself with the new system, including our popular weekly interactive webinars.

We think our digital applications system will become even more popular. Here's why:

- **It's compliant** – the online system is fully compliant with new FCA requirements
- **It's engaging** – the step-by-step process includes prompts for important discussion points with customers
- **It's intuitive** – reminders guide you to complete mandatory fields
- **It's instant** – we receive the application immediately. No waiting, or wondering, if it has reached us
- **It's customer friendly** – the speed and efficiency delivers great customer service
- **It's user-friendly, too** – switch on training mode to try the system before you submit a real application

Golden Charter 
Smart Planning for Later Life

The people behind your success

With FCA regulation comes the opportunity to support your staff and your families

Let me begin by paying tribute to Her Majesty Queen Elizabeth II. As we were all reminded during the independent-led and typically impressive state funeral and ceremonies, the Queen was a symbol of continuity. Today, as so often, I will be talking about the change we all deal with in the funeral profession, so it's fitting that this issue acknowledges our monarch (page 21); she will be remembered as an oasis of calm during what were often tumultuous times.

The way forward

Last issue, we celebrated all the businesses which became appointed and introducer appointed representatives this summer. This time, I want to go a step further and talk about what Financial Conduct Authority (FCA) regulation looks like for the individual people who make up your businesses.

In the FCA's view, there are three types of staff within appointed representative businesses: approved persons, others involved in selling plans, and everyone else.

If you're an approved person or otherwise involved in selling Golden Charter plans, you have already been through one of our training webinars explaining that only those types of staff can discuss plans with customers. Anyone in that third 'other' group, effectively anyone who hasn't been through the training, can't discuss plans with families now, beyond passing on basic information like contact details.

People who have conversations with customers are held to regulatory standards to help them deliver the best possible experience. So, how can each of those types of staff maximise what



customers get out of regulation – and how we can help?

What's right for you

How you use regulation to support families is a decision unique to you. Take continuing professional development (CPD): approved persons and plan sellers are to go through 15 hours per year. Completing the e-learning we provide will make up more than half of your requirement, and what the rest looks like is up to you, and how you can best support your staff and your customers.

CPD is a broad concept: it includes those important pieces of e-learning we'll provide to help you follow the FCA's customer-focused expectations, but also any relevant material you digest with a clear learning goal in mind. We'll help by pointing you to podcasts, videos and written information that contribute to your continuing development throughout the year – and which are hopefully interesting too!

What you do with those options is your call, and you may already have your own ideas. Professional events, coaching and mentoring, and research can also count towards the requirement, so it really is something you and your staff can point in the direction that suits you and best supports local families.

Want to feel more confident about your conversations with customers? See who can provide you with the right coaching or mentoring inside or outside of your business. Are colleagues going to an event like the National Funeral Exhibition (NFE) or a SAIF regional meeting? Think about what

you could learn if you went along. We are doing the same internally at Golden Charter, and it's exciting to see staff from different teams pick up on what could improve their own development and support customers, often in wildly different ways. We'll be talking to you soon about the core funeral planning CPD we'll provide you with. For now, suffice to say it's all about the customer. Families' experiences, protecting customers, and insights into what customers want are all at the heart of our training materials.

Digital options


This summer, I've seen for myself the stunning pace with which funeral directors can evolve. Moving into

regulation precipitated a huge change to how you sell plans, as the majority switched to digital applications.

Being right for families while making your lives easier at the same time is the holy grail for us, and digital applications show

"Families' experience, protecting customers, and insights into what customers want are all at the heart of our training materials."

why. They're easier for you to work with than printed forms, make it much simpler to keep compliant, and offer a better experience to the families you support. As well as being where you'll find digital applications, the portal at mygoldencharter.co.uk remains a regulatory hub and a one-stop shop for everything you need from Golden Charter.

Being regulated for the first time is an opportunity: it's a brave new world for us all and the results are really up to you. The more ownership you take of areas like CPD, the more your staff and customers get from it. We'll keep playing our role of offering simple, customer-focused responses to the options regulation provides, supporting all of the people who make up your business. And, as ever, where we can make the process easier for you, just ask. 

Suzanne Grahame
Golden Charter
Chief Executive
Officer

suzanne.grahame@goldencharter.co.uk

EVENT

Banquet Weekend will be a hit

For 2023, the SAIF AGM Banquet Weekend will be held from 2-5 March at The Spa Hotel, Royal Tunbridge Wells, Kent and, on behalf of the National President, the National Executive Committee and the SAIF Business Centre, SAIF cannot wait to see you.

As a taster of what to expect, the weekend commences on Thursday 2 March with the golf tournament at the Nevill Golf Club.

On Friday, a buffet lunch will be available followed by an afternoon of interactive wellbeing sessions. The first session will be delivered by Neil Laybourn and Jonny Benjamin who are leading mental health campaigners, ambassadors to Mental Health UK and Founders of Beyond. They will be followed by Ged Flynn, Chief Executive of Papyrus – Prevention of Young Suicide for the second session.

The evening meal will provide the opportunity for members to meet the associates as well as networking, with micro presentations from some of our key sponsors. Entertainment will be provided by Dave Sharp.

On Saturday, we have the Annual General Meeting followed by lunch and then free time to explore Tunbridge Wells or take some wellbeing time and visit the hotel's spa. Saturday evening is the black-tie banquet, which promises to be fun-filled with entertainment by The Big Kahuna band and, for those night owls, the customary supper of egg and bacon rolls.

On the Sunday morning we bid farewell to the current SAIF National President, Jo Parker and welcome the 1st Vice President, Mark Horton to take the reins of National President. Booking to attend the weekend is now open, please see the booking form on the page opposite or book online by visiting the events page on the SAIF website.

For 2023, due to limited capacity at the banquet we are unfortunately having to limit the number of attendees to four from each company. There will be a waiting list, on a first-come, first-served basis if there are any available spaces. Therefore, SAIF do advise you book your attendance before booking your accommodation.

AGENDA

THURSDAY £62.00

Golf at Nevill Golf Club

FRIDAY £25.00

Friday afternoon: Buffet lunch
Friday afternoon: Education session

FRIDAY DINNER £50.00

Friday evening dinner: For funeral directors and Associates 'Meet the Associates' with entertainment

SATURDAY AGM AND DINING £25.00

Saturday AGM: On arrival tea, coffee and biscuits
Buffet lunch

SAIF BANQUET £85.00

Drinks reception on arrival
3 course meal followed by tea/coffee
Entertainment
Bacon and egg rolls

SUNDAY FOC

Installation of Officers

All prices above are per person

ACCOMMODATION

ACCOMMODATION is based on per room and includes bed and breakfast

If booking the golf and Friday package, please book with The Royal Wells – email tunbridgewells@redcatpubcompany.com quoting 'SAIF WEEKEND'. Full payment is required at the time of checking in.

- **Standard double**
Single £155/double £165
- **Superior double**
Single £185/double £195
- **Family double**
Single £205/double £215
- **Feature double**
Single £240/double £250

If booking any package that includes Saturday banquet, please book The Spa Hotel – contact reservations on 01892 556582 quoting 'SAIF

WEEKEND'. A £20 non-refundable deposit will be required per person.

- **Cosy deluxe**
Single £130/double £170
- **Spacious double**
Single £140/double £190
- **Indulgent double** £298

TREATMENTS AT THE SPA

Time slots have been reserved for bookings throughout Saturday 4 and Sunday 5 March 2023. This will be released to the general public after 31 January 2023. Treatment details can be found at www.spahotel.co.uk/spaspa To book your treatment please call 01892 553590, quoting 'SAIF WEEKEND'.

If staying at The Royal Wells there is a complimentary taxi shuttle. Please be advised, there is limited car parking on site at The Spa Hotel but it is only five minutes' taxi drive from Tunbridge Wells train station that has direct access from London Bridge. **DUE TO LIMITED CAPACITY PLEASE ENSURE YOU BOOK YOUR PACKAGE BEFORE BOOKING YOUR ACCOMMODATION.**



The venue for the 2023 Banquet is impressive

© The Spa Hotel

SAIF AGM WEEKEND 2-5 March 2023

The Spa Hotel, Royal Tunbridge Wells, Kent TN4 8XJ



BOOKING FORM

PAYMENT OPTIONS

☐ BACS:

Bank account number: 90098110 / Sort Code: 60-04-24

Name of account: SAIF

Please ensure you add company name or

membership number and **Banquet 2023**

☐ Credit card: please telephone SAIF Business Centre with your credit/debit card details.

☐ Book and pay online via the SAIF website

www.saif.org.uk/events

COMPANY DETAILS

Contact name:

Company name:

Tel. no:

Email address:

THURSDAY 2 MARCH 2023

SAIF Open Golf Championship for the President's Cup.

This includes refreshments and Golfers High Tea, at the Nevill Golf Club, Tunbridge Wells. [Please enter additional names and handicap on a separate piece of paper.] **Cost per person £62.00.**
Tee off from 11.30am.

Name of attendee	Handicap	Cost £

FRIDAY 3 MARCH 2023

	No. of attendees	Cost £
Buffet lunch £25 pp 1pm – 2pm, Chandelier Suite Names of attendees: [Please state whether there are any dietary requirements]		
Friday afternoon 2.30pm – 4.30pm Royal Suite Wellbeing interactive education sessions Speakers: Ged Flynn, CEO of Papyrus, and two inspirational and award-winning speakers on mental health with humour, Neil Laybourn and Jonny Benjamin		FoC
'Meet the Associates' dinner with entertainment by Dave Sharp¹ £50 pp From 7pm Royal Suite Opportunity for funeral directors and associates to network. 1 x associate member per company free Names of attendees: [Please state whether there are any dietary requirements]		

SUNDAY 5 MARCH 2023

	No. of attendees	Cost £
Installation of Officers 10am – 11am, Royal Suite		FoC

SATURDAY 4 MARCH 2023

	No. of attendees	Cost £
SAIF Annual General Meeting followed by the Matthew Gallagher Award 9.30am – 1pm, Royal Suite		
Buffet lunch £25 pp 1pm – 2.30pm, Chandelier Suite Names of attendees: [Please state whether there are any dietary requirements]		
SAIF NextGen 2.30pm – 3.30pm, York Suite Name of attendees:		FoC
Banquet with entertainment by The Big Kahuna band £85 pp Drinks Reception from 6.30pm, Cocktail bar with banquet in Royal Suite Names of attendees: [Please state whether there are any dietary requirements]		

TOTAL COST

£

¹ Complimentary for Associates [see above], Past Presidents, Fellows, Officers & Exec Members ONLY

CAMPAIGN

Together, we can make a difference

Words Deborah Morton, Golden Charter Campaign Manager

Golden Charter's annual partnership campaign with the Royal British Legion and Poppyscotland is now under way, and we are looking forward to reaching new fundraising milestones together with you, our funeral director partners.

So far, we have collectively raised more than £600,000! The funds raised by the campaign are greatly appreciated by both charities and every donation truly makes a difference to the lives of members of our Armed Forces community.

Ben France, Head of Corporate Partnerships at the Royal British Legion, said: "I am extremely proud that we have the continued support of Golden Charter as our partner, supporting us since 2016 to provide care for our Armed Forces community."

"Thank you to everyone who has contributed to the campaign, we are truly thrilled that the partnership has now reached the staggering milestone of £600,000 in donations, raised through the sales of Golden Charter funeral plans. These vital funds will help us to provide life-long support to serving and ex-serving members of the British Armed Forces, their families and dependents through hardships, injuries and bereavements."

By participating in this year's partnership, you will donate £25 to the Royal British Legion or Poppyscotland for every funeral plan you sell and are allocated during the campaign (terms apply). Every £25 donation helps – from food vouchers for a veteran and their family in crisis, to contributing towards an online learning course to help a veteran secure a job.

We have a wealth of marketing materials available to support you and your business throughout the campaign, from point-of-sale toolkits for displaying in your premises to handy digital assets to help strengthen your online presence and connect with your local communities.

Will you join us? Being part of this partnership is a great way to show support for your local community. And, your donations will ensure that the Royal British Legion and Poppyscotland continue to provide much-needed help for the brave men and women who have served in our Armed Forces for years to come. To get involved please contact your Golden Charter business manager or email our marketing team at RBL@goldencharter.co.uk



Golden Charter
Smart Planning for Later Life

We're proud to support
RBL ROYAL BRITISH LEGION
poppy scotland

SAIF EVENTS

What's on?

18 October

SAIF Essex

Regional Meeting
Chelmsford

19 October

SAIF Kent Regional Meeting
Rochester

19 November

Scottish Education
Conference, full day
Dunblane

30 November

National Executive
Committee Meeting

2 December

SAIF Wales Christmas Dinner

PAYMENTS

SAIF new partnership with merchant services company MultiPay

SAIF is delighted to announce it has exclusively partnered with MultiPay Merchant

Services to save members on their card processing rates.

This new partnership will enable SAIF members to grow their businesses with the acceptance of multiple payment types and lower processing

costs. Payments are at the heart of MultiPay and CEO David Maisey is a highly experienced entrepreneur with an extensive, proven, and successful track record in the card payments industry having previously founded Chip & PIN Solutions in 2004.

Launching MultiPay Merchant services in 2020, MultiPay's core value is to always go the extra mile to ensure that it provides an outstanding level of customer care and support. Its mission

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Payments are
made easy

is to provide customers with the most cost-effective way of accepting card payments.

David said: "We are extremely excited to be in partnership with this prestigious association. With SAIF's experience in representing independent funeral directors, and our expertise in payments, this partnership will enable members to either make the switch to MultiPay and receive more affordable card processing rates, or help new businesses grow through the acceptance of card payments."

SAIF was keen to partner with a payment provider that provided lower card processing rates and could give members a better service.

SAIF CEO Terry Tennens said: "Now more than ever, business owners in the UK need to focus on what they do best, keeping their customers happy and running their operations without worrying about their payment solution, service and how much they are paying for each transaction."

"Whether paying with a card, a mobile device or online, members need a payment system that they can rely upon."

"I can say with confidence that our members will receive a high-quality payment service from MultiPay. Our partnership with MultiPay will not only strengthen our offering to members but also

support their business growth."

MultiPay Merchant Services provides businesses with everything they need to accept credit and debit payments, including contactless credit card machines and card processing merchant accounts.

In addition, members will also benefit from many other features, including:

- Low card processing rates
- Tailored pricing options
- Combined online, face-to-face, over-the-phone and on-the-go payment solutions
- All-in-one mobile, Bluetooth and Wi-Fi-enabled terminals
- Fully compliant with PCI P2PE and PCI DSS L1 and have been rigorously tested and accredited by all major UK banks accepting all major credit and debit cards
- Full in-house remote support provided
- Dedicated account manager
- Brand your card terminal free of charge
- Acquirer agnostic – process transactions across a limitless number of acquiring banks.

To contact
MultiPay and take
advantage of the
offer, call free on
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and quote 'SAIF'

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TRADE ONLY

Record-breaking £47k raised at charity golf day to help six local children

It was another great feat of fundraising for funeral directors, Daniel Robinson & Sons when they held their Annual Charity Golf Day on Wednesday 14 September, at Colne Valley Golf Club. They broke their own record for this event, raising more than £47,000.

All funds raised are being used to pay for specialist private physiotherapy and equipment, to help local children who were born with cerebral palsy. This physiotherapy is not available through the NHS, but it gives the children the opportunity to greatly increase their mobility, helping to equip them to lead much more independent lives in the future.

The beneficiaries Lenny, Lincoln, Aiden, Summer, Nat and Sid, are all making fantastic progress even though many of them have had to endure major surgery



The winning team, Scott Myles Interiors, with beneficiary children, Lenny, Aiden, Lincoln & Summer

during lockdown, making the physiotherapy that is being provided even more vital.

It was a fantastic day for all those who took part too, with excellent weather, and one of the golfers, Mark Preston, achieving an impressive hole in one. Scott Myles Interiors were the winning team, it was their first time in attendance, and they had an excellent round.

Gary Neill, Managing Director of

Daniel Robinson & Sons, is delighted with the funds raised and said: "This money will make a huge difference to the lives of these children and to their families' lives. While our team works hard to co-ordinate and deliver the day, we couldn't do any of this without the generosity of local companies who donate items and the players who come and give so generously. We would all like to say a very grateful 'thank you' to everyone who has made this possible."

A video charting the beneficiaries' progress can be seen on the company's open Facebook page, www.facebook.com/DanielRobinsonAndSons and their website www.drobinson.co.uk/about-us

"While our team works hard to co-ordinate and deliver the day, we couldn't do any of this without the generosity of local companies who donate items and the players who come and give so generously."



Some of the Daniel Robinson & Sons team on the night

IDENTIFICATION

Hospitals request clearance notification form

Following a recent Human Tissue Authority inspection [the regulatory organisation for mortuaries], south coast hospitals have requested all funeral directors use a unique identifying source of information when patients are being released

into the care of funeral directors. A funeral director must supply identifying information on collection of a deceased patient.

Western Sussex Hospitals NHS Foundation Trust said: "Our bereavement office has made this information available to the persons in the qualifying relationships [relatives/executors] of the deceased to be able to pass onto funeral directors. When relatives/executors notify their chosen funeral director, the information

can be requested then or from the deceased's previous repeat prescriptions, medical cards, even letters from the hospital or GPs which contain the **NHS number**.

"There is now a clearance notification form once the deceased is clear for collection, which is to be supplied to the hospital the funeral directors visit, along with relevant authorities, Coroners releases, etc, have the relevant identification and lets the funeral directors know which

hospital to visit as deceased can and are often moved between trust sites for various reasons, such as capacity and freezer use etc."

Full details, including contact information and the notification form for funeral directors, is available online at www.westernsussexhospitals.nhs.uk/services/pathology/mortuary/information-for-funeral-directors/requesting-a-deceased-for-cremation-or-burial

VEHICLE

Business is going places thanks to new Vito

Little's Funeral Directors, based in Glasgow, is well known throughout Scotland for its unique fleet of red Mercedes vehicles. When George Wills, owner and founder of the firm, heard that one of Superior UK's NFE 2022 show vehicles would be a beautiful new Vito removal in the exact hyacinth red metallic that matched the Little's fleet he knew it had to be theirs.

Little's did not begin as a funeral firm alone. George founded his long successful firm Little's Chauffeur Drive in 1966 and today runs a fleet of more than 60 vehicles all in the Little's trademark red. In the early 1980s, George received so many requests for his vehicles to be used at funerals that, in 1985,

Little's Funeral Directors latest vehicle

he decided to start a funeral firm of his own, opening the first branch of Little's Funeral Directors in Craigton, Glasgow.

The business has grown to three branches all within Glasgow and is now run by George's daughter Heather and Funeral Services Manager Robert Tripney. Robert explained how the new Vito has already proven to be a real asset to the business.

Robert said: "It is just fantastic. We were using Mercedes Viano removal vehicles with basic fold-out decks; operationally our new Vito has been a total game changer."

First impressions are of paramount importance in the funeral profession and the new

Little's Vito, fitted with Superior's market-leading 'rise and fall' decking system, is setting the right tone from very first contact with bereaved families.

"The rise and fall decking is phenomenal; the system is smooth and easy to operate making our job so much easier," said Robert.

"We arrive in a beautiful top-spec Vito that enables us to deliver the ultimate in care and dignity for the deceased and their families from the very beginning."

Robert added: "The storage and decking design features are superb, so professional, everything has a function and every inch of space is put to good use. Our drivers are filled with pride every time we use the vehicle."

BOOKING

Players sought for the SAIF AGM golf event

There are just three spaces available for a SAIF member, funeral director or associate member to join a thrilling two days of golf. Meet new friends and play on two superb courses in the north west of England 10-12 May 2023, staying at the Bliss Hotel Southport and playing Royal Birkdale (Open venue) on Wednesday. Thursday's course is to be confirmed. The cost is £769 for two nights B&B, three course private dining on Thursday and golf on two superb courses.

Please contact Brian Hart, SAIFinsure, on brian@saifinsure.org.uk, or Gary Neill at gary@drobinson.co.uk by 17 October to secure your place.

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AWARD

Call to recognise exceptional funeral work

The family of Matthew Gallagher and the IFD College created the award in 2021 in honour of the inspirational funeral director

Nominations are now open for the 2023 Matthew Gallagher Award. All Independent Funeral Directors' (IFD) College students and members have until 14 February 2023 to put their names forward. Nominees must have shown exceptional ability, have used their IFD College training in a positive way, have risen to a challenge or are considered worthy in some other way. Nominations can come from employers, co-workers, or be self-nominated.

The award is named after inspirational funeral director Matthew Gallagher, who served as a college governor, assessor and verifier. Matthew had a unique ability to encourage and find something good in every student's work, and this award is presented in his memory to a student who has overcome challenges to complete IFD College certified units. Those challenges may be personal, domestic, educational or physical. Examples could include setting up a bereavement group, managing a project, taking on in-house induction of new staff, and many more.

The 2023 winner will be announced at the SAIF AGM weekend in Tunbridge Wells, 2-5 March.

For more information and a nomination form, contact IFD College Administrator Sharon Welford on sharon@saif.org.uk or download directly from the IFD College Facebook page www.facebook.com/www.ifdcollege.org

All completed nomination forms should be emailed directly to Sharon.



Melissa Dabrowski, Edwin Ainsworth Ltd, was a 2022 finalist and received a special mention, shown here with Pat Gallagher, Matthew's dad



Zoe Walker, Bungard Funeral Directors, won the 2022 Matthew Gallagher Award, presented by Pat Gallagher



Becky Horton, Hortons Funeral Directors, was runner up of the 2022 Matthew Gallagher Award and is pictured with Pat Gallagher



Celebrating the 2022 Matthew Gallagher Award (pictured left to right) Chris Parker, Principal of the IFD College, finalist Melissa Dabrowski, winner Zoe Walker, Pat Gallagher (Matthew's dad) and runner up Becky Horton



Matt Gallagher Award 2023

Student of the Year Award - Nomination Form

Your name:

Relationship to nominee:

Telephone:

Email:

Completed nomination forms should be sent to sharon@saif.org.uk

Name:

Employer's name:

Why you have nominated this person:

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TAKE THE LEAD

Join us at SAIF's Scottish Funeral Education Sessions and develop your professional skills

Following on from the success of the SAIF Belfast Funeral Education Sessions, SAIF Scotland will be hosting the first Scottish Funeral Education Sessions on 19 November at the Dunblane Hydro Hotel.

The day-long event will cover a wide range of topics, including regulation, mental health, embalming, resomation, legal matters and digital marketing.

The event is open to SAIF members and staff without charge and will be followed by a ticketed dinner event for all members, partners and staff. The event venue has provided a delegate accommodation rate for members wishing to stay overnight.

Much like the Belfast event, there will be a key focus on mental health with SAIF Care and SAIFSupport represented by Catherine Betley, and Angela Maguire from De Exeter House addressing the issue of addiction in the workplace.

Regulation also holds prominence in the schedule with Katrina McNeill from the Scottish Government Burial and Cremation Team presenting the latest progress on Regulation of the Scottish Funeral Director.

Places are limited, so members are encouraged to book early to avoid disappointment. [i](#)

By Declan Maguire
SAIF Scotland
Executive 1st
Vice President

Scottish Funeral Education Sessions schedule 19 November



• **9am**
Registration



• **9.20am**
Opening of the Funeral Education Session,
Scottish President,
James Morris and SAIF
National President,
Jo Parker

• **9.30am**
SAIF Quality
Assurance and
Business
Improvement
Programme,
Joseph Murren

• **10.10am**
Partnerships,
James Morris and
Declan Maguire

• **10.40am**
Refreshments



• **11am**
Mental health in
the profession,
Catherine Betley –
Professional Help



• **11.30am**
Addiction in the
workplace, Angela
Maguire, De Exeter
House

• **12pm**
Comfort break

• **12.10pm**
Regulation of the Scottish
Funeral Director, Katrina
McNeill, Burial and Cremations
Department, Scottish
Government

• **1pm**
Buffet lunch

• **1.40pm**
Resomation,
Sandy Sullivan

• **2.10pm**
Embalming –
Preservation of the
value, Barbara Fowley

• **2.40pm**
Global perspectives
on funeral
regulation,
Craig Caldwell,
Chief Executive
Officer, Maxwell
Group

• **3.20pm**
Refreshments

• **3.40pm**
The Future of SAIF,
Terry Tennens,
Chief Executive,
SAIF

• **4pm**
Digital Marketing for
Funeral Directors,
Declan Maguire
and Golden
Charter

• **4.30pm**
Funeral legal,
Tim Weir, MD Weir
Law, SAIF Scotland
Executive

• **5pm**
Close of Education
Sessions – CPD certificate
awards

• **6.30pm**
Pre-dinner drinks

• **7pm**
Dinner, dress code
business casual



Register your attendance for the 2022 sessions

Complete the online booking form at:
form.typeform.com/to/VGyjdKA







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COURSES

LIFELONG LEARNING



Sign up now for upcoming IFD College courses

Are you looking to develop and broaden your expertise in the funeral profession?

Bookings are open for Independent Funeral Directors' (IFD) College courses running from October 2022 to March 2023.

The IFD College provides accredited vocational training for the funeral professional, with a number of in-person and online sessions.

There is training to suit every employee, from the part-time driver to the full-time funeral director, from apprentice to experienced professional.

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.

Here we include a list of all current sessions. Please note that courses are subject to change and were correct at the time of print.

More information regarding the courses, including syllabuses and costs, can be found on the IFD College website www.ifdcollege.org or contact Sharon Welford, IFD College Administrator, by email sharon@saif.org.uk or call 01279 726 777. 

2022

- **Norfolk/Health and Safety for Funeral Staff/22 - 2**
6 October 2022
- **Norfolk/Foundation - Funeral Practitioner/22 -**
6 October 2022
- **Harlow/Funeral Administrator/22-2 -**
17 and 18 October
- **Virtual/Funeral Operative/22-3 -**
1 November 2022 and
15 November 2022
- **Glasgow/Funeral Administrator/22 -**
3 November 2022
- **Module 4 of the Funeral Director Award - Delivering Customer Service Excellence in the Funeral Sector FD4/2022-3 -**
22 November 2022
- **Virtual/Health and Safety for Funeral Staff/22-9 -**
10 November 2022
- **Virtual/Foundation - Funeral Practitioner/22-9 -**
17 November 2022
- **Module 1 of the Funeral Director Award -**
Understanding the Function and Responsibilities of the Modern Funeral Director
FD1/2022-2 - 24 November 2022 [part 1] / 1 December 2022 [part 2]
- **Virtual/Module 2 of the Funeral Director Award -**
Managing Care of the Deceased Module 2 of the

Funeral Director Award -
Managing Care of the
Deceased FD2/2022-3 -
8 December 2022

2023

- **Virtual/Module 3 of the Funeral Director Award -**
Leading, Managing and
Motivating People FD3/2023 -
9 January 2023
- **Virtual/ICF/2023 -**
31 January 2023
- **Virtual/Module 4 of the Funeral Director Award -**
Delivering Customer Service
Excellence in the Funeral
Sector FD4/2023 -
1 February 2023
- **Virtual/Health and Safety for Funeral Staff/23 -**
15 February 2023
- **Virtual/Funeral Administrator /23 -** 28 February 2023 /
7 March / 14 and 21 March 2023
- **Virtual/Foundation - Funeral Practitioner/23 -** 1 March 2023
- **Virtual/Funeral Operative/23 -**
8 March and 22 March 2023

*The IFD College provides
accredited vocational training
for the funeral professional,
with a number of in-person
and online sessions.*

We're proud to support



Together, we can make a difference

2022 represents the seventh year of our partnership with the Royal British Legion and Poppyscotland. Over the last six years, we have collectively raised over £600,000 for the charities. This is an incredible achievement which would not be possible without the support of independent funeral directors, like you.

Will you join us?

If you haven't already signed up for this year's campaign, there's still time.

By taking part, you will contribute a £25 donation to the Royal British Legion or Poppyscotland with every funeral plan you sell and are allocated during the campaign period.*

Each and every £25 donation helps to support our Armed Forces community – from food vouchers for a veteran and their family in crisis, to contributing towards an online learning course to help a veteran secure a job.

To get involved, talk to your Golden Charter business manager or email our marketing team at RBL@goldencharter.co.uk



To help you showcase your support, we've developed a new point-of-sale and digital marketing toolkit. Charity branded leaflets for door-to-door distribution are also available to book. These are great ways to promote your involvement within your local community.

*£25 from the sale of each funeral plan you sell and are allocated will be paid to Royal British Legion Trading Limited which gives its taxable profits to the Royal British Legion (Charity No. 219279) and Poppyscotland (Scottish Charity No. SC014096) depending on where the product was purchased. The Royal British Legion, Royal British Legion Trading and Poppyscotland are independent of Golden Charter and do not endorse or recommend the funeral plans promoted by Golden Charter.

JOIN THE DIGITAL REVOLUTION

Financial Conduct Authority (FCA) regulation of the funeral plan market has encouraged many funeral directors to transition from a paper funeral plan application to a digital one. Mark Moran, Director of Sales at Golden Charter, discusses the benefits of digital and the support on offer to help its partners make the switch.

Supporting customers to make a funeral plan purchase in a regulated environment has become the norm for many funeral directors now. Our research with customers made it clear that they valued the expertise of their local funeral director hugely. As a result, most of our partners have chosen to act as an appointed representative, which means they take the customer through the entire sales process. Being an appointed representative gives our partners access to our new digital applications system, which meets the FCA's requirements and results in the best customer journey when compared to paper, as evidenced by feedback from many of you. The vast majority of funeral plan applications that we now receive are submitted using our digital applications service and we fully expect that number to continue to grow as funeral directors become ever more familiar with the new system.

Getting it right first time

We've made every effort to streamline our paper application process, but regulatory requirements mean that there is some duplication involved. Using a digital application offers a much more efficient process, providing prompts throughout to ensure you cover all of the key discussion points to conduct a compliant sale, and surfacing only the information relevant to the choices the customer makes. The system even prompts the

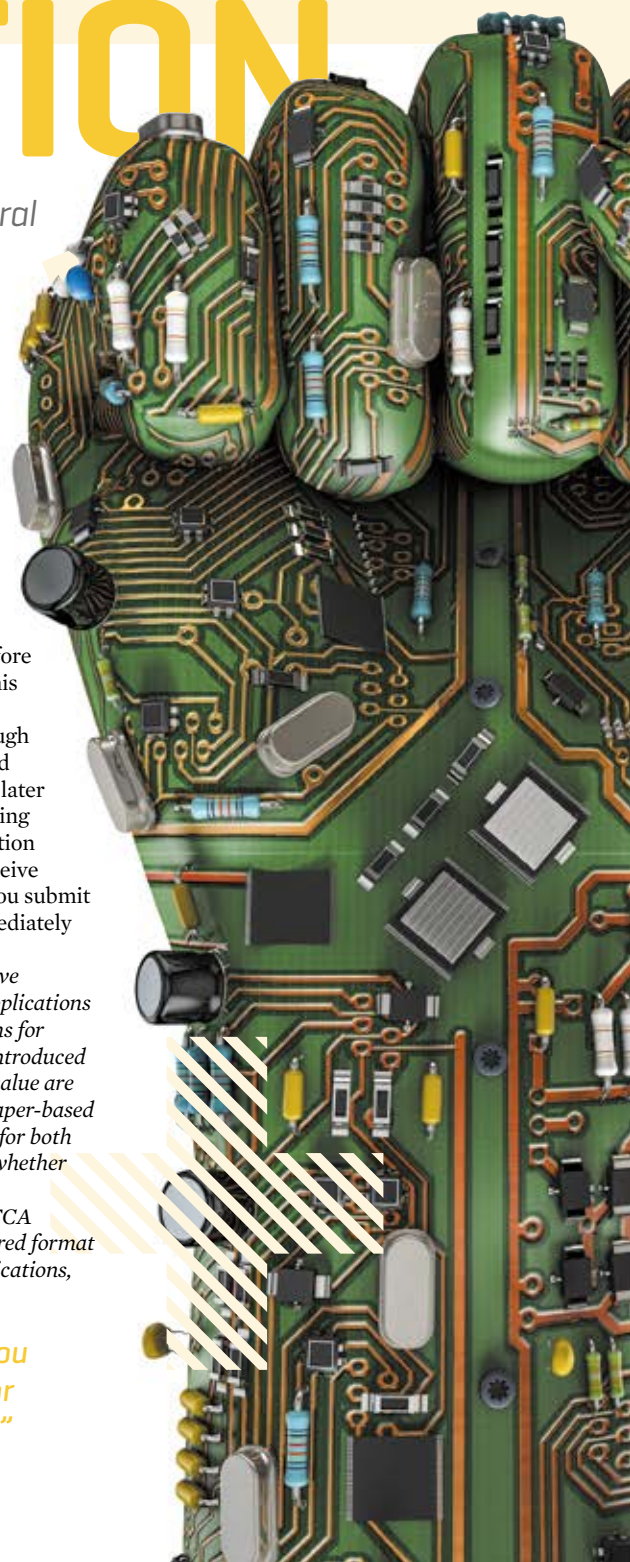
user to print required paperwork or email it straight to the customer, depending on their preference.

The process is regulation-ready and reminds the user to complete any mandatory fields before progressing to the next section. This means it's less likely that the team member taking the customer through the sales process will need to spend time clarifying any missing details later and eradicating the risk of submitting an obsolete pre-regulation application form. What's more is that we'll receive the digital application as soon as you submit it, so it's ready for processing immediately without potential mailing delays.

"Here at M K Ginder & Sons, we've adopted Golden Charter's digital applications service when setting up funeral plans for customers. Since regulations were introduced at the end of July, the benefits and value are significantly greater than using a paper-based process, with simple steps to follow for both the customer and us as a business, whether face-to-face or via the telephone.

"Fully prepared and automated FCA documentation issued in any preferred format with immediate submission of applications,

"We'll receive the digital application as soon as you submit it, so it's ready for processing immediately."





We are here to help you and give support

payment collection, processing and confirmations. All completed in less than half the time if we were using paper, freeing up more time to support families and complete arrangements for other customers. Make the switch, it's highly recommended!"

David Oliver of M K Ginder & Sons

Doing what's right for the customer

Using technology to support a funeral plan application allows you to bring the customer along on the purchase journey at every step. Customers are more familiar with using technology every day, with almost all of those considering a funeral plan now using a smartphone or tablet.¹ Independent research shows that customers now expect to see businesses using digital systems.²

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

Additionally, investing in a tablet computer is a great way to help your team flexibly access our digital application system at your premises, out and about and even in customers' homes. Most modern iPads or tablets that use Google Chrome and have a screen size around the same length as a ruler will work well. The small initial outlay allows customers to be part of their full funeral plan purchase journey in real time and gives colleagues more time to spend with families.

"I recently visited a family and completed FCA compliant digital applications for two funeral plans using my tablet. I received the plan documentation within a few days. All very easy, professional and efficient. I was so impressed."

James Tovey of Tovey Bros

Of course, you may be concerned about how easy it is to connect to the internet when you are visiting a customer at home. Well, there are a range of options which can get you online quickly and easily. You can connect to the internet using the Wi-Fi in a customer's home, use your mobile phone as a 'hotspot', or many tablets have the option to include a SIM card meaning you can connect using the local 4G or 5G network. If you're looking at purchasing a tablet, or need help setting up a hotspot, your Golden Charter business manager can provide additional guidance.

Helping customers from their homes

Following the completion of a successful pilot programme, we're starting to make digital plan sales available to our appointed representative partners, making adding digital functionality to your business even easier. With digital plan

sales, your families have the option to complete a funeral plan purchase online from your website at a time that suits them. Get in touch with your business manager to register your interest and join the waiting list.

We'll support you

If you've never used our digital application system before, you'd like a refresher or you have any questions, we hold digital drop-in sessions each week on Tuesdays and Wednesdays. The sessions vary depending on which plan type you offer. Anyone who will use the digital application system can join these informal webinars, which will take the form of an interactive walkthrough of the digital sales process. There is plenty of opportunity to ask questions both during and after the walkthrough. Email regulation@goldencharter.co.uk to request to join a session.


"Although I had initial hesitations, I have really enjoyed using the new system. My customers also felt it was a very smooth process. The support I have received from my business manager has been second to none and they have really assisted me through this process."

"The digital applications system is very easy to use. FCA guidance is given at every step and helps the customer gain confidence that they are dealing with a trusted and reputable provider. Much clearer and more precise than handwritten application forms."

"It is visible to the customer as the application progresses, and I have found that it is helpful to allow the customer to view the details given as we go through the various stages. It's also extremely useful to have a running total of 'live' plans visible on the portal, and a good search facility."

Andy Beckwith of Medway Funeral Directors

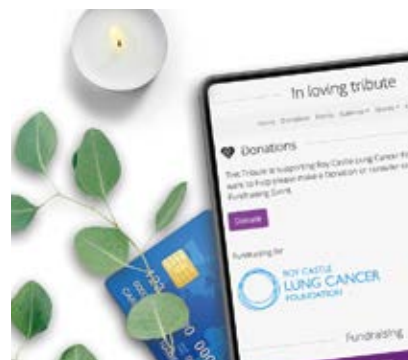
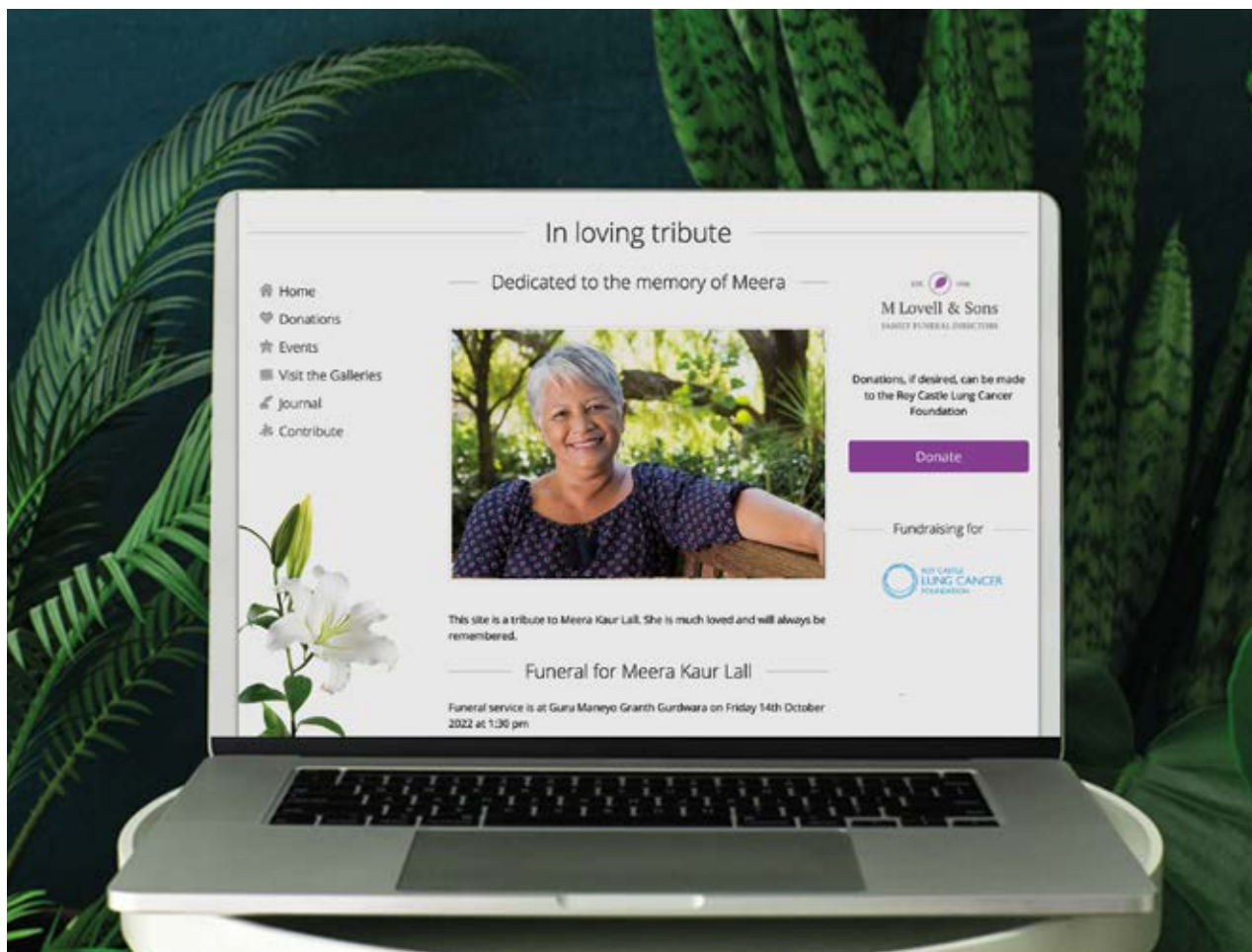
You can also familiarise yourself with the system prior to submitting your first digital application. Simply activate the training mode on your 'My Quotes' page. Just ensure you enter your own email address when filling out a demo application, as the emails will go out as part of the test.

Our appointed representative partners can access our digital application system through mygoldencharter.co.uk. Speak to your Golden Charter business manager today or email digitalapplications@goldencharter.co.uk to find out more and request support. We're here to help. 

Substantiations

¹93% of 500 'Attitudes and Intentions' Tracking Research Wave 6 – May 2022, by James Law Research Associates.

²Digital adoption insight - James Law Research Associates, 109 samples, January 2022.



ONLINE FUNERAL NOTICES. DONATIONS. TRIBUTES.

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Mark Porteous, SAIF Immediate Past National President, said: "It was with great sadness that I learnt of the death of Her Majesty Queen Elizabeth II, who was truly exceptional. To take on such a

responsibility and vocation at the tender age of 25 should not be understated. Her lifetime of tireless service to the nation and to the Commonwealth earned her the respect and admiration of the

entire world. May her reign never be forgotten, and I have no doubt it will leave an enduring legacy for future generations. God save the King."

The tributes have been edited and shortened due to space. Visit the SAIF website www.saif.org.uk to read the full tributes.



Seán D Martin, SAIF 2nd National Vice President, said: "As a little boy, I remember the excitement of waking up on the day Her Majesty visited my hometown, Torquay, in 1977 for her Silver Jubilee. My grandmother took me to stand on the side of the road to wait for what seemed like forever, for the state limousine to pass. Finally, I had my chance. Her Majesty sat with HRH The Duke of Edinburgh, fleetingly, but for a few seconds – and I was hooked. From that day to this I have admired her, what mattered to her and what she stood for during her span of years.

"On 21 April 1947, as Princess Elizabeth gave her selfless devotion to serve the commonwealth, she declared at the tender age of 21 years: 'I declare before you all that my whole life whether it be long or short shall be devoted to your service.'

"On 6 September 2022, some 75 years later at the age of 96 years, frail and unwell, her sense of duty and service was no less dimmed as she met her 15th and final Prime Minister.

"For me, I struggle with the closure of the stability and constancy, of the exemplar of duty and service. It is all I have known and has been part of my entire life that I have looked towards for reassurance and which, in part, has shaped my own steadfastness.

"Our profession is dedicated to the service of others and our duty is at all times of every day and every night, regardless of the hour, the weather or the circumstance, to be available to care for others. We would do well to look to HM Queen Elizabeth II as a source of example.

"It will be very hard to consider this United Kingdom without Her Majesty.

"Service tirelessly given. Duty unfailingly fulfilled. May she find eternal rest and peace and be reunited with her beloved Philip. Thank you Ma'am."

OBITUARY

HER MAJESTY QUEEN ELIZABETH II 1926-2022

Honouring the legacy of HRH: Monarch provided seven decades of public service and was an integral part of the country

The nation paid tribute to Her Majesty Queen Elizabeth II for her years of unwavering service. Following the announcement that Queen Elizabeth II, the UK's longest serving monarch had died on 8 September at Balmoral aged 96, after reigning for 70 years, SAIF paid tribute to Her Majesty on behalf of members.

Terry Tennens, SAIF CEO, said: "Her Majesty's unwavering loyalty and service to the United Kingdom and the Commonwealth is truly inspiring.

"Queen Elizabeth II provided enduring support to the people of the UK and the Commonwealth, leading by example.

"SAIF members are dedicated to the service of others, regardless of the hour, and are committed to delivering funerals

with the utmost care, professionalism and honour.

"We will continue to follow Her Majesty's wonderful example of kindness, duty and service."

Suzanne Grahame, Golden Charter CEO, also paid her respects: "Her Majesty Queen Elizabeth II was an inspiration, becoming a much loved and respected figure across the globe during the longest reign of any British monarch. Known for her sense of duty and her devotion to a life of service, she was an important figurehead for the UK and the Commonwealth during times of enormous social change. Working closely with funeral directors at this time has once again shown me the wonderful respect and sensitivity they bring to such moments."

The funeral of Queen Elizabeth II took place on 19 September and marked the end of several days of national mourning across the UK. 📌

James Morris, SAIF Scotland President, said: "As those working in the service

sector, Her Majesty Queen Elizabeth II was an inspirational and humbling example of a service heart and practice. She constantly chose serving others before herself, often at personal cost, and that is both humbling and inspiring.

"Personally, her example as a woman of faith that chose to declare her faith so openly and to serve God first, to subject herself to and follow the example of Jesus Christ, 'The Servant King', despite her position, is astonishing and something to which to aspire.

"To have been chosen as a company to care for her and her family for the Scottish part of her funeral we count an immense honour and privilege."



Jo Parker, SAIF National President, said: "For me, HM Elizabeth II was 'my Queen', the Queen that I have grown up with, made my Girl Guide promise to so many, many years ago, the Queen that I've raised my glass to and sang the national anthem loudly and proudly to. She was a great leader who

at the age of just 21, the same age as my daughter, pledged her service to us all for as long as she lived and boy did she deliver.

"Strong and kind, she led by example and my everlasting image will be of our Queen sitting solitarily at her dear husband's funeral, following the rules and not drawing on her status

to bend those rules in any way.

"And as we move into a new era and our new King begins his reign, I wonder with his strong passion for the environment and conservation that he holds dear that he may become my daughter and her generation's King and that she too may one day feel the ache in her heart when he leaves this world as I do today for my Queen."



Mark Horton, SAIF 1st National Vice President, said: "The sad and shocking news that our Sovereign, Queen Elizabeth II, had passed away reached me while away on holiday. I felt a great sadness and regret

that I was not in the country at the time of her passing to mourn with the nation. Not only to mourn for our Queen but when all titles are stripped back, a wonderful lady that, whether you're a royalist or not, people

cannot deny the impact she has had on us all. Her dedication, family values and 'keep calm and carry on' attitude is something I certainly admire and have learnt from. Her loss is like losing a close friend or family member.

"Rest in peace Ma'am and thank you for your many years of dedicated service."



Stuart Love

Love's Independent Funeral Directors Ltd

Although Stuart Love is a new entrant to the funeral business in Stafford, he has made a splash in the local newspapers by converting a 17th-century grade II thatched cottage in the High Street into a modern and spacious funeral home.

Primrose Cottage, a former fruit and veg shop which has been closed since 2018, was brought back to life in 2021, and Stuart used Facebook to show the progress of the renovation to gain awareness for his funeral business when it opened in February this year.

Stuart is a former West Midlands Police Community Support Officer and celebrity chauffeur who had worked in the funeral business for a number of years before deciding to set up on his own two and a half years ago.

He said: "Social media is huge for our business but the marketing has to be done in a way that is not too promotional and it is important to be respectful. I learned a lot running social media accounts in my last funeral job so I was keen to tell the story of the renovation of the cottage and develop a following where people could understand our approach and our services when we opened – it's like taking them on a journey with us.

"You have to be clever about when and how frequently you post on social media as it's not the industry where you want to be posting every day."

"However, you have to be clever about when and how frequently you post on social media as it's not the industry where you want to be posting every day. We always try and do it once or twice a week, at target times such as Sunday mornings or Sunday evenings, when people are more likely to be relaxing and looking at their social media feeds."

Now that the funeral home is completed, Stuart has been keen to show off his new premises. In addition to providing a virtual 3D tour of the funeral home on his new website, he has also sent letters to local organisations inviting them for a tour of the facilities and to learn more about the funeral process. He explained: "We do a lot of community work, engaging with local hospices and charities to get the name and our brand out there, and one thing that has worked really well are the tours of Primrose Cottage."



MARKETING MAKES A DIFFERENCE

Funeral directors are using the latest online techniques to reach out to customers

Since the pandemic, many funeral directors have reassessed the marketing focus of their businesses and seen the increasing potential of social media to make connections with their communities and raise brand awareness. Many are withdrawing from traditional press advertising and moving online but, as our four funeral directors explain in this feature, there are sensitivities in the type of content and frequency of posting on social media. Facebook is the favoured platform in not only sharing obituaries with the local community but also explaining about the recent changes in CMA and FCA regulations and how it affects funeral directors. Many are also embracing direct cremation and using social media to explain the difference between this relatively new concept and a traditional funeral service.

Covid has helped open the discussion around death and funerals and many funeral

directors are now posting videos – either professionally commissioned or self-made – to explain aspects of the funeral service and to also provide a human face behind the brand – an important feature of their marketing so that potential customers feel they know who they are speaking to when they make their initial call.

While traditional press advertising is on the wane, funeral notices in local newspapers are still seen as an important medium for brand awareness, as they can carry website and contact details, but that means it's essential that funeral directors have a well-designed website which is kept up to date and responsive.

While there has been a trend to move marketing online, there are still traditional activities such as sponsorship and leafleting that are helping to promote businesses, as well as the less traditional playing their part, such as local radio advertising and innovative funeral tours, which are also helping to bring in new business. Read how our four funeral directors, some of whom have been featured on recent Golden Charter Partnership Podcasts, approach marketing in their communities. 



George Roberts

G. Roberts Independent Family Funeral Directors



G. Roberts Independent Family Funeral Directors was formed in 1986, when the new business moved into Scarborough premises from 1906, which were originally purpose-built to be used as a funeral home. Although the firm is steeped in tradition, its marketing strategy is far from conventional for a funeral director as it encompasses radio advertising, video and social media analytics.

George Roberts joined the firm nine years ago, after leaving school, and now heads up his father's and auntie's business today. He said: "We used to advertise in the local newspaper on a monthly basis but withdrew from this in 2019 to explore the coverage that local radio would give the business – a strategy that has proved right for us.

"We withdrew from press advertising as we felt the funeral notices in the local papers themselves gave us a high enough profile, particularly as we referred people to our website for more information about donations, etc."

The firm was first contacted about radio advertising when a new local station, Coast & Country Radio, was preparing to launch and George believed that the radio's 40-mile catchment area would give a better coverage than the local weekly newspapers.

He explained: "We felt that radio advertising would suit our business better than press advertising. It's a wider audience and you have better scope to reach more people, particularly in their cars, homes and even in workplaces. So we worked with the radio station to develop two campaigns: one for at-need funerals and the other for pre-paid funerals. We were aware that we needed to be delicate in getting our message across so the adverts are very simple, telling people who we are, what we do and how to get in contact with us. The at-need advertising was really about raising brand awareness but the pre-paid campaign brings in new business for us, and has been quite successful."

The 30-second adverts play several times throughout the day, with one week featuring the at-need campaign and then the next week the pre-need adverts. The adverts are refreshed every six months with new

content. "We like to update the adverts a couple of times a year to keep them fresh."

George has tried using Twitter and Instagram for promotion but has settled on Facebook as the best social media platform for his business. He said: "It's all about market audience and who you want to be targeting, and we have found that Facebook was pretty much the best for us to use. We post many obituaries from our Direct Funerals site, which is popular on our Facebook and we get numerous likes and shares."

George brought in an external marketing company to review his online presence and to enhance the content of his website and Facebook page with new imagery and videos. He said: "Ironically, we had conducted a funeral for the owners of the marketing company and so it worked well for us as they understood our business and what we wanted to get across.

"In addition to reviewing our website and social media, and looking at all the analytics to help us to target audiences, they also helped with new visual assets. They took 150 photos of our team in action so we would have a plentiful supply of stock images to use, and helped us develop two videos to explain about aspects of the funeral process.

"The video for at-need funerals used drone footage and explained a bit about us, our history and approach, and what happens when organising a funeral. I think that's been quite useful to help people see visually what happens when you get to a crematorium or chapel."

George said that the main focus was getting the tone of the message right: "Since Covid, we have to be more delicate in our messaging, to focus on the simple facts and get the right balance with our visuals and music to ensure that we not offend anyone, particularly on social media where it's easy for people to post negative comments. In addition to our radio advertising, we do a lot of social media campaigns now on a fortnightly basis, which we've been able to target areas and audiences of age ranges."

George also likes to use website and social media statistics to assess the performance of his marketing campaigns. He said: "Looking at the statistics helps us review our marketing. For example, we can see that from the 5,000-plus people that looked at our post we could have 1,200 people interact with it, like it, share it, or whatever. So we know the ins and outs and it works well because we can then see if we're doing something right or something wrong."

"We have to be more delicate in our messaging, to focus on the simple facts."

Continued on page 24 >



SAIF Digital

Building your online presence

The last few years have seen a fundamental shift in the funeral profession with regulation, new market entrants and a move towards a wider choice of funeral styles and services.

Amid all this activity there has been a notable switch towards digital marketing.

To support independent funeral directors navigate their way through an ever changing online space, SAIF launched SAIF Digital.

Declan Maguire, of SAIF Digital and the SAIF Executive Committee, said: "Over the years we have seen an increasing number of people who go online to look for a funeral director.

"We looked at the changes and challenges Covid brought to the profession and one of the key areas we needed to address was supporting our members in their digital marketing, and specifically how to drive growth in their business."

SAIF Digital launched as a pilot programme in September 2021, reviewing 20 members and the challenges they faced with the increased demand in marketing support.

The support it offers goes through many different aspects of digital marketing, including websites, search engine optimisation, social media and pay per click.

"One of the main ways funeral directors benefit from digital engagement is search engine optimisation", explained Declan. "If you're not coming up on a Google or Bing search, you're not going to get the phone call. You have to be present.

"The next stage is looking at the website, how it works and the function of it. The website must be mobile friendly as a significant proportion of people search for funeral directors on their mobile devices and tablets. Following on from that, you need to engage with social media. I like to think of it as almost a retention tool as you connect with people who have already engaged with you.

"And last, but not least, is pay per click. This gets you to the very top advert of every search online. More often than not, people will see these first so they are worth investing in."

Whether you already have a web designer, social media manager or marketing agency or not, SAIF Digital is geared to support members of all shapes and sizes.

Find out more information by visiting saifdigital.co.uk and complete the enrolment form.

"We needed to ... support our members in their digital marketing, and specifically how to drive growth in their business."



Declan Maguire



Callum's team is here to serve

Callum Ross

Tom Ross & Sons Funeral Directors

Callum Ross is the third generation of his family to run Tom Ross & Sons Funeral Directors in Forbes, near Inverness in Scotland, and an office in nearby Nairn. Working in such a small rural community, he knows most of the families in the town from previous funeral arrangements over the years but this does not make him complacent when it comes to marketing. When he took over the family business, he was keen on using Facebook for a lot of his promotional activities but is still aware

that there is a proportion of the local community that still want to get their news from the local paper.

He said: "I've just renewed our press advertising for another year but I did initially hesitate before continuing as I feel that the focus of marketing should be on Facebook as it is such a powerful tool to connect with people.

However, in this area we still have people that are not online so you have to still use those traditional methods such as newspapers but over time, I believe, that will eventually fade away."

Callum said he used to spend a lot of money on getting listings on Yell.com, but Google has superseded this and he now focuses on pay per click and the sponsored listings and is therefore high on the Google search list.

He said: "I'm a bit obsessed with Google listings and always checking on where our website comes up because it is so important for our brand awareness with local people."

In addition to keeping his Facebook

page up to date with new content, Callum has also made his own videos to post on the platform, talking about different topics to do with the funeral profession.

He said: "Through our videos we've shown clients around our chapel, we've talked about what to expect when arranging a funeral, spoken about Golden Charter funeral plans and we've discussed what happens with a direct cremation as well. For me, the whole point of creating these videos was to break down barriers and allow clients to see us on a human level, as welcoming and approachable.

"I've not done too much of that type of content, because you don't want to be constantly bombarding people with new videos; it's about finding that balance, especially because of the nature of the job that we do."

To get a bigger audience on Facebook, Callum pays for sponsor listings on Facebook, particularly for the videos, to help with brand awareness, and also sponsors local events in his community, such as the local football teams, particularly the junior team.

He said: "For us it's all about getting your name out there, and another important bit of promotion we do is sponsoring local events. I think that it's important because if you want locals to support your business, you have to support your community and get something back."

While Callum is a great believer in social media to help support his business, he is wary of using too many platforms, as he explained: "The trouble with having lots of different social media is that it's another platform to provide content for and where people can send you direct messages. It's something you have to monitor and I think that's a challenge in itself because people expect instant responses from all of these mediums.

"For example, we had a live streaming of a funeral and I've had people messaging me on Facebook about getting details to log in just minutes before the service. For a small business that presents a challenge because of limited resources to reply to questions."

However, Callum's social media is expecting to heat up soon as he is about to open a second funeral home with a chapel of rest in Nairn, where he has an office trading as David M Ellen Funeral Directors.

"If you want locals to support your business, you have to support your community and get something back."

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QUALITY COMES FIRST



SAIF members are at the heart of our communities, providing unwavering support in times of need. For a quarter of a century, SAIF's Quality Assurance [QA] programme has provided the benchmark. To keep up with changing legislation and standards, a complete review has resulted in a new QA programme. We discuss the revised programme, explain the requirements for SAIF members and how it will continue to develop.

SAIF has been operating its Quality Assurance (QA) programme for more than 25 years. It was introduced to ensure members were complying with SAIF's Code of Practice and providing a quality standard of facility and service to meet the requirements for SAIF membership.

Over the years it has developed and improved to reflect changes in legislation and standards relating to the funeral profession. However, it has also been criticised for not being robust enough, especially as it did not address the principal role of the funeral director – caring for the deceased.

The last few years have seen considerable attention focused on the profession, resulting in changes affecting the way we operate our businesses and the introduction of new style low-cost offerings to the bereaved. We could debate for many hours the reasons behind this. However, the fact remains, we now have a profession that bears little resemblance to that operated by our forefathers.

Much of this attention has been of our own making. An unregulated industry with a reluctance by many to embrace and comply with self-regulation, and a profession that is inward looking. A fragmented industry with many operators still believing they are untouchable, and that poor and hidden practices, high prices and lack of customer focused innovation will go unnoticed.

In Scotland, the Scottish Government passed the Burial and Cremation (Scotland) Act 2016 which gave them powers to introduce a Government Code of Practice and a registration scheme for all funeral businesses. This is now close to implementation and, although it will be introduced having consulted the profession, it could have been applied unilaterally with serious consequences for independent funeral directors.

Following the Competition and Markets Authority (CMA) investigation of the UK funeral profession, it

issued its Statutory Order putting transparency and disclosure requirements on all funeral companies and required them to offer to customers a standard funeral whose content it prescribed, despite advice from SAIF. It has also stated it will consider a further investigation with a view to controlling prices.

A fragmented profession is a benefit to consumers. However, a fragmented representation of the industry is damaging, not only to the profession, but also the consumer, as inappropriate legislation can be imposed by those who lack industry knowledge, and new players whose sole interest is profit are allowed to take advantage of a vulnerable consumer.

The CMA recommended legislation for industry

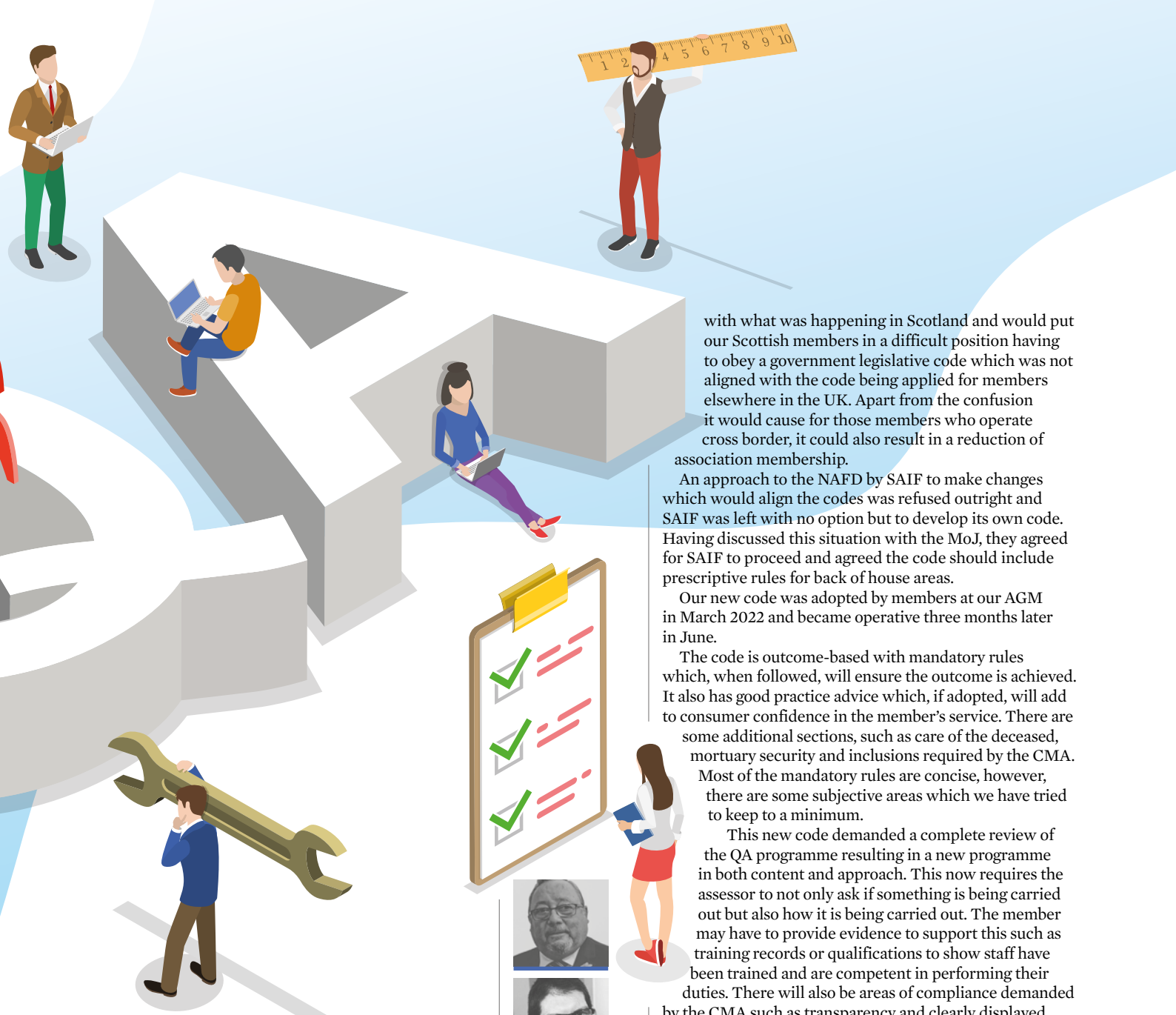
SAIF guidance: Handling complaints

Tips for developing a customer complaint policy:

- Ensure your complaints procedure is clear and simple for clients to follow
- Decide which staff have the authority to resolve a complaint, and make sure they know what to do. Bringing in someone specifically to handle the complaint will indicate to the client you

are taking the matter seriously

- Set a time frame to respond to a complaint. Taking too long may result in the problem escalating
- Give one person responsibility for managing the complaint from beginning to end, so the customer does not have to repeat their complaint to different staff
- Involve your staff in creating your policy
- Ensure staff know your policy and how to treat complaints fairly. Poor complaint handling, for example blaming the customer for the problem, or marginalising them by saying no one



with what was happening in Scotland and would put our Scottish members in a difficult position having to obey a government legislative code which was not aligned with the code being applied for members elsewhere in the UK. Apart from the confusion it would cause for those members who operate cross border, it could also result in a reduction of association membership.

An approach to the NAFD by SAIF to make changes which would align the codes was refused outright and SAIF was left with no option but to develop its own code. Having discussed this situation with the MoJ, they agreed for SAIF to proceed and agreed the code should include prescriptive rules for back of house areas.

Our new code was adopted by members at our AGM in March 2022 and became operative three months later in June.

The code is outcome-based with mandatory rules which, when followed, will ensure the outcome is achieved. It also has good practice advice which, if adopted, will add to consumer confidence in the member's service. There are some additional sections, such as care of the deceased, mortuary security and inclusions required by the CMA. Most of the mandatory rules are concise, however, there are some subjective areas which we have tried to keep to a minimum.

This new code demanded a complete review of the QA programme resulting in a new programme in both content and approach. This now requires the assessor to not only ask if something is being carried out but also how it is being carried out. The member may have to provide evidence to support this such as training records or qualifications to show staff have been trained and are competent in performing their duties. There will also be areas of compliance demanded by the CMA such as transparency and clearly displayed price lists.

There are new requirements for preparation rooms and embalming theatres, such as security and access to refrigeration. To distance SAIF members from the unacceptable practices by the online disposal companies, preparing and dressing the deceased is now the default position for all deceased unless instructed otherwise by the client. SAIF has now adopted a minimum standard for this preparation which can be provided by the assessor.

SAIF has also prepared sample forms and examples of policies to assist members in compliance and these are being made available on the members area of the SAIF website.

Areas of your business that will be assessed are:

• Owners and operators of member companies

To ensure the owner or operator is of good character and has the appropriate knowledge and skills to legally manage the business and provide a respectable and sensitive supply of funeral services to the community they serve.

• Staff

To ensure suitable staff are employed and they can demonstrate the skills and knowledge to perform their duties legally and to the satisfaction of the client.

• Premises and equipment

To ensure the premises and equipment is sufficient for the

regulation and was happy to allow Scotland to continue with its plans. For the rest of the UK, it asked the Ministry of Justice (MoJ) to acquire ownership of this and decide how to regulate for the protection of the consumer. The MoJ, in its wisdom, gave this over to the two trade associations and requested that one code was adopted. SAIF believed the code, adopted by the National Association of Funeral Directors (NAFD), was not aligned



By Joseph Murren
Scottish SAIF
Executive member
and Paul Allcock
SAIF's UK
Government Liaison



else has complained, will only worsen the problem

- Review your policy regularly and make changes as necessary

A complaint handling policy can:

- State why your business welcomes complaints, listing the benefits to customers, staff and the business
- State who the policy covers and who is authorised to resolve complaints
- Define a complaint
- Commit to quick, fair and confidential complaint handling
- State who is responsible for taking,

recording, resolving, analysing and reporting on complaints

- Explain how to log complaints
- Explain the complaint procedure and what to do about complaints
- Set timelines for complaint handling and keeping customers informed
- List acceptable ways to resolve complaints
- Explain what will happen to the complaint if it cannot be resolved
- Be reviewed regularly for effectiveness and updated
- State where people can get further help

Continued on page 28 >



intended purpose of the supply of funeral services in the community served.

- **Engagement of the funeral director**

To ensure that the funeral director is transparent about goods and services they offer, and that all relevant information is recorded and retained.

- **Transfer of the deceased into the funeral director's care**

To ensure that the procedure is dignified and respectful, the equipment is suitable, the deceased has identification, and you have the correct authority to perform the transfer.

- **Care of deceased and mortuary facilities**

To ensure your facilities for the purpose of performing the preparation or embalming of a deceased are clean, in good condition and that the client has been fully informed and given their permission.

- **Care services, first offices and viewing**

This is to ensure all deceased are cared for to a minimum standard as defined by SAIF or instructed by the client

- **Estimates, accounts and confirmations**

This is to ensure the client fully understands and agrees to the costs involved in what they have requested. That they have written details of the arrangements on the day of the funeral and that any outside associated services fully understand what is required of them.

- **Cremated remains (ashes)**

To ensure cremated remains are treated with the same care and respect as the deceased before cremation. That they are retained in a secure location and are delivered or disposed of in accordance with the instructions given.

- **Complaints**

To ensure clients are aware of the procedures to make



a complaint should they be dissatisfied with any aspect of the service provided.

- **Health and safety and business continuity**

This is to ensure members are fully compliant with their legal responsibility under the Health and Safety at Work Act, that clinical waste is disposed of legally and they can demonstrate good practice in providing a safe working environment. To have in place a continuity procedure should an unforeseen event disrupt the provision of services.

The areas are assessed as either fully compliant, partial compliant, or non-compliant. If partial or non-compliant the assessor will discuss with the member ways and timescales to become fully compliant. The member will also be asked to sign to indicate their acceptance of the assessment and agreement to any changes that may be required. If a member disagrees with an assessment, they have the right of appeal

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"The code and the QA programme are a work in progress and will continue to evolve as we respond to the changes and future demands that will affect us all."

and to be assessed by a different assessor who will have no information from the first assessment. There are areas of assessment that are not specific to the code which have always been included in the QA programme. These relate to normal operational areas of a business and which owners or operators should be aware of without having to be instructed in a trade association's code of practice. Such areas as employment regulations, the Health and Safety at Work Act, the CMA Order, the Companies Act, the Health and Safety Executive guidelines on mortuaries, the Equal Opportunities Act, Fire Safety Acts, the Disability Act and more.

It is the owner or operator's responsibility to comply with these Acts and regulations immaterial of an association's code. The QA programme helps you do this, but it does not assume your responsibility for compliance.

Following the QA review and the new programme of

assessment, it was decided to apply for independent verification to demonstrate its excellence and worth as a quality standard. We applied to the British Assessment Bureau, an independent assessor accredited by UKAS, the Government appointed and internationally recognised accreditation service. The SAIF QA programme achieved ISO9001 in June 2022. This mark of excellence demonstrates the member is providing a standard of quality in premises and service by meeting the requirement of

a quality programme, which has been independently assessed as robust and demanding in its application.

The events which demanded change are still active. The Scottish Government code and licensing are still being worked on. The CMA is monitoring compliance and has left the door open for further investigation. The Ministry of Justice is waiting to see if we can finally self-regulate. The Human Tissues Act, that regulates public and hospital mortuaries, is revising legislation which will include access for collection of the deceased. Last, but by no means least, we have the ongoing enquiry into the dreadful activities of David Fuller which will include funeral directors' mortuaries in part two, due to complete in summer of 2023. So, now is not the time to relax. The code and the QA programme are a work in progress and will continue to evolve as we respond to the changes and future demands that will affect us all. If we are to avoid industry regulation and inspection by Government then we must show we can self-regulate. We ask all members to examine your own facilities and procedures in the light of our new code and QA programme to ensure you meet the high standards expected by SAIF. **1**



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Guy Turner

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teamwork

TRIBUTES TO THE QUEEN / CHARITY WALK IS A WINNER /
SPOTTING THE SIGNS OF SUICIDE

PRESIDENT

Simply exceptional

I find myself writing this in the midst of national mourning following the passing of HM Queen Elizabeth II and must take this opportunity to acknowledge both William Purves Funeral Directors and Leverton & Sons, what an amazing privilege for both companies and I can imagine a very stressful time with the world's eyes on every detail.

Queen Elizabeth was a truly inspiring woman; she dedicated her whole life to service. Now I don't suggest that we can compare to this exceptional level of selflessness, but I do believe that as members of the funeral profession we understand what it is to serve the public, sometimes at the detriment of our own family.

Getting the balance between work and family life can be very difficult in our line of work but in a time when mental health and wellbeing is so on point, this balance is very important to allow you time to decompress from the grief that you invisibly but undoubtedly take on with each family you care for.

But how do you reach that balance? Is it OK to say that you are not available, but another member of your team can take care of a family's needs? From what I have seen on the television over this past week, Her Majesty did seem to achieve that balance between work and family life but, as we all know, it's a hard juggling act.

In SAIF matters,

SAIF National
President
Jo Parker



The Queen was an inspiring figure

I look forward to seeing members at the Kent and Essex Regional Meetings and am excited about our first (as Terry Tennens called it) 'Heineken' regional meeting, a Zoom meeting aimed to reach those regions that other regional meetings do not reach. We also have the Scottish Educational Day coming up in November which I'm looking forward to attending.

Finally, I'd like to express my thanks to Brian Hart and Brian Stock who, as a super duo, tackled the West Highland Way in aid of my charity PAPYRUS.

Their team dwindled over the months due to work commitments and injuries to just the two of them and no driver, making the challenge far more daunting. Although now over, please feel free to donate in appreciation of their achievement. [1](#)

www.justgiving.com/fundraising/saifwesthighlandway

"Balance is very important to allow you time to decompress from the grief that you invisibly but undoubtedly take on with each family you care for."



Our super duo walked the West Highland Way


SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY

West Highland Walk is a winner

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

The annual President's Charity Challenge ran for three and half days from 12 September after being postponed in June due to injuries and work commitments. The team consisted of Brian Stock and Brian Hart and their route covered 96 miles, from Milngavie to Fort William.

As of 22 September, £7,110 has already been raised for SAIF National President Jo Parker's Charity PAPHOS UK – Prevention of Young Suicide. The JustGiving page is still open and if you would like to donate, please visit www.justgiving.com/fundraising/saifwesthighlandway

The team and SAIF would like to thank all sponsors and participants for contributions for this charity, which goes to such a worthy cause. 



The team successfully covered the 96-mile distance

Join our managers forum

SAIF Business Centre is looking to create a managers forum where information that is pertinent to owners and managers running a funeral business can be

shared. Therefore, please email info@saif.org.uk with the following:

- Name of the company
- Membership number (if known)

- If you have more than one branch
- Name of the branch [or town]
- Manager's name
- Email address

Advance payment of funeral expenses

You may receive an enquiry from someone who is at their end of life and wants to pay for their funeral in advance. The question is, where do you stand with the FCA and the possibility that your appointed representative (AR) status to sell funeral plans be withdrawn?

According to legislation, if medical practitioners have indicated that the person is due to pass away within the calendar month, no funeral plan is necessary and payment can be made. The legislation information can be found at www.legislation.gov.uk/ukxi/2001/544/article/59

Questions over the Children's Funeral Fund: Can a claim be made for expenses?

One of our SAIF members raised a question with the Children's Funeral Fund (CFF) – they had been dealing with a client who gave birth to a baby at 26 weeks, however the hospital stated that as the baby had died at 23 weeks it was classed as a non-viable foetus (NVF). They wanted to know

whether any claim could be made by any party to the CFF for expenses in this case due to the baby being classed as NVF, even though delivery was not until 26 weeks.

The response was dependent on the documentation issues at the time. If a certificate of stillbirth is issued then

a claim can be made, but no claim can be made for pre-24-week losses. However, if a baby is born pre-24 weeks and survives, even for a few seconds, then a claim can be made in the normal way as it is treated as a death and not a stillbirth. This is not stated on the government website www.gov.uk/child-funeral-costs

Subscriptions by annual Direct Debit

We understand how busy our members are towards the end of the year and by paying your subscription by Direct Debit (DD) it will be one less thing to worry about. This will accompany the other methods currently available, through the secure members area, of debit or credit card, BACS and cheque.

For members including associates based in England, Wales, and Northern Ireland and those who signed up for this last year, there is nothing further you need to do.

For members who do not have a mandate in place, we will send you notification by email and a general note on Slack and a DD mandate.

Hospice Funerals venture reaches end of life

Somerset end-of-life charity St Margaret's Hospice Care has closed its 'loss-making' funeral service, according to local media reports. The Hospice launched funeral homes in Taunton and Bridgwater in recent years, sparking concerns from local SAIF members about potential conflicts of interest and unfair competition.

A spokesperson for the trustees of the charity told the *Somerset County Gazette* newspaper: "The funeral business was run as a trading subsidiary to the hospice, and it is this that is closing. No other hospice services or activities are affected."

Your SAIF Business Admin Team



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SAIFCHARTER

A time to reflect



SAIFCharter Chair Adam K Ginder acknowledges the impact of the passing of Her Majesty the Queen and reflects on the association's annual general meeting...

It was with great sadness that we learned of the passing of Her Majesty Queen Elizabeth II last month. As funeral directors, we support families and deal with funerals and bereavement on a daily basis, however this has been a particularly sad time for many of our members and the communities we support.

Our recent AGM provided us with an opportunity to come together to remember Her Majesty, and others close to us who have passed away since our last annual general meeting, with the observation of a minute's silence.

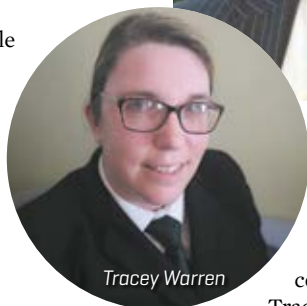
For members who were unable to attend, I would like to highlight that the AGM was broadcast as a live event and recorded, so you can watch at any time by logging into our website at saifcharter.co.uk

In the video reports, which you can also find online on the AGM page, we pick up on post-regulation funeral plan demand, the staggering shift in market share towards our direct cremation competitors and important information about the economic outlook for the Trust. There's also an interesting conversation in the meeting itself on the current economic climate in relation to inflationary pressures on funeral plans.

All in all, a lot of important information of relevance and significance to bring to your attention. Please do take the opportunity to view the meeting and reports at your leisure and pick up with your Golden Charter business manager, or a member of the SAIFCharter Executive team, to discuss any areas of interest or concern.



James Morris has been re-elected




Tracey Warren



George Locke

And of course, we were delighted to confirm James Morris's successful re-election as a member of the SAIFCharter Executive and confirm the appointments of Tracey Warren and George Locke. Thank you to everyone who showed their support for James, Tracey and George by voting in advance of the AGM. It's great to welcome new faces to our executive as we balance the experience and commitment of some of our longer standing members with new ideas and perspectives. Please remember, your questions and observations are encouraged throughout the year, not just at AGM time, so please don't

hesitate to contact with me or one of your Executive team if there is anything you would like to raise. 

Adam K Ginder
SAIFCharter Chair

Your SAIFCharter Executive

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



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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.

CHARITY

Spotting the signs of suicide

SAIF's National Presidential charity for the year is PAPYRUS, a charity which works hard in the prevention of suicide in children and young adults. PAPYRUS has provided a guide to spotting the signs of suicide in children and young people.

Suicide is the leading cause of death for anybody aged 35 and under in the UK¹, with more than 200 school-aged children taking their lives each year².

Leading UK charity, PAPYRUS Prevention of Young Suicide, believes many of these deaths can be prevented. Spotting the signs is really important – here is how you can spot them and support a child or young person who might be having suicidal thoughts.

The following are signs somebody may be experiencing thoughts of suicide [it is not an exhaustive list]:

- Loss of interest in things they would normally enjoy
- Withdrawal, they may spend more time in their bedroom, or alone; they may be quieter than usual
- Giving away possessions
- Weight loss
- Lack of interest in their appearance

- Expressing feelings of hopelessness, sadness, guilt or worthlessness
- Language change. Saying things like: "I can't take it anymore", "Everyone would be better off without me."
- A sudden change in behaviour – is the young person suddenly cheery and upbeat, where they may not have been before?

If you're worried that a young person is feeling suicidal, the best thing that you can do is to ask them directly. By using the word suicide, you are telling the young person that it's ok to talk openly with you: "Sometimes, when people are feeling the way you are they think about suicide. Is that what you're thinking about?"

"Are you telling me you want to kill yourself/end your life/die/die by suicide?"

"It sounds like you're thinking about suicide, is that right?"

If someone is suicidal, listen to them and allow them to express their feelings. They may feel a huge sense of relief that someone is willing to hear their darkest thoughts.

Reassure them that they are not alone, and you can look for support together.

Finally, if a child or young person has told you they are feeling suicidal, you are not alone. PAPYRUS runs a helpline called HOPELINEUK, a free, confidential support and advice service for any young person up to the age of 35 who is experiencing thoughts of suicide. It's also for anybody who is worried about a young person. It is open 9am to midnight every day. ¹

Call: 0800 068 4141

Text: 07860 039 967

Email: pat@papyrus-uk.org

For more information and the complete guide, visit www.papyrus-uk.org

¹ <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/causesofdeath/articles/leadingcausesofdeathuk/2001to2018>

² ONS data for leading cause of death up to and including aged 19.

³ <https://www.youngminds.org.uk/young-person/my-feelings/suicidal-feelings/>



Remembrance 2022 · Lest We Forget

This year for Remembrance Day, our products may be bought individually.

We are offering:

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Call for more information
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www.colourfulcoffins.com

[colourfulcoffins](https://www.facebook.com/colourfulcoffins)

SAIF Associates Directory 2022

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Classic Cars Direct Ltd

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

Motorcycle Funerals Ltd

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

Quinn Hearse & Limousine Ltd

Patrick Quinn (Portlengone,
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 Shorrock
(Bolton, Greater Manchester)
01942 815600
jon.shorrock@woodall-nicholson.co.uk
www.coleman-milne.co.uk

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

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

Colourful Coffins

Ms M Jones (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
(Westonzoyle, 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

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

Mrs J Sawtell (Billericay, Essex)
01277 633085
enquiries@herongatewood.co.uk
www.herongatewood.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 Jenkins (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

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SAFETY FOR BUSINESS

Handling the deceased

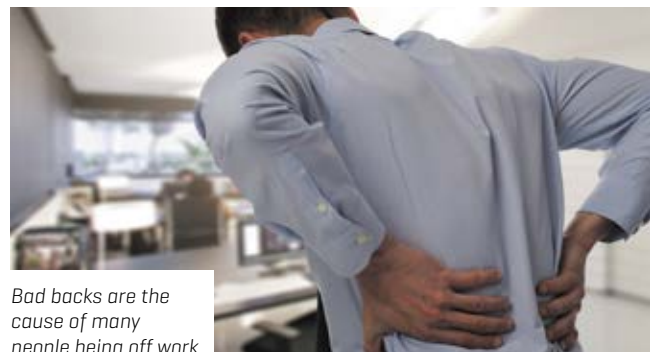
Manual handling is such an inherent part of working in a funeral home and can cause injury so easily.

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

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

It is now well documented that

“Nearly five million working days are lost through bad backs. On average each person affected took about 20 days off in that period.”



Bad backs are the cause of many people being off work



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

SAIF NEW MEMBERS

FULL MEMBERSHIP PENDING

Michael Gormley

J.A. Gormley Funeral Directors
1 Main Street, Maghera, Derry
BT46 5AA. Close date: 25 August 2022

Wendy Taylor/Mark Sedgwick/
Kimberly Hughes

Hughes Funeral Directors Ltd

3 Wynn Venture Centre,
Broadstreet, Cannock, West
Midlands WS11 0XL
Close date: 25 August 2022

Bernadette Gibson/Nigel Smith
Gibson Funeralcare Ltd
t/a Bernadette Gibson

Funeral Director

289 Rochdale Old Road, Bury
Lancashire BL9 7SA. Close
date: 25 August 2022

Graham Colladine

Farewell Funerals Ltd
109 High Street, Clay Cross,
Chesterfield, Derbyshire S45 9DZ.
Close date: 25 August 2022



Equipment is used to move patients in hospitals

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

we have an obesity crisis here in the UK. Someone is obese when their Body Mass Index (BMI) is 30 to 39.9 and you are severely obese if it is 40+. Does that help? Probably not. You will know when you turn up to retrieve a body, whether that person is going to be a problem to move.

How much of a problem is it?

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

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

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

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

The key hazard associated with undertaking people handling activities is the move may go wrong. The handler may slip or

trip, or they might adopt a poor posture, for instance an awkward twist or overreach. Any of these events could result in a severe muscular-skeletal injury to the person or handler or both. Such an injury could take several months, or even years, to fully recover from. In some extreme cases, a full recovery never occurs.

What can you do?

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

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

- Where are you taking the load? Plan the whole route first. Does it involve stairs, tight corners or uphill sections?
- Is it a long route? Might you need to rest mid-way?
- Are there obstacles that need removing?
- How much help do I need? Can I call for more assistance?
- Is there room for everyone to get into a good posture?
- Can you see what you are doing?

"Although it might be a difficult conversation to have with the relatives, it might be the only way to avoid the potential charge."

- Is moving the load within your capabilities or do you need to ask for the assistance of the emergency services?
- Do you require special equipment? Special equipment can include some of the items used in hospitals and care homes such as hoists, slings, slide sheets and lifting cushions.

Just a word of warning. If you do contact the Fire Service to give you some assistance, they will look at charging for the help. Strange though this might sound, this

type of work is not an emergency and therefore they are legally allowed to charge. Sometimes they consider this to be a 'humanitarian act' and may waive a charge, however this is unlikely if a company calls them. Although it might be a difficult conversation to

have with the relatives, it might be the only way to avoid the potential charge.

Types of equipment used in care facilities

I mentioned the use of equipment used to move live patients like they do in hospitals and care homes. They aren't going to suit every situation, but it may be worth getting some further advice from suppliers. **i**

Jonathan Cartwright
& Andrew Cartwright
**Funeral Service Ltd t/a
Carriages Funeral Service**
4 Barton Road, Swinton, Greater
Manchester, Lancashire M27 5LJ
Close date: 7 September 2022

Branches of above:
287 Manchester Road East, Little

Hulton, Manchester, Lancashire
M38 9AW

510 Liverpool Road
Irlam, Manchester, Lancashire
M44 6AJ

459 Liverpool Street
Salford, Manchester, Lancashire
M6 5QQ

127 Gerald Road
Salford, Manchester, Lancashire
M6 6BL

260 Liverpool Road, Eccles,
Manchester, Lancashire M30 0SD

385 Manchester Road
Astley, Tyldesley, Manchester
Lancashire M29 7BY

Mark Rudston & Hilda Rudston
Rudstons of Hesse Limited
The Chevin, Beverley Road,
Hesse, East Yorkshire HU13 9AD.
Close date: 15 September 2022

Harry Newington
**H.J. Newington
Funeral Directors**
96 Valley Road, Portlisle,

Brighton, East Sussex BN41 2TL.
Close date: 20 September 2022

**ASSOCIATE
MEMBERSHIP
PENDING**

Resomation Ltd
Beechwood Street, Stanningley
Pudsey, Leeds, West Yorkshire LS28
6PT. Close date: 25 August 2022

Chris Vermeulen
**Scottish Independent
Celebrants Association (SICA)**
c/o 7 Glenlue Drive, Mount
Vernon, Glasgow G32 9NE.
Close date: 20 September 2022

FULL MEMBER
Mr Simon Broome
Edwin Pounds & Sons Ltd

New line, Greengates, Bradford,
West Yorkshire BD10 9AS

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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EQUIPMENT & SERVICES

CPL Supplies (stainless steel specialists)

Mr W McCuckin (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.autopsyequipment.co.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 758 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 (Ungar, 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@lifelidger.com
www.lifelidger.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 Blaxham (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 (Carshalton Beeches, Surrey)
0208 770 1095
www.helps.co.uk

SEIB Insurance Brokers

Mr G White & Mr L Casserley (South Ockendon, 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 (Harrogate, 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 422991 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 Spicksley (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 Filipping (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

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@necfgravedigging.com
www.neilcurtisandsonsfuneralcontractors.co.uk

IT & WEBSITE

2 Circles Consulting t/a SC6 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

Continued on page 38 >

The 8 September will be remembered as a day the world was forever changed for many. An era drew to a close with the announcement of the death of our beloved Majesty, Queen Elizabeth II, Britain's longest-reigning monarch and a rock of stability for the past 70 turbulent years of huge social change.

What can we say? Well-deserved tributes and condolences from world leaders and common people alike have poured in globally. But words are never enough to express the depths of our grief. We have lost someone who has been a fixture on the world scene, and it is difficult to imagine a Britain without her. She will go down in history as one of the world's most beloved and respected monarchs.

At only 21, almost five years before she became Queen, then-Princess Elizabeth made a commitment to the people of Britain and the Commonwealth that "my whole life, whether it be long or short, shall be devoted to your service".

For more than seven decades she more than fulfilled that promise. Hers was a life that epitomised duty, dignity, decency, elegance and grace. She brought a sense of stability through challenges both to the nation and the monarchy. For her service, we owe her a debt of gratitude beyond measure. Most have not known a world without Queen Elizabeth II. Recently, we recognised she was frail but somehow had convinced ourselves she would go on forever. So, her death came as a shock, as waves of grief flowed over the entire country and the world.

As I write this, we are entering a period of national mourning, and the funeral, rituals and outpouring of sorrow and thanksgiving will give the nation an opportunity to come together to grieve. As the Archbishop of

"Many will feel a range of emotions from shock, sadness, disbelief, confusion, anxiety, perhaps even anger."



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Tributes
flooded in for
Her Majesty

DR BILL

A nation mourned

Canterbury said: "We have lost the person whose steadfast loyalty, service and humility has helped us make sense of who we are through decades of extraordinary change in our world, nation and society."

But this is not only a national or international loss. For many, this is personal. As former Prime Minister Boris Johnson put it: "This is our country's saddest day. In the hearts of every one of us there is an ache at the passing of our Queen. A deep and personal sense of loss... far more intense, perhaps, than we expected."

Many will feel a range of emotions from shock, sadness, disbelief, confusion, anxiety, perhaps even anger. It feels like we have lost a member of our own family. We may not have known the Queen, but she felt part of our lives.

At seven, I recall watching her coronation with about 20 others around a 15 inch, black and white TV. Since then, she has always been there, a constant in the lives of my and subsequent generations' lives.

To many, it feels like we've lost a mother or beloved grandmother.

God save the King. Life will go on in the hope that King Charles III will continue his mother's legacy. Even so, we face uncertainty, because change is never easy and

whatever replaces what is lost is always different.

I wish His Majesty well, but we must recognise that life has changed for us all.

Where do we go from here? I believe that the Queen in her wisdom has left an extraordinary legacy. During difficult times she constantly and powerfully reminded us we must be a people of hope who care for one another. As she said during the initial stages of the pandemic: "We should take comfort that while we may have more still to endure, better days will return. We



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

The loss of the
Queen was felt
around the world



© Alexey Fedorenko / Shutterstock

will be with our friends again. We will be with our families again. We will meet again."

That, my friends, is hope!

Even as we watched her mourn her beloved husband Prince Philip, we saw courage, resilience and instinct for putting others first. Despite her loss, there was no question of withdrawing from the path of duty, which she fulfilled to the end.

Hers is a legacy of strength and confidence for the future. As we begin to readjust ourselves to life as it now is, she has shown us a path to follow, even as we mourn her passing.

We also recognise this surely is a low point for the nation, facing the economic crisis, political turmoil in Europe, and all of today's uncertainties. And now our anchor is gone.

We must find ways to go on. In 1939, faced with war and the threat of invasion, King George VI, in his Christmas message to the nation, quoted Louise Haskins: "And I said to the man who stood at the gate of the year: 'Give me a light that I may tread safely into the unknown.' And he replied: 'Go out into the darkness and put your hand into the Hand of God. That shall be to you better than light and safer than a known way.'"

As history records, the nation rose to the challenge.

Today, we grieve and face an uncertain future. We will mourn her passing, but will go on. Whatever life brings, we must face with courage and hope that 'better days will return'.

So, we echo the words Paddington Bear said so profoundly to the Queen on her Platinum Jubilee: "Thank you, ma'am, for everything." 🐻

SAIF Associates Directory 2022

DIGITAL

Facebook is a powerful tool for a funeral business large or small. In an age where more and more

consumers are going online, it's important you learn how to use Facebook pages, ads and other engagement tools.

- Facebook has more than 48.5 million active users in the UK, making it a vital platform for a funeral business' social media marketing.
- A Facebook business page performs two key functions. It helps you retain families you have already served and can also connect you with potential customers in your area through sharing key information about your business, products, services, upcoming events, your community activity and your people.

- Facebook ads and Messenger ads can be precisely targeted to your local area and are an extremely effective way to reach new customers.

Every funeral business, no matter what its size, can benefit from a Facebook presence. Facebook gives small businesses many ways to promote their services, and increase customer engagement and recognition through their platform.

What is a Facebook business page?

A Facebook business page is like a free business website companies can build on to expand their internet presence. Like a personal Facebook profile, your Facebook business page includes functionality for sending and receiving messages, posting updates, getting notifications and interacting with other users' content through liking, sharing and commenting.

Of course, given how many companies have a Facebook presence, you'll need your page to stand out from the crowd to draw significant attention to your business. If you're questioning whether the work that goes into distinguishing your company on Facebook is worth

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Oak Technology Ltd (Funeral Management Software)

Mr S Richardson (Wakefield)
01924 600401
mailto:box@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
scotts@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

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0114 213 1050
info@auraflights.com
www.ashesinspace.com

Cleverley & Spencer (monumental masons)

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

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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@legacylexpressions.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 (Somerset, The Netherlands)
0031 493093914
info@seeyourmemorialjewelry.com
www.seeyourmemorialjewelry.com

Secure Haven Urns & Keepsakes Ltd

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

Shaw's Funeral Products, Shaw & Sons Ltd

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

The Natural Burial Company Ltd

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

OTHERS

Life Ledger

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

Grief Journey

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

Funeral Service Journal (Worthing, West Sussex)

Editorial: Russ Bravo / 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

The White Dove Company Limited (releasing doves at funerals)

Mr K Proctor (Epping, Essex)
0208 508 1414 info@thewhite Dove Company Ltd
www.thewhite Dove Company Ltd

AtaLoss.org

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

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

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www.gateway-publishing.co.uk

Polstead Press

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tracy@ghyllhouse.co.uk
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RNS Publications

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www.rns.co.uk

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

Mr C Beswick / Mrs V Beswick (Somer, Ipswich)
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carl@tridentmarketinguk.com

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Cremated Remains Transport Services

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Guy Elliot Ltd

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

Key Air - The Repatriation People

Mr B Birdsell (Hayes, Middlesex)
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www.keyair.eu

LCK Funeral Support Services Ltd

Mr A McCafferty (Wembley)
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l.c.k.f.s@outlook.com
www.lckfuneralsupportservices.co.uk

Mears Repatriation

Mr G Hart (London)
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info@mearssrepatriation.com
www.mearssrepatriation.com

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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)
01440 761404
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

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0161 480 7629
sales@lrrtipping.co.uk
www.lrrtipping.co.uk

MazWell Group

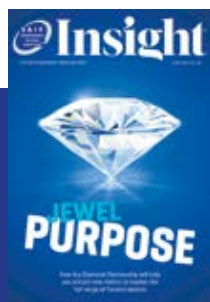
Mr Caldwell (Whitchurch, Hampshire)
01256 893 868
enquiries@themazwellgroup.com
www.themazwellgroup.com

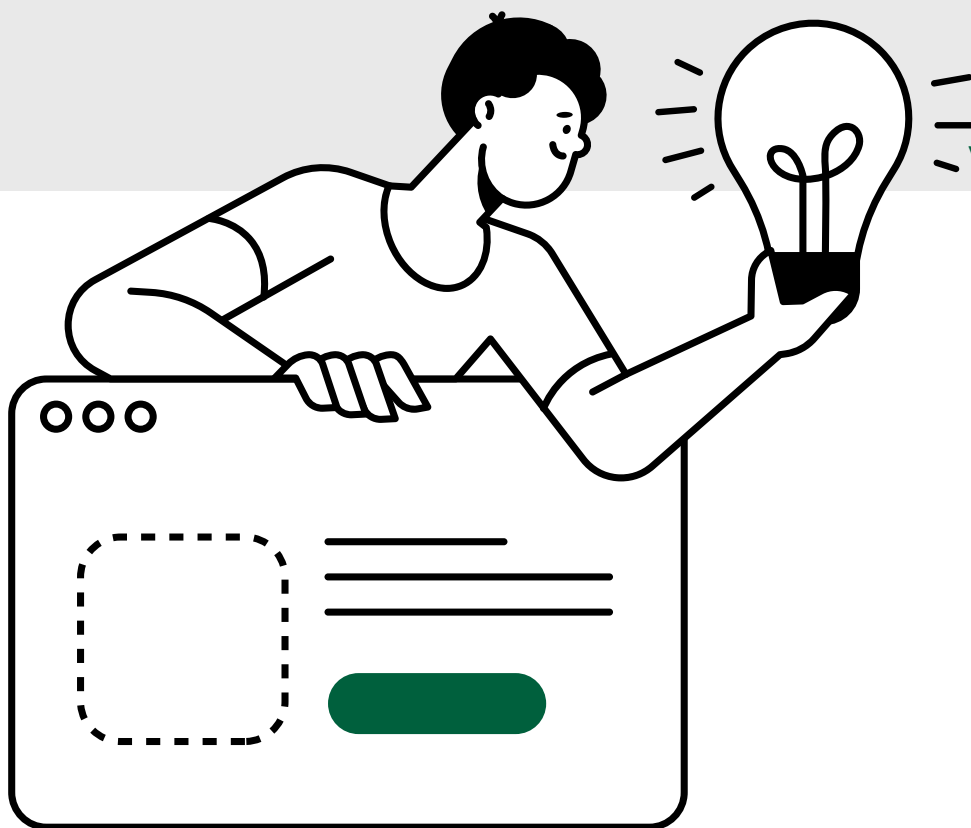
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Boost your business with Facebook

it, the many benefits of Facebook business pages may convince you to invest the time.

Benefits of a Facebook business page

If you create a Facebook page for your company, you can use it to do the following:

1. List basic contact information

– If people wonder when your funeral home is open, they may visit your Facebook page to find out. They'll also want to know your location, website and telephone number. A Facebook business page is a one-stop shop for listing all of this information.

2. Engage new and existing customers

– Not even families you have served over generations see what happens inside your business

on a day-to-day basis – that is, unless you regularly share engaging social media content with them. A Facebook page is a great place to post images from inside your funeral business or behind the scenes with your team. Regular posts introducing your staff, sharing updates on your fleet, community events and products and services are all invaluable to keep a connection with your existing customers as well as engaging new ones.

3. Know your audience

– When you have a Facebook business page, you'll have access to audience insights and demographics. You can use the data provided to understand who your followers are and better target future campaigns.

4. Lessen marketing costs

Starting a Facebook business page is free, and many additional Facebook marketing and analytics features are either free or inexpensive. Integrating a Facebook business page into your marketing plan is a budget-savvy way to reach more people – potentially an audience of billions – with less money.

"Facebook gives small businesses many ways to promote their services, and increase customer engagement and recognition through their platform."

5. Boost web traffic – By linking to your company's website on your Facebook business page, you'll drive more traffic to your website. The more people you get to your website, the better the chances of people reading in-depth descriptions of your products and services.

6. Improve SEO – Facebook business pages are good for more than just social media presence; they also help to boost your rankings in search engine queries.

Paid campaigns and advertising

One of Facebook's best features is allowing you to target a specific audience through paid campaigns and advertisements. The platform maintains a large amount of profile information about its users, which can be advantageous when targeting ads. A simple example of this would be if you wish to advertise an annual memorial service for members of your local community. Facebook allows you to select audience criteria in the following categories:

- **Location** – Advertise in the villages, towns and cities where you want to do business.

- **Demographics** – Choose your audience based on age, gender, education, job title and more. You can also keep track of the types of people your ads are reaching.

- **Interests** – Add interests and hobbies of the people you want your ad to reach – from organic food to football teams – and make your targeted ads more relevant.

- **Behaviour** – Target your ads based on consumer behaviours such as prior purchases and device usage.

- **Connections** – Choose to include people who are connected to your Facebook page or event, or exclude them to find new audiences.

Overall, Facebook is a fantastic tool that is perfectly suited to a funeral business marketing plan.

The more time you invest now, the greater your return will be in the years to come. The key is consistency in your frequency of posts, quality of content and investing in paid ads and boosting posts. SAIF Digital can help, if you have not yet registered for a free digital audit visit www.saifdigital.co.uk today.

If you are on Facebook, join the SAIF Digital Facebook group for a library of social media posts, blogs and articles to help you maximise your social media presence. 



Your SAIF Executives

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

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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.

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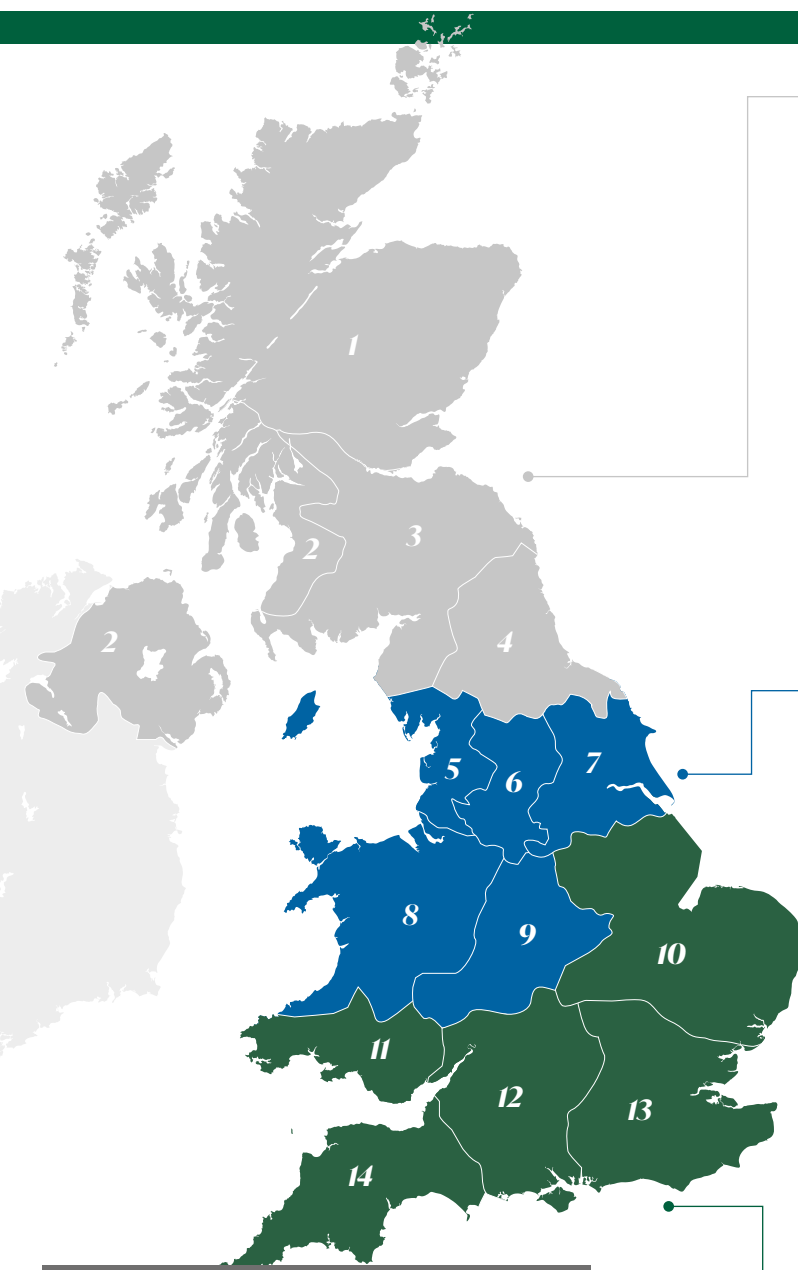
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Q&A

Meet the professionals

Meet Inez Capps, owner of Kinton & Daughter Family Funeral Directors, and a SAIF Next Gen Leader.

Q. How did you get into the funeral profession?

IC: Growing up, my father used to help the local funeral director in our village, and I always knew when he wore his black suit that he was off to help people in need of his support. He used to say: "Sometimes people leave us, and it makes us sad, and what I do is help the people left behind." Fast forward many years and my father bought a hearse and limousine to support local funeral directors. He asked if I could support him on a few jobs the following week, and watching him care and guide these families at such a vulnerable time made me so proud to be his daughter. I stood at the back of the hearse, took a deep breath and knew this is what I was made to do, to help people when they need it most.

Q. How has your role developed?

IC: Since starting the business with my parents in 2013, it was the three of us running out of a small premises in our local village, doing all the administration and conducting and caring for families. Now we are 11 years into the business the fleet has grown, and we have four premises and a small team of 10. I'm now a manager of a small team and I conduct all the funerals.

Q. What do you enjoy most about your work?

IC: I've always loved and enjoyed all aspects of the funeral profession and found it so interesting to learn over the years. Every day I will learn something new about the profession. Something I always

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.



love doing is caring for the family from the start to the funeral day. It's giving them the best possible care and continuity that they deserve at such a hard time, and standing next to them on the funeral day, knowing that you've given all that you possibly could. Creating a bond with a family over the course of two weeks is something I will always cherish.

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

IC: There are many benefits being a SAIF member. As a funeral director it's knowing I have a support network of fellow funeral directors and peers that can give me help and advice whenever I need it, and support in times that are hard. It's giving families reassurance that, as a funeral director, we have been assessed and adhere to a very high standard of practices.

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

IC: In recent years funerals are looked at as a celebration of someone's life and on many occasions you hear families say we are going back to have a party for them.

The most unusual request I had was for all the team to wear denim trousers and casual t-shirts. At first

we felt very underdressed, but it was a true reflection of the person we were caring for. Another occasion, the lady who had passed away was a line dance teacher and the last track was a very well-known line dance tune so, at the end of the service the track started, I walked up to the coffin, and did one last dance in front of the lady.

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

IC: I have a huge passion for dance. Dancing has been a large part of my childhood and teenage years, competing all over the world for dance titles, and now I still do it socially as a way of relaxing and keeping active.

Q. How do you see the funeral profession evolving?

IC: In the short 11 years I have been working in the funeral profession the changes have been so vast. We have evolved in the times of electronic paperwork, electric hearses and private ambulances and become more eco-friendly. We can offer our families so much more than the traditional funeral that used to be the normal thing to do. No funeral is the same and we can give families a huge range of choice and that is the biggest positive about the very changing funeral profession. **1**



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