

OPENING NEW DOORS

New chair will continue IFD College's legacy of excellence and innovation

Create the independent future you want.

While SAIF represents you on the issues that matter.

We know how much you value your independence.

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

For over 30 years SAIF has been promoting and protecting the interests and values of independent funeral directors. Supporting our members is at the heart of everything we do, listening, responding and engaging to secure your independent future.

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





April 2023

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Regulars

08

The Briefing

The latest news affecting the sector, including SAIF's support of The Honeypot Children's Charity.

16 Professional support

Golden Charter is developing resources to help Independents meet changing customer needs, and looks on the support offered to its partners.



Education Day Book your spot at the SAIF event.

24

President's report

From professional help to charity fundraising, this year will be a hive of activity.

25

Menopause in the workplace

It is more important than ever that employers understand how the menopause can affect the workforce. We look at how members can support staff.

28 Directory A listing of SAIF associates.

Obitus

I was too ill to be at the funeral

the webcast made sure I didn't miss it.

Nobody wants to miss a funeral. So if they're not there in person, many will appreciate the option of joining remotely. Our Live Webcasting and Watch-Again with download link allow family and friends to say goodbye their way.

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Campaign to inform and educate on direct cremation

A customer phone enquiry to a local independent funeral director: "I would like one of those direct cremations, do you offer that?"

uring 2022, direct cremations accounted for approximately 14% of the UK market.

This was down from 18% in 2021, when unattended funerals peaked in Covid lockdowns. Driven by a combination of the pandemic, new online direct funeral providers entering the market and businesses spending seven-figure sums on daytime TV adverts, there has been a marked shift in consumer options in recent years.

But it has to be noted the language of 'direct cremations' is confusing. What we really mean is 'unattended funerals'.

In an attempt to provide clarity to consumers, SAIF is spearheading an awareness campaign aimed at informing the public about what a direct cremation/unattended service is – and, more importantly, what it isn't. The objective of this campaign is to educate the consumer on their funeral options, helping them to avoid an unnecessarily distressing, complicated grief journey.

Let me be clear, it is every adult's right to choose an unattended service. It is one option among many, and it's important this is an accessible option to the consumer.

My problem is that the skilful marketeers tasked with promoting direct cremations or burials are often vague about what the service entails, omitting vital details. The proposition is sugar coated with messaging around avoiding upset and fuss. But it can actually result in more upset.

I am refraining from going off on one! I know what is implied by 'no fuss', that is, to make the process as burdenless as possible. However, it comes back to what we understand about the philosophy of human beings. It's also notable that this is a very western secular phenomenon, and friends from faith communities and other cultural backgrounds, where ritual remains important, would be horrified by the thought of an unattended service. Do we really think so little of our next of kin?

In a recent meeting of the newly established SAIF Public Relations Committee, past-President of

SAIF Helen Wathall summed up the choices for independent funeral directors in addressing direct cremation competition:

 Your firm can choose to do nothing and carry on as if direct cremation is a passing fad
 Choose to offer direct cremations, in your office windows, website and literature, as one among many options, i) unattended,

ii) attended simple and iii) attended bespoke funerals3. Choose to dispel the myth in

your community and online about the misunderstanding of what direct cremation includes and what it doesn't

The SAIF initiative to educate about direct cremation is multifaceted.

Equipping clergy, celebrants and independent funeral directors

On 2 May in Gloucester Cathedral, SAIF is partnering with the Anglican Diocese of Gloucester to pilot a 'toolkit' to equip clergy, lay funeral officiants and funeral directors with a resource pack to promote conversations about funeral options.

To any members in Gloucestershire and the surrounding counties, please join us for this occasion, details will soon be released on how to book into this event.

SAIF Digital assets

We are developing digital assets for members to use on their websites and social media channels as part of an effort to drive the conversation about funeral options, including what direct cremation entails.



During 2022, we included several articles on how members are addressing some of the common misunderstandings about direct cremations.

We will provide case studies on how SAIF members have successfully engaged their local communities by offering direct cremation and dispelling the myths behind it.

Diamond Partnership

The purpose of the SAIF Westerleigh Distinct Cremation Diamond Partnership is to offer the chance for independents to compete in the direct funerals sector. Not only that, but it enables independents to enter a conversation with customers who enquire about this option and explain what it is and if it's right for them.

While this is an opt-in scheme with SAIF members signing up via the engagement form, the Diamond Partnership has succeeded in reducing direct cremation fees across the market, benefiting customers.

You may recall the research last year which found just 25% of customers interested in direct cremation went to a local funeral director. The remaining 75% may have believed that only national online companies offered this service. So, there's a risk that in not engaging with the Diamond Partnership, your business won't be on many potential customers' radars. There are rural communities where this is not the case.

We will soon release a short video in partnership with Westerleigh as part of an effort to promote the 'value of attended funerals' to the public.

The key to the success of the SAIF initiative will be if our 1,000-plus members mobilise and take full advantage of the resources we are offering to engage faith communities and celebrants across the UK. By speaking to local groups, we can create a movement that informs and educates the public. Furthermore, by deploying the social media assets and resources, tailored to your business, we can ensure customers are making the right choices to suit their needs and fostering an understanding that attended funerals can be simple and bespoke.

Please join with us and share with SAIF Business Centre any stories and resources we can add to the toolkit.

Grateful for all you do in your communities for the deceased and bereaved. **()**

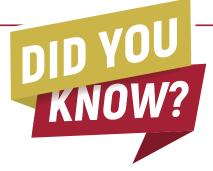
John Tenners

Terry Tennens F.SAIF

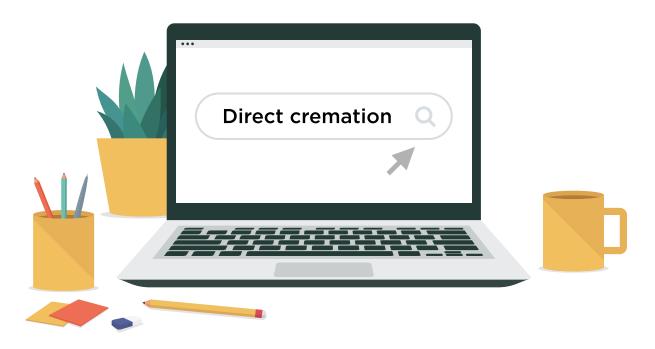
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Many customers don't know their local Independent can offer direct cremation



Customers are increasingly looking for options when it comes to funerals. For some, only a traditional send-off will do. Others may want something simpler, like direct cremation. It's important they know that whatever their wishes, you can help.

Promoting choice is an effective way to boost your market share

Nearly one in five funerals organised last year were cremations that didn't involve a traditional ceremony.* Promoting direct cremation as a service you provide gives you the chance to talk to customers you may otherwise lose. Through those conversations you can then help each customer find the option that's right for them.

*SunLife Cost of Dying Report 2023 available at https://www.sunlife.co.uk/funeral-costs/

We can help you promote direct cremation

To order our SimplyCremation toolkit visit **mygoldencharter.co.uk**. Or, to find out more about the support available, please contact your Golden Charter business manager or email **marketingsupport@goldencharter.co.uk**









Meeting customers is all part of the plan

Whether it's your online presence or the impression you make at the time of need, future opportunities may be much closer than you think

or some time now at Golden Charter we've been focused on providing a great digital service. We've heard from many sources on how important an online offering is, both to funeral plan customers and those arranging at-need services. SAIF Digital has made the case emphatically and many independent funeral directors have recognised that increasingly online focus from your own interactions with families.

The latest source is our new research into the attitudes and behaviours of people who have arranged a funeral*. It shows that around 20% found their funeral director through an online search - second only to personal recommendations and direct instructions from the deceased person. On average, just one in three of the families you serve come to you because they were previously familiar with you, and even these are likely to have done their research online. That's clear evidence of the benefits of Independents building a stronger online presence: a professional website could reassure a significant proportion of people.

Meanwhile our pre-need research shows that seven out of 10 customers use the internet to search for information about funeral plans. With the majority of people, even among over-70s, now entirely comfortable with using the internet, we've been prompted to serve these customers in the most appropriate way. That's why we introduced our new digital brochure this month, designed with the help of customer research.

The benefits of working online will be familiar to those of you who regularly use *mygoldencharter.co.uk*, and that's the best place to go to access our digital brochure and a range of resources to support you. Similarly, increasingly online customers will be comfortable with a digital sales process like the one we offer at Golden Charter and that our appointed representatives can offer through *mygoldencharter.co.uk*

You'll hear much more about our approach to serving customers digitally as we build up to the summer, and if you have any questions your business manager is always on hand.

Customer needs

We came to this emphasis on digital by focusing on what families truly want – that's been a fundamental part of our approach to FCA regulation.

Looking at families' needs has also challenged us to be more active in meeting those needs. As you can see in our CPD training video

on delivering excellent customer service, we've found that adopting this customerfocused mindset is simply great customer service, because people who enquire about **Suzanne Grahame** Golden Charter, Chief Executive

Officer

The majority of people,

even the over-70s, are

with using the internet

entirely comfortable

suzanne.grahame@ goldencharter.co.uk



plans are genuinely interested in their benefits.

That also goes for those who have arranged a funeral. Our at-need research found that, remarkably, around 50% of those who have organised a funeral say they now intend to obtain a funeral plan. Yet if the funeral director doesn't step in to introduce them to a plan, they may never follow through

on that desire – or ultimately may go elsewhere to have those needs met.

Every funeral plan sold is the promise of a future funeral, and a way of protecting your own share of the market and that of Independents as

a whole. By listening to customers, we are finding that growth in funeral plans doesn't have to involve drastic change.

The opportunities are often right in front of you: whether you're an appointed representative or an introducer appointed representative, much of your atneed work will see you meeting individuals who are resolving to purchase their own funeral plan. Starting the conversation may be all it takes. And with our focus on a great digital process, it's easier than ever to offer them a straightforward, compliant journey.

We'll help customers through every step of their plan, and likewise, we're here to help you meet families where they are. Often they're online, and that's where their pre-need requirements can be met. On the other hand, your next pre-need customer could be someone you've already met in your at-need work. •

* James Law Research, March 2023



briefing

READY, SET, GO

SAIF member's marathon challenge

cottish independent funeral director Jason Bassett will be stepping out for two good causes when he achieves his dream of running the TCS London Marathon.

Jason, who works for SAIF member Jardine Funerals in Dumfries, has been applying to run in the iconic race for the past five years. He finally succeeded in securing a ballot place for the 2023 event last October.

The 33-year-old will be running in aid of baby loss charity SiMBA, which provides memory boxes to bereaved parents as a way of gathering timeless and precious memories of their late child. Jason is also raising funds for John Ferguson, a local boy who is battling a rare form of cancer and has endured months of treatment and hospital stays. John's family has been charting his touching story on Facebook.

Speaking in advance, Jason said: "The training over the winter has been difficult, due to the cold and wet conditions. I've been out in all weathers three to five times a week, gradually building my distance from five miles to 20 miles. I've managed to avoid injury by recovering in an ice bath after each training session."

He also encouraged SAIF members to show support for the two causes.

"SiMBA recently announced an emergency appeal for donations, as it is facing closure due to increased demand and lack of funds. As a funeral director, I see first hand the benefit they provide, so I think we need to do everything we can to ensure they can continue. I've also been moved by John's story – this wee boy who has been amazingly brave and deserves all the support he can get," added Jason.

So far, Jason's fundraising total stands

at £1,820, thanks to the generosity of family, friends and colleagues. However, he's appealing to the funeral profession to help him hit a target of £2,500.

To support Jason's fundraising bid, visit www.justgiving.com/ crowdfunding/jason-bassett-2?utm_term=ZbPppJaZQ

And find out more about John's Journey on Facebook at *bitly.ws/D88D*

ROYAL ROOTS

Memorial tree puts crematorium on the map



tree that was planted at Forest Park Cemetery and Crematorium last year to mark the platinum jubilee of Queen Elizabeth II has now been added to The Queen's Green Canopy (QGC) map.

The QGC project originally invited everyone across the UK to plant trees as a mark of respect to the monarch for her jubilee.

Following her death, His Majesty The King extended the initiative until March this year to give more people the chance to plant trees in memoriam to honour the Queen.

During her reign, the Queen planted more than 1,500 trees. The QGC initiative is seen as a way to create a greener UK and a fitting legacy in honour of the Queen's leadership of the nation.

Forest Park Cemetery and Crematorium is part of Westerleigh Group, the UK's largest independent



Queen's Memorial tree at Forest Park Crematorium



owner-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.

Grounds Team Leader and Cremation Technician Daren Trinder said: "We're proud to be featured on The Queen's Green Canopy map.

"The tree we have planted is an Amelanchier (Lamarckii) Snowy Mespilus, which we chose because it looks interesting throughout different seasons, including winter months when most trees lose leaves and look bare.

"We wanted to do something in honour of the Queen's jubilee and planting a tree seemed to be the most appropriate thing to do."

Daren added: "Since her passing, the tree has taken on even more symbolic significance, and is a fitting memorial to Her Majesty.

"We are now planning to plant another tree within the next few weeks in honour of His Majesty The King's forthcoming Coronation."

The crematorium is run by the Westerleigh Group on behalf of Redbridge London Borough Council.

Cllr Sheila Bain, Redbridge Cabinet Member for Planning and Planning Enforcement, said: "Redbridge has shared a close connection with the Queen through her visits to the borough, which were always met with warmth and excitement by local people.

"The Queen's passing was deeply felt across our communities and we are proud to have this tree in Forest Park Crematorium as a lasting memorial to Her Majesty The Queen."

WE NEED YOU

SAIF supports The Honeypot Children's Charity

SAIF is thrilled to announce The Honeypot Children's Charity as its chosen charity of the year. This amazing partnership will help support young carers, many as young as five years old, who juggle up to 50 hours of care per week alongside school life and other responsibilities.

Honeypot is the only children's charity in the UK which provides long-term support for young carers, between the ages of five and 12, tailored to meet their complex needs.

Young carers have not always been on the government agenda or in the news headlines. These extraordinary children lead secret lives away from playgrounds and holidays at the beach. Instead, a young carer's life is hidden by the family home where their parents have cancer, siblings live with disabilities, or guardians cannot do household chores. By partnering together, SAIF and Honeypot can help

support these unknown heroes through the charity's basket of vital services.

At the heart of Honeypot is respite breaks. The charity has three Honeypot Houses – New Forest in Hampshire, Pen-y-bryn in Mid Wales and soon East Ayrshire in Scotland, launching in July. These houses are surrounded by acres of land and provide children with rest, fun activities and the opportunity to make like-minded friends. These respite breaks allow young carers to be children again and create long-lasting childhood memories.

Many of the children Honeypot supports achieve nine GCSE grades below the national average. To help tackle this, the charity provides educational breaks which incorporate activities to help children become better learners in the classroom. It also has digital and face-toface outreach, which provides children with online afterschool and weekend clubs, and it hosts memory making days to a farm, theme park or the beach.

Following lockdown, Honeypot launched its wellbeing fund, which provides life essentials like new beds, kitchen appliances and school uniforms. This year, it added a nutritious meals initiative to the wellbeing programme, providing workshops and recipes to encourage healthy eating at home and vouchers to buy food outside of school term.

All the support mentioned above is brought together into the charity's wrap-round service, taking each young carer on an individually tailored journey of fun,

"We are immensely grateful and excited to create an enriching and meaningful partnership" education and support until they reach the age of 13 years. Honeypot believes early intervention is the key to help young



carers, rather than waiting until they are adults, their childhoods long behind them.

Simmi Woodwal, Chief Executive of Honeypot, said: "We want to say a huge thank you to SAIF and your amazing members for choosing Honeypot as your charity of the year. We are immensely grateful and excited to create an enriching and meaningful partnership together that will have a positive impact on the lives of these extraordinary young carers. Thank you so much."



Scan the QR code to support the President's charity



BRING A TEDDY TO WORK DAY

On 8 September, Honeypot will be launching its first 'Bring a Teddy to Work Day'.

SAIF wants you to grab your childhood teddy – if you don't have one, borrow your child's, or for the big kids out there bring a newer fluffy animal. You can be as creative as you want. To take part, provide a nominal donation of £1. Your kind donation will go to support young carers. All young carers are given a bear when they stay at Honeypot's respite houses. This bear is their companion who they can later adopt at the end of their break and take home. The charity wants its supporters, like SAIF, to remember the young carers who must put their childhood aside to support their poorly loved ones. Here are some ideas to help vour

Bring a Teddy to Work Day come to life:

 Get your senior leadership team to bring their own teddies and play guess the owner, with staff trying to figure out which teddy belongs to who.
 Put on a teddy bear's picnic, ask your team to bring in goodies for a work lunch. Don't forget to make space for your teddies at the table.
 Tell a story about your teddy! Who does it belong to? When did it come into your life? And if it's from your childhood, what adventures have you gone on together?

briefing_

At the starting point

AtaLoss, a charity dedicated to helping people find and access bereavement support, is calling on SAIF members to help families grieve healthily

Bereavement is not a mental health issue, and most people with support will grieve healthily. But it can become a mental health problem if this grief remains unresolved and support isn't available early.

That's according to SAIF Associate member AtaLoss, who explained that one of the reasons this happens is due to people not knowing where to find that support.

Jane Woodward, AtaLoss Executive Director, said: "Recent research has clearly concluded the key to ensuring the needs of bereaved people are met, and that bereavement doesn't become a mental health crisis, is not necessarily providing more bereavement support services. It's about ensuring people know where to find the excellent support that already exists.

"If you would like to do more but don't have the time, resources or expertise to provide that support or initiate your own bereavement support projects, AtaLoss has made this much easier for you."

AtaLoss's website <u>www.ataloss.org</u> provides a number of resources, including:

• An online directory of services with more than 1,500 support services (free and paid for) across the UK and from all sectors.

• A full range of support options. Counselling isn't for everyone and there are a number of additional support services.

• Listed helplines providing specialist support,

including sudden loss, suicide or baby loss.A library of materials about grief and how

to support others.

• Practical information written by experts.

• A free webchat service, GriefChat, to offer an online and live professional counsellor.

To support the charity and its resources, AtaLoss is asking SAIF members to promote their services by adding a logo to your website and information packs, displaying promotional posters and signposting cards in your premises and buying its 'Remembering Someone' badges to send to clients on the anniversary of the funeral.

Jane added: "I am very keen that funeral directors know about how AtaLoss can help you help your clients."

For more information, contact Jane by emailing *jane@ataloss.org*, visit the website *www.ataloss.org* or call 07976 646644.

BUSINESS

New Chair revealed for Golden Charter

Golden Charter has announced the appointment of Mark Huggins as Chair. The appointment began on 31 March and will encompass a three-year term.

He succeeds John Thornton, who has served as Chair for the past six years as the plan provider prepared for, and successfully secured, regulatory approval by the Financial Conduct Authority (FCA) last July.

With more than 25 years' experience driving innovation within the financial services industry, Mark brings a wealth of expertise with him. He previously held senior leadership roles with the AA, Admiral and Covea and is currently serving as a Non-Executive Director and Chair Designate for insurtech business Driverly. Mark has acted as a Non-Executive Director on the Golden Charter board since 2018.

Mark said: "The UK's independent funeral directors perform a vital and important service for our society day in, day out. I am really looking forward to working more closely with the Independents who partner with business and our passionate, professional team.

"For more than 30 years, I have seen business models evolve from product-led to consumer-led. The finance sector has both followed and led in this evolution. Now, the opportunity exists for Golden Charter to drive innovation within the planning sector. Delivered in partnership with its independent funeral director partners, innovation will ensure Golden Charter continues to meet consumer digital expectations while providing the personal service which they rightly expect."

Suzanne Grahame, Golden Charter CEO, added: "Mark brings an invaluable level of expertise to our board, having seen first-hand how to deliver innovation within a regulated environment successfully over the course of many years."

Tribute fund set up in memory of MP James Brokenshire raises more than £130,000

A MuchLoved tribute fund, organised by the widow of MP James Brokenshire, has raised more than £130,000 for the Roy Castle Lung Cancer Foundation. James, a father of three, died from lung cancer aged just 53.

"James was the love of my life," said Cathy. "We were soulmates and best friends. My life with him was fantastic and idyllic."

In 2017, James coughed up a small amount of blood. He was told he had lung cancer in January 2018 and he died in October 2021.

In the last few years of his life his passion was to help others with lung cancer, preventing them going through what he did and raising awareness of the disease. He campaigned for better lung cancer screening.

"The night he died, I was lying awake," said Cathy. "I knew there was going to be such an outpouring of love for James and I wanted something good to come out of his death. That's when I decided we needed a tribute page, and it was set up the following morning.

"In those early days and still now,



it's lovely to read the messages."

Cathy is now dedicated to improving public awareness of lung cancer, its signs and symptoms and the issues that surround it. James never smoked but he got lung cancer. The money raised will be used to fund research.

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

Online space for families to face loss > Page 12

Obituary: Kevin Sinclair

The following article was written and supplied to *SAIFInsight* by Kevin's wife Boneta. "Kevin Sinclair, from GT Embalming, sadly passed away on 16 March. "Kevin was an

embalmer for the past 35 years and was well known and respected throughout the profession. His career encompassed almost all aspects of the funeral profession, but in 1990 he decided on a career in embalming and gualified in 1992.

"He worked for the Co-op, Dignity and Lodge Brothers and embalmed more than 40,000 cases.

"Over the years, Kevin worked in many varied situations, including being part of the global disaster team in the Comoros following an air disaster. He also embalmed in Afqhanistan



and the Falkland Islands for Forward Repatriation.

"Kevin was also an examiner for the International Board of Examiners and, in 2007, became an accredited tutor. In the same year,

he began the London School of Embalming with his fellow tutor, Maria Stibbards.

"In 2011-12, Kevin had the honour of being the National President of the British Institute of Embalmers (BIE). In 2005, he joined GT Embalming Service Ltd, where he worked right up until he was forced to stop due to ill health in September 2022.

"Kevin has two young daughters Emily and Poppy from a previous relationship and in December 2022 married Boneta, his partner of more than 10 years. "He was greatly loved and will be missed immensely."

UPDATE

Responding to an FCA

information request

The Financial Conduct Authority (FCA) contacted funeral plan providers last month, asking them to provide additional information about appointed and introducer appointed representatives.

If your business is either an appointed representative or introducer appointed representative of a plan provider, you will be asked to provide information so that your provider can meet this request. As outlined by SAIF by email in March, this is a standard FCA requirement which impacts all plan providers.

You may be asked for information about your business activities, details of income and revenue from different sources, and other facts about your business.

If you have any questions about the request, please speak to your plan provider.

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



SUPPORT

Online space for families to face their loss together

A shared experience can often be the key to dealing with the pain of losing a loved one, and a new web resource aims to foster a network of understanding, sympathy and support for grieving relatives and friends

> ith the advent of the Covid pandemic, experienced end-oflife and bereavement researchers at the University of Southampton

believed there was a need to create an online resource for families, friends and anyone in their social network to understand and cope with the emotional and practical issues of bereavement. While the Covid threat has now diminished, the website www.familiesandfriendsinbereavement. org.uk - continues to play a valuable role in helping families deal with the loss of a loved one. Although developed to consider grief collectively, the resource is also useful to support individuals.

The project started in early 2020 after data from NHS England revealed that in 'normal times', 60% of people facing bereavement deal with the issue with the help of their families and friends, without professional support. However, that does not mean they do not need help, so

the researchers, Dr Natasha Campling, Dr Michelle Myall and Dr Susi Lund, set out to develop an online resource specifically aimed at encouraging families to understand their bereavement and help them support each other. Dr Campling said: "The Families and Friends in Bereavement

This resource is designed to help families, friends,

neighbours and anyone important to you talk and

experience grief together and make sense of loss.

12 Insight April 2023

resource offers a unique focus on the grief experience of family and social networks rather than the individual and is designed to help families and their friends face loss together, and talk and share their grief."

This project was initially funded by the National Institute for Health and Care Research Applied Research Collaboration Wessex and later supported by a University Hospital Southampton grant. The web resource was developed because research shows that bereaved people are more likely to experience serious physical and psychological health consequences, such as heart disease, anxiety and depression, particularly in the first year of losing someone close to them.

The web resource includes sections that explain about grief and helps to normalise the range of grief experiences, understand that there is no right or wrong way or set timeframe to grieve, and how to deal with the practicalities. There is also 'a space to pause' where relaxing images and music encourage people to take time out, while the website also signposts people to further information and support. As well as this, the website includes activities that help people consider who is in their support network and how they can help each other, prompts to help people start to talk together and questions to help them make sense of their loss.

The research team underpinned the project with two





Dr Susi Lund



Campling

"There is a space to pause, where relaxing images and music encourage people to take time out... with prompts to help them start to talk together and begin to try to make sense of their loss."

internationally recognised theories: Family Sense of Coherence (FSC) and the Dual Process Model (DPM) of coping with bereavement.

The FSC theory is about how families can cope with stressful events by attending to meaning, comprehensibility and manageability. The family needs to understand what has happened and make sense of what is going on, as well as being able to mobilise their own resources to deal with that. The DPM takes account of the tasks people need to do to attend to the reality of their loss, and requires them to adapt to the changes that have been enforced by bereavement. People have to 'bounce' between those two different tasks to cope with the everyday experience of dealing with the loss and their change in circumstances.

Dr Campling said: "Our research shows that there is real value in drawing on the respective strengths



briefing-

of people in your 'family' network, particularly those who are important to you and who can 'sit' alongside you and share your emotions and experiences."

Dr Lund added: "We received feedback from people who were distressed by bereavement and feared they were getting it wrong. They were slipping between focusing on the loss but also focusing on the change and feeling overwhelmed, but that is normal. So we hope this online resource will empower people to feel they have got some control at a time when they very much feel out of control."

"It's about talking and sharing feelings so people can understand the emotions and experiences of others and where they are similar or different to their own. Bereavement can make people fearful of how to approach others – there is often an initial hurdle in starting conversations, so we hope our guidance helps them to get past that initial fear," said Dr Myall.

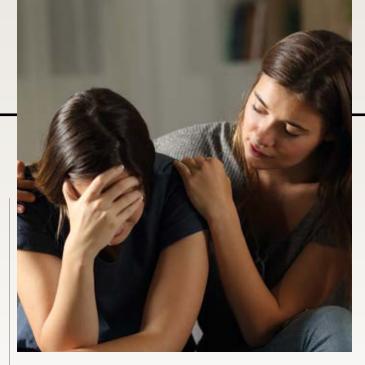
However, the website is not designed to replace any form of professional input, such as support that may be required for

"Bereavement can make people fearful of how to approach others... there's often an initial hurdle in starting conversations. We hope our guidance can help them to get past that initial fear"



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people experiencing complex or prolonged grief, or who have had a very specific experience, such as a loss through suicide or the death of a child.

As part of their research, the team also involved those from bereavement organisations and non-NHS organisations such as counsellors, clinical psychologists and funeral directors.

Dr Campling said: "Although we originally envisaged the website for the public, we got a great deal of interest from bereavement professionals, so we recognise that it has a value for professionals, including funeral directors.

"Our research showed that the public recognises the essential role that funeral directors play for them. This was brought into sharp relief during Covid when their empathy and understanding, often 'going above and beyond', was very much appreciated.

"Hospital services and specialist end-of-life services only often see a small group of those bereaved, while funeral directors reach a wider community during their work, so that's why we would encourage SAIF members to look at the website and promote it as a valuable source of support for the families they care for."

If you are interested to find out more about the web resource, contact the research team at <u>N.C.Campling@soton.ac.uk</u>



The easy way to keep offering funeral plans to your families

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

Secure future funerals by becoming a Golden Charter introducer appointed representative. All you need to do is record the customer's funeral plan enquiry information, and send it to us. We'll do the rest. These valuable referrals are helping us retain hundreds of funeral plan customers for Independents.

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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. Like you, we always put customers first. It means your families can feel confident and reassured that your chosen plan provider is supportive, trustworthy and responsible.

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Introducer appointed representative, or appointed representative?

Our dedicated team are on hand to help you decide on the right approach for your business, and choose the model best suited to your needs. To find out more and get started, please talk to your Golden Charter business manager or email us at **marketingsupport@goldencharter.co.uk.**



SUPPORT FOR A CHANGING MARKET

As Golden Charter develops resources to meet changing customer needs, the plan provider's Commercial Director Mark Moran reflects on the support offered to its partners.

New opportunities

As changing funeral trends reflect evolving customer preferences, it's important that we support you, our partners, with solutions to meet customers' needs.

These needs have evolved in a number of areas: one of the most obvious changes has been in views towards direct cremation. In the three years since we went into the first lockdown, direct cremation has become a mainstream choice for a growing number of families.

There are two ways to look at the rise of direct cremation funerals: threat or opportunity. You'll not be surprised that my view is families' interest in them presents a significant opportunity for Independents – regardless of whether they ultimately take that choice.

The rise in awareness provides you with the opportunity to discuss what is and isn't included with your families. For some, a direct cremation funeral may be exactly what they require, but for many others they will benefit from your expertise in ensuring they arrange the funeral they want. The key point: it's essential you're part of the conversation at the very least.

While awareness of direct cremation grows and stimulates changes in behaviour, not all customers know that their local independent funeral directors offer direct cremation or can help them with a pre-paid direct cremation funeral plan.

We're giving you the tools to build those conversations through our SimplyCremation toolkit. It's free for our partners to use and helps your business have those discussions with customers you might have otherwise lost to national competitors. It's easy to show you have an offering that customers considering direct cremation can consider, while aligning your business with a national brand. Simply speak to your Golden



Charter business manager and find out more at *mygoldencharter.co.uk*

Embracing online preferences

Whether it be information online or video links to funeral services, we know that customers increasingly expect digital options to be offered.

More people are going online to find out about funeral plans. We've developed our digital offering to improve support to customers by providing the information they're looking for in the format they prefer. That is why we launched our online brochure option this month, so enquirers can view it online to help them decide if a funeral plan is right for them.

It's important to us that our new brochure is suitable for customers, so we carried out independent research while developing it. Our brochure was well received, with customers reporting that it's easy to understand and offers the right level of information.

Regulation has undoubtedly been favourable for funeral plan customers, and our sales journey helps to ensure that customers are in no doubt about what they are buying and that it's the right product for them.

We've also made advancements in our digital offering to help make it easier for our appointed representative partners to help customers complete funeral





Mark Moran Commercial Director, Golden Charter plan applications. Regulatory requirements have led to additional stages in the paper purchase journey; we know these changes have made the paper application process more complex for plan sellers, and want our digital applications to work as a solution for you.

Since July, we've seen an overwhelming move by our partners to use our digital application system instead of paper application forms. Our digital applications guide customers and sellers through the process, prompting the right questions and automatically generating the supporting documentation for customers.

To ensure customers receive a consistently great experience, and to avoid any part of the regulated journey not being carried out, now is the perfect time to be using digital applications.

Not only are digital applications great for you – helping you save time and complete a regulated sale – they're also great for customers. Applications are processed for them more quickly, and in real time. Our system's helpful reminders ensure all the regulatory requirements are adhered to and customers receive the correct supporting documentation.



"To ensure people receive a consistently great experience, and to avoid any part of the regulated journey not being carried out, now is the perfect time to be using digital applications... great for you, and for customers"

> Since we introduced digital applications, our partners have readily embraced the platform and we continue to offer lots of support to help partners make the move to digital in all aspects of their business. Our regular digital drop-in sessions are great for those who are new to the digital process, would like a refresher or have questions. These informal sessions can be guided by you. They're suitable for plan sellers and approved persons alike, and count towards CPD time. You can sign up to the sessions through *mygoldencharter*. co.uk just look in the news section or on the banner when you log in.

We also have a range of videos and other support to help guide you through a digital application. You might be surprised at how easy it is, and how much simpler than using paper applications.

Picking the right pathway

We know funeral directors continue to be incredibly busy, and this can cause a dilemma when looking to offer funeral plans to your customers. Balancing at-need demands with offering funeral plans can be challenging, when there's often a need to follow up with interested customers.

With that climate in mind, we've seen a growing shift towards our introducer appointed representative model. More and more Independents are choosing to pass enquiries directly on to us using this approach.

It's a great option for businesses who want to support customers to have a smooth journey without having to dedicate time to following up. Feedback continues to be positive, while the number of businesses referring enquirers to us continues to increase: we received more referrals from introducers every week in February, and they continue to grow. Our contact centre team's focus is to provide a great customer journey, meet FCA requirements and connect customers with their choice of funeral plan and independent funeral director.

Evidence of the introducer approach's benefits has come from our funeral director partners. Steve Belmar, of Belmar & Liston Funeral Directors, told us:

"When we were an appointed representative, it would take myself and a colleague around 90 minutes to go through a funeral plan sale with a customer. We were the only ones authorised to talk to customers about the detail of a funeral plan. So we were sometimes coming back to three or four calls the following day.

"As an introducer appointed representative, any member of my admin team can take customer contact details and we can pass them to Golden Charter. It frees up our time and allows other members of staff to help as and when."

The facts, figures and funeral director views are all telling us that our introducer appointed representative model is providing renewed opportunity for Independents. The growth in referrals has helped funeral directors retain hundreds of funeral plan customers and it's being done in a way that works for you.

Switching to become an introducer is straightforward and you can start today. Simply contact your Golden Charter business manager or email *partners@goldencharter.co.uk* ()

CPD: Are you up to date?



Our mandatory eLearning modules are full of useful information on offering pre-paid plans while meeting regulatory requirements. Three modules are available for plan sellers, and four for approved persons, at <u>mygoldencharter.co.ul</u>

And remember, you can also work towards your 15-hour requirement in various ways, including through SAIFInsight articles. If they've helped you meet a clear learning goal, you can log the time you've spent on these articles as CPD.

A JOURNEY OF DISCOVERY

As Chris Parker steps down, it's clear that the amazing work she has done in developing training programmes will continue as demand keeps growing from independent funeral directors for high-quality learning

Chris Porter

Nicola Jarn

Tim Power

fter 27 years leading the Independent Funeral Directors' (IFD) College, Chris Parker has stepped down and passed the reins on to Nicola Jarmaine, who has acted as her deputy for the past year. Chris was one

of the founders of the college back in 1995 when the SAIF Executive decided that the organisation needed to create a vocational training programme to help equip independent funeral directors with the skills they would need to thrive. As she had experience in adult education, she stepped up to the challenge and through her hard work, determination and enthusiasm for education, together with the support of her colleagues providing training, assessment and verification, she has helped make the college the success it is today.

During 2022, the IFD College ran 65 courses and trained 208 people around the UK – a new record.

In fact, demand is so high for vocational training from independent funeral directors that one of Nicola's first challenges is to bring in more trainers and assessors to meet the demand.

Reflecting on her time at the college, Chris said there were many challenges to overcome: "At the time, there was no vocational training available to independent funeral directors, only the NAFD's diploma, which we felt was too academic and was not accredited."

Chris wanted to develop courses that didn't have intimidating written or oral exams at the end but where students could show their understanding and competence through their coursework.

She said: "I wanted to develop courses that were relevant to what I call the 'engine room' of this

"Accreditation was hard won as it took such a long time and gave me a lot of sleepless nights, but it was worth it as it has given me some lovely experiences training people in the profession" profession: the people who get up at three o'clock in the morning to collect somebody who has died; those that sit down with the families and get the 'soggy shoulders'. We needed something that was suited to those people on the front line and, at the time, there was really nothing at all.

"So I took on the challenge of creating a vocational training college because in my former life, although I trained as a nurse, I ended up working in further education, teaching pre-nursing students NVQ programmes. I used this experience to write the IFD College's first four foundation training courses but I knew it was important for our courses to be accredited as this would give the college an independent stamp of assurance."

However, the road to accreditation was a rocky one, as she explained: "It turned out to be really hard. Initially, I went to City & Guilds but as they had accredited the Co-op's funeral director's training programme they said they wouldn't register another one. I tried all the others before I found interest from the College Network but they wanted a named qualified assessor and verifier before they would take our case forward. Although I'd actually qualified as an assessor with the NHS, that apparently didn't count so I had to do the assessor and verifier training myself before

I could go back to them. But after that they finally agreed to give the IFD College accredited status. "Then there was a lot of work to train the trainers, assessors and the verifiers but we got there in the end."

Once the foundation units were developed, the interest in vocational training from independent funeral directors started to grow, but the real catalyst for growth was the four units for operatives and six for administrators that Chris developed, as these more advanced-level courses showed people how vocational training could lead to a structured career path through gaining new skills and knowledge.

Chris said: "Accreditation was hard won as it took such a long time and gave me a lot of sleepless nights, but it was worth it as it has given me some lovely experiences training people in the profession. It has really shown how powerful learning and achievement can be, particularly to those who have perhaps had Training sessions are very popular and help enhance people's skills



difficulties with education in the past. For example, I will always remember a man who worked for a funeral director in Essex who left school at 14 to work in the docks originally. He had never taken an exam in his life and when he passed the course for his two basic units and I presented him with his certificate, tears welled up in his eyes. He said that he had never achieved anything like this before in his life; I just thought, this is what it's all about, isn't it?"

Over the past year, Nicola has been shadowing Chris to prepare to take over the role of Chair, and Chris said she is confident that the college is in good hands: "At the end of last year I had to take some time off and Nicola stepped up and took on the reins, and she did a brilliant job. It was important to me that I left the college in safe hands."

Nicola has worked for three independent funeral directors and first became involved with the IFD College in 2008 by training and assessing students' work and later working as an internal verifier. She joined the Board of Governors in 2018 where she split her work between education and her quality assurance work inspecting funeral premises for SAIF.

Nicola said the biggest challenge for the college is to adapt to meet the needs of the considerable change that has happened in the profession and the increased demand for vocational training that has grown over recent years.

She said: "There is a huge thirst for education at the moment and we could be offering far more courses if we had the staff, so we've already got some new people coming on board who I think will be brilliant.

"We will also continue to provide a balance between



Training takes place online and in person

圈

face-to-face training and Zoom sessions, as the online training is valuable when people cannot travel to one of our training locations. Recently, I was teaching a module for the diploma course online and I literally had four faces on the screen representing the whole of the UK. It gave me so many insights to what was happening around the different countries – it was just fabulous."

Like Chris, Nicola is keen that the IFD College is open to everyone in the profession, particularly those people that have struggled with education in the past.

She said: "We are looking to be more inclusive at the college so we can accommodate people who don't find something that's associated with education easy. At the college we support people by acknowledging their skills and expertise, and help them to look at best practice. Hopefully, by taking a very different attitude from traditional teaching we make each course a very positive experience.



"For example, we helped one student who was dyslexic and, while he tried hard during the course, was unable to finish his coursework. However, his manager reported back to us that his confidence had increased enormously and he was now taking on new roles that he would not have considered before. For us that is a success story; you don't always need a bit of paper at the end of it."

The linchpin of the IFD College is Sharon Welford, who supports the team by organising the training venues, taking the bookings, answering queries and undertaking other administration duties from her base in the SAIF Business Centre.

She said she has been amazed by the demand from funeral directors: "I'm always pestering Nicola or her colleagues for new dates for courses, as they continue to prove to be so popular."

Although Chris has stepped back from the IFD College to spend more time with her local voluntary

work, she will still be a welcome face at the college, delivering some modules for the diploma course and carrying out the internal moderation for the college. She added: "If I've got some time, and they're desperate, and they want somebody to do health and safety on Zoom, I'm quite happy to do it. So you see I'm not totally gone just yet!" **1**

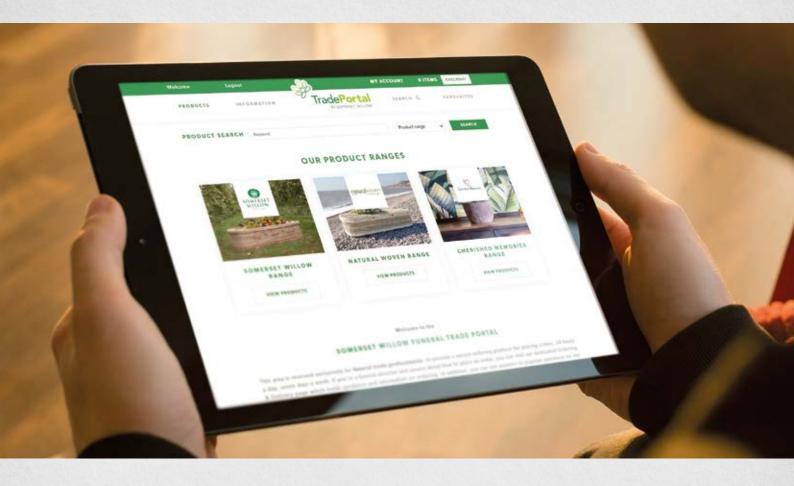


Chris Parker and her husband Jim formed Abbey Funerals in Tonbridge, Kent, in the early 1980s and were among SAIF's first members – her membership number is 20. In addition to running her funeral business, Chris was a co-founder of the IFD College and in 2002 became the college's Governor and Director of Education. In 2006 she served as SAIF President. She retired from her family firm in 2019, handing the role of managing director to her daughter Jo.





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Countdown to SAIF Education Day:

AGENDA 17 June 2023

| 10.00-10.30 | Registration, remeshinents and exhibition | | | | |
|-------------|---|--|--|--|--|
| 10.30-10.45 | Welcome and introduction | | | | |
| | National President Mark Horton | | | | |
| 10.45-11.30 | The National Casualty Bureau, Disaster | | | | |
| | Victim Identification across the UK | | | | |
| | Melissa Dark, MBE, UK Casualty Bureau | | | | |
| | Co-ordinator | | | | |
| 11.30-12.00 | Refreshments and exhibition | | | | |
| 12.00-12.45 | Menopause and Mentoring in the Workplace | | | | |
| | Amy White, Head of HR and Training | | | | |
| | at Loch HR | | | | |
| 12.45-13.15 | IFD College and Certificate Presentation | | | | |
| | Nicola Jarmaine, Chair of Governors | | | | |
| 13.15-14.15 | Lunch and exhibition | | | | |
| 14.15-15.00 | Embalming: The Preservation of Value | | | | |
| | Barbara Fowley MBIE | | | | |
| 15.00-15.45 | Addiction in the Workplace | | | | |
| | Angela Maguire, De Exeter House | | | | |
| 15.45-16.15 | Refreshments and exhibition | | | | |
| 16.15-17.00 | Competition and Markets Authority | | | | |
| | (CMA) Update | | | | |
| | Dipesh Shah, Director of Remedies, | | | | |
| | Business and Financial Analysis | | | | |
| | Close of 2023 Education Day | | | | |
| 17.05-17.15 | Final opportunity to visits the stands | | | | |
| | | | | | |

SPEAKER Melissa Dark, MBE National Casualty Bureau Coordinator, City of London Police

Melissa has been working for the police for 16 years and started her career with Essex Police, moving to City of London Police in 2010, and throughout this time has worked in Major and Economic Crime sponsored by directorates, before becoming the National Casualty Bureau Co-ordinator reporting to the National Police Chief Council portfolio holder for Casualty Bureau, Disaster Victim Identification and Excess Deaths, Deputy Chief Constable Jane Gyford.

SPEAKER

Amy White Head of Training and Wellbeing

Amy is an employment law solicitor and experienced trainer who heads up the Training and Wellbeing Division of Loch Associates Group.

Amy uses her experience, expertise, and passion for people management to present regularly on topics including employee wellbeing and mental health, managing menopause in the workplace and changes in employment law and HR best practice. She also shares her experience and knowledge by writing articles and is often asked to comment in the media, featuring on television too.

BOOKING FORM

National Education Day, 17 June 2023 Leicester Marriott Hotel, Grove Park, Smith Way, Leicester LE19 1SW

The charge for Education

afternoon tea and cakes.

Day includes morning refreshments, lunch and

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| Tel. no. | |
| Email address | |

| Delegate Name(s) | Ed Day | Dinner | Total | Special dietary needs? E.g. vegetarian or food intolerance. |
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Number of attendees Total payment £

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 Dinner

 Saturday evening

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book now for the 2023 event

SPEAKER

Angela Maguire Founder of De Exeter House



Angela has had an extensive career in education, mental health and addiction. She set up her own stress management company, and worked throughout the UK and Ireland assisting large companies to develop stress management training programmes. In 2010, Angela founded De Exeter House, a residential stress and rehabilitation facility in Ireland. De Exeter House provides the facilities for individuals to rebalance themselves, take time out, and be guided through an individually crafted programme designed to address their specific challenges.

SPEAKER

Dipesh Shah A Director in the CMA's Remedies, Business and Financial Analysis team



Dipesh provides business and financial analysis to the Competition and Markets Authority's (CMA) investigation teams and leads on the design and implementation of remedies to address the competition problems the teams find. Dipesh worked on the CMA's market investigation into the funerals sector and led on the design and implementation of the Funerals Market Investigation Order 2021. Dipesh is a Chartered Accountant and prior to joining the CMA, he worked for various financial advisory firms.

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PRESIDENT

SAIF summer? It'll be a hive of activity

From professional help to charity fundraising, there's so much on offer

t feels like only seconds ago that I sat down and wrote my last article for *SAIFInsight*. This may be due to how busy we all are – with the current death rate in the UK, a lot of us around the country may feel the days and weeks are passing by before we even realise it. Saying that, this does mean motorbike and beer garden season is only round the corner now.

I want to focus this article on the topics that all SAIF members should be aware of. You will have heard me harping on already about 'what SAIF members can get out of their membership' and 'how SAIF members can be involved with shaping the future of SAIF', but I want to go into more detail on these areas.

Being a SAIF member is so much more than being part of a trade association to give your customers peace of mind. There is a wealth of benefits that are included as part of your membership, such as standard professional evpot children; indemnity insurance, a media relations service to gain free advice on communications and promoting your business in your local area, and even the SAIF Repatriation helpline to give support and advice when dealing with transportation in and out of the country, which a lot of us only do once in a blue moon. With regulations changing constantly, the wealth of knowledge you can tap into here becomes invaluable.

That's just a few of the benefits all SAIF members have access to; never mind the contacts we have in addition to this with our SAIF associate member firms. From funeral supplies manufacturers to insurance brokers and much more, we have more than 100 associate member firms who can assist with enquiries and supplies and, in some cases, offer additional benefits due to you being a SAIF member.

I urge everyone to visit the SAIF website <u>www.saif.org.uk</u> and have a look at everything that is available and included in our memberships. There may just be something there that can really assist you to grow your business or just make life a little bit easier for you because, at the end of the day, we could all do with that at times.

I also want people to be involved with SAIF and help take it forward. We are all extremely good at what we do and when asked 'what do you do for a living', will answer: "I'm a funeral director." However, some of us are even more than that. I know we have members who have been managers in other professions, or have a history in corporate law, and other members who have previously worked in human resources.

These members can have a hugely positive impact on shaping the future of SAIF by joining one of the working groups.

We have the Quality Assurance team, which is made up of our funeral director members who inspect premises and ensure we are all working in line with SAIF's code of practice; the Standards Committee which handles dispute resolutions and advises funeral directors on the best way to resolve complaints, and the Executive Committee which discusses any and all items relating to our profession and finds the best course of action for SAIF

to support us in these areas.

These are only a few of the working groups members can be part of. Fresh ideas and knowledge in these areas will make sure SAIF stays at the forefront of funeral trade associations and helps propel us forward. If anyone has an interest now, or even wants to note their interest for the future, please contact the SAIF business centre so it can be discussed

with you in more detail.

Meanwhile, there will be some announcements very soon regarding raising funds for my chosen charity, The Honeypot Children's Charity.

I have some ideas for raising additional funds at our education sessions taking place in Leicester and Wales. These sessions are another benefit for members and count towards Continuing Professional Development (CPD), so it's definitely worth attending.

I look forward to meeting more of you over the coming months – together with SAIF we are strong and with more knowledge and ideas we are even stronger. Bee...SAIF!

Mark Horton, President "There may just be something to make your life a little bit easier because, let's face it, we all need that sometimes"

> Scan the QR code below to help my chosen charity



CLAIRE DAY, SAIF BUSINESS CENTRE

Menopause in the workplace

Employers are being encouraged to better support staff who are experiencing the menopause. SAIFInsight looks at the impact the menopause can have on individuals and how members can support their staff

enopause awareness has substantially increased over the last few years due to increased coverage in the news and celebrity campaigning, and it is more important than ever that employers understand how the menopause can affect the workforce.

Menopause is made up of three stages and can last up to 14 years:

• Perimenopause is the transitional time around menopause

• Menopause is the first day where

no period has occurred for 12 months • Post-menopause is the time after menopause when there has not been a period for more than 12 months.

For most, the menopause typically happens to women between the ages of 45 and 55 but has been known to be later. However this can also be the case for:

- Transgender men and non-binary
- Premature menopause this can affect those aged between 12 and 40
- Early menopause for those in their 40s
 Surgical/medical menopause those

that may have had radiotherapy/ hysterectomy/oophorectomy.

So, when addressing this in the workplace it is important to think of the language that is used but also to take into consideration any cause for discrimination in relation to the symptoms.

Symptoms

There are a wide range of physical and physiological symptoms that can occur for a number of years, and it is important to remember that everyone is different with symptoms being felt in varying degrees.

Experiencing these can pose challenges, especially in the workplace, so it is important that all managers and business owners have an idea of what to expect.

Some of the most typical symptoms of the menopause include:

• Psychological issues such as mood disturbances, anxiety and/or depression, memory loss, panic attacks, loss of confidence and reduced concentration

- Hot flushes (brief and sudden surges of heat usually felt in the face, neck and chest)
 Sleep disturbance that can make people feel tired and irritable
- Night sweats (hot flushes that happen
- during the night)
- Irregular periods and/or periods that become light or heavy
- Muscle and joint stiffness, aches and pains
- Recurrent urinary tract infections (UTIs) including cystitis
- Headaches
- Weight gain
- Palpitations (heartbeats that become more noticeable)
- Skin changes (dryness, acne,
- general itchiness)
- Reduced sex drive

Managers need to be able to have an open and sensitive discussion as well as looking to implement a workplace menopause policy. The SAIF website has a variety of documents from the CIPD covering areas of managing menopause in the workplace as well as a guide for people professionals.

Menopause policy

Writing a policy can be quite daunting but below are some considerations to be included. There is also a draft policy available on the website:

• Begin by explaining why it is important for individuals experiencing menopausal symptoms to be supported

Explain the symptoms of menopause
Any support measures in place if the

employee is finding it difficult to cope • Flexible working options

• Highlight any other reasonable adjustments

• Ensure that it is linked to the sickness absence procedures already in place

• Any further internal or external areas to signpost



Further support

There are several external companies who can provide support:

 Menopause Matters: Provides information about the menopause, menopausal symptoms and treatment options www.menopausematters.co.uk
 The Daisy Network Charity: Offering

support for those experiencing premature menopause or premature ovarian insufficiency <u>www.daisynetwork.org</u>

• **The Menopause Café**: Information about events where strangers gather to eat cake, drink tea and discuss the menopause *www.menopausecafe.net*

• NHS Health A-Z: www.nhs.uk/conditions/ menopause

• Women's Health Concern: Provides a confidential, independent service to advise, inform and reassure women about their gynaecological, sexual and post reproductive health www.womenshealth-concern.org/help-and-advice/faqs/ menopause

• The Menopause Exchange:

Independent advice about the menopause, midlife and post-menopausal health www.menopause-exchange.co.uk

The above information is mainly directed towards women; however, men can also suffer from andropause, also known as the 'male menopause', which is not necessarily connected to changes in testosterone levels but more related to personal, psychological or lifestyle issues.

Further information can be found by visiting www.nhs.uk/conditions/malemenopause

Did you know?

The UK Government appointed England's first Menopause Employment Champion in March.

Helen Tomlinson of the Adecco Group was appointed to the independent role by the Department of Work and Pensions.

The role has been created to improve workplace support and employers are being encouraged to better support women experiencing the menopause. Read the full article at **bitly.ws/CbhG**

teamwork



Latest advisory fuel rates

HMRC's advisory fuel rates (AFRs) fell, with two exceptions, from 1 March. However, the old rates could be used until 31 March. The table below shows the AFRs from 1 March with the previous rates in brackets.

| Engine size | Electric per mile | Petrol per mile | LPG per mile | Diesel per mile |
|--------------------|----------------------|--------------------|-----------------|--------------------|
| Up to 1,400cc | - | 13p (14p) | 10p (10p) | - |
| 1,401cc to 2,000cc | - | 15p (17p) | 11p (12p) | - |
| Up to 1,600cc | - | - | - | 13p (14p) |
| 1,601cc to 2,000cc | - | - | - | 15p (17p) |
| Over 2,000cc | - | 23p (26p) | 17p (18p) | 20p (22p) |
| N/A | 9p (8p) | - | - | - |

Reimbursed fuel costs: If you pay for fuel that employees use for private journeys in a company car or van and the employee reimburses you at the appropriate AFR, the car/van fuel benefit in kind won't apply. Also, where an employee pays for fuel used for business journeys in their company car or van, their employer can reimburse them at the AFR rate tax and NI free. Payments above the AFRs count as taxable earnings.

Tips & Advice: Tax

SAIF NEW MEMBERS

FULL MEMBERSHIP PENDING

Mr Carl Thomas Thomas and Brown Funeral Care I td 54 High Street, Blaina, Gwent NP13 3AG Previously advertised on SAIF website. Close date: 12 April 2023

Mrs Anna Iles and Mrs Beverley Vincent

lles and Vincent Funeral Services Limited 14 The Cornmarket, Warminster, Wiltshire BA12 9BX Previously advertised on SAIF website. Close date: 12 April 2023

ACCEPTANCE **INTO FULL** MEMBERSHIP Mr Nathan Vart

L & G Funerals Birtley Ltd t/a **L&G Family Funeral Directors** 47 Durham Road Birtley, Chester-le-Street, Durham DH3 20H

FULL MEMBER NOT RENEWED

Mr G Ward Graham Ward Funeral Service 9 Portland Road. Hucknall Nottingham NG15 7SI

Mr & Mrs Challonar Howard Goodman Funeral Home I td 2 Roulevard Weston-super-Mare, Somerset BS23 1NA

Mr N Boulton Harold H Leese (A Boulton & Sons) St Peters Close, off Brook Street,

Ms D Jones Dewi Glyn Jones **Funeral Directors** 97 Llandudno Road, Penrhyn Bay, Llandudno 1130 3HN

Stoke-on-Trent ST4 1LP

Mr N Roulton Price & Stubbs (A Boulton & Sons Ltd) Mill Street.

Stone, Staffordshire ST15 8BA Mr R Rentlev **Brian Bentley Funeral Services** 27 Greenwood Road Crowthorne, Berkshire

RG45 6QX

Mr Devereux/Mr Evans **Bedwardine Funeral Services** The Coach House, 30 Bromyard Road, St John's, Worcester WR2 5BT

Mr J W Garner Wyatt Brothers Funeral Directors Ltd 5-7 Durnford Street, Plymouth, Devon PL1 3QJ

Mrs W Harrington-Carroll S Mr M Carro MW Carroll & Sons 51 Hinh Street Broxbourne. Hertfordshire

EN10 7HX Mr Benson **Bensons Funeral Service**

3 Ring Road. Beeston Park, Leeds West Yorkshire LS11 5LG

Mr I McDouaal E H Owen Funeral Directors Ltd 87 Whitchurch Road, Shrewsbury, Shropshire

SY1 4FF Mr G Saville G Saville & Son Ltd 569 High Road, Wembley, Middlesex HAO 2DW Branch of above

107 High Street. Wealdstone, Harrow Middlesex HA3 5DL

Mr A Soville L J Butler & Sons Ltd 40 Kenton Park Parade. Kenton Road, Kenton, Harrow HA3 8DN

Mr N Flovd Floyd & Son Ltd , Aaron House, 8 Hainault

Photocard driving licence renewal reminder

The DVLA is reminding drivers that they are legally required to renew a photocard driving licence every 10 years. Why should you issue a similar reminder to employees who drive to work or for work-related business?

n February, the DVLA posted a tweet reminding drivers that they must renew a UK photocard driving licence every 10 years. This is because they are only valid for a decade from the date of issue. The DVLA went on to warn that drivers who fail to renew a photocard driving licence in accordance with the rules risk a fine of £1,000 and the possibility of having their vehicle seized.

Criminal offence

The renewal application must be submitted to the DVLA before the photocard driving licence expires, but the holder may continue to drive while their renewal application is being processed.

However, the holder will commit a criminal offence if they drive a vehicle when their photocard licence has already expired.

Business Park,

Branch of above

74 Newton Road.

Branch of above

TS9 6DG

DI 1 2.IR

Mr. J A Fishwick

Reetham Hall

Fishwicks I td t/a

Fishwick Funeral Services

Beetham, Cumbria LA7 7BQ

Great Ayton, North Yorkshire

IG6 3JP

Branch/Chapel of above

Forest Road, Hainault, Ilford The Chapel, Glebe Road, Bowness-on-Windermere, Cumbria LA23 3HB

Mr J Birds **Birds Funeral Services** 44 Loads Road, Holymoorside, Chesterfield, Derbyshire S42 7EU

Mr J Gardner Viner & Sons Ltd 54 High Street, West Malling, Kent ME19 6LU

Darlington Funeral Service, Mr K Parlou 297 - 299 North Road, Bedale & District Darlington, Durham **Funeral Service**

28 Market Place, Bedale, North Yorkshire DL8 1E0

Mrs A Beckett-Allen **Rosedale Funeral Home**

Aaron House, 99 Murray Grove, Hackney, London N1 70P Mr Rae Ayton & District **Funeral Service**



Another nudge

The DVLA does write to photocard licence holders before their licence expires, but there are two reasons why you should also regularly remind staff who drive to work and for work-related reasons about the 10-year expiry rule.

The first is that the DVLA's own reminder might not be received. For example, it might get lost, the licence holder could be staying somewhere else temporarily or they've overlooked updating their personal details with the DVLA meaning that the renewal reminder is sent to the wrong address.

No insurance

The second is more serious and could potentially cause problems for you. Where a person drives a vehicle and their photocard driving licence has expired, this will automatically invalidate the insurance policy which covers the vehicle.

If this situation applies to an employee who's commuting to and from work in their own vehicle and under their own insurance policy, this won't necessarily affect you.

Effect on you

On the other hand, there may be a serious issue if they are driving on work-related business or under your insurance policy, particularly if they are involved in a collision.

So, issue a reminder to your employees about the 10-year expiry rule and tell them where they can renew their photocard driving licence. It's also worth issuing regular annual or six-monthly reminders to staff.

Tip: If an employee has a valid UK passport, they can renew their photocard driving licence online or alternatively submit an application at www.gov.uk/renew-driving-licence 0 Tips & Advice: Employment & HR

ASSOCIATES

Mr & Mrs Jeffe

Mr K Procto

The White Dove

Company Ltd

PO Box 12567

Clare Brookes

The Old Bakery,

Mr D Swnn

Nuneaton CV10 ONB

IIK200Group I td

3 Wesley Hall,

Epping, Essex CM16 9EZ

Volkswagen Funerals

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NOT RENEWED

Zeal Tax (Newport) Ltd

22 Chepstow Road Newport NP19 8EA

Rosedale House, 63 Victoria Road, Diss. Norfolk IP22 4JE Branch of above Yard House High Street, Attleborough, Norfolk NR17 2EH Branch of above Cross Keys House, 22 Hungate, Beccles, Suffolk NF34 9TT Branch of above 12a Upper Olland Street, Bungard, Suffolk NR35 1BG Branch of above Arcadia House. 19 Market Place Halesworth Suffolk IP19 8BB Branch of above 11 Exchange Street Harleston, Norfolk IP20 9AB Branch of above

16 Middleton Street

Wymondham, Norfolk Queens Road, Aldershot, NR18 OAD Hampshire GU11 3NP

> Mr G Hankinson Utility Aid Ltd Union Building, Rose Lane, Norwich NR1 1BY

> > Mr & Mrs Bebbinator Newenalish Desian 1 Westhill Road, Leicester, Leicestershire LE3 6GB

Mr J Barry Keltic Ltd Bentlev Business Park. Bentley Lane, Walsall WS2 8TL

Mr B Cohen **Fidelity Payment** Processing Limited Unit 2, 1 Tapper Walk King's Cross, London N1C 4AQ

Mr C. Andrews Search41 ocal 1 td Minerva House Pvnes Hill, Exeter, Devon EX2 5.11

Ms A Peer CanFly Marketing Ltd Freedom House, 2 Rutherford Way Cheltenham GL51 9TU

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

Digital is a key strategy for success > Page 29



Quality Assurance Assessors

SAIF has re-branded its Quality Assurance Process to Quality Assurance and Business Support, as the role of the assessor is to provide support and quidance to members, and we feel the new name demonstrates this.

SAIF is looking to expand its team of assessors, so if you have experience working within the funeral profession, whether in current practice or retired, and would like more information, please email claire@saif.org.uk The role is selfemployed and on an ad hoc basis.

Webinars

As a funeral professional, continuing professional development (CPD) is important as this can help you keep your skills and knowledge up to date as well as strengthen your professional credibility and help you become creative in tackling new challenges. So, why not register to attend one of SAIF's webinars? They are an easy way to learn and discover, without having to travel. Members will also have access to pre-recorded webinars.

To see what is currently available, please visit www.saif.org.uk/events



teamwork

SAIF ASSOCIATES DIRECTORY 2023

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Classic Cars Direct Ltd Mrs N and Mr R Frazer-Ormrod (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 (Portglenone, Co. Antrim) 02825 822525 patrick@fearghasquinn.com www.fearqhasquinn.com

Superior UK Automotive Ltd Mr Kevin Smith (Aldermaston) 0118 971 4444 info@superioruk.com www.superioruk.com

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 Jan Stewart Sharrock (Boltan, Greater Manchester)

01942 815600 jon.sharrock@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 Tomes (Dxford) 01865 779172 enquiries@colourfulcoffins.com www.colourfulcoffins.com

DFS Caskets

Mr Martin Smith (Annan, 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 (Annan, Dumfries & Galloway) 01461 206099 www.irtweedie.co.uk

JC Atkinson and Son Ltd Mr J Atkinson (Washinaton,

Tyne & Wear] 0191 415 1516 jamie@jcatkinson.co.uk www.coffins.co.uk

J. C. Walwyn & Sons Ltd

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

Leslie R Tipping Ltd

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

LifeArt Coffins Ltd Mr Simon Fisher (Gloucester) 07966 492632 simonf@lifeart.com www.lifeart.com

Musgrove Willows Ltd

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

P & L Manufacturing Ltd

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

Passages International Inc. Ltd Mr R Crouch (Moidenhead, Berkshire) 01628 290220 passages@tiscali.co.uk www.passagesinternational.co.uk

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

Tributes Ltd Mrs S Macmillan (Poling, West Sussex) 0845 388 8742 marketing@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) 0208 3009790 info@greenacresgroup.co.uk www.greenacresgroup.co.uk

GreenAcres Woodland Burials Chiltern Ms Marisa Isaacs (Bucks) 01494 872158

info.chiltern@greenacresgroup.co.uk www.greenacresgroup.co.uk GreenAcres Woodland

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

GreenAcres Woodland Burials Epping Carmen Graham (Essex) 01992 523863 info.epping@greenacresgroup.co.uk www.greenacresgroup.co.uk

GreenAcres Woodland Burials Rainford Mrs Karen Halpin (Merseyside) 01744 649189 info.rainford@greenacresgroup.co.uk www.qreenacresgroup.co.uk

GreenAcres Woodland Burials Heatherley Wood Sharon Solomon (East Hampshire) 01428 715915 info.heatherley@greenacresgroup.co.uk www.greenacresgroup.co.uk

Herongate Wood Cemetery

Ms J Savtell [Billericay, Essex] 01277 633085 enquiries@herongatewood.co.uk www.green-burial.co.uk

Westerleigh Group Ltd

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

The Natural Burial Company Ltd

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

CLOTHING

Waterfront Manufacturing Ltd

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

EDUCATION & TRAINING

Independent Funeral Directors College Ltd Sharon Welford

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

EMBALMING

G T Embalming Service Ltd *Mr G Taylor (Brighton)* 01273 693772 gtembalming@btinternet.com 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 vanessa.hancock@fibrous.com www.fibrous.com

Hygeco (Mortuary solutions)

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

J Marston Engineers Ltd t/a Mortuary Solutions

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

Mortuary Equipment Direct Ltd

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

Resomation Ltd (Manufacture of Resomators) Mr Haward Pickard (West Yorkshire) 0113 205 7422 info@resomation.com www.resomation.com

Continued on page 30 >

SAFETY FOR BUSINESS

First aid and first aid needs

assessments

Following an amendment to the advice given to business, it is now advisable to include an assessment of needs regarding mental health issues alongside your first aid needs assessment.

Don't remember what the first aid assessment was?

The Health and Safety (First Aid) Regulations 1981 (HSFAR) state that employers must provide 'adequate and appropriate' first aid personnel, facilities and equipment. To determine what is required an employer should conduct an assessment of needs or requirements for first aid.

Will you need special skills to do the assessment?

Quite simply, no. The assessor will need a thorough knowledge of the business including location(s), staffing, what work goes on and how it is done, including the type of machinery and equipment.

Mental health first aid

Health and safety professionals have been concerned about mental health issues among employees for some time and now the emphasis is on assessing the risk and potentially doing something about it.

One in six people in the UK will experience a mental health problem in any given week, commonly experienced in their working lives.

Mental health first aid personnel are trained to recognise the warning signs of common mental health issues and guide employees towards further support if necessary.

Mental health is covered by the Equality Act 2010 which specifically deals with disability discrimination. In addition, the Management of Health and Safety at Work Regulations 1999 require that risk [including stress] must be effectively controlled.

A reminder on training

I believe it's essential to have people trained to an appropriate level. There are two main types of first aid qualification:

• Emergency First Aid at Work – a one-day course which covers the basics of first aid, such as cardiac pulmonary resuscitation (CPR) and major bleeds.

• First Aid at Work – a three-day course which goes into more detail and covers more potential incident types.

Both these qualifications last for three years and should be renewed before they become out of date.

First aid needs assessment form

It's not always easy to find the right information, so why not ask us to help? We can send you a template for your first aid needs assessments. Just email *kate@safetyforbusiness.co.uk* and ask her to send one straight out.



Simon Bloxham

of SAIF you can

talk to a safety

professional at

simply by calling

Safety for Business

08456 344164. You

are also entitled to a

discount on our fees

with your health and

We can visit you to

doina when it comes

to compliance. This

see how you are

is free of charge,

apart from travel

costs, so what do

you have to lose?

when we help vou

safety needs.

As a member

SAIFCHARTER

Influencing continued success

SAIFCharter Chair Adam K Ginder focuses on digital as a key strategy for success in meeting consumer expectations in a changing marketplace...

ncreased customer confidence and trust in funeral plans has been a huge benefit of Financial Conduct Authority regulation. I'm delighted to see so many of our members go from strength to strength in this changing marketplace as we too grow in confidence in terms of how we connect with funeral

plan customers. A key driver of our continued success is unquestionably digital adoption. This is an essential area for us to focus on, to ensure we're meeting the expectations of customers for modern, professional digital services and information. SAIF Digital is a great initiative for businesses at the start of this learning curve, and for those of us who are already much more digitally engaged and enabled to enhance our approach even further. You can register for a digital audit at www.saifdigital.co.uk.

Golden Charter's mygoldencharter.co.uk is another great source of support. More and more of our members are using this platform for everything from funeral plan marketing resources to catching up on newsletters, accessing the new digital funeral plan brochure - which we can now email to customers - and, of course, completing digital funeral plan applications.

If you have not already done so, now is the perfect time to get online and fully switch to digital applications. The service really is transformational compared with paper and has huge benefits for customers, delivering a much more streamlined and more readily compliant process.

Our families at M K Ginder & Sons have responded incredibly well to the digital plan sale process. We've seen improvements to the customer experience and efficiencies in time and resource, and I have confidence that we're regarded as a professional, progressive business that customers will hold in high regard.

Another key driver of Independents' continued success is our effectiveness in connecting with funeral plan customers. While digital is an important factor in this, I believe the most crucial element is our enthusiasm for funeral plans. This is not only relevant to us as proprietors or business owners, but to staff at all levels within our businesses. Ensuring each and every employee understands the benefits of pre-planning and can introduce these conversations sensitively and appropriately at an opportune moment is a simple yet highly effective strategy for connecting with customers who may otherwise go elsewhere.

For an increasing number of our members, the opportunity to work as an introducer appointed representative and pass customer enquiries to Golden Charter to complete the funeral plan sale is looking to be an excellent option. The customer focus is no less important in these interactions, and the role you and your staff play to introduce these enquiries.

Connecting with families, securing these relationships and being digitally engaged are undoubtedly the key drivers of our continued success and I would encourage you to consider your next steps. 0

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

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.



CHARTER

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



Secretary of SAIFCharter and Golden Charter **Board representative** J T Byrne Funeral

Directors, Lancashire

JOHN BYRNE



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teamwork

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> Continued from page 28 Signature Aromas Ltd (Air

Fresheners & Sterilisers) Brian Chappell (Sedgley) 01902 678822 brianchappell@signature aromas.co.uk www.signaturearomas.co.uk

WJ Kenyon (Refrigeration Equipment) Mr P Rossi (Manchester, Lancashire) 0800 1114972 sales@wijkenyon.com www.stainlesssteelifabrications.org.uk

FINANCE & PROFESSIONAL SERVICES

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

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

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

Frontline Communications Group Ltd (Call Handling/Delivery Service)

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

G Turner Consulting Ltd

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

Laurelo Ltd (Probate Advisors) Mr Timothy Woolcock (Ongar, Essex)

0203 058 2329 info@laurelo.co.uk www.laurelo.co.uk

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

Mr M Anderson & Ms L 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 Pole (Cornwall) 07702 639919 dan@lifeledger.com www.lifeledger.com

Mark Binnersley (PR / Media) (Stourbridge, West Midlands)

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

MultiPay Merchant Services (Card Payment Processing & Card Machines)

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

Humanists UK

Mr S Bloxham (Letchworth Garden City, Hertfordshire) 0207 324 3060 0845 6344166 ceremonies@humanism.org.uk www.safetyforbusiness.co.uk www.humanism.org.uk

Safety For Business

The Probate Bureau

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www.probatebureau.com

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Mr R Hart

Mr J Helas

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& Marketing)

emer, Ipswich

(Debt Collectors)

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01920 443590

Mr David H West (Ware, Hertfordshire)

mrogers@redwoodcollections.com

www.redwoodcollections.com

0203 603 4194 or 07740 577651

Skingle, Helps & Co (accountants)

(Carshalton Beeches, Surrev)

SEIB Insurance Brokers

Tower Street Finance Ltd

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richard.davies@towerstreetfinance.co.uk

www.towerstreetfinance.co.uk

Trident Marketing Anglia Ltd

(Graphic Design, Website

Mr C Beswick / Mrs V Beswick

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carl@tridentmarketinouk.com

www.tridentmarketinguk.com

(Bereavement Support & Lifetime

Lisa Ward (Weston-Suner-Mare)

01934 422991 or 07517 105569

lisaward@trustinheritance.com

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www.trustinheritance.com

Association of Independent

Kim Franklin (Lincolnshire)

Celebrants

07469 192 644

Trust Inheritance Ltd

Planning Services)

Mr G White & Mr L Casserley (South

Civil Ceremonies Ltd

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

County Celebrants Network

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

Institute of Civil Funerals

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

FUNERAL PLANNING

Ecclesiastical Funeral Planning Services Ltd

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

Golden Charter Ltd

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

Golden Leaves Ltd

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

Open Prepaid Funerals Ltd

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

GRAVEDIGGER & EXHUMATION SERVICES

Neil Curtis & Sons Funeral Contractors Ltd

Neil & Kay Curtis (Wokingham, Berkshire) 07976 246911 baching Raeformundianing and

bookings@ncfcgravedigging.com www.neilcurtisfuneralcontractors.co.uk

PURPOSE

YOUR BUSINESS COULD BE HERE To advertise here.

contact Elliot Whitehead at

elliot@connectmedia.cc or on 0131 561 0020

IT & WEBSITE

2 Circles Consulting t/a SCG Consulting (IT and Telecommunications) Jessica Squer-Wright (East Lathiga)

0131 3000107 jess@2circlesconsulting.com www.2circlesconsulting.com

Contecs Associates LLP (Development & Design & IT Support) Mr C Elwaad (Tunbridge Wells, Kent) 01892 514636

chris@comtecs.co.uk www.comtecs.co.uk/SAIF

Donatis Giving Ltd (Donation Management Solution)

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Continued on page 32 >



hings are changing in the funeral industry, as we all realise. People today are confronted with a plethora

of possibilities and choices as to what to do – or not to do – when someone dies. Many are choosing basic direct cremation, often without any service at all. Others want traditional funerals, whether religious, secular or humanist. Some prefer 'no fuss' celebrations of life or memorials at golf courses, the park or the back yard. There are so many options – mausoleum, earth or woodland burial; cremated ashes scattered or placed somewhere.

Ĉost can be a determining factor. I've heard people say they didn't want a funeral because it was 'so expensive'. But with in-depth investigating, they might find the 'sticker-shock' pleasantly surprising, as you know (but it's your job to sell that reality!).

Let me make a bold statement. Whatever people decide about their loved one or their own farewell has more long-term significance than most realise.

While the public will be influenced by ads and personalities, I believe they will be more persuaded when they are shown the therapeutic significance and beneficial worth of some, indeed any, meaningful ceremony.

1. What to do

When someone dies, the question becomes: 'What do you do when there is nothing you can do?' The answer is that some kind of ritual or ceremony lets us symbolically begin coming to terms with this unbelievable 'thing' that has happened.

Put simply, a ritual is something we do when we don't know what to do. Many 'rituals' can be considered: traditional or informal; religious, non-denominational, secular or humanist; celebrations of life or memorial services; reception parties or informal get-togethers; roadside memorials, releasing balloons or posting remembrances on social media. A ritual is whatever you feel appropriate to the person and occasion.

Whatever form they take, rituals create an opportunity to say a meaningful goodbye, helping us face the reality and how our life is different, and begin the journey towards reconciliation and closure. DR BILL

A perspective on funerals and direct cremation

Dr Bill Webster

author and well-

speaker. He has

heen involved in

is a arief counsellor.

known international

grief counselling for

more than 30 years

"Although there are many differences, all ceremonies or rituals are designed with one common purpose: allowing those whose lives were touched by the deceased to show their respect, share memories, and transition to life as it now is"

Denying ourselves the opportunity to say a meaningful goodbye can complicate our grieving process. We are often left with regrets that we did not do something... or anything! I see and hear it often as a counsellor.

We've all heard someone say 'just leave me at the kerbside on garbage day'. But would we really want that for anyone we loved? Low-cost, sure, but would that help us feel good about their farewell? I know my answer!

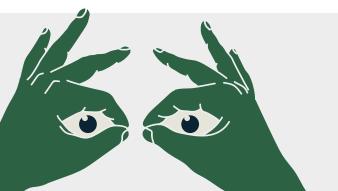
Any ceremony is for the living, not the dead. I believe it is crucial and beneficial that people can have their own celebration for loved ones, a significant parting ritual.

Some may ask, 'I wish we had done that, but is it too late now?' When the death occurred is not the most important concern: I believe we can offer creative alternatives to people looking to find closure in a meaningful goodbye.

It's important to take the difficult step of discussing it with family and doing what is best for everyone. You only get one chance, so it is important to get it right, for the sake of the person who has died and the wellbeing of those left behind.

2. Why do it

The philosopher Friedrich Nietzsche wrote: "To live is to suffer; to survive is to find some meaning in the suffering."



After a significant loss, we need to make sense of what has happened to find ways to move forward. How can we move forward when we feel we have not been able to say goodbye?

Losing anyone is tough, but even more so when families are unable or unwilling to have a funeral or some farewell ceremony. Something seems incomplete.

Suzanne lost her brother during the Covid pandemic. Because of necessary restrictions, the family could not visit him in his final months, nor have a funeral service after he died.

She made a very telling comment in our group: "Covid put my grief on hold. I managed to convince myself that the reason I hadn't seen my brother was not because he had died, but because of the pandemic.

"It was so difficult not having a funeral... the whole thing didn't seem real. I'd been believing he'd be coming home for over a year."

Suzanne taught me that not saying goodbye let her extend the disbelief of her loss, and more significantly delay her grief.

I was privileged to participate in a celebration of life for Suzanne's brother two years after he died, held in her church hall, on his birthday.

The inability or unwillingness to share in some form of closure through ritual can complicate the grieving process. Although there are many differences, all ceremonies or rituals are designed with one common purpose: allowing those whose lives were touched by the deceased to show their respect, share memories, and transition to life as it now is.

That's why I believe the decisions people make about funerals are so vitally important.



Considering selling your business? Received an offer and would like a view on it? Need help with a start up or acquisition?

Guy Turner

If you would like to contact me in complete confidence to discuss your business or plans please call on **07917 221 497**

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Insight April 2023 31

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> Continued from page 30

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REPORT

The impact of Covid

Research examined the consequences of the pandemic on bereavement and those working in the funeral profession



he National Centre for Social Research has published research exploring the The Impact of the Covid-19 Pandemic on Bereavement and Grief.

The study, funded by the Arts and Humanities Research Council (AHRC), looks at the experiences of

bereaved people and those working in the funeral profession during Covid.

A link to the full report is included right, but here are the key findings and recommendations of the report for SAIF members.

Findings: Summaries

• The experiences of people bereaved during the pandemic varied, whether that was due to differing restrictions dependent on time or region, cause and circumstance of death, personal preferences about the funeral, and religious belief.

• Not being able to see or be present with a loved one before or after their death worsened feelings of grief. For bereaved people, delays to funerals or reduced size of funerals, fewer options for the service, the inability to carry out cultural or religious practices, and the lack of a wake or commemoration were distressing. It was also found that smaller, more private funerals were easier to cope with while grieving.

· There was a heightened sense of isolation, due to social distancing limiting the ability for people to provide physical comfort to one another, or through lack of social contact with the wider community in the weeks and months following.

• The pandemic and restrictions impacted bereaved people's wellbeing and mental health, due to the subsequent increased difficulty in accessing formal and informal support.

· Bereaved people experienced many emotions, including guilt or anger, at not having seen the person who died before, at or after their death. Similar emotions were felt when people felt they were unable to give their loved one the funeral that they wished for or felt deserved.

· There was worry about spreading Covid during the funeral, and feelings of social isolation as part of people's experiences of bereavement.

· Access to formal support such as bereavement counselling, or bereavement peer support groups was impacted by the move to online delivery and longer waiting lists. Bereaved people appreciated

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receiving informal support from family, friends, and the wider community, but this was also affected due to social distancing.

• Among funeral industry staff, the first phase of the pandemic involved much uncertainty requiring frequent adjustments, and an increased workload. Staff often felt overwhelmed by the volume and rapidity of changes, fatigued, and disappointed they were unable to deliver their usual choice of services.

• Funeral staff reported feeling scared they might contract the virus and spread it to their families, but they also expressed feelings of pride at doing their best to provide a good service despite the challenging circumstances.

• Funeral directors and managers provided a range of formal and informal support to their staff to mitigate the impact of the pandemic on mental health and wellbeing. These initiatives included external counselling, therapy sessions, support helplines, weekly staff wellbeing sessions, chats with colleagues, and checking-in to support colleagues who had worked a particularly difficult shift.

Both groups described their

experiences as shaped by new Covid guidance and restrictions being introduced on a regular basis.

• Funeral arrangers had to keep constantly up to date given the importance of public health guidance and restrictions to their industry and delivery of their services. They had a crucial role as a source of information to bereaved people who appreciated their help with navigating the everchanging regulations.

These findings came from interviews with bereaved people, funeral directors, and others in the profession. The authors* of the report made the following recommendations:

Support for bereaved people

• Create publicly funded support networks, designed in consultation with bereaved people.

• Access to clear, impartial guidance and support to be made available to bereaved people when funeral planning.

Funeral profession

• Funeral profession staff should have been recognised as key workers early on during the pandemic.

• In potential future pandemics or large-scale emergencies, consult the funeral industry and increase the number of crematoria.

• Provide more comprehensive informal and formal support for funeral industry workers, using existing informal support networks within the industry. •

Read the full report https://natcen.ac.uk/s/ overhaul-bereavement-support-wakepandemic

The National Centre for Social Research (NatCen) is a registered charity and is the largest independent and not-for-profit social research organisation in the UK. It was founded with the aim of carrying out rigorous social policy research to improve society.

*Report authors: Crescenzo Pinto, Frances Shipsey, Phoebe Weston-Stanley, Imogen Martin, Adriana D'Arcy, Cate Standing-Tattersall, Caroline Turley, Alex Martin, and Dr Priya Khambhaita.



Remote death registration

A Bill to reintroduce remote death registration in England and Wales is set to progress through Westminster this year.

Remote death registration had been introduced in England and Wales during the pandemic due to the Coronavirus Act of 2020; however this was lost with the ceasing of the Act in April last year. Now, the Data Protection and Digital Information [No.2] Bill, which proposes the reintroduction of remote death registration in England and Wales, is set to be put to Parliament, with it currently in the Second Reading stage. The reintroduction of this facility, which has remained throughout Scotland and Northern Ireland since the pandemic, will be immensely beneficial and welcomed by bereaved families in England and Wales.

For more on the Bill and its progress, visit https://bills.parliament.uk/bills/3430



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Available from the 1st May 2023

£295

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SAIF member to deliver the coffined deceased to a Westerleigh Group crematorium. Booking for these services can be made either directly with the local Westerleigh Group crematorium or via Distinct Cremations.

£375

The Unattended Direct Cremation and Collection

Includes collection of the coffined deceased from the SAIF member's premises and the return of the ashes. This service must be booked directly with Distinct Cremations. Geographical restrictions apply, please contact us for further details.

£495

The Witnessed Direct Cremation Service

A 10-minute service, limited to a maximum of 8 mourners, designed for families that may choose an unattended service but wish to witness the committal. There is no formal service, the 10 minutes provides time for quiet reflection. The SAIF member delivers the coffined deceased to their local Westerleigh Group crematorium. The service is available between Mondays and Thursdays, limited to 9.00am and 9.15am service times only. Booking for these services can be made either directly with the local Westerleigh Group crematorium or via Distinct Cremations. Not available at Forest of Dean and Torbay Crematoria

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The Limited Early Morning Service*

A short early morning service, which is either funeral director led or family-led, with a 20-minute service, limited to a maximum of 20 mourners. The SAIF member to deliver to the coffined deceased to the Westerleigh Group crematorium. Available between Mondays and Thursdays, limited to 9.00am and 9.30am service times only. Booking for these services can be made either directly with the local Westerleigh Group crematorium or via Distinct Cremations. Not available at Forest of Dean and Torbay Crematoria.

£700

The Complete Unattended Service

An unattended direct cremation including the collection of the deceased from place of rest, care, storage, preparation, with an additional **£100** charge for collections out of hours from a private residence/non-mortuary facility. This service must be booked directly with Distinct Cremations. Geographical restrictions apply, please contact us for further details.

For services which must be booked via Distinct Cremations, please telephone **0808 296 7787** or email at **SAIF@distinctcremations.co.uk**

* We are pleased to introduce the Limited Early Morning Service. In recent months, Pure Cremation and Dignity have teamed up to offer this same early morning service to families across the UK, and Memoria have also introduced this service and have been advertising it on TV and online. By introducing the new Limited Early Morning Service, SAIF members will be able to compete directly where families are interested in this type of limited services or enquire about it. This service could also be an attractive and affordable option for families that are considering a direct cremation and could act as a bridge service between an unattended cremation and a simple funeral.



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