



Insight

THE VOICE OF INDEPENDENT
FUNERAL DIRECTORS

MARCH 2023 | NO. 246

HERE'S TO THE FUTURE

Mark Horton looks ahead after
our fantastic AGM weekend

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call us on 0345 230 6777 or 01279 726777**



Insight

March 2023



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MIX

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New members

We extend a very warm welcome to all new SAIF members



Obitus

I was too ill to
be at the funeral

the webcast
made sure I
didn't miss it.

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The competitive environment

We can use the resources available to us to drive business

The SAIF 2023 AGM and Banquet was a very successful weekend held at the Spa Hotel, Tunbridge Wells, Kent. My congratulations to Jo Parker for hosting us so magnificently and welcoming us to her hometown.

Jo has been a fantastic National President and demonstrates the qualities we aspire to as an independent funeral director. Professional, dedicated, attentive to serving and makes a great impact on behalf of others. It's remarkable and says a great deal about Jo's family that she is the first 'next generation' President for SAIF – three National Presidents from one business! Thank you Jo for being a champion of independents' during the past year.

And so, welcome to our new National President for 2023-24, Mark Horton from Hull. Mark is keen to meet members at our two education conferences in 2023 and region visits. Mark will bring his passion for the profession and commitment to listen and encourage our members across the UK in these fast-changing times.

Please save the following dates to join us at our National Education Conferences this year: Saturday 17 June in Leicester and the Autumn Education Conference on Saturday 30 September in Cardiff. We will share news of keynote speakers, themes and debates soon.

I want to address a few themes on the competitive environment that I spoke about at the AGM.

We encourage you not to support Pure Cremation by providing a removal and storage provision for them. This would, in effect, offer them an infrastructure to establish a national business model, which will supersede your local service. If you would like to discuss this further, we would be happy to do so with myself or one of the National Executive Committee.

A new entrant to the UK market is Fenix Funerals. We held a meeting with them, and their preference is for

customers to book funerals by phone or online. Their business model is to contract with local partners, independent funeral directors in the urban centres to provide the removal, storage

and funeral service under the name of Fenix. Fenix is in effect, a funeral agency, a broker. Their business model is from Sweden where the funeral custom is quite different – the deceased remains in the hospital until the day of the funeral, visits can be made by relatives and funeral care is not offered in the care of the deceased in the way we do in the UK. Fenix Funerals use a network of estate agents for meeting their customers, albeit, these estate agents do not provide standardised price list posters, which the Competition and Market Authority (CMA) has been notified about. Once more, SAIF's advice to members is not to become a local partner of Fenix. Why provide a foothold, when you are the one who takes the responsibility of the funeral, you are the one investing in the infrastructure of your funeral business, vehicles, property and staff training?

What is SAIF doing to support you?

SAIF Digital is a free-of-charge service for our members where your website and social media can be audited to advise you or your digital agency to improve your firm's search engine optimisation. That means your ranking improves when customers search in your local area for a local funeral director. Furthermore, SAIF Digital has a Facebook group for member firms to access digital assets, images, videos and text to use on your social media. To access this resource, register a staff member at www.saifdigital.co.uk and then book an audit, access resources or ask advice. This resource is available right now!



Terry Tennens F.SAIF
SAIF Chief Executive

terry@saif.org.uk

Remember, your website is now the front door of your funeral firm. It is where customers, long-standing or new, view your firm's ethos and caring professionalism. It's really encouraging to listen to members who are recruiting staff or deploying digital marketing agencies to support them. SAIF Associates listed in this magazine can provide that digital marketing service also for you, speak to them and find out what the possibilities are.

We celebrate our first year of the Diamond Partnership with Westerleigh. The purpose of the partnership is to provide a 'competitive conversation' with customers who are looking for an unattended (direct) cremation. Why is that important? Research conducted by Golden Charter found that only 25% of local independent funeral directors were being contacted by customers seeking a direct cremation. The notion was that customers thought independents could not offer a direct cremation service. This means that 75% of independents are not even in the conversation with a prospective customer!

The Diamond Partnership is not a drive for unattended funerals, rather to provide a competitive conversation about direct cremation, and explain to a potential customer what an unattended cremation is and, importantly, what other funeral service options there are for attended funerals.

We are hearing from members that by advertising direct cremations in their office windows, and following a conversation with customers who misunderstand what a direct cremation consists of by the national online companies – no visits to the chapel of rest, no personalisation offered and no option to add on a time of reflection/service in the chapel of rest – that these customers have transferred to an attended funeral service. Therefore, please sign up to the Diamond Partnership to take advantage of the special rates provided to SAIF members.

The personalisation of funerals and customisation is going to increase. We are living in the age of the independent funeral director, offering the best service, value and experience for bereaved families.

Keep focused on what you do best, caring, considerate and outstanding service!

Best wishes 🙏

Terry TENNENS

**DID YOU
KNOW?**

88%

of customers referred to us by an introducer
appointed representative bought a plan[†]

It's more important than ever for you to secure future funerals, and protect your share of the local market. Many of our funeral director partners have chosen to act as an introducer appointed representative of Golden Charter. And it's proving to be a great choice.

Customers are responding positively to their funeral plan enquiry being taken by their trusted local funeral director, and followed up by the experts in the contact centre at Golden Charter. The value of this approach can be measured in successful sales. During December and January, 88% of customers who were referred to us by an introducer appointed representative bought a plan.[†]

Take the next step to becoming an introducer appointed representative

To find out more, please speak to your Golden Charter business manager. They can help you decide on the right approach for your business. You can also contact us at marketingsupport@goldencharter.co.uk

“

Just as people trust us as a funeral director, they trust our choice in directing them to Golden Charter. It has been so easy. Our conversion rates have nearly doubled.”

**Paul Stevenson of
Paul Stevenson
Funeral Directors**

[†]Golden Charter's own sales data, February 2023.

Golden Charter 
Smart Planning for Later Life

The long-term results of regulation

Eight months on, what lies beyond the FCA's immediate effects for customers?

You might have seen a BBC report last month on customers who lacked the reassurance of having chosen a reputable planning company before regulation, and saw their providers go out of business once the market was regulated. That is the context we have worked in since the summer: in shoring up protection for families and providing additional assurances for the majority, regulation has also left some people cautious. Understanding and communicating with families is more important than ever.

So, we have taken time to really understand the Financial Conduct Authority's (FCA) impact on families. We mainly do that through talking to customers themselves: our consumer research has always been a great way to find out what families think by asking them directly. This year*, our latest round of surveys asked specific questions about the moves we have made since the FCA regime began, and the feedback shows just how positive some of the changes have proved to be with customers.

Customer understanding

I believe one of the most important things we can do for families is to ensure they fully understand their plan, before and after their purchase. The FCA obviously feels the same way, as shown by a number of its rules. One of these is the requirement for customers to receive statements throughout the lifetime of their plans.

Since July last year, we have been sending out tens of thousands of customer statements and monitoring their effects. Prior to sending the statements out, four in five customers told us they would find one useful, so we are pleased that is borne out in their reactions to them. In fact, 97% of the customers who received a statement told us they were satisfied with theirs – and those who received them are significantly more satisfied with our service overall and our level of contact with them.

Meanwhile, the statements are also encouraging those customers who do have questions or amendments to get in touch with us. So far it looks like nearly 8% of statements lead families to get in touch. That is a large number of plan holders who may have purchased a long time ago, and if we are resolving their questions now, it should make the family's time of need – and your work with them at that time – much smoother than it would have previously been.

The results are clear across our questions: families have used the survey to tell us in the simplest terms that contacting them with a statement is good customer service.

Contact

It has been a recurring theme since last summer that people expect to be contacted, and they react well to it. Not just via our customer statements, but also in follow-up calls to enquirers.

Last month I talked about the shift funeral directors have been making to become introducer appointed representatives. One of the

clearest things we have found is our policy of promptly following up with the enquirers we receive through introducers is the key to a successful customer journey. We see that with appointed representatives too: those who focus on promptly engaging with all enquirers, and who have a consistent follow-up process, see the benefits for families and themselves.


I was struck by Scott Munn of Anderson Maguire's view in one of the latest Partnership Podcasts (goldencharter.buzzsprout.com).

He said: "We have actively focused on following up.

"It's more from a checking in perspective: did you get everything, are you okay, do you have any questions, can we help?

"I think the follow-up is vital for the client's sake as much as the business. We tend to find that people are very, very appreciative and grateful of that follow-up call, even if it's not going to lead to them taking out a product at that particular time."

These are areas we have significant experience in, so whether you are interested in exploring becoming an introducer or want to discuss enquiry follow-up as an appointed representative, please talk to your Golden Charter business manager about it.

Spring is arriving, traditionally a very busy time for plan purchases, and we're here to help you and your business to be there for local families in the most effective way possible. 

"Our consumer research has always been a great way to find out what families think by asking them directly."

Suzanne Grahame
Golden Charter,
Chief Executive
Officer

suzanne.grahame@goldencharter.co.uk



Suzanne Grahame

*Statistics from CJM Research, 2023

AWARD

Prestigious people's honour at the House of Lords

The exceptional fundraising work by Gary Neill, Managing Director of Daniel Robinson & Sons, has been recognised at the Palace of Westminster.

Gary, from Essex, was awarded with the prestigious British Citizen Award (BCA) in recognition of his extraordinary endeavours. The BCA, in partnership with One Stop, recognises exceptional individuals who positively impact their communities throughout the country. Dubbed 'The People's Honours' – as anyone with an OBE, CBE or KBE is ineligible to receive a BCA – this programme recognises true community heroes for their divergent endeavours and positive impact on society.

Gary was one of 29 individuals to be recognised in January and was honoured with the BCA for Services to Volunteering and Charitable Giving. Gary received the coveted BCA Medal of Honour and invited to use the post-nominals BCA as a legacy of his achievements.

Through charity golf days and fundraising black-tie balls, Gary has raised more than £1 million for St Clare Hospice, Harlow; a hospice that he has supported since its inception and of which he is a Patron. He has also raised money for Farleigh Hospice and Isabel Hospice.

"He is committed to providing a caring and professional service to the community he serves and has given his time over the years to raise money for very many good causes."

Nick Knowles, Gary Neill
BCA and Katie Procter,
Places for People



Gary Neill
was honoured

Gary has supported local clubs in the community, including bowls and football, and over the years, through many charity golf days, has raised more than £200,000 for a variety of local projects. More recently, funds from the Daniel Robinson & Sons Golf Days have been used to help six local children with cerebral palsy. These events alone have raised more than £550,000. The money is used to pay for the children's vital specialist physiotherapy, unavailable through the NHS, which significantly improves their mobility as they grow, and which will lead on to greater independence for them all in the future.

Gary has been a funeral director for 46 years and looked after thousands of bereaved families. He joined family-owned funeral directors Daniel Robinson & Sons 36 years ago. He is committed to providing a caring and professional service to the community he serves and has given his time over the years to raise money for very many good causes.

The British Citizen Award is widely viewed as the nation's way of recognising extraordinary, everyday people for exceptional endeavor and is truly representative of today's multicultural Britain. The medal presentation is held twice annually in January and July. To nominate an outstanding individual from your community to be considered for The People's Honours, visit www.britishcitizenawards.co.uk

Several examples of Daniel Robinson & Sons' charity work have been featured in previous issues of *SAIFInsight* and can be viewed online at www.SAIFInsight.co.uk



SERVICE

Business gives families a new and personal touch

A crematorium is offering an innovative way for bereaved families to make the funeral service for a loved one even more personalised.

Vale Royal Crematorium has revealed it can project the emblem of someone's favourite sports team, or badge from a club or society, on to the catafalque during services.

Arranging the final farewell often means trying to balance a loved one's final wishes with those of the family they leave behind.

Following the installation of a new projection system in its chapel, Vale Royal Crematorium can help families personalise a service in a way that their loved one would have truly appreciated and treasured.

Site Manager Dave Haslam explained: "Vale Royal Crematorium is committed to doing everything we can to make final farewells uniquely personal.

"The way in which people want to say their goodbyes has changed over time, with many families choosing not to have a traditional service and seeking, instead, ways of personalising the ceremony, often turning them into a celebration of life.

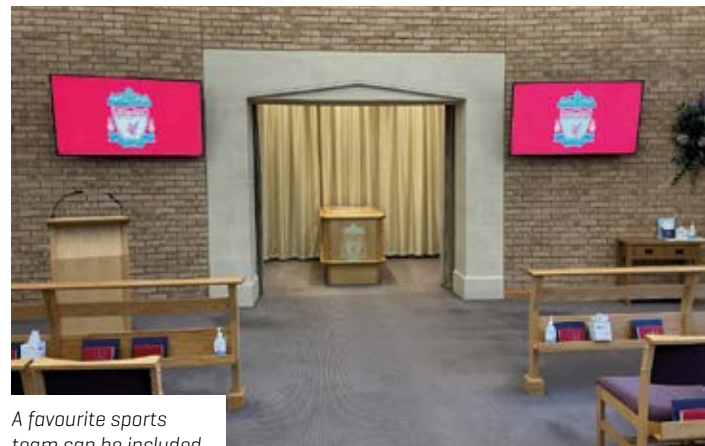
"Our latest initiative means we are well placed to be able to meet these needs.

"If, for example, mourners have been invited to wear a particular colour of tie, accessory, or football shirts, we can support this by projecting appropriate imagery on to the catafalque and even lighting the catafalque area in selected colours.

"Originally, we were looking at projecting images onto the voile and curtains, and the idea developed from there.

"We can potentially project any image, emblem, or logo, if we have a good quality, clear image to project in a legible manner.

"We know that families take comfort from ceremonies which feel just that little bit more personal and unique to the individual being remembered."



A favourite sports team can be included

"We also know that sport is a life-long passion for many local people, and we hope that our finishing touch will help bring this aspect of their lives into their final send offs."

The crematorium can also accommodate a variety of other personalisation requests, such as specific chapel decorations, music, photography on its digital screens, bringing a family pet along, releasing doves or accommodating other vehicles requested by families instead of a traditional hearse.

Dave added: "Our warm and welcoming chapel is an ideal blank canvas for making it uniquely personal to the bereaved and their loved one. It can be dressed to reflect their loved one's favourite colour, sports team, hobby, or something else they loved."

Vale Royal Crematorium is part of Westerleigh Group, the UK's largest independent owner-operator of crematoria and cemeteries with 37 sites across England, Scotland and Wales.

To find out more about Vale Royal Crematorium, visit www.valeroyalcrematorium.co.uk

"We know that families take comfort from ceremonies which feel just that little bit more personal and unique to the individual being remembered."

Obituary: Bill Fry

The following article was written and supplied to SAIFInsight by Clarke & Strong Limited, in Coventry.

"We regretfully announce the peaceful passing of William (Bill) Fry, on 12 January 2023. Many of you will have met Bill over the years in his role of Managing Director of Clarke & Strong, following on from his dad, Bill Fry Snr.

"The picture [supplied] was aptly depicted at the time by Bill Fry Snr as 'The Three

Musketeers'. After working together for more than 30 years and surrounded by a loyal team, Darren Fry will continue to head up Clarke & Strong and the Fry family legacy as Managing Director, along with David Fry (Bill's cousin) as National Sales Manager.

"Darren wishes to thank everybody for their support during his father's illness, but especially his fantastic, close-knit team.

"There are lots of tears, but also lots of love and laughter in the office and factory today, with plenty of Bill's jokes and stories being recalled."

The Three Musketeers



RECRUITMENT

We need you!

The Independent Funeral Directors' (IFD) College is looking to expand its very enthusiastic team during 2023.

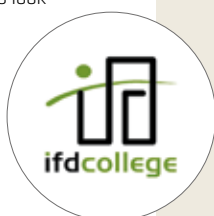
The interest in certificated courses and qualifications is continuing to rise and more assessors and trainers are required to keep pace with the demand.

The college team is looking for people who feel passionately about encouraging others in the profession to look at best practice, embark on vocational training and be awarded for completed certificated courses and qualifications.

The majority of staff dovetail their IFD college commitments with other work in the profession and find it extremely rewarding.

If you have at least 10 years' funeral experience and feel you could give a little time to supporting learners in this way, or just want to find out a little more about how we work, please contact IFD administrator Sharon Welford by email: sharon@saif.org.uk

Your college needs you!



SAIF calendar

SAIF Executive Meetings

18 April

Hertfordshire

16 June

Leicester

29 September

Cardiff

Events

17 June

SAIF National Education Day, Leicester

30 September

SAIF Autumn Education Day, Cardiff



The site opened in 2022

COMMUNITY

Crematorium establishes positive presence

One of the UK's most environmentally-friendly crematoria is proud to have provided a positive presence in the West Midlands since it opened a year ago.

Waseley Hills Crematorium opened its doors on 7 February 2022 to serve the communities of South Birmingham, Bromsgrove and North Worcestershire.

It is part of Westerleigh Group, the UK's largest independent owner and operator of crematoria and cemeteries, with 37 sites across England, Scotland and Wales, all set within beautifully landscaped gardens of remembrance which provide pleasant, peaceful places for people to visit and reflect.

Like all Westerleigh's sites, the team at Waseley Hills has worked hard to ensure it provides exceptional care and a positive presence within the local community.

Site Manager Joy Edgington said: "We are proud of how we have engaged with our bereaved families and local communities in our first year.

"We're a welcoming place where people find comfort, not just on the day of their loved one's final farewell but at other times, to remember a loved one or just have quiet moments of reflection in a fitting and peaceful environment.

"We have helped provide many uniquely personal funeral services from rainbow theming the chapel to accommodating open coffins when requested.

"We will always strive to assist families should they wish to have something a little different, in addition to accommodating those who still prefer traditional funerals.

"We've brought people together for Mother's Day, Father's Day, at Christmas and for Remembrance Day and we enjoyed a successful community open day in August."

Another way in which the crematorium engages with the local community is through making donations from its metal recycling scheme.

With the consent of families, metals recovered during cremation are recycled and any money raised is used to support charities and other worthy causes in the communities surrounding every crematorium and cemetery which are part of Westerleigh Group.

Waseley Hills Crematorium has made donations to a range of different charities and organisations, from foodbanks to a football team and animal rehoming charities to organisations which support people living with complex disabilities.

Joy added: "There are a number of other ways in which we are engaging with local people.

"We are currently running free art workshops for the bereaved, and we have also invited the community to help shape the design of a planned Covid memorial at our site, as a lasting tribute to honour those who were lost – and those who worked so hard to help others – during the pandemic.

"We have been working hard to show that we are not here just to provide comfort to families and friends on the day they say their final farewells to loved ones. Our support goes a lot further than that.

"We've only been open for a year but have been welcomed into the community in that time, and we are only just getting started."

Waseley Hills Crematorium incorporates some of the most advanced technology in order to minimise its impact on the environment, making it one of the greenest and cleanest facilities of its kind in the country.

For more information visit www.waseleyhillscrematorium.co.uk

DIGITAL

'On The Go' suicide bereavement online training

Suicide Bereavement UK has announced the launch of 'On The Go', a CPD-accredited online module which complements its face-to-face training.

It was created to provide employers and individuals with blended learning to build a bespoke training programme in the aspects of suicide bereavement that are most relevant to their organisation or professional needs.

Suicide Bereavement UK will deliver four online modules:

- Level 1 – for those with no knowledge, a basic understanding of postvention or an interest in a specific module
- Suicide Bereavement and Language
- Talking with Children and Young People When There Has Been a Suicide
- Introduction to Post-Traumatic



Growth and Suicide Bereavement

- Level 2 – more specialised (e.g. working with therapeutic tools)
- Applying the 'Grief Map' Model to Support People Bereaved by Suicide.

Please note, appropriate qualifications are required to attend the module.

The cost of each 'On The Go' 90-minute online training module is £80 + VAT.

For more information about the course visit bit.ly/3IDzBDs or to register visit bit.ly/3Sx28z0

For in-house training, contact Paul Higham by email on paul.higham@suicidebereavementuk.com or call 07850 710555.

PLANS

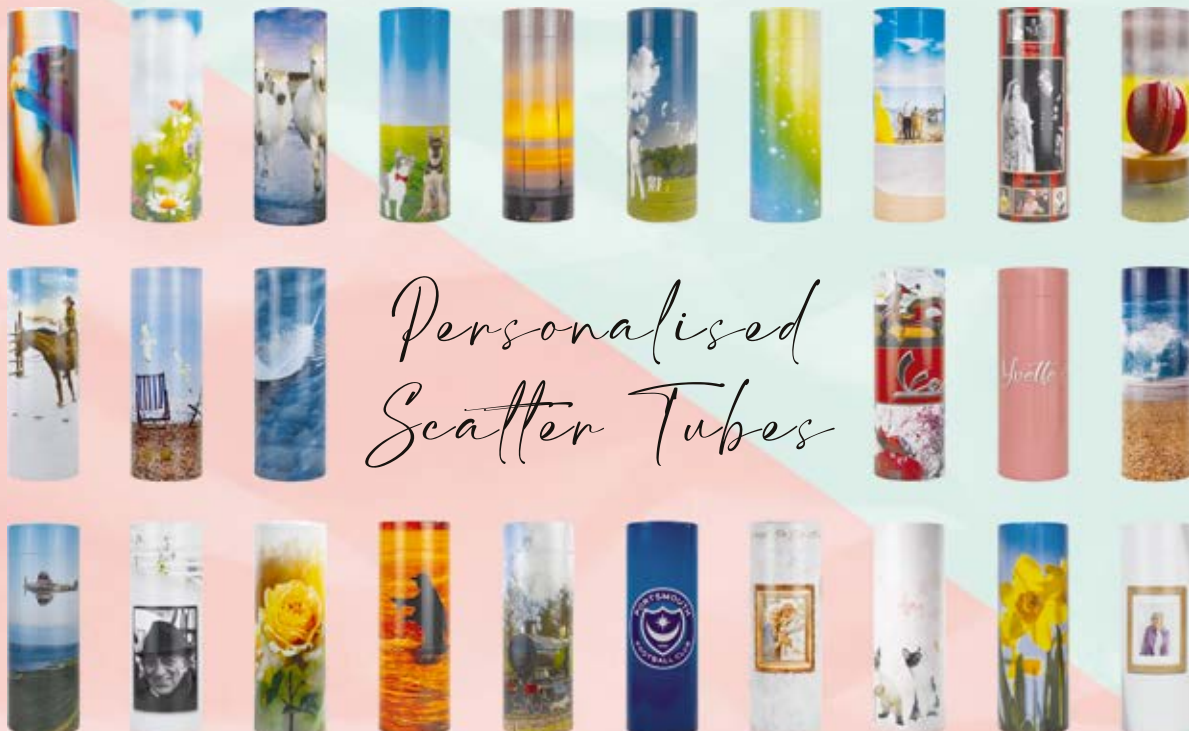
Golden Charter's new Trust growth rate

Golden Charter has confirmed an increased growth rate for plans in the Golden Charter Trust.

The plan provider told funeral directors: "We're pleased to announce that all funeral plans in the Golden Charter Trust will be increased in value by 2.6% over the 12 month period to 31 March 2024. This aligns with the aim to apply a growth rate that is in line with the movement of the consumer price index over the long-term.

"The Golden Charter Trust is one of the largest and most transparent trusts in the sector. For more information about the Trust see our Annual Review 2021/22 or visit www.goldenchartertrust.co.uk"

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COMMUNICATION

Changes to your SAIFInsight

SAIFInsight magazine is switching to become a bi-monthly publication.

From April, the new production schedule will see the magazine delivered to readers every two months, giving you access to SAIFInsight on a more consistent timeframe.

We will continue to provide valuable news and information, including features and interviews from across the funeral profession.

We are also investing in our website and digital content, with coverage of the upcoming SAIF Education Day in an exciting digital publication of SAIFInsight.

Remember to visit www.SAIFInsight.co.uk where the magazine is readily available and our archive is backdated to 2015.

EDUCATION

Suicide training in the Midlands

SAIF member H. Porter & Sons, West Midlands, is inviting funeral directors across the region to attend a special training course aimed at helping staff to better care for families affected by suicide.

The business, which marks its 180th anniversary this year, has teamed up with Suicide Bereavement UK to offer the one-day course titled Postvention Assisting those Bereaved By Suicide (PABBS) later this month (March). Previously unavailable in the Midlands, the course is open to local funeral directors, registration staff, healthcare workers, ministers, celebrants, and other interested parties.

Forming part of Continuing Professional Development (CPD), it offers an opportunity to help teams increase their knowledge, skills, and confidence, leaving them better prepared to care for the relatives of someone who has taken their own life.

H. Porter & Sons Director Lucy Porter said the business wanted to do its bit locally, having witnessed the devastating impact of suicide on bereaved families.

She said: "With cases of suicide sadly on the rise, it's vital that professionals who support affected



Lucy Porter, Director at H. Porter & Sons

families are equipped with the best skills and knowledge. PABBS was devised by experts but is not currently available in the Midlands, which prompted us to organise this training event."

Lucy also praised SAIF for its growing focus on suicide: "It's brilliant to see our trade association demonstrating leadership on this issue, which causes so much pain, not only to bereaved families but to the funeral teams caring for them. Independent funeral directors working together can really make a difference."

The course, which is non-profit making for H. Porter & Sons, will take place in The Lounge at the business' South Road premises in Stourbridge at 8.30am and 4.30pm on 28 March. The cost per person is £380, which covers the trainer's fee, delegate pack including PABBS workbook, *Grief to Hope* report and four training publications, refreshments and a buffet lunch. Payment is required in advance. Send the names of attendees and the email address of the person to whom an invoice should be sent to lucyporter@hporter.co.uk

SAIF member Andrew Purves is calling for greener funeral options to be legalised. Burial or flame cremation are the only two options available to Scottish families, while in England, water cremation is a possibility, but it has yet to be rolled out in practice.

In a bid to raise awareness of other options, Andrew has urged the Government to speed up consultation and invest in alternative options.

Andrew, of William Purves Funeral Directors in Edinburgh, told BBC Scotland: "Society wants more sustainable alternatives and there are some already out there, but they aren't legalised in the UK."

"Flame cremation isn't particularly eco-friendly as it takes a lot of energy."

"Water cremation is more eco-friendly, as is human composting. I would like them to be legally permitted in this country."

Andrew added that cemeteries were running out of room in cities.

"People don't know there are

SUSTAINABILITY

Campaign for greener funeral options

alternatives out there. They should be able to have the option," he said.

Water cremation, also known as resomation, involves the body being placed in a chamber and broken down by a combination of water, heat and a strong alkali.

The heated solution is powerful enough to dissolve the body's tissues.

After the process, which usually takes three to four hours, the bones remain, and these are powdered by a cremulator into ash. Water cremation is used in the USA and Canada.

"Society wants more sustainable alternatives and there are some already out there, but they aren't legalised in the UK."

Read Andrew's full article on the William Purves website at www.williampurves.co.uk/call-for-greener-funeral-options-to-be-legalised and on the BBC website at bit.ly/3KP187w



Campaign for greener funerals

Lasting tribute available to all

A mother of two has raised more than £55,000 for the hospice that cared for her husband.

Christina Wise's husband Andrew sadly passed away at St Elizabeth Hospice in March 2014, aged 41.

"Andy was a very loyal, kind, caring and thoughtful person," Christina recalled. "He was a larger-than-life character who would always leave an impression on whoever he met."

Andy was diagnosed with advanced kidney cancer in 2011. He spent nine weeks in total being cared for by the hospice.

"The hospice became a second home, and a second family to us," said 49-year-old Christina. "The children have fond memories of movie nights and pizza nights there with their daddy."

"Without St Elizabeth Hospice it would have been a much tougher journey and our appreciation for everything they did holds no bounds."

Christina, from Ipswich, set up the



Christina, Andrew and their children

MuchLoved tribute page after Andy died and set out to raise £30,000.

She said: "It helped me to write his story and to feel that I was doing something good, it gave me a focus."

"It was good to know that we were giving back to the hospice which helped so much and to know that other people would benefit from the amount we raised."

Fundraising has included everything from vintage tea parties to a dinner dance and a disco. It would have been Andy's 50th birthday in 2022 and Christina did a skydive. Her son Oliver had his hair shaved and raised hundreds of pounds.

MuchLoved is an online charity

which enables people to create a personalised and free online tribute in memory of their loved one to share memories, thoughts and stories with families and friends as well as light candles, add music, photos and videos.

They can also collect fundraising donations for a special charity or project in their name, organise events, and celebrate anniversaries. MuchLoved works in partnership with hundreds of charities, including St Elizabeth Hospice.

"I look at the page when anyone puts on a donation," said Christina. "I look at it at Christmas, and on Father's Day, on Andy's birthday and

if I'm doing a fundraising event."

"It helps with the grief because it's positive. It makes me feel loved and that Andy isn't forgotten. It's nice to know that he's still thought about and his life is celebrated."

"It's fantastic to be able to see the funds going up. I can't believe the amount we have raised, and I want to raise more. It shows how many people loved Andy and what they think of us. I think it just helps to know that I have that support."

"Andy didn't want to leave us; he didn't want to go. He couldn't face the thought of not being there for us. I think he'd be pleased and proud of the amount that has been raised in his memory."

MuchLoved enables funeral directors to offer clients outstanding bereavement support with a beautiful tribute page. It also enables clients to collect funeral donations for any charities of their choice. Funeral directors can also easily display service details and arrangements in one place on their website.

To view or donate to the Andrew Wise Tribute Fund, visit andrywise.muchloved.com

TRANSPORT

Embrace the future: Gaunt family's custom designed fleet

F.P. Gaunt & Sons has an enviable and well-respected reputation as one of the West Midlands' premier funeral firms. Since 1900, the family-owned independent has seen six generations of the Gaunt family proudly serve the Black Country and surrounding areas with dignity and care, and now, with more than 120 years in business, the Gaunt family name has become synonymous with professionalism and style.

Fourth-generation Peter Gaunt is now retired and the ever-evolving family business is run and managed by daughter Heidi, her husband Darren, and his grandsons Sam and Jake Gaunt.

Sam and Jake have embraced the fact that the funeral profession is evolving from sombre services to celebrations of life. With this in mind, the family recently completed an overhaul of the company image. The rebrand included a new company logo, updated brand styling and colours, refurbishments across all four branches and a new grey uniform to complement a brand new bespoke Pilato Mercedes fleet from Superior UK.

Jake said: "It has been an exciting journey – our plans were kept under wraps through 2022 while we worked with Superior and Pilato

to design a truly bespoke fleet." He added: "We have pushed the limits of what was possible with these vehicles and the result is incredible – we are thrilled with what we have accomplished."

Two Polaris hearses and four Lyra limousines make up the new fleet in custom-made 'Gaunt grey' paint. The vehicles also feature all-black alloys and grills and hydro-dipped carbon fibre interior trims. The Polaris hearses each have a 'starry sky' effect roof above the coffin chamber, with more than 300 fibre optic lights, each inserted by hand.

"We had decided to make the move to Mercedes-Benz and wanted something truly unique that would reflect our new image and the future of our business," said Jake. "After dealing with Superior for our removal vehicles we knew nothing would be too much for them and they would be willing and able to help realise our vision for a full new fleet."

The much-anticipated delivery was made just in time for Christmas when the beautifully designed fleet was revealed to the rest of the Gaunt team, who were delighted and overwhelmed with pride.

Heidi said: "To see our stunning fleet lined up with our family in pristine new uniforms was a very special moment; we created this state-of-the-art Mercedes fleet to provide our families with the best of the best and they are truly spectacular – worth every penny of our investment."

The firm's fleet has been updated



STANDARDS

SAIF Code of Practice: 2018-2022 comparison

Funeral directors are at the heart of their communities, offering professionalism and care to those in need. In support of this, SAIF's Code of Practice was developed to assist those in the funeral service to deliver top quality care and act in the best interests of families.

We featured extracts of the code, which was updated in March 2022, in the last edition of *SAIF Insight*.

All codes evolve as legislation changes and new practices are introduced.

In this issue, Quality Assurance Inspector Joe Murren takes us through how the code has developed, comparing the 2018 and 2022 content.

The full code is available at bit.ly/SAIF_codeofpractice

1. Compliance statutory Government regulations

A funeral director will have a good understanding of all legislation relating to the funeral sector and the operation and management of a business in the UK. All such legislation will be complied with.

- **1.11** Members must comply with all current Government legislation including EHS, Laws and Privacy and Data Protection Requirements.
- **2.** All advertising and promotional activities must comply with the following Codes of Practice at all times:
 - British Code of Advertising Practice
 - British Code of Sales Promotion Practice
 - Ofcom – Office of Communications
 - Any other relevant codes or legislation
- **2.4** Members must display in a prominent place the ultimate ownership of their business.

2. General conduct of a funeral director

Staff will be competent in all aspects of funeral work and the management of the business relevant to their role and responsibility. They should be able to demonstrate good people skills

and operate the business in a legal and ethical way.

- **1.1** Members must conduct themselves in totally professional manner and behave sensitively, with courtesy and complete dignity at all times both privately and professionally.
- **1.2** Members shall provide the highest professional standards in all elements in the service they provide to each individual client.
- **1.5** Members will be responsible for all decisions and actions taken by their staff in relation to the provision of funeral services and ancillary services they offer.
- **2.2** Members shall not solicit or offer any inducement of any nature for instructions for funeral services.

3. Engagement of funeral director and transfer of deceased

Sufficient information is recorded to identify the client or person giving instructions and the deceased prior to attending at the location. Equipment is required to be adequate and in good order to perform the transfer. Staff will, at all times, behave in a respectful and dignified way towards those present.

Required for alignment with Scottish draft Code of Practice

to become legislative for all Scottish members.

- **8.2** All equipment associated with the preparation and provision of funeral services must be properly maintained to the standard specified by the manufacturer and/or supplier.
- **1.6** Members must conduct themselves in a courteous and professional manner in all dealings with clients taking into account their religious and cultural needs.
- **8.1** All vehicles must comply with all relevant legislation and be maintained and presented to the highest practical standards at all times.
- **10.1** Members shall properly train all staff employed taking full account of the sensitive nature of the service provided.

4. Engagement with the bereaved and planning in the funeral service

The customer is made fully aware of their right to organise the funeral and is informed of all products, options, and costs prior to entering any agreement for services. The customer should also be aware of the funeral director's terms and conditions regarding any payment and any monies that must be paid in advance of the funeral.

Required for alignment with Scottish draft Code of Practice to become legislative for all Scottish members. Required for compliance with CMA order 2021.

- **4.1** Members must provide a choice of at least four coffins at varying prices, one of which will be an inexpensive and plain type, which must be shown in a brochure or in a showroom whenever practical.
- **4.2** Members must explain the full range of services relevant to the particular client including the availability of a simple funeral before giving them a written estimate.
- **5.1** Price list detailing all services offered must be prominently displayed so they can easily be seen by all visitors to the premises.
- **5.2** Such price lists must also be available for clients to take away with them or to be presented and left with them when a home visit is made.
- **6.1** Members will make clients aware of the Terms and Conditions of trading, which ideally should be printed on the estimate given to them.
- **6.2.2** All estimates must give at least the following details of the funeral:
 - Director's charges
 - Professional fees
 - Removal of the deceased



The Code is an important document

- Coffin or casket (including fittings and interior)
- Embalming/hygienic preparation
- Hearse
- Limousine

- **6.25** A revised estimate showing the changes made and the alterations to cost must be issued whenever practical where the client varies their original instructions, and again the client should formally confirm their acceptance of such charges.

5. Funeral director's premises and care of the deceased

The customer must know where the deceased is being cared for at all times and they also must know if the funeral director is engaging services outside of their own for this care. Premises must be fit for purpose and the condition of the deceased monitored frequently.

Required for alignment with Scottish draft Code of Practice to become legislative for all Scottish members. Required for compliance with CMA order 2021.

- **7.1** Premises must be acceptable, in all aspects for the provision and delivery of funeral services
- **7.2** Members must fully comply with all health and safety regulations, related legislation and Codes of Practice and shall display the appropriate certificates as required by law.
- **7.3** Members must provide adequate facilities for clients in terms of reception areas, arrangement rooms and toilet facilities.
- **7.4** There must be well appointed and well-maintained areas and facilities for the preparation of the deceased and holding of bodies.
- **7.5** A chapel of rest and/or

suitable viewing rooms must be available so family and friends can see the deceased and pay respects in tranquil and private surroundings.

- **7.6** The deceased must be treated with respect all times.

5.2 Preparing the deceased

The deceased at all times is prepared according to the customer's instructions. In the absence of specific instructions all deceased are prepared to the minimum standards expected by SAIF.

This new section was introduced following criticism that the Code did not include any requirements for the core responsibility and duties of a funeral director.

It also complies with the Scottish draft Code and the requirements of the CMA on transparency.

7.6 The deceased must be treated with respect all times.

5.3 Viewing of deceased

Customers are allowed the opportunity to pay their respects to the deceased in private and in keeping with their religious beliefs or customs.

7.5 A chapel of rest and/or suitable viewing rooms must be available so family and friends can see the deceased and pay respects in tranquil and private surroundings.

6. Delivery of the funeral

The funeral ceremony and cortège proceed according to all legal requirements and to any instructions of the customer. Following a cremation, the cremated remains (ashes) are treated to the customer's instructions and afforded the

same respect and care given to the deceased prior to the cremation. Required for alignment with Scottish draft Code of Practice to become legislative for all Scottish members.

Required for compliance with CMA order 2021.

1.3 Members shall treat as confidential all information obtained in relation to their clients and carry out their duties with total regard for the laws of privacy and data protection.

7. Complaints

Customers are informed of and provided with a copy of a complaints procedure at the time of making funeral arrangements.

- **11.1** Members must have an internal written complaints procedure formally in place.
- **11.3** Members should within their literature and correspondence, make it clear to clients to whom they should complain and the address to which complaints should be sent together with the procedure for handling complaints.
- Complaint procedures are constantly reviewed and updated to meet SAIF requirements.

8. Business continuity and managing risks

A business owner or operator must ensure the continuance of their own business activities in relation to all funeral services agreed with the customer.

Required for alignment with Scottish draft Code of Practice to become legislative for all Scottish members.

Ensure members are protected from claims by clients for breach of contract.

Continuing Professional Development for appointed representatives

One of the Financial Conduct Authority's ongoing requirements for appointed representative businesses involves completing 15 hours of Continuing Professional Development (CPD) each year. To continue speaking with customers about funeral plans, all approved persons and plan sellers must demonstrate a commitment to individual learning and an understanding of the key regulatory principles.

We're supporting our appointed representative partners to meet their CPD obligations by providing an ever-growing suite of eLearning modules that will make up more than half of the required 15 hours' learning. Our latest modules, covering complaints handling and financial promotions, are now available to access via mygoldencharter.co.uk, and we're encouraging all plan sellers and approved persons to log CPD activity regularly.

It's vital that appointed representative businesses have a good understanding of key regulatory information to effectively support customers with an interest in funeral plans. We understand that the needs of different businesses will vary, however, as do individual development needs. That's why our library of CPD resources on mygoldencharter.co.uk houses additional optional activities to help our partners make up the remainder of the 15-hour requirement.

Approved persons and plan sellers can complete some or all of these exercises, or use them to inspire other learning. We're regularly adding to our CPD resources, with podcasts, bespoke videos, factsheets and other assets supporting development linked to funeral plans. When our partners complete self-sourced CPD, the time and key learning outcomes should be recorded on our easy to use CPD logging tool via mygoldencharter.co.uk. Your Golden Charter business manager is always on hand to discuss what can be logged towards your annual requirement. CPD opportunities can be found in many places: in fact, reading *SAIFInsight* can count if it helps you with a clear learning goal. Just look out for the CPD icon beside articles.

Meeting evolving customer expectations

We think it's really important we listen to our customers; not just

NEW OPPORTUNITY FOR INDEPENDENT FUNERAL DIRECTORS

In this issue, Golden Charter's Commercial Director, Mark Moran, talks about the latest support for appointed representatives to meet annual CPD requirements. He also delves into changes in customer behaviours and expectations when it comes to funeral plans – and the huge success of the company's introducer appointed representative model.

existing ones, but those who plan to buy a plan in the future. Their insight helps us understand their changing needs and how we best respond. This is even more relevant with the introduction of the FCA's Consumer Duty obligations.

One example is our commitment to provide customers with clear information about funeral plans that's easy to understand. This means we're always exploring ways in which we can improve the funeral plan enquiry and purchase journey for our customers.

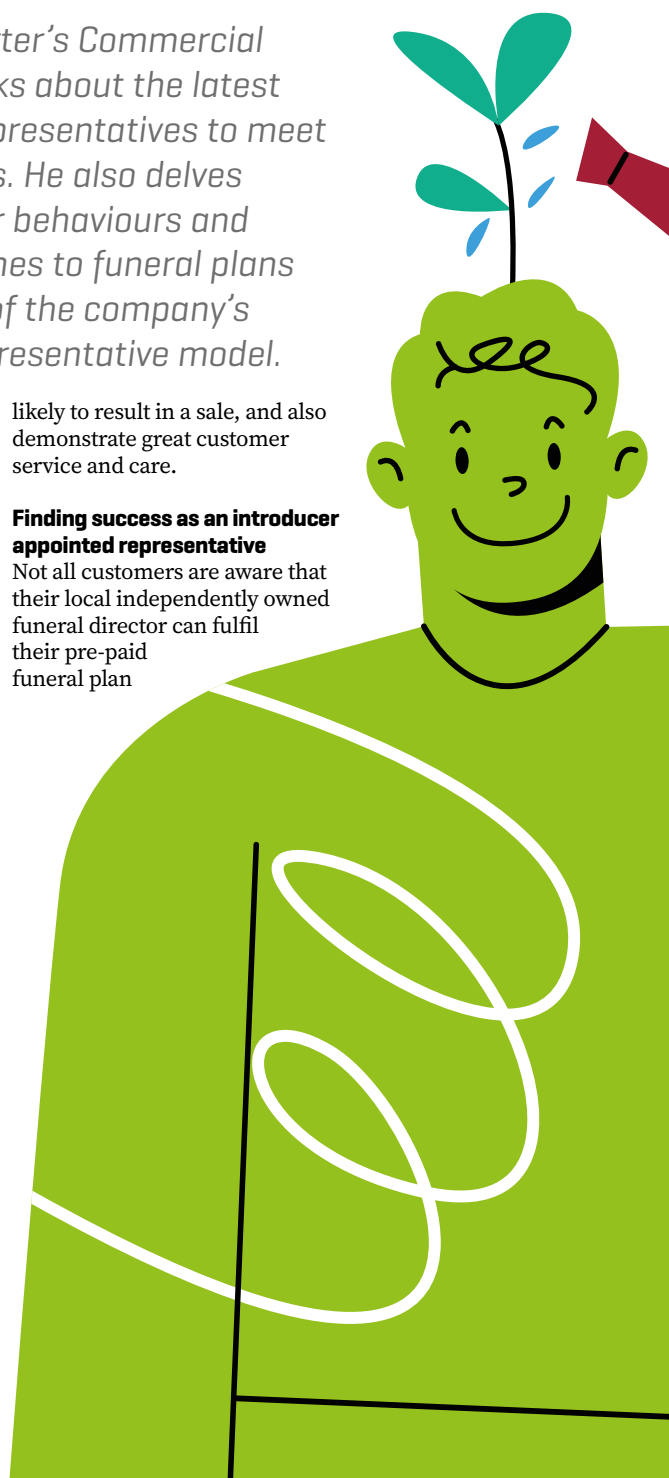
We also know that more families expect more services to be provided digitally. Most over 70s are comfortable with using the internet and choose to use it to search for information about funeral plans. By improving our digital forms of communication, we can provide choice and enhance accessibility to information about our funeral plans.

Finally, customers also have high expectations when it comes to responding to enquiries. Our mystery shopping activity is really helpful in identifying what our appointed and introducer appointed representatives do really well and where they can improve. There's strong evidence to demonstrate that funeral plan enquiries that are followed up quickly are more

likely to result in a sale, and also demonstrate great customer service and care.

Finding success as an introducer appointed representative

Not all customers are aware that their local independently owned funeral director can fulfil their pre-paid funeral plan



"9 in 10 customers referred to us by an introducer appointed representative go on to purchase a plan."

Monitoring customers' experience with Golden Charter

We're committed to keeping customers at the heart of everything we do, while supporting our funeral director partners. We carry out regular independent customer research and our latest results are in.

- More than 9 in 10 are satisfied
- More than three quarters of customers are highly satisfied
- 98% are satisfied with Golden Charter staff ²

requirements. Demand for funeral plans remains high and there's a clear opportunity for Independents to connect with families and cement long-term relationships for their businesses. Customers expect funeral plan enquiries to be followed up promptly and, as noted above, doing so helps to secure more future funerals for your business.

Introducer appointed representatives play a crucial role connecting with funeral plan customers, before passing their contact details over to our team. Our dedicated contact centre advisors then manage the enquiry and sale so that our partners can focus on at-need families.

Our contact centre team specialises in supporting customers who express interest in a funeral plan. They're experts in their field with more than 30 years' experience in helping customers make plans for their funeral. We follow up enquiries without delay after receiving the customer's contact information from the funeral director, to provide a smooth journey for the customer and strong conversion rates for our partners.

Nine in 10 customers referred to us by an introducer appointed representative go on to purchase a plan.¹ We've secured a funeral plan sale for almost all introducer appointed representatives who have referred a customer to us. Many have benefited from an uplift in funeral plan sales when compared with last year, prior to the launch of the introducer model. All sales made via an introduction are automatically attributed to the business that introduced the plan and treated in the same way as if it was sold directly by the funeral director.

We've had great feedback from our partners who have embraced the additional support our introducer appointed representative model offers. Many funeral directors who initially chose to offer our plans as an appointed representative are now

choosing to switch to introducing, having seen the benefits of this alternative route under regulation. All benefit from the assistance of a dedicated Golden Charter business manager for the funeral director, while our contact centre supports the funeral plan customers.

We recognise the challenges you face in dedicating time to pre-need conversations, particularly during the very busy periods of late. Our introducer appointed representative model offers a great opportunity for you to enable your families to take out a funeral plan with your business, without having to dedicate as much time to the regulatory requirements that selling plans directly involves.

By simply introducing plans, funeral director businesses are exempt from the requirement to complete 15 hours of CPD annually as well as the time and resource required to take customers through the sales process compliantly.

"[Introducing funeral plans is] far easier, especially when you're busy at-need as you tend to put the plans off. It's been so easy through the portal at mygoldencharter.co.uk. We're not getting tied up with going visiting for a plan or seeing people in the office for a plan. That can be two visits or office meetings, so it's taken the pressure off my staff as well as myself and they really appreciate it. "When we get the plans through, there's always a letter from Golden Charter saying we were the introducer, so we know and can trace who we've introduced."

Paul Stevenson of Paul Stevenson Funeral Directors

If you'd like to share any feedback on your experience as an introducer appointed representative, please contact your Golden Charter business manager. You can find out more about the model on our recent Partnership Podcast episode with funeral director Paul Stevenson at goldencharter.buzzsprout.com 



Mark Moran
Commercial Director,
Golden Charter

¹ 88% of customers referred to us by an introducer appointed representative partner in December 2022 and January 2023 have purchased a plan as at 10 February 2023.
² Customer experience tracking survey carried out by CJM Research. Figures based on survey results from 1,048 new and existing customers in November 2022.

PART 2:

FUNERAL PLANS – THE JOURNEY TO REGULATION

This article, written and supplied by the Financial Conduct Authority (FCA), has been split into two parts. This section focuses on the importance of firms meeting these higher standards



Daniel Hurl
Head of
Department,
Insurance Market
Analysis & Policy
Department,
Financial Conduct
Authority

Complaints scheme

From 29 July 2022, funeral plan customers can refer their complaints to the Financial Ombudsman Service (FOS). Customers can also complain regarding events that took place before 29 July 2022 if: their provider was a member of the Funeral Planning Authority (FPA), at the time of the event being complained about, and the customer had not made the same complaint to the FPA.

Consumer Duty

Our rules raise standards in the sector, which will be boosted further when the Consumer Duty comes into effect this year. It consists of a new Consumer Principle that requires firms to act to deliver good outcomes for retail customers; cross-cutting rules requiring firms to act in good faith, avoid causing foreseeable harm, and enable and support customers

to pursue their financial objectives; and four outcomes rules requiring firms to ensure consumers receive communications they can understand, products and services

that meet their needs and offer fair value, and the support they need.

The duty comes into effect from 31 July 2023, but firms have until 31 July 2024 to comply with the duty for closed products (those no longer sold, including existing plans sold before regulation).

Firms can find further information on the FCA website www.fca.org.uk/firms/consumer-duty

What we are seeing

We are pleased to see firms trying to work to our set standards and familiarising themselves with the regulatory framework. However, there are still areas that need improvement and firms still have further to go in raising these standards.

One area of continuing concern is ensuring that financial promotions are fair, clear and not misleading. We have seen some websites or other financial promotions which:

- Use the firm's FCA authorisation/regulatory status in a promotional manner
- Promote the availability of credit while not complying

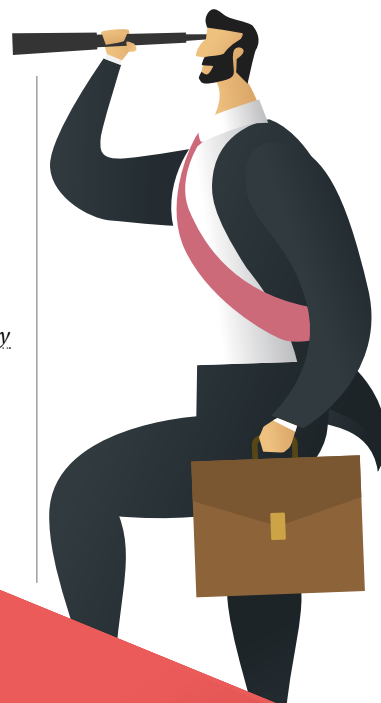
with all the requirements in our Consumer Credit Handbook

- Market services, such as money back guarantees, as unique, where this is inaccurate
- We also have indications that there may be unauthorised activity from firms which did not apply for FCA authorisation

Finally...

As we navigate uncertain times, SAIF members have an important role to play in managing inflationary pressures to ensure that they are able to meet the fulfilment costs agreed with their funeral provider partners and adhere to our new standards in respect of new sales or introductions.

We provide a strong regulatory framework, and firms and ARs need to understand the importance of our requirements. They must follow our guidelines for greater consumer protection and better consumer outcomes. To maintain the stability of the funeral plans industry, all firms should be operating at a higher standard and must adhere to these standards. **i**



"We are pleased to see firms trying to work to our set standards and familiarising themselves with the regulatory framework."

Part one of this article was featured in the last issue of SAIFInsight and reflected on the first few months of regulation and the transition period. It is available to read online at SAIFInsight.co.uk

Knowledge is power



Have you
discovered
Nexus?

Nexus is our powerful business tool that delivers the information you need to accelerate your business.

- ✓ Presents in-depth insights into your funeral plan sales and customers in an impactful, easy to understand way
- ✓ Identifies future trends and opportunities
- ✓ Predicts future plan sales, based on historical information

Your Golden Charter business manager is the key to getting the most from the technology and helping you identify valuable insights for your business.

To find out more, speak to your business manager or email marketingsupport@goldencharter.co.uk



The information Nexus provides has been invaluable for our business – from showing positive growth in plan sales, to detailed customer insight and identifying key market challenges. Most importantly, it highlights the true potential for our future business growth.”

**Chris Partner, Director
Hunnaball Family Funeral Group**



A FOCUS ON FITNESS

Fitness, personal trainer, funeral director, mental health – what do they all have in common? They all represent me, Katie Stevenson.

From birth, the funeral profession has been a huge part of my life. My parents are the first generation of Paul Stevenson Funeral Directors Ltd in Ayrshire, Scotland.

Throughout my teenage years, I took an interest in the funeral profession, travelled the country and represented the firm from the age of 14. Seeing and being part of varying aspects of what we do day to day, as well as networking with others, was incredibly insightful, and in July 2014, aged 17, I started to work full-time for the firm.

What funeral directors do daily is, at times, misunderstood by those on the outside. Even the families we represent at their greatest time of need, particularly during challenging periods such as Covid, don't realise the physical and mental toll on us. How do I know this? It happened to me.

The factors surrounding my mental health suffering escalated during the first Covid lockdown, a time when we spent more time explaining what we couldn't do rather than what we could. During this time we could not perform our 'normal' duties as funeral directors and had to stay away from our own co-workers while carrying out the important work that we do. On top of that, not having the ability to go to the gym, socialise or even go to the football, accumulated in the breakdown that followed on August 2020.

So, you may be wondering: 'Why is Katie telling her story?' Because I was one of those in our profession that had to take time out. It was only when I was desperate to return to work after three hard, rubbish months that I had a lightbulb moment realising my fitness, who was already a really good friend, was actually my best friend. I basically started all over again. From being very low in weight, always stressed, anxious and depressed, to being in work, helping families when they needed me most, along with my fitness, was the biggest motivation at that point in my life to use the darkest days and turn them into the lightest days.

I got myself an online personal trainer (PT), who worked with me from home while the gyms were still closed – he was based miles away in Scarborough. I was honest in what I was going through, having

"My aim is to help as many of you in the industry as possible by using exercise as a key tool to create elevated levels of overall wellbeing across three areas: work, fitness and lifestyle."

already undergone counselling, dietary advice, hypnotherapy and working with an amazing physiologist. This physical training was my next step while working on my mental health.

Starting from the PT consultation, we talked through my goals, wants, needs, where I was at and where I eventually wanted to be. My PT had his own mental health background – having suffered from PTSD from his time in the army – and, from the outset, he understood what I had gone through and what I was dealing with in my daily battles. Having someone who could understand me took a while to comprehend. I had always believed I was the only person in the world who was suffering, but I wasn't, I am not, and we all have our own mental health to deal with.

The fitness side was back to basics, light exercise that would let my body react to what was happening. Once I was progressing, I started to increase the weights based on what I had available at home. I also developed my



Katie Stevenson
Personal trainer
and funeral director

education of exercise, nutrition and how I can use it all to build back to the Katie that had been lost.

Fast forward six months to June 2021 and I completed my first round with my PT, got back into the gym, and was in a better place physically and mentally. But for me this wasn't enough as I felt there was more I wanted to achieve, my goals were beginning to change, and I wanted to make a difference for others in the way I had worked on for myself.

After some careful thought, and countless conversations with mum and dad, I decided to become a PT and I achieved this in February 2022. I took a part-time role in the funeral business, which allowed me to focus on finding my place within the fitness industry. I started at PureGym in Glasgow, before receiving the opportunity to work for Nuffield Health, in East Kilbride, where a new chapter of my life began. This move allowed me to look at how I can be a PT who helps people physically and mentally. With that in mind, I qualified as a Mental Health and Exercise Coach, an emotional moment to slowly bring the ideas in my head to reality.

This has ensured I can help my clients physically and mentally in achieving their goals, working on themselves, and helping them bring a greater level of wellbeing to thrive in all aspects of their life.

But – bear with me here – I still felt there was something missing from what I could offer and what I could do for funeral directors, those in the pre-need areas, associates, and those at the top. Positive mental and physical health can be for us all. I have the experience to bring the funeral industry, fitness and mental health

together to create the programme of exercise that can help us have something for ourselves, work towards our goals and be able to de-stress ourselves from the challenging and intense environment we work in daily.

My aim is to help as many of you in the industry as possible by using exercise as a key tool to create elevated levels of overall wellbeing across three areas: work, fitness and lifestyle.

As an online coach, my priority is to help my clients achieve all three, with their commitment to the hard work, consistency and determination to help them progress to where they want to be.

Work

I want you to have those higher levels of physicality that are needed when removing a deceased and to help you do this to a higher standard and avoid injury – I have seen the complaints of fellow employees with back pain, sciatica, tennis elbow, pulled muscles, strains and that's just to name a few. I will use the expertise of fitness and

"I help my clients physically and mentally in achieving their goals, working on themselves, and helping them bring a greater level of wellbeing."

To find out more, email katiestevensonPT@hotmail.com or follow Katie on Instagram [@stevenson_katie](https://www.instagram.com/stevenson_katie) and Facebook [@KatieStevensonFitness](https://www.facebook.com/KatieStevensonFitness)



It's important to stay fit and healthy

bring together those exercises within your programme to train you in lowering the risk of injuries and be more effective for the more challenging removals, for example.

Fitness

Focus on any fitness goals you have from hitting a personal best in a specific exercise, to running a marathon, or even as a newbie who has no exercise experience. I can create the best programme for your training to help you progress to those goals you have in mind, and if you don't know what you want, start thinking! Remember, anything is possible!

Lifestyle

Having the greatest level of balance across all aspects of your life is what being a part of the programme can provide. I will look to keep you accountable in making time for work, your training and the important down time to socialise with friends, family or in the hobbies that you enjoy.


I will make sure you are prioritising what is important to you, what enables you to focus, and get to those higher levels that I know you can get to.

The Wellbeing programme is designed to take you from average to the highest levels in overall wellbeing in work, fitness and lifestyle.

A PT doesn't need to be by your side on the gym floor or come to your home and watch you do every exercise in your programme.

Becoming your PT, coach, and mentor, I allow you to continue being your own independent self as we look to work closely together.

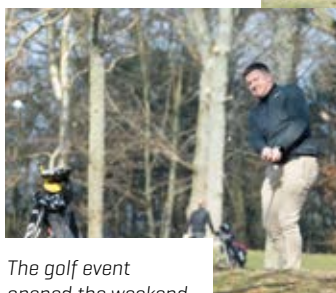
What you get is to become part of this unique community I am creating within the closed walls of the funeral profession, where we come together from different parts of the profession.

'Becoming PT to the funeral directors' – my aim and promise to you. 





SAIF AGM Golf event was held at Nevill Golf Course



The golf event opened the weekend

Coverage of the SAIF Annual General Meeting and Banquet Weekend 2–5 March

AN EVENT WE WON'T FORGET



Claire Day
Administration
Manager
claire@saif.org.uk

A weekend of celebration, connection, and education at the SAIF Annual General Meeting and Banquet Weekend – SAIF members and

associates gathered in Royal Tunbridge Wells for the 2023 event. Here is a summary of the weekend.

The event teed off on Thursday 2 March at Nevill Golf Course with SAIFInsure's Brian Hart and SAIF member Steve Tester leading golfers around the 18

holes. Congratulations to Bob Spittle, who won the individual prize, and Team Tester, which won the group award, and consisted of Steve Tester, Rob Forbes, Josh Prescott and Terry Tennens F.SAIF. The awards were presented by 2022/23 SAIF National President Jo Parker. [📖](#)

Interactive sessions

On Friday and Saturday, our platinum, gold, and silver sponsors exhibited in the Chandelier Room. The venue also hosted a light lunch on the Friday with Jo Parker and her partner Steve Tester welcoming the guests.

Following lunch, an interactive wellbeing session took place with Ged Flynn, CEO of Papyrus – Prevention of Young Suicide, Jo's presidential charity of the year. Ged discussed the charity and the support it provides and played two empowering videos.

Neil Laybourn and Jonny Benjamin, leading mental health campaigners, ambassadors to Mental Health UK and founders of Beyond, discussed their journey and addressed the impact of mental ill health.

Meet the Associates dinner ready to hear presentations from key sponsors



Phil Cook from Obitus, one of the key sponsors speaking at the Meet the Associates dinner



Brian Hart, SAIFInsure and one of the key sponsors





SAIF National President
2022/23 Jo Parker

Official meeting

Saturday was the working side of the weekend with more than 130 members attending the Annual General Meeting.

National President Jo Parker opened the session by welcoming all guests, followed by 2nd Vice President Declan Maguire reading the obituaries and guests lighting a candle during the minute's silence in memory of all those who had passed during the year.

Following the period of reflection, Jo added that it had been an honour to serve SAIF, travelling the nations meeting members, and with the membership ever growing, now larger than before, she believes in association and the progression being made.

The AGM minutes from 2022 and the accounts for the year end 31 December 2022 were proposed en bloc.

SAIF Chief Executive Terry Tennens F.SAIF then brought the spotlight on the competitive environment, which is evolving and highlighted the following key areas:

- Direct cremation
- Fenix Funerals
- Diamond partnership
- SAIF Vision 2028
- SAIF Digital
- SAIF Advocacy

Terry highlighted that the 'A' in SAIF stands for 'Allied' with strength in unity and that this is the age for the independent/family funeral directors.



SAIF 2nd Vice President
2022/23 Declan Maguire



SAIF Chief Executive
Terry Tennens F.SAIF

Results

David Massam and George Roberts were voted on to the National Executive Committee, with Simon Helliard-Moore being re-elected. Declan Maguire became 1st Vice President and Ross Hickton was announced as 2nd Vice President.

L-R: Simon Helliard-Moore, Declan Maguire and Ross Hickton

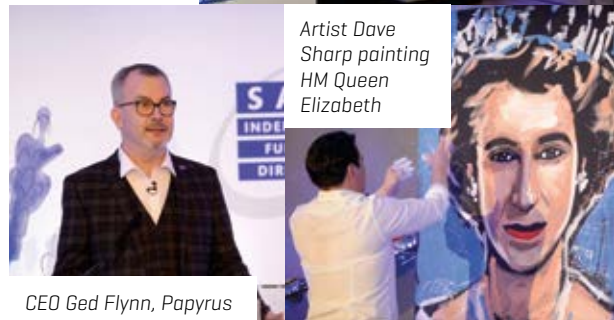


Meet the Associates

On the Friday evening, guests enjoyed a Meet the Associates dinner. SAIF members, Fellows and Past Presidents enjoyed presentations by key sponsors Golden Charter, Westerleigh Group, SAIFinsure, Ecclesiastical, Obitus, Life Ledger and Greenacres Group. This was followed by the talented Dave Sharp who painted a picture of HM Queen Elizabeth to music, which was auctioned with the final total pledged by Brian Hart being £3,000 for the President's charity Papyrus.



Neil Laybourn and
Jonny Benjamin



Artist Dave
Sharp painting
HM Queen
Elizabeth

CEO Ged Flynn, Papyrus



→ AGM Reports

The reports included in the AGM booklet were discussed as follows:

SAIF Scottish President James Morris gave a summary of his report.

This was followed by Paul Allcock F.SAIF, UK Government Liaison, who provided an update on two items which had come to the fore since the report was provided. From 9 January 2023, the Department for Work and Pensions (DWP) Bereavement Payment has been extended to those co-habiting (living as though married) and the Law Commission is reviewing the cremation law, with SAIF being able to provide input on these.

Quality Assurance Chairman Simon Helliar-Moore then provided a summary of his report highlighting the change in terminology from inspector and inspection to assessor and assessing, with assessors being more than just an 'inspector' but providing support and guidance – collaboration.

Gary Staker, Membership Chairman, followed by giving a summary of his report.

Guests then heard from Chris Parker F.SAIF, IFD College Chair of Governors, who explained that after 27 years of being involved with the College that she was stepping down with Nicola Jarman taking up the reins.

The Professional Standards Chairman Paul Sillet gave a summary of his report, expressing thanks to Sam Reynolds in the Business Centre for her administrative support for the Committee. Paul also mentioned SAIF will imminently become an Alternative Dispute Resolution (ADR) body certified under Chartered

Trading Standards Institute (CTSI). This will mean that SAIF's outcome will be final with no recourse to the Centre for Effective Dispute Resolution (CEDR).

Quality Assurance
Chairman Simon
Helliar-Moore

SAIF Scottish President
James Morris



Professional Standards
Chairman Paul Sillet



Paul Allcock F.SAIF, UK
Government Liaison



Nicola Jarmane (l) presented IFD
College Chairman Chris Parker
with flowers and gift tokens after
her 27 years of service. Nicola will
take over the IFD College role.



Terry Tennens F.SAIF



Invited Fellows of SAIF



Gary Staker,
Membership Chairman

Terry Tennens F.SAIF provided a brief overview on SAIFSupport and SAIF Care on behalf of Catherine Betley who was unable to attend, which was followed by Brian Hart from SAIFInsure who following his precis asked for members to provide introductions to the florists that they use. As part of the PR/media report, Terry revealed that SAIF is re-establishing the PR committee

with Mark Porteous F.SAIF as Chair. Terry explained that Mark Binnersley would continue to be the press liaison and copywriter, but Maguire Partners would take over digital and social media. Further summary reports were provided by David Garland-Thomas for SAIFCharter, Terry for SAIF NextGen, Declan Maguire for Products and Services, and Craig Caldwell for Mortuary Matters.

Invited Fellows

Gary Neil F.SAIF provided an overview on SAIF Fellows with

the following being invite to become Fellows of SAIF for their work and value for SAIF.

- Paul Allcock F.SAIF invited Mark Porteous

- Alun Tucker F.SAIF invited Terry Tennens
- Jeremy West F.SAIF invited Sean Martin

The Annual General Meeting formally closed at 11.30am.



Melissa Dabrowski was presented with the runner up award for the Matt Gallagher Award. Pictured is Pat Gallagher, Melissa Dabrowski, Chris Parker and Jo Parker

AGM was full of mixed emotions

For the IFD college this year's SAIF AGM was bittersweet. Chris Parker stepped down from her role chairing the college for more than 20 years with great dedication and admirable leadership. The standing ovation that followed a presentation of a card filled with heartfelt messages, some London theatre vouchers, and a bouquet of flowers left Chris, for possibly the first time ever, speechless. A sad moment, but Chris will continue to be involved with the college, using her skills as the lead internal verifier and in other roles, for which all the college team are very grateful.

The first ever IFD College Diploma in Funeral Directing was awarded to Philip Evans from Sussex Family Funerals. This was not only a great achievement for Philip but an extremely proud moment for the College. It is a high-level qualification and very well-deserved. Congratulations

to Philip who is now keen to join the College team and encourage others with their studies.

Daniel Ginder from M. K. Ginder and Sons received his Certificate in Funeral Practice which also entitles him to become a member of the IFD College and the BIFD. Well done, Daniel.

With more nominations than in previous years, it was wonderful to announce this year's winner of the Matthew Gallagher Student of the Year Award as Lee Wilkins from Peasgood and Skeates. Lee receives a cash prize and the stylish, and slightly wacky looking, trophy designed to reflect Matthew's colourful personality and dedication to educating everyone in the funeral profession. There were also cash prizes for the two runners-up, Melissa Dabrowski from Edwin Ainsworth and Darren Lucas from Southgate and Roberts. Congratulations to them all.



Philip Evans awarded the Diploma certificate. He is the first student to complete all four units of the Diploma



Daniel Ginder was presented with his Cert.FP certificate



Pat Gallagher and Chris Parker, with Chris holding the Matt Gallagher Award

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12/14

SAIF

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NextGen@saif.org.uk



Questions and answers

Following the AGM there was a Q&A session provided with a selection of questions asked by the audience which covered direct cremations, Human Tissue Act and celebrants:

- Declan Maguire, Digital Competition
- Paul Allcock F.SAIF, Government Liaison
- Chris Parker F.SAIF, Education for the profession
- Barbara Fowley, Mortuary Matters
- Craig Caldwell, Mortuary security and the Fuller inquiry
- Terry Tennens F.SAIF, host, on Quality Assurance and business support service

Each panel member gave a summary of their topic.

Paul explained his role feels like a 'long game of chess' due to changes in personnel within the Ministry of Justice (MoJ) which then brings about different thoughts and opinions which in turn bring their own ongoing challenges.

Declan spoke about the importance of having digital fully integrated in firms' marketing strategies.

In relation to audits SAIF Digital carried out, there were approximately 150 face-to-face audits and 200 written. The SAIF Digital goals for the coming year include:

- Post-funeral service online survey to be available for members' own websites
- Podcasts.

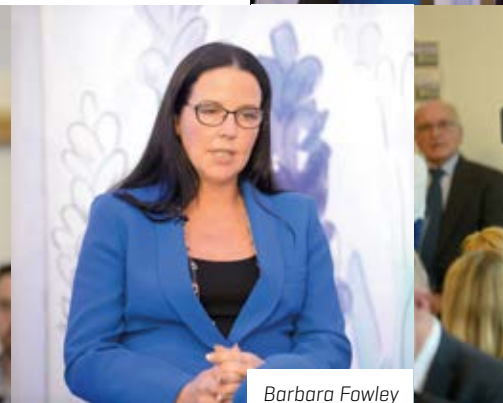
Declan also mentioned about the closed SAIF Digital Facebook page.



Q&A Panel: [l-r] Declan Maguire, Barbara Fowley, Craig Caldwell, Terry Tennens F.SAIF, Chris Parker F.SAIF and Paul Allcock F.SAIF



Jeremy West F.SAIF



Barbara Fowley

Chris followed with a quote from Tony Blair: 'Education, Education, Education' and providing the dictionary definition of a 'profession'. She gave a precis of the benefits of education and training staff and hopes that with regulation training is a requirement and that both SAIF and the NAFD look to update the entry requirements with training being mandatory.

Barbara provided an overview of the four key steps in caring for the deceased:

- 1. Aerate** – ensure the body bag is opened, and the deceased is assessed
- 2. Elevation** – make sure the head is elevated by using a head block
- 3. Rehydration** – moisturise the eyelids, lips, and fingertips
- 4. Climate controlled storage**

Barbara also explained the dos and don'ts with having a camera in the mortuary.

Craig emphasised the importance of care of the deceased, especially in relation to the number of complaints – 28% in 2022. He explained the Mortuary Committee will be looking to address and help funeral directors where there are issues relating to this.

Terry then spoke about SAIF's Certification of the Quality Management System to ISO: 9001-2015 and the imminent approval for SAIF Standards to be accredited as an Alternative Dispute Resolution body. He also mentioned the possibility of a quasi-regulatory route between the Human Tissue Authority (HTA) and trade associations.

HTA guidance on photography in a mortuary setting and consent required can be found by using this QR code.



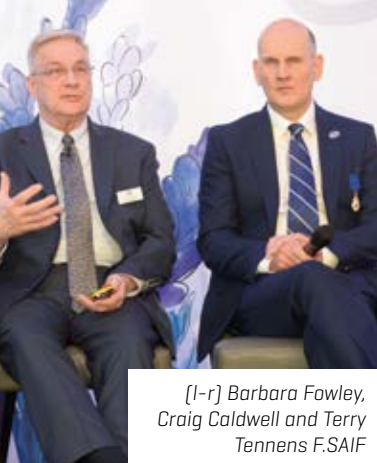
Social engagements

For guests who had reserved lunch, this was served in the Chandelier room providing further exposure to those associates exhibiting. The afternoon was then kept free to those wishing to explore Royal Tunbridge Wells or take the opportunity to visit the hotel's spa and leisure facilities.

The Saturday banquet commenced with a drinks reception and guests were entertained by Adam Smith 'Magician'.

During dinner there were the customary toasts followed by the raffle. Guests then danced the night away to the Big Kahuna band. Finally, the night ended with the customary bacon and egg rolls.





[l-r] Barbara Fowley, Craig Caldwell and Terry Tennens F.SAIF



Philip Evans



Kindred and SAIF Officers with National President Mark Horton

Installation of officers

Sunday morning saw the installation of officers, with Master of Ceremonies Mark Woollard followed on from last year who, together with the edited slide show, his wit and amusing one liners had the audience in streams of laughter from start to finish.

The formalities of the morning commenced with Jo Parker thanking the Officers and Executives and the staff at SAIF Business Centre for their guidance and help during her year in office.

Gratitude was provided to the officers present from kindred associations for their presence.

Thanks also went to the stewards, Mark Woollard and Brain Stock, for their help over the weekend, and grateful thanks were extended to everyone for the donations and support towards Jo's chosen charity Papyrus.

The Presidential chain was then presented to Mark Horton who gave a short speech before officially bestowing Declan



[l-r] 1st Vice President Declan Maguire President Mark Horton and 2nd Vice President Ross Hickton

Maguire as 1st Vice President, who then in turn passed the 2nd Vice President chain to Ross Hickton.

Following Mark Horton's speech advising that his banquet weekend will be at The Principal Hotel, York next year during the weekend of 21-24 March and his chosen charity being The Honeypot Children's Charity which supports young carers, the formalities of the morning were closed.



PART 2

POST-CREMATION ASHES: RIGHTS TO ASHES POST- RELEASE OR COLLECTION

Who is entitled to hold on to someone's ashes is an issue that should be navigated carefully as it can be a tricky and emotional subject

**Professor
Heather Conway**

Queen's
University,
Belfast

The first part of this article looked at the legal rules around the initial release of ashes from the crematorium. The second part moves on to look at who has the ultimate legal right to the ashes when they have been released; and then the tricky question of whether

ashes can be retained as security for unpaid funeral debts.

If the ashes are released to the applicant or a particular nominee, this does not necessarily mean that this particular individual has the final legal right to hold onto the ashes (in the event that there is some difference of opinion around what happens to the ashes). English law gives the legal right to decide the deceased's funeral arrangements to his/her executor (assuming the deceased left a valid will) or the highest ranking next-of-kin on intestacy (which is the surviving spouse or civil partner, followed by the deceased's children, then parents, then siblings etc. – but excluding the deceased's cohabiting partner or step-children, as the law currently stands). This individual has the legal right to possession of the deceased's remains, and this ultimately extends to the ashes. So the executor or highest ranked relative could insist on having the ashes returned to them, despite not having applied for cremation, and can decide whether to inter, scatter or retain the ashes.

There are no direct English cases on this point. However, cases decided in other jurisdictions whose laws are derived from the English legal system have confirmed that the executor or highest ranked kin on intestacy has the legal right to the ashes

after they have been released by the crematorium. The best example is the 1986 Australian case of *Robinson v Pinegrove Memorial Park*. Here, a son had arranged for his father's remains to be cremated (the widow and the other children all supported this), but subsequently contracted with the crematorium to place half the ashes in a commemorative rose garden at the crematorium, which was located in the Sydney suburbs; the other half was to be given to the widow for scattering in a park in Birmingham close to where the family had lived before moving to Australia. However, the widow wanted to scatter all of the ashes in England, according to her dead husband's wishes. The deceased's executor intervened on the widow's behalf, claiming that the ashes should be released to him (at which point the executor would pass them to the widow). The court agreed; the son's contractual arrangement with the crematorium was subject to the executor's right to decide how the deceased's ashes should be disposed of.

By a process of extrapolation, one could argue that the position in Scotland would be the same, once the ashes have been released. As noted earlier, the 2016 Act sets out specific legal rules on who can apply for cremation, linking these to the defined statutory hierarchy of individuals who have the legal right to make the necessary arrangements on the death of an adult or a child under sections 65 and 66 of the Act respectively. The highest ranked individual would, however, have a strong legal claim to the ashes in the event of a familial difference of opinion.

One final point is worth noting here. Where families are fighting over who gets the ashes, the courts will not (as a compromise solution) order the ashes to be divided if one of the parties objects to this. The English case of *Fessi v Whitmore*, decided in 1999, is authority on this point: here the judge refused to split the ashes of a dead child between the boy's parents, because the father was fundamentally opposed to this.

"The deceased's executor intervened on the widow's behalf, claiming that the ashes should be released to him [at which point the executor would pass them to the widow]."






Ashes as security for funeral debts?

Anecdotal evidence and various online postings have suggested that a small number of funeral directors are holding on to ashes, and using them as leverage to secure payment of outstanding funeral expenses. This is not standard practice within the funeral profession; more of the negative publicity has been targeted at local authorities who, faced with increasing numbers of funerals because the deceased's family are unable (or unwilling) to pay, are apparently refusing to hand over the ashes as a means of leveraging payment (and possibly as a means of deterring other families from having local authority funded funerals, unless absolutely necessary).

This is something that should be treated with caution, since there is probably no legal right to retain ashes in this manner. Because English law takes the view that a corpse is not property, it is difficult to see how post-cremation ashes can be classed as property in any legal sense. A number of old English cases also took the view that, if a corpse is not property, the deceased's creditors cannot hold it as security until the deceased's family pay off his/her debts. The same rationale would almost certainly apply to ashes. One way of trying to circumvent this would be to include some sort of clause in the terms of service agreement that expressly states that the ashes will not be released until funeral expenses are paid in full. And while questions might be raised as to whether or not this was legally enforceable, it would have the benefit of being an open and 'up-front' part of the initial contract.

Funeral directors might be tempted to keep ashes until payment is made, for obvious reasons: funerals are expensive and families often make arrangements without thinking about where the money will come from or knowing what the value of the deceased's estate is; and funeral directors, especially those smaller firms, simply cannot afford to have bills unpaid. However, refusing to hand over the deceased's ashes is probably not the best way to ensure payment: legalities aside, the potential damage to reputation can be costly, and it may be better simply to sue the contracting family members for non-payment of debts (though please bear in the mind the limitation periods around this). 

Read part one at www.saifinsight.co.uk

"This is something that should be treated with caution, since there is probably no legal right to retain ashes in this manner."



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CLEAR AND EFFECTIVE

COMPLAINT HANDLING GUIDANCE

While we all strive to do our very best, customers can get angry for a variety of reasons

How you respond to these can make the difference between a customer who feels satisfied with the resolution and one who wishes to escalate the complaint further. Unfortunately, there may be occasions when all avenues are exhausted and the customer is still not happy, however below are some points to help with handling a complaint.

SAIF's eight steps in handling a complaint:

Listen

Hear what the client has to say without interrupting. This may include both facts about the situation and the client's own feelings. Accept ownership of the complaint and apologise but do not let it become personal. Do not blame others and thank your client for bringing the problem to the company's attention. Do not inflame the situation, e.g., avoid saying "you're mistaken" or "I can't help you", etc. Be aware of your own body language.

Be understanding

Remember, the client may be emotional and dealing with a

bereavement. Try to empathise with the client. Be calm and professional and advise that you will ensure the complaint is dealt with.

If the problem is outside of your control, try and take ownership of it by liaising with the third party and being a point of contact for your customer.

Record the complaint

Detail the complaint so that you and other members of the staff (if applicable) know exactly what the problem is. Ensure you differentiate between what is factual and what is opinion or personal response. Have one place to record complaints and the actions taken to resolve them. This lets you then see any patterns that may emerge over time and may indicate that changes are needed.

Do you have all the facts?

Check that you understand the details – if in person or verbally, ask questions where necessary. Never assume anything. Ensure you use language the client will understand. If received in written form, acknowledge the complaint even if you do not have an immediate resolution to hand. This will make

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.

the complainant feel that their concerns are being addressed.

Discuss options for resolution

At the very least, a sincere apology costs nothing. Focus on finding a solution, rather than on the problem. Look for a win-win outcome, not a winner and a loser. Depending on the complaint, offering a donation to a charity or to discount the fee may be a solution. Think about what this complaint could cost you in lost business or reputation.

Keep your promises

Do not promise something that cannot be delivered. It is always better to under-promise and over-deliver.

Timely

Ensure that the complaints are handled sooner rather than later as if left, these can be forgotten and escalate. Never ignore problems.

Communication

Always where possible keep your client informed, especially if there are any delays for any reason such as gathering information from third parties. ⓘ

How to develop a complaint policy

Dealing with customer complaints also provides an opportunity for you to identify any issues and fix any problems in your business. Here are tips for developing your own

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 else has complained, will only worsen the problem.

- Review your policy regularly and make changes as necessary.

SAIFCHARTER

Thinking differently



SAIFCharter Chair Adam K Ginder looks ahead with optimism, noting the commercial value of pre-planning to his business and the most effective model for funeral directors to achieve success...

As we enter a new season in our calendar, there's a natural opportunity to refresh our thinking. It's been a challenging period over the last few months for funeral directors, supporting our communities with exceptionally high death rates. As we enter spring and this pressure alleviates, we'll continue that service while, I hope, also taking time to reflect on how to most effectively connect with and support families.

It was great to be able to take the time to do this and reflect on the key topics impacting the funeral profession at SAIF's AGM earlier this month. It was fantastic to see so many independent funeral directors come together with a shared purpose and focus. I'd like to congratulate Jo Parker, SAIF's National President, on a hugely successful event and wish incoming President Mark Horton a successful year.

Picking up on the themes which were front of mind for me during my attendance at the weekend, changing customer behaviour and responding to customer needs was definitely at the forefront. We know customers' needs are changing. Families expect more and more services to be provided digitally, and this includes end of life planning.

Importantly, customers already have high expectations around how their pre-need enquiry is handled and followed up. It is clear to me that, for many of our members, the option and opportunity to work as an introducer appointed representative, and pass customers' enquiries to Golden Charter to complete the funeral plan sale, will prove to be an excellent option for many.

The pivotal role of introducers

Not only are the conversion rates very good, securing lasting connections between these customers and us, their trusted independent

funeral director, but the experience for Independents and customers alike is exceptional. Our role in the process, while far less involved, remains absolutely pivotal. Introducing the concept of funeral planning in the trusted, safe space of an independent family business is how many customers will ultimately take the next step to secure our future services through a Golden Charter funeral plan.

Gareth Green, of James' Family Funeral Services, is the latest member to present a compelling picture of the introducer model's impact.


He said: "On the day that we switched over to the introducer route with the guidance of our Golden Charter business manager Kristi Jones, between us we managed to sell a funeral plan within the same day.

"The procedure was very straightforward from my end and freed up a lot of time for me, which allows me to focus on organising funeral arrangements."

Regardless of the model you choose, appointed representative (AR) or introducer appointed representative (IAR) – the fundamental principle remains – connecting with customers and securing these relationships is paramount to our future success.

Last month I discussed my focus on securing my future share of the at-need market by building my funeral plan sales. I'm pleased to note that progress at M. K. Ginder & Sons continues as we drive towards our ambition of 35 plan sales for every 100 funerals conducted.

I hope this time of change and reflection allows you to do likewise, to look at the commercial value of plans from your business perspective, set ambitious plans for the year ahead and monitor your progress.

If we commit to this focus and use the support from Golden Charter, I have no doubt we will be well placed for future success. 

Your SAIFCharter Executive

To contact your SAIFCharter Executive about any subject, please send an email to contact@saifcharter.co.uk

If you want to speak directly to a funeral director, you can also reach the Chairman, the SAIFCharter Secretary, or any of the Executive members around the country through the details below.



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



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



JOHN BYRNE
Secretary of SAIFCharter and Golden Charter Board representative
J T Byrne Funeral Directors, Lancashire
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PRESIDENT

We can all make our mark in the year ahead

Fantastic AGM weekend has set the scene for exciting charity events

I am writing this article after returning from our amazing AGM weekend in Tunbridge Wells, hosted by former SAIF National President Jo Parker and SAIF Chief Executive Terry Tennens – what a weekend it was.

The education session on Friday afternoon with the charity Papyrus, with guest speakers Neil Laybourn and Jonny Benjamin, were as equally informative as they were emotive. Knowing that Jo has managed in her year to raise a massive £31,000 for the charity is outstanding and will no doubt help the organisation in so many ways.

At the AGM itself on Saturday morning, we addressed many issues with a lot of focus surrounding direct cremations and the companies which are offering these yet using our infrastructure for call out and storage. I would like to echo to all SAIF members that couldn't be there this weekend what we discussed and urge you not to help these direct cremation companies. By performing the call out on their behalf and caring for the deceased until their collection we are only strengthening their position in the market. Most customers do not understand how they run their business, nor the impact direct cremation can have on the grieving process for their family and friends. By offering a direct cremation service ourselves, it ensures customers are being given all the correct information by a trained and caring funeral director and often results in a change of heart and a full funeral being requested.

At the weekend, I also managed to speak with many of you, including our associate members and kindred associations on the Friday and Saturday evening in a more informal setting. This was definitely more to my liking than standing on stage and addressing you all during my inauguration speech on Sunday morning. For those that were there you may have noticed how much this was out of my comfort zone and for those I am yet to meet throughout the year, I promise to improve before then.

During my year as President there are two things I would like to promote:

Firstly, I would like to raise awareness to SAIF members about what they can get out of their membership. From legal advice to making contacts with associate member firms and support and guidance with new legislation and regulation. SAIF is so much more than just a trusted logo to display in your window and our members need to take full advantage of their membership.

Secondly, I would like all SAIF members to know how they can be involved with SAIF and help take it forward to the future. Ensuring members know how to apply to be on the executive committee or standards committee or any of the other working groups, for example, will bring fresh ideas, knowledge and skills that can only strengthen SAIF's position as the largest trade association for Independent funeral directors with member numbers in the UK.

One of the honours of being President for SAIF is getting to choose the charity for the year. This year I have chosen The Honeypot Children's Charity. Honeypot supports young carers between the ages of just five and 12 years old who care for a sick or disabled parent or sibling. These children can be caring for up to 50 hours per week, often single handed and have to take on adult care responsibilities that are well beyond their years. Research has shown the impact this can

have on a child's life can be huge. The Honeypot Children's Charity gives these children support and time for them to feel special and be allowed to just be children. I would be so grateful if you can help me raise enough money over this next year to ensure these amazing children can have a break and access to support and, hopefully, we can help more child carers feel this way with The Honeypot Children's Charity.

I would like to end by just saying thank you for having me as your President and how excited I am for the year ahead.

I look forward to meeting and speaking with many of you at educational events and regional meetings around the country.

Bee...SAIF! 🐝

**Mark Horton,
President**

"I would like to end by just saying thank you for having me as your President and how excited I am for the year ahead."

Scan the QR code below to help my chosen charity





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your clients informed

Terms and Conditions

Why have terms and conditions? As part of SAIF's Code of Practice and CMA Legal Orders 2021, members must have terms and conditions available to be given to their clients and on their website. They should also provide clarity about what should happen in any given situation and set out key commercial terms you are offering to your clients and help the contractual parties to understand their duties, rights and responsibilities.

To comply with the CMA Orders, you should have the following, at a minimum, on your website and in your premises:

- The amount of any deposit
- When any such deposit and the final balance must be paid
- The payment options: including whether interest is payable, which the funeral director offers to a customer in respect of payment of any deposit made and final balance
- Any charges which the funeral director will make for late payment of sums due

The full version – available on the members' area of the SAIF website, or by calling the SAIF Business Centre – includes two examples legal assistance.

Re-use of pacemakers

Following an email from the Burial, Cremation and Funeral Sector Policy team, they have found out the DHSC's position on the reuse of pacemakers. It states that the pacemaker remains the property of whoever it was planted in and remains in the estate of the deceased and either the deceased or their next of kin will decide what happens with the device.

SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY



Medical Examiner system

You will be aware of the Government's written Ministerial statement on the implementation of the statutory Medical Examiner (ME) system made in June 2022, which notes that the intention is to work towards commencing implementation plans for the Statutory (ME) system from April 2023. For reference, the link to the statement can be found at bit.ly/3kiYEnr. We are working closely with the Department for Health and Social Care, the General Register Office and other relevant departments and organisations to prepare for implementation, and we will provide you with further updates as soon as they become available.

We understand that there is still

some uncertainty in the sector regarding the role of medical referee following implementation of the statutory ME system. We can confirm the Government's intention to keep the current medical referee role for a transitional period following statutory implementation.

In the meantime, we have issued an open invitation to cremation sector colleagues to join a series of engagement forums. We intend to use these forums to discuss issues around the role of the medical referee following implementation of the statutory ME system and other proposed changes to the cremation regulations. We will start these engagement sessions shortly.

We will be expanding our engagement to include discussion on wider issues emerging from statutory ME implementation and will be in touch about that in due course. ①

The current role of the medical referee will be kept



From Westerleigh Group

Cremation Authority members will be aware that they are required to inform the CMA of the fees they have charged along with the volumes of cremations carried out.

It is not only Cremation Authorities who are required to supply information; funeral directors are required to supply more detailed returns to comply with the order, including burial and cremation fees. Councils will now be drawing towards the end of their budget-setting process and will be setting their fees and

charges for the financial year 2023/24.

It will be extremely helpful if members can inform their local funeral directors of their fees and charges for 2023/24 as soon as they are available. Many funeral directors deal with several Burial and Cremation Authorities and collating all the information can

be extremely onerous, especially if they have a number of branches. In addition, they are required to have all their brochures fully updated with the new fees no later than 1 April to be compliant, so advising funeral directors of price increases in the last weeks of March is simply too late. Your co-operation will be appreciated.

SAIF ASSOCIATES DIRECTORY 2023

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 (Portlengenoe,
Co. Antrim)
02825 822525
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 C Brookes & Ms M Orton
(Nuneaton, Warwickshire)
02476 399296
info@vwfunerals.com
www.mortonsfuneralhire.co.uk/
volkswagenfunerals

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 Shorrocks
(Bolton, Greater Manchester)
01942 815600
jon.shorrocks@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 Tames (Oxford)
01865 779172
enquiries@colourfulcoffins.com
www.colourfulcoffins.com

DFS Caskets

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

Halliday Funeral Supplies Ltd

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

J & R Tweedie

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

JC Atkinson and Son Ltd

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

J. C. Walwyn & Sons Ltd

Mr K Walwyn (Ashbourne, Derbyshire)
01335 345555
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Leslie R Tipping Ltd

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0161 480 7629
sales@lrrtipping.co.uk
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LifeArt Coffins Ltd

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

Musgrove Willows Ltd

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(Weston-super-Mare, Somerset)
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coffins@musgrovewillows.co.uk
www.musgrovewillowcoffins.co.uk

P & L Manufacturing Ltd

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Passages International Inc. Ltd

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www.passagesinternational.co.uk

Somerset Willow England

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www.willowcoffins.co.uk

Tributes Ltd

Mrs S Macmillan (Poling, West Sussex)
0845 388 8742
marketing@tributes.ltd.uk
www.tributes.ltd.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)
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info@greenacresgroup.co.uk
www.greenacresgroup.co.uk

GreenAcres Woodland Burials Chiltern

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GreenAcres Woodland Burials Rainford

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GreenAcres Woodland Burials Heatherley Wood

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www.green-burial.co.uk

Westerleigh Group Ltd

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www.westerleighgroup.co.uk

The Natural Burial Company Ltd

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info@thenaturalburialcompany.co.uk
www.thenaturalburialcompany.co.uk

CLOTHING

Keltic Clothing

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

Waterfront Manufacturing Ltd

Mr A Jenkinson (East Harling, Norfolk)
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www.waterfrontmanufacturing.co.uk

EDUCATION & TRAINING

Independent Funeral Directors College Ltd

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

EMBALMING

G T Embalming Service Ltd

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www.gtembalming.com

EQUIPMENT & SERVICES

CPL Supplies (Stainless steel specialists)

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

Fibrous (Funeral supplies)

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

Hygeco (Mortuary solutions)

Ms H Lockwood (Leeds, West Yorkshire)
0113 277 8244
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J Marston Engineers Ltd t/a Mortuary Solutions

Mr Paul Marston (Pudsey, Leeds)
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Mortuary Equipment Direct Ltd

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www.mortuaryequipmentdirect.co.uk

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SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY

Campaign: Introduce content on bereavement to the national curriculum

SAIF members are being encouraged to support a campaign to include content on dying and bereavement in the schools' national curriculum.

The initiative is the brainchild of Shropshire independent funeral director John Adams, of Perry & Phillips in Bridgnorth, and if successful will make a difference to the 111 UK children who lose a parent every day.

At the heart of the campaign is a UK Government and Parliament Petition, which is calling for schools to provide by law 'age-appropriate education to help children understand death as a part of life, as part of compulsory Relationships education.'

At the time of writing, the petition had attracted nearly 9,000 signatures. At 10,000 signatures, the Government will respond to the petition's demands, and at 100,000 it will be considered for debate in the House of Commons.

The web page for the petition states: "Talking about death can be helpful for children and issues of bereavement should be compulsory learning for children in preparation for life as an adult."

"Children are taught how life begins through the national curriculum and similarly we should not hide from equipping children with the skills to comprehend death. Children must be provided with the skills to comprehend loss and to prepare for the emotions and feelings that accompany a bereavement which at some point, we all have to face."

John, who is also President of the NAFD, has approached SAIF to support the campaign – something we are more than happy to do.

➔ petition.parliament.uk/petitions/624185

Parliamentary business

Two Bills are currently before Parliament with relevance for the burial sector. The first is the Private Burial Grounds and Cemeteries Bill, a Private Members' Bill introduced by Baroness Hussein-Ece which, in summary, provides for the regulation of private burial ground management. The Bill does not yet have a confirmed date for a Second Reading.

Secondly, East Hertfordshire District Council has introduced a Private Bill [the Bishop's Stortford Cemetery Bill] which,

in summary, enables Bishop's Stortford Town Council, subject to specified requirements, to extinguish rights of burial, disturb human remains and remove memorials for the purpose of increasing the space for interments in its two cemeteries.

Further information on the Bills are available at <https://bills.parliament.uk/bills/3188> and <https://bills.parliament.uk/publications/48835/documents/2561> and will be updated as they progress through Parliament.



Businesses are being encouraged to go electric

Tax breaks for electric cars

While sales of electrically powered cars hit a record in December 2022, they still only represented around 16.5% of all cars sold. The government has been encouraging businesses to go electric by providing tax incentives in the form of speedier tax deductions (capital allowances) for the cost of new electric cars and low tax and NI bills for all electric cars. Meanwhile, the tax cost of most fossil fuel powered cars increases year-on-year.

Middle of the road cars

Zero CO₂ emitting cars qualify for especially low tax charges. Drivers of company non-electric cars with moderate emissions face a disproportionately higher tax bill, while those with older cars will be worst off.

For example: In 2015, a director bought himself a new company car which emitted CO₂ of 140 g/km. The annual taxable benefit in kind for 2014/15 was 21% of its new list price. For 2022/23 it is 35%. Therefore, assuming the list price when new was £20,000, the taxable benefit in kind was £4,200 eight years ago, but in 2022/23 it is £7,000. As a 40% taxpayer the director's tax bill is £2,800, plus his company pays Class 1A NI (14.53% for 2022/23) on top. The total annual tax and NI cost probably outstrips the value of the car.

Change of owner

It is not tax efficient for the director in our example to keep driving the ageing company car. The alternatives are to replace it with a lower CO₂ emissions vehicle, perhaps an electric one, or transfer ownership of the current car to himself. This counts as a taxable benefit in kind equal to the market value of the car at the time it's transferred.

Tip: If you're driving an old company car it can sometimes be transferred at a relatively modest one-off tax cost. In our example, if the car is worth say £3,000, the tax charge is £1,200 (£3,000 x 40%) which is less than a single year's tax bill for continuing to retain the car as a company vehicle. However, there's more to it than this.

Future taxes

While it might seem tax efficient to transfer the car from the company to the director, the effect on future car running costs must be considered. There are two ways to tackle these:

- Firstly, your company can pay the running costs and get tax relief for them, but you'll be taxed on the cost of the bills as a perk, though this is still likely to be cheaper than paying the car benefit tax. Plus, you'll be able to reduce the tax bill by claiming a tax-free mileage allowance for your business journeys.
- Secondly, your company can pay you the tax-free mileage allowance and you can pay the car bills. **!**

Tips & Advice Business Database: Tax 25.1.23

Law Commission

In December 2022, the Law Commission commenced its 'Modern Framework for Disposing of the Dead' project. This will review the laws governing how we dispose of the bodies of the deceased and will seek to create a future-proof legal framework that brings the existing law into line with modern practices and enables safe and dignified new processes to be made available in England and Wales. The project is starting with a scoping phase in which the Department and the Law Commission will agree the terms of reference for the project. Once the scope of the project has been established, the Law Commission will set out more detailed plans for the work. Further updates will be provided at 'A Modern Framework for Disposing of the Dead' - Law Commission.

The Children's Funeral Fund for England (CFF)

As many of you will be aware, there is an ongoing review of the effectiveness of the CFF scheme which has now been in operation for nearly four years. Many have contributed to the review and we will hopefully have its outcome as soon as practicable. Meanwhile, there is an increase in the number of claims year-on-year. Since the scheme was launched, the fund has paid out more than £7 million.

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SAIF ASSOCIATES DIRECTORY 2023

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WJ Kenyon (Refrigeration Equipment)

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FINANCE & PROFESSIONAL SERVICES

Curtis Legal Ltd

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www.curtislegal.co.uk

Fidelity Payment Processing Limited

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Forum of Private Business

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Funeral Products B.V.

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uk.funeralproducts.eu

Frontline Communications Group Ltd (Call Handling/Delivery Service)

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G Turner Consulting Ltd

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Laurelo Ltd (Probate Advisors)

Mr Timothy Woolcock (Ongar, Essex)
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www.laurelo.co.uk

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

Mr M Anderson & Ms L Wratten
(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 Pale (Cornwall)
07702 639919
dan@lifelidger.com
www.lifelidger.com

Mark Binnersley (PR / Media)

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07392 006928
hello@markbinnersley.co.uk
www.markbinnersley.co.uk

MultiPay Merchant Services (Card Payment Processing & Card Machines)

Mr S George
(Bishops, Stortford, Hertfordshire)
0207 247 1247
admin@multipaymerchant
services.co.uk
www.multipaymerchant
services.co.uk

Safety For Business

Mr S Blaxham (Letchworth Garden
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0845 6344166
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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)

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brian@saifinsure.org.uk
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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
Duckendon, Essex)
01708 850000
www.seib.co.uk

The Will Associates t/a Honey Group and Honey Legal

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

Tower Street Finance Ltd

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

Trident Marketing Anglia Ltd (Graphic Design, Website & Marketing)

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

Trust Inheritance Ltd (Bereavement Support & Lifetime Planning Services)

Lisa Ward (Weston-Super-Mare)
01934 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
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FUNERAL OFFICIANTS

Association of Independent Celebrants

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Humanists UK

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Civil Ceremonies Ltd

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info@civileremonies.co.uk
www.civileremonies.co.uk

County Celebrants Network

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07770 625378
ericgillcelebrant@outlook.co.uk
www.countycelebrantsnetwork.com

Institute of Civil Funerals

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

FUNERAL PLANNING

Ecclesiastical Funeral Planning Services Ltd

Mr Christopher Clark
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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
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Golden Leaves Ltd

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

Open Prepaid Funerals Ltd

Mr J Toplin (Warwickshire)
0330 660 0072
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www.openprepaidfunerals.co.uk

GRAVEDIGGER & EXHUMATION SERVICES

Neil Curtis & Sons Funeral Contractors Ltd

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

IT & WEBSITE

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

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www.comtecs.co.uk/SAIF

Donatis Giving Ltd (Donation Management Solution)

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Hello@donatis.co.uk
www.donateinmemory.co.uk

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Eulogica (Bespoke Funeral Software)

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www.eulogica.com

I-NETCO Ltd (Web Design)

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Memographics Ltd

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Newenglish Design

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Most of us know the reality of the statement 'nothing is certain but death and taxes'.

But there is another certainty – change! Everything changes: times change, circumstances change, people change. Nothing stays the same for long. And any change gives birth to insecurity.

Is it just me or is there more uncertainty in the world than before? Not just global conflicts and conditions; these are also uncertain times on a personal level. We are uncertain about the economy and the cost of living, of job security, the sustainability of the health care system and long-term care for seniors, illnesses within families and social isolation. Any and all of these contribute to a sense of anxiety.

What exactly is uncertainty? It means ambiguity, where your brain is trying to choose a course of action in an unclear situation, expending its energies to predict what will happen to prepare for all possible outcomes.

We cannot underestimate how the past few years have changed the way we see our world and indeed life itself. So many live in a state of anxiety, partly due to the pandemic, social change and



It's important to look after yourself in times of anxiety

DR BILL

Living with uncertainty

unrest. Think of all that is going on, universally, nationally, locally and personally, that could be perceived as a 'threat to life as we know it'. At one extreme, the threat of war and political turmoil; at the other, those threatened with the inability to feed their families or the loss of their homes. Rising prices and growing interest rates mean many find it more difficult to afford things they have long taken for granted.

In simple terms, uncertainty arises when we are not clear about the way forward, and anxiety emerges when the perceived way forward contains a potential threat to life as it has been. Behind the angst, our gnawing uncertainty over global and personal conditions today is triggering a more basic instinct, that of our very survival.

In the short-term, these protective cognitive abilities can prepare us for positive action. But when the state of uncertainty drags on for months or even years, prolonged stimulation of



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been involved in
grief counselling for
more than 30 years

our biological stress responses does more harm than good, increasing the risk of mental health issues or chronic physical ailments. It's your basic 'fight-or-flight'.

What can we do? Sadly, the 'don't worry, be happy' philosophy isn't particularly effective for most. This is the reality of the world in which we currently live, and it has its struggles. But we can make some adjustments to allow our anxious bodies and minds to press the reset button.

1. Examine assumptions

In times of uncertainty and anxiety, human nature tends to recall worst case scenarios. When surrounded by doom and gloom, we revert to fearing the worst. Certainly, these are hard times for many. But we must remind ourselves we have all been through rough times and survived. I think of my parents and grandparents in the 1930s depression and, without minimising the

hardships, they came through and saw better days.

If you experience fear of the unknown, ask yourself: "Have I made it through other times, similar challenges, different situations?" Successfully navigating all these experiences builds resilience which enables us to say: "I can bounce back from this."

2. Research the threat

Uncertainty is the tendency to be troubled when you have little or no information about whatever you face. You shrink the fear of the unknown by expanding what you do know. Armed with more information, you find it easier to make decisions. For example, if you experience fear related to your finances, it may be scary to look bills and budgets squarely in the eye. But putting a financial plan into effect helps empower you to make better decisions.

3. Manage stress with a healthy lifestyle

To the extent that it is possible, try to practice good self-care when you're facing uncertain or threatening unknowns. That means basic things like exercising, getting rest, nurturing good relationships, and learning to live 'one day at a time'.

4. Stay grounded in the here and now

To manage fear of the unknown, identify areas that are within your control and make a step-by-step plan, even if only one small step each day. This enables you to process your fears and devise strategies to reframe your thinking patterns. Taking action today reduces the possibility of a negative outcome down the road.

Recently, I passed a church and saw a line of people at least 200 yards long. I said I hadn't realised church attendance had increased so dramatically. "Oh no!" my friend replied. "They have a foodbank here on Wednesdays."

I saw not only homeless people, but families, the elderly, single mums with kids. Difficult days for them. My heart went out to them and bless those agencies helping those in need. But I also saw they were all talking, probably sharing their struggles and challenges, and it struck me again how social connection is the key to making people feel safe. We are all in this together. 🙏

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> Continued from page 36

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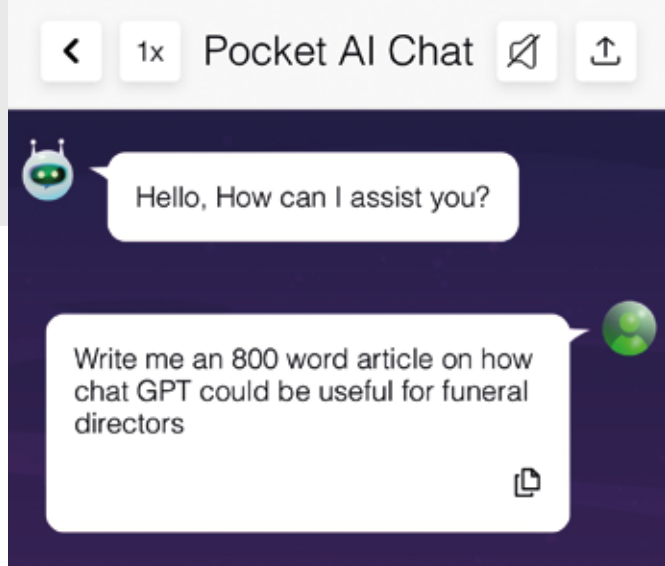
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DIGITAL

How can artificial intelligence play a part in the funeral profession?

Funeral directors play a crucial role in helping families navigate through grief and loss. They ensure that the funeral process goes smoothly, and that the arrangements reflect the wishes of the deceased and their loved ones. However, with the advancement of technology, funeral directors can now seek assistance from chatbots, particularly GPT-based chatbots, to better assist their clients. In this article, we will explore why chatbots based on GPT, or Generative Pre-trained Transformer models, can be useful for funeral directors.

First, let's define what GPT is. GPT is a type of artificial intelligence (AI) technology that is designed to generate human-like responses to text-based prompts. It works by training the AI model on large amounts of text data, and then using that data to predict what the likely response to a given prompt would be. The result is a chatbot that can hold text-based conversations with users, offering helpful responses and guidance.

So how exactly can GPT-based chatbots be used by funeral directors? There are several ways in which this technology can be helpful. First and foremost, GPT chatbots can provide a level of support and guidance to grieving families that would be difficult for a human to consistently provide. Funeral directors can use these chatbots to help answer

frequently asked questions about funeral arrangements, such as pricing, casket options, and funeral service details. This can save time for funeral directors, who may otherwise have to field these questions repeatedly throughout the day. Additionally, the chatbot's responses can be customized to the funeral home's specific policies and practices, ensuring that families receive accurate information and that the funeral home's brand is consistently represented.

Another way in which GPT chatbots can be useful for funeral directors is by providing families with emotional support. When grieving the loss of a loved one, people often need someone to talk to and express their thoughts and feelings. While funeral directors can certainly offer a compassionate ear, it can be challenging for them to be available 24/7. Chatbots, however, can be accessed around the clock, providing a responsive and non-judgmental listening ear to families. The chatbot can offer supportive statements, suggest ways for families to cope with their grief, and connect them with local grief support resources. This can be especially helpful for families who may not have access to emotional support otherwise, such as those in rural areas or those who are not comfortable speaking with a human about their feelings.

One potential concern with using GPT chatbots for funeral directors is that, due to the sensitive and emotional nature of funerals and

Switched on!

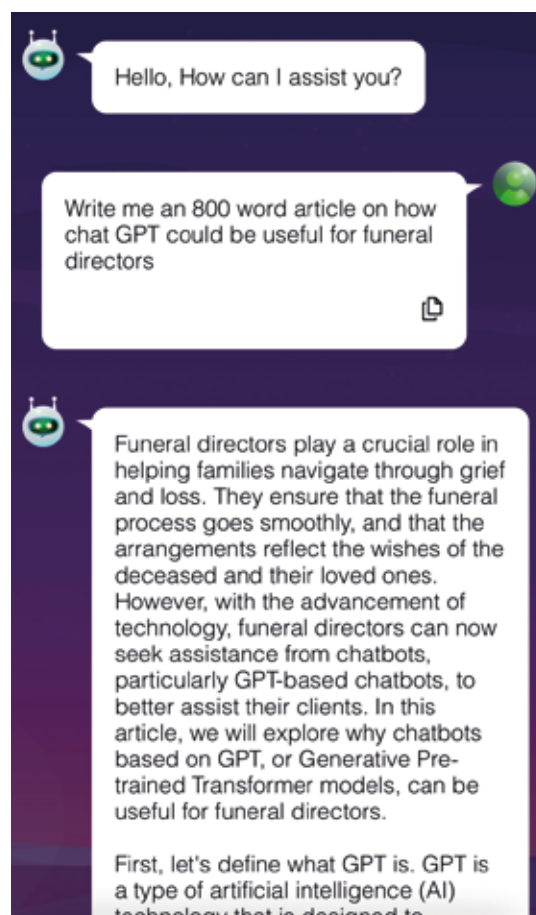
By Declan Maguire, SAIF Digital

When we sat down and thought through how we could write an article to demonstrate the power of artificial intelligence (AI), it made sense to let AI write the article. 100% of the article featured on this page was written by an AI ChatBot in less than 10 seconds. To prove it, you can see the screenshots from my phone.

AI has a role to play in the future of the funeral profession but as even AI acknowledges, nothing will replace the role of the funeral director in creating the connection and providing the right level of support and advice to the families we serve. Identifying where AI starts and stops in our profession is the challenge ahead.

It is also important to note that where AI suggests deploying a ChatBot to provide grief support as an option, I would highly recommend our existing member benefit, SAIF Care.

The following article has not been edited or subbed and is included as produced for full visibility.



Artificial Intelligence
This article has written and supplied by AI

grief, there is a risk that the chatbot may unintentionally say something inappropriate or insensitive. Additionally, a chatbot may not be able to provide the level of human empathy and understanding necessary to properly console and communicate with grieving clients. It may also not be able to handle unexpected situations or nuances that require human intuition and experience. Therefore, while GPT chatbots can be useful tools for streamlining certain funeral director tasks, they should only be used in conjunction with human interaction and supervision. **1**

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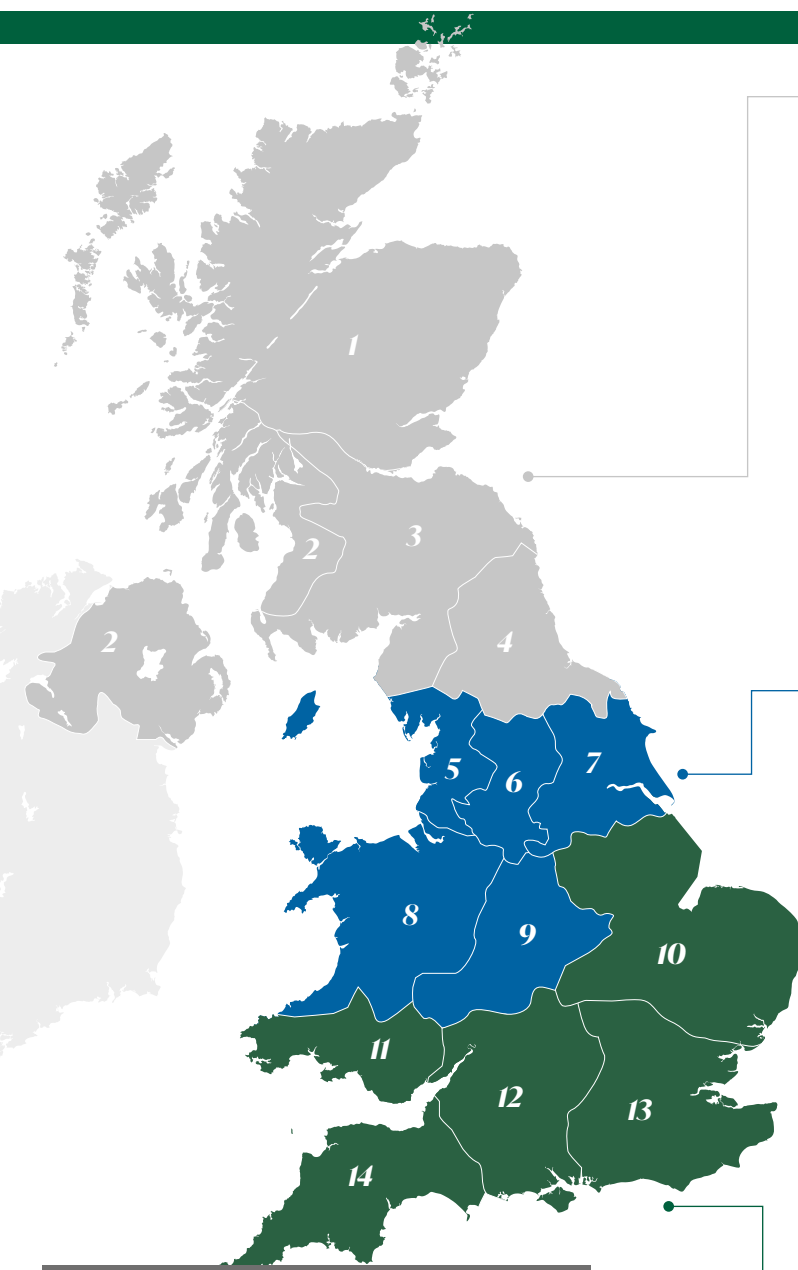
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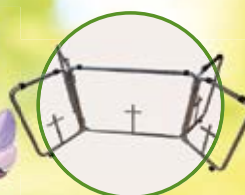
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A Diamond Partnership

Celebrating Our 1st Anniversary

We are proud of what we have achieved together over the past 12 months

-  Together we have helped over 5,000 families receive a direct cremation through their local SAIF funeral director.
-  More than 1/3 of SAIF funeral directors have joined the partnership and can now offer a high quality, great value direct cremation service with a personal touch.
-  We have developed digital tools to make it quick and easy to book and manage your services with us.

If you're not yet getting all the benefits of the Diamond Partnership, then speak to Rachel from Distinct Cremations or email SAIF@distinctcremations.co.uk



Trusted
Independent
Quality



Exceptional care
Uniquely personal
One team



Quality
Innovation
Value