

PLAN
FOR SUCCESS

Take the time to look ahead
and grow your business

A hand-drawn illustration of a sign. The sign is tilted and has the word "SOLD" at the top and "NEW PLAN!" at the bottom. In the center of the sign is a stylized maple leaf with orange and red colors. The background of the sign is white with a black border. The sign is set against a background of vertical stripes in shades of blue, pink, and white.

Join the association that's leading the way.

Representing and promoting the interests of over 1,500 funeral homes.

SAIF is at the forefront of tackling the big industry issues that matter to you.

As the united voice of independent funeral directors we have led the way in setting the highest standards of professionalism and conduct within the industry. By joining SAIF you too can demonstrate that you uphold this same commitment.

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.

Join SAIF now: visit saif.org.uk or call us on 0345 230 6777 or 01279 726777



Insight

August 2023



PUBLISHERS

SAIF

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

National President: Mark Horton

info@saif.org.uk

Chief Executive: Terry Tennens F.SAIF

terry@saif.org.uk

Scottish President: James Morris

enquiries@williampurves.co.uk

GOLDEN CHARTER

Head Office

Canniesburn Gate

Bearsden G61 1BF

Telephone: 0141 942 5855

Chief Executive Officer: Suzanne Grahame

suzanne.grahame@goldencharter.co.uk

EDITORIAL

Claire Day co-editor

claire@saif.org.uk

Michael Fern co-editor

michael.fern@goldencharter.co.uk

PRODUCTION

Produced by Connect Publications (Scotland) Ltd

Managing Editors:

David Cameron

david@connectcommunications.co.uk

Roisin McGroarty

roisin@connectcommunications.co.uk

Design: Ryan Swinney

ADVERTISING

Advertising sales: Jane Deane

jane@connectcommunications.co.uk

Telephone: 0131 561 0020

To include news and pictures in future issues of SAIF Insight, please contact Claire Day at SAIF or Michael Fern at Golden Charter, contact details above.

The publisher encourages readers to support the advertisers in SAIF Insight but cannot be held responsible for any claims made or implied in the advertisements. The publishers reserve the right to refuse advertising.

Any opinions expressed in SAIF Insight by contributing writers and advertisers are not necessarily those of the publishers. While every reasonable effort is made to ensure the accuracy of information contributed to SAIF Insight, no legal responsibility will be accepted by the publishers for any loss arising from use of published information. All rights reserved.

No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means without prior consent.

Articles and pictures for inclusion are welcomed but the publishers cannot accept responsibility for their loss or damage, however caused.



MIX

Paper from
responsible sources
FSC® C013417



Regulars

08

The briefing

The latest news affecting the sector – from a Digital Toolkit update to a special service and forum event

24

President's report

Mark Horton, SAIF National President, talks charity challenges and direct cremations

26

SAIF Business Centre update

Claire Day on what to do with employees' P45s

28

SAIFCharter

A look at the AGM and professional development

30

Dr Bill

Advice on grief, health and wellness in the workplace

34

Directory

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

The Original Colourful Coffins®

As individual as you



Cane traditional coffin



Cardboard coffin

*6 natural woven
'style' coffins
to choose from*



*Cardboard coffins
in a million
different designs*

To place your order call 01865 779172

www.colourfulcoffins.com - enquiries@colourfulcoffins.com



Fuller Inquiry matters to funeral homes

The security and safety of the deceased within private mortuary settings is under examination

Since the last issue, the Fuller Inquiry has commenced phase two of its consultation. To recap, this independent inquiry is in response to the crimes committed by David Fuller towards the dead within the public mortuary of two hospitals in Kent. David Fuller was employed as an electrician by the local healthcare trust, which allowed him access to hospitals where he committed heinous crimes.

You may think, how does this affect my funeral home? Well, in the second phase of the Fuller Inquiry the team is reviewing the security and safety of the dead within private mortuary settings, and this includes funeral homes. A questionnaire was sent out from SAIF in early July for members to opt in to respond and the SAIF Business Centre has assisted with information about our Code of Practice and Guidance Notes on good security practices in the mortuary setting.

We have established a sub-committee of the National Executive known as the Mortuary Committee and this is meeting under the able leadership of Craig Caldwell and secretary Joseph Murren. The Mortuary Committee to date has delivered a 'mortuary passport' template, which is now available to members to use as part of the end-to-end security and care of the deceased within their funeral home.

Should you have questions or concerns about mortuary policy, standards and protocols, please contact SAIF Business Centre, by visiting saif.org.uk/contact or call us on 01279 726 777, and your questions can be relayed to the Mortuary Committee.

One outcome of the Fuller Inquiry is that the Human Tissue Authority

(HTA) could be granted powers to regulate private mortuaries. Consequently, SAIF is in regular discussions with the HTA to represent independent funeral directors from across the UK.



New system is coming

Medical examiners are due to become statutory from April 2024 in England and Wales, which is for community deaths as well as primary care deaths. Paul Allcock, SAIF's UK Government Liaison, continues to engage with the Ministry of Justice (MOJ) and Department of Health and Social Care (DHSC) on behalf of SAIF in these matters.

Colleagues from the Deceased Management Advisory Group (DMAG) are also advocating that the roadmap from the DHSC for the new system factors in enough time for the funeral sector to train staff, change processes (e.g. crematoria and cemeteries) and, most importantly, provide a timely service to those organising funerals for their next of kin.

We hope to have more information to share in the autumn on how the medical referee system will initially work alongside the new medical examiner system for community deaths. This will have an impact on funeral directors, as documentation will change and cremation form four will no longer be required. This process began 20 years ago following the Dr Harold Shipman case, a GP who murdered scores of patients and falsified death certificates. The aspiration is that the new system will provide enough scrutiny to ensure no foul play has occurred.

Toolkit gives digital support

The Direct Cremation Toolkit was launched in June to support our members who are experiencing consumer shifts towards unattended cremations.

To recap, research has revealed that some 80% of funeral homes are not considered by consumers when purchasing a direct cremation. Instead, consumers are influenced by high-impact TV advertising and think that only the national online direct cremation companies can fulfil this requirement. This means, to use a sporting analogy, that local funeral directors are not on the pitch to compete in the game. The toolkit provides members with digital assets to enter the field and engage in conversations with prospective customers. Resources include:

- A 30-second video which can have your company information added
- Template community talk and PowerPoint slides
- Social media images and posters
- Template letters to MPs, local councillors and community groups.

We have added to this with a 'Let's Talk about Direct Cremation' window poster campaign.

The goal of these resources is to help independent funeral directors engage communities in the discussion so that they understand what a direct cremation is and is not. It is incredibly important that we as independents show care for the deceased in a local funeral home, where visits and other services can take place.

SAIF buddying - mentoring

Have you ever wanted to chat through an important decision, perhaps the pros and cons of expanding the staff team, expanding the business or managing so many spinning plates?

If you do, drop me an email at terry@saif.org.uk to link you to an experienced SAIF leader.

A top line-up of speakers

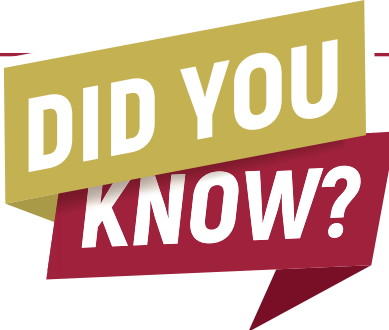
We have the SAIF Autumn Education Day on Saturday 30 September in Cardiff, featuring a great line-up of speakers covering different themes from our Leicester Day in June. I look forward to seeing many of you there. **i**

With best wishes,

Terry Tennens

Terry Tennens F.SAIF
SAIF Chief Executive

terry@saif.org.uk



Our new online plan sales platform makes it easy to sell plans directly from your website



68%

of people are happy to buy a funeral plan through a local funeral director's website.[†]

The way people shop is changing. A growing number of customers are searching online for information about funeral plans, and our research[†] shows they're not just looking. They're buying, too.

To help you reach these customers, we've created our **new online plan sales platform**. The service is exclusive to our appointed representative partners, and allows you to sell Golden Charter funeral plans **direct from your own website**.

It's convenient for customers. And it's easy for you. We provide the platform, and everything is fully branded for your business – giving families the reassurance of purchasing through their trusted, local independent funeral director.

At **mygoldencharter.co.uk** you can tap into a range of resources to help you make the most of online plan sales – from FAQs, to pre-approved social media templates to help you advertise the new 'buy online' option.

Get started with online plan sales today

Over 200 appointed representative partners have already taken the next step and registered for online plan sales. So don't miss out and sign up today. Visit **mygoldencharter.co.uk** or speak to your Golden Charter business manager to find out more.

[†]Source: James Law Research Ltd, Golden Charter Attitudes and Intentions Research, October 2022.

Golden Charter 
Smart Planning for Later Life

Growing customer insights

Funeral plans can drive your business forward, if they're combined with an in-depth understanding of pre-need customers

At one full year from the introduction of Financial Conduct Authority (FCA) regulation, we've reached the necessary distance to take stock of its effects and the benefits it brings.

Our focus is always on the customer experience, so to reflect on regulation's impact we need to look at what it's already meant for families.

Customer satisfaction

At Golden Charter, we've been monitoring customer satisfaction for nearly a decade with partner CJM Research, and our surveying evolved last year with the onset of FCA regulation.

By November 2022, our first post-FCA research confirmed that satisfaction remained strong, at 92%. Now, we have reviewed our subsequent 2023 wave, where those strong results have continued, giving us more confidence in how customers feel about funeral planning as it now stands.

We analyse our results in various ways and many of the insights are of use to independent funeral directors. The fact that 97% of new customers from the past year are satisfied with the information they received before purchasing is a valuable insight and, significantly, that is 10% higher than for customers from previous years.

That reflects the impact of the FCA's more prescriptive content that is shared with families before and during the funeral plan sale. Customers who purchased a plan through you using a digital application scored highest on average. We now have a refreshed video on this subject, taking appointed representatives through pieces like the initial disclosure document and plan summary. As we enter a new continuing professional development (CPD) year, reviewing this on mygoldencharter.co.uk is a great way to ensure you are delivering this FCA requirement, one we now know has a direct

impact on customers' satisfaction with their funeral plan and you as their chosen funeral director.

Plan for Success

Of course, customers have more choice than ever for both their plan provider and their funeral provider. There is a clear correlation between plan sales and the success of independent funeral directors, and we are focused on helping you achieve your ambition.

Looking at what growing customer numbers mean for funeral directors provides some of this year's most significant insights.

We have found that consistently selling funeral plans leads to greater results as time progresses – for example, the second half of a decade of plan sales can provide three to four times more revenue than the first due to the nature of the product; and small increases can make for significantly greater results.

These insights form the core of Plan for Success, the focus of our main feature this month. You can read a lot more about our findings and how they can help your business on **pages 18-19**.

Finding business success with plans goes hand in hand with providing a great customer experience. You can demonstrate that great customer experience from the moment someone first enquires, further enhancing your reputation in your community. We have some highly recommended learning materials to help you achieve this – just speak with your business manager as we continue rolling them out.

Following up

One thing we found in our surveying was that after the strong initial contact, customers wanted further communication. That's one reason sending more than 360,000

statements in our first regulated year was so important.

Meanwhile, for funeral directors, the key is following up. Our mystery shopping research confirms customers' desire to hear from you after the first conversation. Following the full, compliant sales process has a direct impact on someone's likelihood to purchase a plan, as well as customer satisfaction.

With a larger number of funeral directors routinely offering a follow-up appointment, enquirers'

experience is better and their likelihood to take out a plan with you increases. This is a straightforward way for you to have an impact on customers' experience, and simultaneously your own business results.

"We have found that consistently selling funeral plans leads to greater results as time progresses"

Your satisfaction


Insights don't stop with the customer. We were delighted that 97% of funeral directors surveyed were satisfied in April. You'll continue to hear from us with these surveys and can also feed back through your business manager.

This is also the final *SAIFInsight* before the SAIFCharter AGM, another forum for voicing your views (see **page 28**).

My plans

As we enter our second year of regulation, I have decided that now is a good time for me to explore pastures new. It has been a pleasure being involved with the funeral profession for the last six years; a period in which together we have navigated significant change.

I will support my successor, Charlie Norman, to ensure a smooth transition, but this marks my last column in *SAIFInsight*. I hope to have the opportunity to see and speak to many of you before I leave.

Thank you for the immeasurable support and guidance you have given me over the years. I wish you all the best for your future success. 

Suzanne Grahame

Suzanne Grahame
Golden Charter,
Chief Executive
Officer

[suzanne.grahame@
goldencharter.co.uk](mailto:suzanne.grahame@goldencharter.co.uk)



TECHNOLOGY

Digital Toolkit is the way ahead

New service receives an enthusiastic welcome

The new Digital Toolkit produced by SAIF to enhance members' ability to provide direct cremations has been given a warm and enthusiastic welcome.

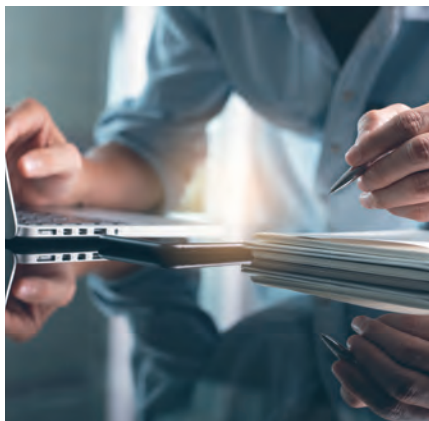
The toolkit is providing members with the skills and confidence to engage with a growing service that is proving to be ever more popular with families seeking a simple yet dignified send-off for their loved ones. The toolkit provides a range of resources, many of which can be effectively deployed on social media, to help independent funeral directors raise awareness of direct cremations and promote the benefits they offer.

Simon Helliar-Moore, a SAIF national executive committee member who owns Crescent Funeral Services in Taunton, Somerset, is one of the driving forces behind the toolkit. He edited the powerful *Mooving On* video which is part of its contents.

"From what I've seen on social media and locally, people are using the toolkit and are enthusiastic about it," he said.

"I've heard from local celebrants and from people within the profession but also from members of the public who have found the resources helpful and informative. They now know that we offer that service, so the message is getting out there."

The 1,000 members of SAIF are being impacted by the rise in direct



Simon Helliar-Moore



cremations, Simon said. "As an organisation, we felt that we needed to look at the impact that this trend was having on the funeral profession.

"We wanted to be able to support the membership by providing useful tools to funeral directors offering this service. We wanted to get the

message out that people don't have to look to the companies that are advertising on television.

"Instead, you can deal with your local independent funeral director and they will be able to offer the same service, and probably with better value and better understanding of your needs."

The new toolkit is particularly useful from a business point of view, as direct cremation is generally not what funeral directors have been trained to provide. Simon explains that this means that for many it is a new type of service.

"Some funeral directors have not had the confidence to provide this, though my own

business has done so. At the end of the day, it's down to individual families and their needs, but we are in a changing landscape and we have to reflect that.

"Certainly, since Covid, some of the larger direct cremation companies have capitalised on the gap in the market, so this is very much about independent funeral directors reclaiming the right to care for families by offering this type of service."

The Digital Toolkit contains several elements including the *Mooving On* video – a short but emotionally moving production featuring a herd of cows attending a farmer's funeral – as well as posters and advertisements that can be adapted to suit the needs of an individual business.

The campaign materials also highlight SAIF's Diamond Partnership with the Westerleigh crematorium and cemetery group, which allows SAIF members the ability to provide direct cremations at a more competitive price. "The message we are getting across to people is that you can have what you want," Simon said. "We are saying that you don't have to have the biggest of funerals. It can be as simple as you like. You can have something that reflects your needs and your life."

The relationship with Westerleigh allows SAIF funeral directors to offer the service and to be competitive, he added. "I think what we have put together is actually very empowering for our members. It says that we are here – that people don't need to look elsewhere but can go to their local funeral director."

Placing the emphasis on social media communication in the toolkit is deliberate, Simon said. "It has become such a big part of business now. I think most funeral directors are waking up to the idea that it is the future."

UPDATE

Post-Cremation Ashes: What's The (Updated) Legal Position?

Professor Heather Conway

When someone is buried, interment of the remains in the chosen gravesite is usually the end of the matter. With cremation, what happens at the crematorium is only part of the process: there is the issue of what happens to the ashes

afterwards, and difficult questions arise in two basic situations. The first is where the deceased's family disagree over who is entitled to the ashes. The second is where ashes are being used as leverage to secure payment of outstanding funeral expenses.

Professor Heather Conway, from Queen's University, Belfast, is a specialist in the legal issues surrounding bodily disposal laws and treatment of the dead and has written an article on legal position regarding post-cremation

ashes which provides a useful update on the legal situation.

This article explores the legal position in the following situations.

- Families fighting over ashes
- Initial release of ashes from the crematorium
- Rights to ashes post-release or collection
- Ashes as security for funeral debts?

To read the full article, please visit the *SAIFinsight* website at bit.ly/SAIFinsight0323

IFD College Course Dates August – December 2023

The IFD College has released its new course dates for August to December. Find out more at www.ifdcollege.org

SPEAKERS

Meet the Education Day speakers

Heather Conway

Heather Conway is Professor of Law at Queen's University Belfast, and writes extensively on legal issues around funerals – in particular, the resolution of family disputes surrounding funerals and post-cremation ashes and the legal status of funeral instructions. Heather is the author of *The Law and the Dead* (Routledge, 2016). She is a Council Member and trustee of the Cremation Society of GB and the current President of the Association for the Study of Death and Society.



Heather Conway

Angela Maguire



Angela Maguire

Angela Maguire M.A. has had an extensive working career in the fields of education, mental health and addiction. She has worked within social work as a senior counsellor for addiction, supporting dysfunctional families and children to be given the support needed to address their mental health and addiction issues. She then set up her own stress management company and worked throughout the UK and Ireland with large companies, assisting them to develop stress management training programmes and support services for employees with mental health or addiction issues. She went on to become a consultant to a number of pharmaceutical companies whose HR departments wanted to develop proactive programmes in regard to stress management and senior management training. In 2010, Angela founded De Exeter House, a residential stress and rehabilitation facility based 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.

Amy White

Amy White 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.



Amy White

Katie Stevenson



Katie Stevenson

Katie Stevenson is second generation funeral director but she's also a personal trainer as well as a mental health and exercise coach with a passion for helping as many people as she can. Not only that, she is working hard to bring mental health and exercise into the funeral industry to ensure that every individual working within the varying roles that make up the profession is well looked after when it comes to their overall wellbeing.

Jason Shannon

The Lead Medical Examiner provides leadership and guidance to ensure the Medical Examiner Service for Wales is set up and governed effectively, and also provides leadership and support to Medical Examiners who are employed in Wales, including providing them with an independent professional line of accountability. The Lead Medical Examiner supports the National Medical Examiner, who has an England and Wales remit, by ensuring that relevant legislation, guidance and standards are understood and implemented effectively in Wales, and by keeping them informed of progress and issues arising.

We would love to see you! To book your place, please visit the SAIF website www.saif.org.uk/events

TIMETABLE

Autumn Education Day

The Vale Resort –
30 September

BOOK YOUR
PLACE AT
[www.saif.org.uk/
events](http://www.saif.org.uk/events)

Book for our next Education Day to keep up with developments in our profession, share your views with fellow independent funeral directors and gain valuable CPD credits.

Agenda

10.00-10.30

Registration, tea/coffee and Exhibition

10.30-10.45

Welcome & Introduction
National President Mark Horton

10.45-11.30

The Laws around Cremated Remains in Wales & England: Known Unknowns and All the Rest.
Professor Heather Conway, Queens University, Belfast

11.30-12.00

Refreshments & Exhibition

12.00-12.45

Managing Difficult Staff and Staff Coping with Difficult Managers
Amy White, Head of Training & Wellbeing at Loch HR

12.45-12.55

IFD College Certificate Presentations
Nicola Jarmaine, Chair of Governors

12.55-13.15

Direct Cremation Update
Declan Maguire, SAIF 1st Vice President

13.15-14.15

Lunch and Exhibition

14.15-15.00

Stress at Work
Angela Maguire, Social Worker & Counsellor – De Exeter House

15.00-15.45

Mental Health & Fitness
Katie Stevenson, Personal Trainer – Mental Health & Fitness

15.45-16.15

Refreshments & Exhibition

16.15-17.00

Medical Examiner Update
Dr Jason Shannon, Lead Medical Examiner for Wales

17.00-17.05

Close of 2023 Education Day

CHARITY

Can you help Georgie and David be Shaun Superheroes?

Georgie Luxford and David Chambers from Bowley & Gallagher, part of Sussex Family Funeral Directors, are taking the plunge on Thursday 5 October by abseiling 450ft from the Brighton i360 to raise funds for their local Brighton and Hove hospice, The Martlets.

The hospice provides free care to people affected by terminal illness and, while an NHS grant covers a portion of the costs, it relies on the community to fund most of its vital services. That's why The Martlets has organised the 'Shear Drop' challenge – a Shaun the Sheep themed fundraising event from the Brighton i360.

Georgie and David would like to raise as much as they possibly can for this excellent charity – and to make themselves feel a little better about leaping from such a great height! If you would like to support them, please donate via their JustGiving link: www.justgiving.com/fundraising/georgie-david23



Georgie Luxford and David Chambers



SERVICE

The service was well attended

Dedication service at New Forest Crematorium

A special service has taken place in Hampshire to formally dedicate one of the most environmentally-friendly crematoriums in the country to the communities it serves.

New Forest Crematorium opened in April 2022 to serve the people of New Milton, Bournemouth, Christchurch and the wider area surrounding the New Forest.

It is part of Westerleigh Group, one of the UK's largest independent owners and operators of crematoria and cemeteries, with 37 other 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.

It is Westerleigh Group's tradition to dedicate a new crematorium to its community in the

presence of funeral directors, celebrants, members of the clergy, other industry professionals and senior representatives from many organisations within the bereavement sector, usually about 12 months after its opening.

The service was led by Debbie Sellin, Bishop of Southampton, in the presence of Councillor David Hawkins, Mayor of New Forest District Council. Paul Bowley, Past President of SAIF, attended, representing SAIF at the event. Rev Martyn Douglas and Humanist celebrant David Hewitt also spoke at the service, and a local choir, Choralia Milford, sang *You Are The New Day* and *Sing Gently*.

After lunch, many of the visitors were able to ride in a superbly presented open carriage pulled by two Friesian stallions, Duke and Earl, kindly provided by Kim and Jimmy Searle, carriage masters.

New Forest Crematorium Manager Graeme Horobin said: "We're very pleased to have hosted this special event and dedicated our beautiful crematorium to the communities we serve."

For more information, visit www.newforestcrematorium.co.uk

John Weir Funeral Directors charity football match

Kent-based John Weir Funeral Directors fielded a football team to take on the Chatham Town Veterans this summer, in a charity match held to raise funds for the Wisdom Hospice. Staff members Shane

McHugh, Ben Baker and Simon Jones arranged for the match to be played at the Bauvill Stadium – home of Chatham Town FC – on Sunday 9 July. The match was well supported with more than 250 people

attending the event. The final score, decided by penalties, was four all and, together with the raffle (with prizes donated by many local businesses), the match raised £2,250 for the hospice.

PRESENTATION

Forum was full of good advice

SAIF was invited to present at the Consumer Codes & Alternative Dispute Resolution (ADR) Forum in June at the Eastside Rooms in Birmingham. The Chartered Trading Standards Institute's (CTSI) annual conference is for those working across consumer protection and regulation offering:

- Thought-provoking, policy-led sessions
- Training and knowledge sharing
- Industry-wide networking opportunities

During the approval process,



The event was a big success

the CTSI came to understand the uniqueness of the funeral profession and the emotiveness of the sector and felt that the platform would be ideal to express some of the challenges that SAIF's Standards Committee faces when dealing with complaints, where the complainant can be quite emotional,

along with the extra care that needs to be taken when handling cases.

SAIF's Standards Chairman Paul Sillett attended the event on 21 June providing a background to SAIF, what it does, who it supports, who it works with and the accomplishments so far including re-certification of the Quality Management Systems

to ISO:9001-2015, becoming ADR approved, as well as the process of CCAS code approval.

Paul gave a synopsis of the types of complaints that SAIF received and the number received compared to the approximate number of funerals that are carried out each year:

- Breach of legislation
- Family disputes
- Cremated remains
- Unprofessional behaviour
- Lack of care of the deceased
- Issues relating to personal items
- Unfair or undisclosed charges

The presentation was well received with lots of questions asked and answered.

CLOTHING DISCOUNT STORE

148 Chingford Road, Walthamstow,
London, E17 4PL
enquiries@clothingdiscountstore.co.uk
www.clothingdiscountstore.co.uk

BLACK JACKET & W/COAT

Wool mix £149.50 inc. VAT

36" – 46" chest

Extra for sizes up to 60" chest

STRIPE TROUSERS Wool mix

30" – 38" waist £59.50 inc. VAT

Extra for sizes up to 56" waist

WHIPCORD RAINCOATS

Wool Mix

38 – 46 chest £179.00 inc VAT

Extra for sizes up to 52" chest

*Also - Frock Coats - Raincoats
- Suits - Shirts - Tail Coats
& Ties - Top Hats etc*

Next day delivery or visit our showroom
by prior appointment



**Telephone 020 8527 4249
or 07768 848166**



W.S. Gayton & Son Ltd
FUNERAL DIRECTORS
EST. 1910

FREMINGTON, NORTH DEVON

FUNERAL DIRECTOR VACANCY

We are a family owned and run business
and we require another Funeral Director
to join our excellent team.

You would arrange and conduct funerals,
and be involved in all aspects of our work,
also working out of hours when required.

Experience working within the industry
and I.T. proficiency essential.

D.I.P. F.D. and funeral pre-planning
knowledge preferred.

Please email emily@wsgayton.co.uk with your CV.

Starting salary upon request

ALLSOPS

Where do you get your frills?



Get a 10% discount when you purchase a
complete box of frilling with a complete
box of handles.

Offer applicable on orders placed with
us throughout September '23 – discount
applied automatically upon invoice.

Please be advised that this offer cannot
be used in conjunction with any other
existing discounts or offers.



Visit www.allsops.net to sign-up



To place an order or for more information, call us on 01903 213991 or visit www.allsops.net

MEET YOUR SAIF BUSINESS CENTRE STAFF

The Business Centre Team at SAIF helps members with all sorts of issues and enquiries from continuing professional development (CPD) to direct cremation, alternative dispute resolution and SAIF webinars. Over the next two issues of SAIF Insight, we are introducing (or reintroducing) you to our team members...

CLAIRE DAY

Administration Manager
claire@saif.org.uk

My job involves

Supporting the Chief Executive Officer when required, managing staff and day-to-day operations at the SAIF Business Centre. This includes managing and overseeing Standards and Quality Assurance as well as being part of the Quality Senior Management Team, SAIF Events, Membership Applications, co-editor for *SAIF Insight* and any other key projects that arise.

My background

I've worked in all sorts of roles, from supervisor at a well-known fashion retail outlet to recruitment consultant handling a large corporate client, plus financial positions, accounts payable and credit control. Before joining SAIF, I worked for more than 17 years as a Payroll Manager leading to HR Operations Manager, where I became CIPD certified.

The most rewarding aspect of my job

Positive feedback from members where the team has supported them or from the events that have been arranged.

The biggest challenge in my job

The unknowns...

Points of interest

One of the items on my 'bucket list' is to visit Nashville, especially attending a concert at the Grand Ole Opry, and to visit Graceland. Away from work I love relaxing with the family, going to the gym and line dancing (actually any sort of dancing!). 🎵



"Before joining SAIF, I worked for more than 17 years as a Payroll Manager leading to HR Operations Manager, where I became CIPD certified"



MARIA SHERLOCK

New Membership Applications Administrator
maria@saif.org.uk

My job involves

I process new applications for SAIF membership. This involves carrying out due diligence checks, checking for CMA compliance, arranging premises assessments and compiling all application paperwork to send to the Executive Approval Committee for their decision.

My background

My first job after leaving school was as a VDU Operator. I moved on to become a Poll Tax Officer working for a local authority where I developed my passion for dealing with the public. I worked for Harlow College for 16 years where I had a variety of roles but all were mainly admin

"Working for a local authority was when I developed my passion for dealing with the public"

based. Before joining SAIF, I worked in a primary school as a Mid-Day Assistant/LSA which I loved. It allowed me to use my experience and skills as a professional chaperone to support and nurture the children.


The most rewarding aspect of my job

When an applicant becomes a member!

The biggest challenge in my job

Sometimes the process can take a bit longer than expected due to various reasons.

Points of interest

I was a Regional and National Champion and represented England in baton twirling (and yes, I can still twirl!). Away from work, I love going to the theatre. I enjoy musical theatre but have also seen some really good plays too. 

SAM REYNOLDS

QA and Standards
[Complaints] Administrator
sam@saif.org.uk

My job involves

My current role is administering Quality Assurance, checking the reports received and liaising with the assessors and members to help them achieve compliance.

I also administer Standards (complaints) which means liaising with those who wish to complain, the funeral director involved and the Standards Committee to ensure that due process is followed in relation to our certification as an Alternative Dispute Resolution (ADR) body.

"I like to walk my two labradoodles, bake, see friends, and I love the theatre and cinema"

My background

I've worked for SAIF since March 2009. Previous to that I used to do a little temping for SAIF and help with the many mail shots we used to do. These days we do most by email – how things change. Before I worked for SAIF, I tried my hand at being a driving instructor, which didn't quite work out, and I also went to college to study hairdressing.


The most rewarding aspect of my job

Guiding funeral directors with any queries they have and receiving their thanks when we've been able to help.

The biggest challenge in my job

Talking to grieving people on the phone who may have had some upsetting experiences and want to complain about a funeral director and the service they received.

Points of interest

In my spare time I like to walk my two labradoodles, bake, see friends, and I love the theatre and cinema. 



Our independent funeral director partners have long put the needs of the families they serve at the forefront. In the past year, together we've had the opportunity to demonstrate that fair treatment of customers in everything we do.

Financial Conduct Authority (FCA) regulation marked the beginning of a new era in funeral planning that's undoubtedly been favourable for customers and helped strengthen families' trust in the market.

The huge increase in the adoption of digital practices by our partners following FCA regulation has resulted in significant benefits for customers and fresh opportunities. Our new sales journey helps to ensure that customers are in no doubt about what they're buying, and that it's the right product for them. Our latest research results found that changes to the sales journey following regulation have improved customer satisfaction and 100% of customers found purchasing a Golden Charter funeral plan easy.¹

Workshopping customer experience

We never underestimate the importance of listening to both existing and prospective customers. Understanding their needs and expectations is essential in ensuring that we always offer the best solutions to those needs in an ever-changing market.

Nearly one in two people who've organised a funeral in the past three years intend to purchase a funeral plan.² Letting customers know you can connect them with their choice of funeral while it's front of mind presents a valuable opportunity for independents.

Understanding a customer's needs is essential



CELEBRATING A YEAR OF PROGRESS FOR FUNERAL PLAN CUSTOMERS

In the 12 months since Financial Conduct Authority (FCA) regulation of pre-paid funeral plans, we've seen great improvements across the board for customers. Golden Charter's Commercial Director, Mark Moran, discusses the plan provider's continued commitment to keeping customers at the heart of everything it does

Using customer insight, we recently launched a new interactive programme designed to provide our partners with the tools and insight to connect with funeral plan customers more effectively.

We're committed to helping businesses plan for success and helping you secure future funerals. Feedback from funeral directors who've engaged with the workshops has been extremely positive and it's been great to hear about the contribution from attendees so far.

Our workshop has helped funeral directors think about their own customer experience and how they can improve and engage with new customers. The attendees have all provided great feedback and are delighted to be offered this free training. They've enjoyed the informative, collaborative approach, and have set their own actions following the sessions.

Evolving with customers

As changing funeral trends reflect customer preferences, it's important that we support our partners with solutions that meet customers' needs. Adding digital solutions enables businesses to embrace online preferences and provide more efficient services that give customers more choice.

The pandemic expedited a move to digital, with many families making use of online video links to funeral services. In the pre-need space, customers now prefer to search online for information about funeral plans. We've supported our partners with website wording, online brochures and online plan sales that are easy to share via email and other



Mark Moran
Commercial Director,
Golden Charter



messaging services. Providing more information digitally allows customers to find out more about funeral plans in the ways that best suit them.

Our digital applications system allows our appointed representative partners to bring customers along with them in a logical and simplified way. We continue to develop our digital offering to improve support to customers by providing a purchase journey in their preferred format.

Our enquiry manager is a popular tool used by our introducer appointed representative partners. In addition to our dedicated introducer appointed representative phonenumber, our enquiry manager offers another way for funeral directors to refer funeral plan customers to us. Once the details are submitted, we receive them immediately and will get back in contact with the customer at the time they specified would suit them. Our contact centre team's job is to support enquirers with the information they need to help them decide if a funeral plan is the right product for them.

We're developing the tool for our appointed representative partners too. There'll be lots of different options to help you to keep on top of the customer journey and easily offer support.

Personal development for customer experience

The anniversary of the first year of FCA regulation also marked the end of the first year of continuing professional development (CPD) for our appointed representative partners. I'd like to thank all approved persons and plan sellers who completed their CPD requirement. Our second year of regulation has now begun and, with it, our new CPD year.

Completing CPD is an excellent opportunity to demonstrate a continued commitment to personal improvement for the benefit of customers. We provide a variety of training options for our partners who guide customers through the sale of a funeral plan, from digital workshops to market updates, that all count towards your CPD

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

Supporting you to meet customer demand

We have the largest network of appointed representative and introducer appointed representative partners of any regulated funeral plan provider. Working with funeral directors across the country, we understand the importance of the relationships independents have with their communities. Offering access to funeral plans can bring huge value to both families and funeral director firms.

Our introducer appointed representative model has become more widespread in recent months. In fact, it's the fastest growing route to providing Golden Charter funeral plans.

requirement each year. Even our tailored customer experience workshop can be counted as CPD.

Our CPD resources are available now and we'll soon make your updated eLearning modules available again via your My CPD page.

Our range of services has received very positive feedback

Under the model, our introducer appointed representative partners still play an important role in a customer's funeral plan journey. As an introducer appointed representative, you'd introduce funeral plan enquirers to Golden Charter; we support businesses by providing customers with detailed information about our products and completing the purchase aspect of funeral plans. The plan sales resulting from introducer referrals are sold at your prices and treated in the same way as if they'd been sold by you as an appointed representative.

We'll support you to meet customer demand without having to dedicate resource to meet the same regulatory requirements or spend a lot of time on enquiry follow up. Introducer appointed representatives have access to sales materials to display in premises and online and other tailored support like our enquiry manager.

Contact your Golden Charter business manager to find out more about the options. If you don't work with us already, please email partner@goldencharter.co.uk for more information. 

1 Customer survey – conducted online by CJM Research, April 2023, 996 Golden Charter customers
2 James Law Research Ltd, Attitudes & Behaviour Research [At-need], March 2023



MELISSA FINDS CAUSE TO HELP

Every night for a year Melissa Dabrowski toured her local cemetery taking notes of the graves there. It was exhausting, but it was all for a worthwhile cause and it was all her own idea.

Melissa is one of the family members who operate Edwin Ainsworth Funeral Directors of Darwen in Lancashire. In 2021 the firm celebrated its 165th anniversary and was keen to give something back to the community. She explained: "I suggested doing something around burials, cremations and history. That's when I discovered the Find a Grave app and website. It's owned by Ancestry and allows anyone in the world to search for the grave records of family, friends or anyone else they're interested in. They can also send requests for photos of the grave and other information."

Enthusiased by the idea of helping build the Find A Grave records, Melissa started her nightly visits as and when she could while still working full time and with a one-year old son. Often, she'd spend the hours between 7pm and 10pm taking comprehensive notes. "Initially, I made the mistake of logging absolutely everything on a headstone," she said. "It wasn't necessary and it meant spending about 10 minutes per grave. As a result, I only took details of around 300 graves."

Part of the motivation for all this effort comes from Melissa's day-to-day experience. She's found that requests for information about graves are part and parcel of being a funeral director. "We regularly get people asking for details of a particular grave. The app is really useful in those circumstances," she said.

Growing the database

The firm's efforts in adding to the Find A Grave records have continued and grown. Melissa added: "Late last year we realised we still have numerous records dating back to the 1930s including plot numbers. So, we started uploading information from the office. Meanwhile we joined one of the local volunteer groups, The Friends of Darwen Cemetery. As well as helping to maintain the cemetery, every year for the last five years they've held a Find A Grave day. The most recent was two months ago. We went to the cemetery – it was a very rainy day – and joined people taking part. Despite the conditions, within two hours we were able to locate more than 20 graves that people had been searching for on the app."

Melissa and her colleagues have established an effective process for adding details. "From here it takes less than two minutes per record to upload," she said. "We've found that all we need to list is the first and last names of the people in the graves, the date of death and the plot number."

As a result, they have now added 4,430 memorials with 575 of those including GPS details.

Meanwhile, the Friends volunteer group has added 242 memorials itself including 593 photos.

And the number and scope is growing all the time. Although Melissa started with Darwen Eastern Cemetery


they have since progressed to Darwen Cemetery and are now regularly updating the grave details of six local cemeteries.

Not content with uploading grave details, Melissa has taken things a step further.

She explained:

"The cemetery office has been kind enough to give us maps. Meanwhile, I have a drone and I've been sending it up in an effort to create a 3D mapping system, a bit like Google Maps, so there's a visual aspect for people to look at."

Anybody can upload details but if it was a funeral director or other professional who created the initial filing, they would have ultimate control. So, if a family member went on the app to add a date of marriage, for instance, that change would need to be accepted by whoever created the memorial in the first place.

Melissa said: "Find A Grave is the biggest grave website there is and makes the largest international graving community in the world. We're very happy with what we've achieved. We've been doing this for just over two years now and to have uploaded so many details in our spare time is amazing. It's rewarding in all sorts of ways. For example, people who have tracked down where their loved ones are buried have fixed headstones and started to maintain the family graves." 



Melissa spends hours taking notes

A career that's off to a racing start

Melissa's path to becoming a funeral director was unusual. It was far from her thoughts when she left home at 16 to pursue a racing career.

She explained: "I had a pony when I was about 12 and one day my dad saw a leaflet advertising a race day. He thought, 'Melissa's got a crazy pony, let's enter that'. Bearing in mind, I'd never even cantered the horse before or gone fast on it, we went to Haydock and I ended up winning the race!

"Some people suggested we join the pony racing authority. We ended up going the next year and I passed the training day. I started racing against people who are now professional jockeys. I did that for a couple of years and then got the chance to attend Newmarket Racing School."

Coming from a family of funeral directors she was initially reluctant to follow in their footsteps. But Melissa added: "I'd already followed my dreams with my short career as a racer and decided I had nothing to lose. I knew the profession since I'd been brought up around it and decided to come on board in 2019 and I've not looked back."



Cherished Memories

from Somerset Willow



*After-Funeral items
of unmatched distinction*



**SOMERSET
WILLOW**

Call us: 01278 424003
Email: enquiries@somersetwillow.co.uk
www.somersetwillowcoffins.co.uk

WHAT DOES IT MEAN TO 'PLAN FOR SUCCESS'?

Planning ahead: where do funeral plans fit in?

There are many factors that make business planning just that little bit more challenging at the moment. It's hard to place bets on the future as you deal with everything from inflation to unpredictable market disruptions.

Even in times of unpredictability though, effective planning will always be critical to future success.

For funeral directors, one important way to create more certainty around a business' future is to consider how you prioritise funeral plans.

Securing funeral plan customers is a key to protecting future market share by ensuring that a funeral isn't secured by a competitor either before or at the time of need. It also expands your business' network of word-of-mouth referrals.

By providing funeral plans, you protect your business in this way while also providing a strong service to families, which leads to further pre-need purchases down the line.

Funeral plans provide security and stability within an unpredictable world. Helping customers plan ahead can help independents plan ahead, too.

Economic analysis of funeral plans

Connecting with funeral plan customers requires an initial investment in time and marketing in order to see a return in a few years' time. With this in mind, it can be hard to justify exactly how funeral plan sales contribute to the overall success of businesses.

To help, the 'Plan for Success' series visualises data, helping funeral directors to understand the potential benefits that plan sales can bring.

At its core is analysis Golden Charter has conducted for the first time, which illustrates the impact funeral plans can make on the bottom line.

One analysis demonstrates a clear commercial benefit to funeral plan sales: **the financial returns on consistent funeral plan sales can contribute substantially to the market share and annual turnover of a business.**

"Securing funeral plan customers is a key to protecting future market share"



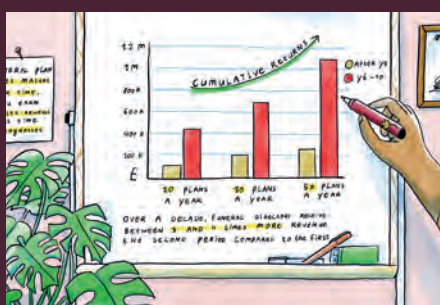
One in two funeral plans matures in under five years



CUMULATIVE RETURNS:

Because funeral plan sales mature over time, if you are consistent in selling plans, you reap greater rewards as time progresses. **Over a decade, funeral directors receive between three and four times more revenue in the second period compared to the first.**

If you have been selling 20 funeral plans a year for the last 10 years, you'll have delivered **over £1/2 million worth of funerals.**



If you have been selling 30 plans a year for the last 10 years, you'll have delivered nearly £815,000 worth of funerals – **just 10 more plans a year equates to 50% higher returns.**



Five steps to Plan for Success:

With the illustrations highlighting the impact funeral plan sales can bring, Golden Charter is here to support you in taking the steps to plan for success, protecting the future of your independent funeral director business. These key steps make up the Plan for Success checklist, which can be found via mygoldencharter.co.uk or by speaking to your Golden Charter business manager.

1. Connect with more customers by **having two more conversations** with families about funeral plans this week
2. Publish a social media post and schedule more with Golden Charter's toolkit and its **social media guidance** and materials, which can help increase your reach and maximise enquiries
3. Access all the information you need to offer plans now. For appointed representatives that can mean completing CPD hours, while introducer appointed representatives can review their **IAR guide**
4. Visit mygoldencharter.co.uk and use the digital options available to support customers' funeral plan purchase journeys – the **digital applications system and enquiry manager tool**
5. Access your **Nexus report** through your Golden Charter business manager to understand the full potential for future growth for your business

Check out the key findings below.

In conclusion...

When inconsistency seems like the status quo and day-to-day pressures remain high, you might be looking for ways to make planning for the future a little easier.

The illustrations can help to quickly connect the dots and support your own analysis of how funeral plan sales might support your own business over time. From there, you'll know how taking steps to grow consistent plan sales can bring certainty to your own business.

Access our resources on mygoldencharter.co.uk or connect with your Golden Charter business manager to start planning for success today. 📞

"Our plan for success statements and illustrations can help you visualise a future where funeral plan sales contribute to the longevity, growth and success of your independent funeral director business"

Suzanne Grahame, CEO, Golden Charter



If you have been selling 50 plans a year for the last 10 years, you'll have delivered **nearly £1.35 million worth of funerals** – three times the revenue for 1.5 times the volume of sales. In other words, **one plan a week returns £1.35m in revenue over 10 years.**

Last year, 209 funeral directors invested in marketing and sold over £20 million worth of funeral plans – **four times as many per business as those who did not.**



THE TOP TEAM IS HERE TO HELP YOU

SAIF was established in 1989 to set professional standards for the funeral profession and support independent funeral directors in the UK. Today, SAIF has around 1,000 members across 1,865 sites, and an additional 100 associate members who supply products or services.

Here, we introduce the members from SAIF's Professional Standards Committee.

Paul Sillett – Standards Chair

This year I celebrate 40 years as a funeral director and I am the fifth generation in my family firm.

I have been on the SAIF Executive since 2019 and Standards Chair since 2022. Judging peers is never easy but due to very high standards within SAIF membership it is not something we have to do often. I'm always glad to offer support to colleagues who find a complaint landing on their desks and I do believe that swift action is always best.

I spoke at The Consumer Codes and ADR Forum in June at the Eastside Rooms in Birmingham and know that other groups that offer the same system in other sectors were very envious of our large membership and relatively low complaint levels.

I've been married to Amanda for 34 years, and have three children, with two of the lads both now working in the family business. In my spare time I enjoy golf, gardening and narrow boating on UK canals.

Ross Hickton

I've been a member of the Executive since 2018 and Standards Committee for the past three years. As funeral directors we all go above and beyond to help and assist our clients. On occasion this goes wrong, sometimes through our own fault, through our staff's fault or at times the expectations of the client are not in line with our own.

If a complaint is brewing, or you feel you need advice, please contact SAIF Business Centre or me directly as soon as possible. At times, an issue or complaint can be resolved before it becomes a serious

formal complaint. Remember at all times, communication with all parties is key when dealing with a problem.

Gary Staker

At 20 years old I got into funerals accidentally and I've now been working for 33 years in the profession; I can't think of a more rewarding career.

After spending 17 years in the corporate sector, starting as a trainee then as a manager, I left to start up my own business in 2007 because I wanted to have that flexibility to go the extra mile for families. In 2018, I sold the business to William Purves, one of Scotland's largest independent funeral directors, so I am now a manager as opposed to owner.

I became involved with the SAIF Executive around eight years ago as I felt I had plenty of skills and expertise to offer. I am Membership Chairman and along with the rest of the committee and SAIF Business Centre staff, we look at prospective new members.

I joined the Standards Committee a couple of years ago to try to help funeral directors deal with complaints which cannot be resolved at a business level. Sometimes we get it wrong, we make mistakes. We all do, I have, but it is how we deal with them that matters.

We are here to help and support you after all and if you have a complaint and want some advice and guidance, I am only happy to help.

Becky Horton

I am a funeral director with my husband Mark, at our Hull and East Riding-based funeral directors, Hortons. Mark has been a funeral director for many years and when we opened in 2009, he brought me into the fold. Since then, I have completed

my IFD, among other training, however, I find that the practical side of our roles extends our knowledge even further. As well as being a funeral director, I also run the business on a day-to-day basis so encounter a lot of situations that our SAIF members do that can cause a headache and sometimes a complaint. Often just handling the complaint differently can stop it in its tracks before an official complaint comes to SAIF. I am always on hand and available to give advice in these first stages.

Jim Auld

With 30 years of experience in the funeral profession, running my own business, I am aware of the massive changes we have seen from clients in terms of expectations in regard to funeral arrangements. Some complaints are rightly justified, others would perhaps not arise if the initial failing (perceived or otherwise) was handled better, particularly as people during grief are at their most sensitive. If you feel you are in a situation that may lead to a complaint arising, I suggest you speak in confidence to one of the

Professional Standards Committee; they all have a wealth of knowledge and experience that would perhaps enable you to react to the situation before a formal complaint arises.

Jake Gaunt

I am a sixth generation funeral director at my family funeral directors F.P. Gaunt & Sons Ltd in Rowley Regis, West Midlands. I have been in the company for 10 years after joining when I left school. My career started as a funeral operative before progressing onto becoming a funeral director. In 2021 I gained my Diploma in Funeral Arranging and Adminstrating and I'm currently looking to further my education with the IFD College to gain my Diploma in Funeral Directing. As well as being a funeral director, I'm the company HR manager and this has given me the knowledge to deal with any complaints we receive. I'm a husband and a father and I enjoy spending my time with my family. I am also a car enthusiast with a love for a petrol engine. 

Becky Horton



Jim Auld



Jake Gaunt



Paul Sillett



Ross Hickton

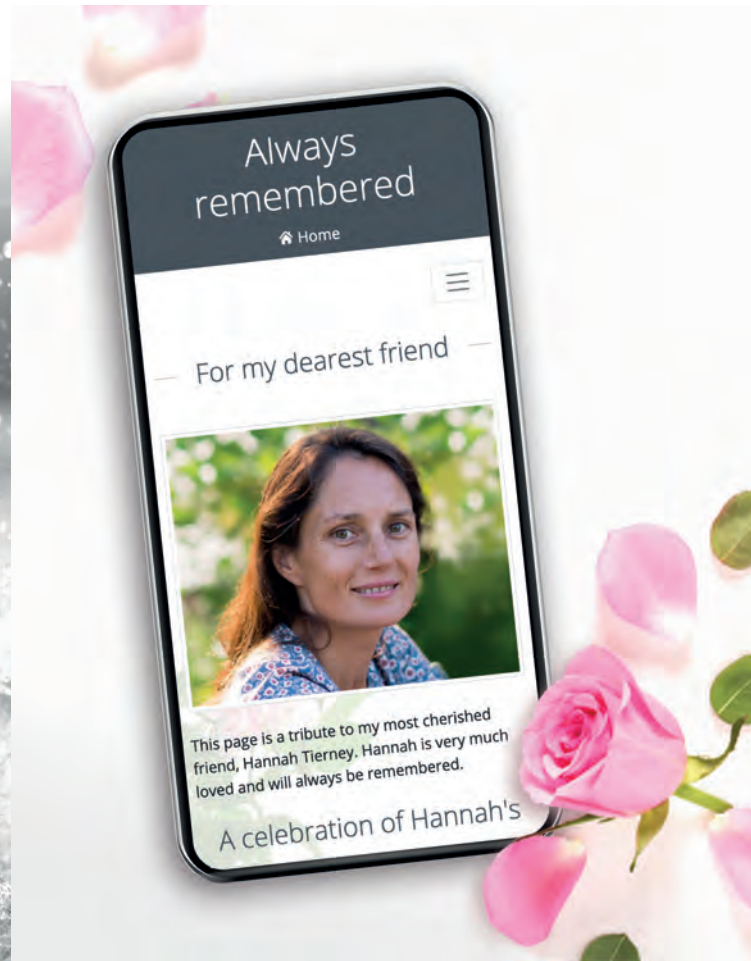


Gary Staker





The Online Tribute Charity



Your place to remember someone special

The award-winning online funeral notice, donations and tribute service from MuchLoved. In partnership with over 500 funeral directors, together we have raised over £130 million for UK charities and good causes.



01494 722818 | support@muchloved.com
MuchLoved Charitable Trust Reg Charity No. 1118590



You and your clients are in safe hands with Kings Court Trust

Did you know that according to the Office for National Statistics, on average one in every two people that pass away will require probate? This means that if you handle 100 funerals each year, 50 of those families will need probate.

The opportunity for funeral directors

Working with award-winning probate and estate administration provider Kings Court Trust presents you with an opportunity to:

- Provide further support to families during the difficult time of losing a loved one.
- Generate additional revenue from a generous fee share on successful referrals.
- Build stronger relationships with families so they turn to you when arranging future funerals.

Work in partnership with Kings Court Trust

Kings Court Trust is a leading probate and estate administration provider that has been supporting UK families at the difficult time of losing a loved one for more than 20 years.

Forming a partnership with Kings Court Trust requires minimal time and effort on your behalf. Simply ask your clients if they need free, impartial, and practical advice about the next steps for handling the deceased's affairs and submit a referral to Kings Court Trust. The experienced team will call your client to provide guidance and if they are interested in professional help, Kings Court Trust will provide a free, no-obligation quote.

Kings Court Trust is a leading probate and estate administration provider that has been supporting UK families at the difficult time of losing a loved one for more than 20 years.

Want to find out more about working in partnership with Kings Court Trust? Get in touch by calling 0333 207 5470 or emailing jfd@kctrust.co.uk



Global Funeral Repatriation
International, National & Overseas
specialists - 24hrs/365 days



Tel- (24hrs) +44 (0)330175 7517
Mob: +44 (0)7780 118458
globalfuneralrepatriation.co.uk

This is the trading name of
National Repatriation Limited

challenge SUPPLY CO LIMITED

Presentation Matters

We also supply
Donation Boxes &
Cremated Remains Bags
Please contact us
for samples

Presentation Folders for Funeral Directors

Folders are printed on the outside cover with distinctive metallic print. A4 Lincoln and A5 Oxford styles hold approx 15 sheets of paper, A4 Chester and A5 Windsor styles hold approx 50 sheets of paper. A variety of colours are available to suit Company branding.



For further details or to request sample pack:

Email: sales@challengesupply.com • Tel: 01302 836777

www.challengesupply.com



How planning for the future means you're **planning for success!**

Our Plan for Success campaign can help support your business' growth and resilience, by using data, research and statistical modelling to illustrate the financial returns on funeral plan sales.

Our findings reveal that consistent funeral plan sales can contribute substantially to the market share and annual turnover of your business.

For more information on Plan for Success and to understand the potential for your business, please speak to your Golden Charter business manager or visit mygoldencharter.co.uk

Five steps to help you Plan for Success

- ☒ Connect with more customers by having **two more** conversations with families about funeral plans this week
- ☒ Publish a social media post and schedule more with our toolkit's **social media guidance** and materials to increase your online reach and maximise enquiries
- ☒ Access all the information you need to offer plans now by completing your **CPD** (appointed representatives) or reviewing our **IAR guide** (introducer appointed representatives)
- ☒ Visit mygoldencharter.co.uk and use the digital options available to appointed representatives and introducer appointed representatives to support customers' funeral plan purchase journeys - our **digital applications system** and **enquiry manager tool**
- ☒ Access your **Nexus** report through your Golden Charter business manager to understand the true potential for future growth for your business

Golden Charter 
Smart Planning for Later Life

Statements used are for illustrative purposes only and not a guarantee. They are based on real data from nearly 25,000 Golden Charter funeral plan sales and maturity values for the 12 months to 23/9/2022. It also includes data on funeral director sales and marketing from the 2022-2023 financial year, as well as external market research and statistical modelling. All illustrations have been checked and verified against Golden Charter data to ensure accuracy wherever possible.

teamwork

PRESIDENT'S CHARITY UPDATE / SAIF DIGITAL / CROSS-SECTOR COLLABORATION
/ P45 DEADLINES / KARA JOINS THE SAIF BUSINESS CENTRE

PRESIDENT

On the road for a very good cause

I wanted to focus this month's article on two areas, with the first being to hugely congratulate the team that completed the President's charity walk this year for The Honeypot Children's Charity.

Brian Hart, Brian Stocks, Gary Staker and my wife Becky Horton all set off on 15 July at 4:10am to aim to complete the 42-mile Lyke Wake Walk, in North Yorkshire, in one day, with me as the support vehicle.

With dawn just breaking and with calm weather conditions, considering the time of day there was a very positive mindset by all of the team. Oh how the weather gods soon changed that! Within a couple of hours, the weather became horrendous and they were hit by strong winds that threatened to blow them off some sections, thunder storms with fork lightning while they were on the highest points on the moors and torrential rain that soaked them through even their waterproofs, causing all to have early symptoms of hypothermia by the end.

I was ready for them at designated checkpoints with warm drinks, porridge and flapjacks and encouraging words, but I am not even sure having the King himself there to welcome them would have been enough encouragement for the battle they were all going through. However, these six checkpoints where they stopped for five to 10 minutes did seem to give them the boost they needed to continue and I was so proud and grateful for everything they were putting themselves through to raise money for my chosen charity. I believe

during the walk there were some choice words for certain sections of it, mainly by my wife, however certainly nothing I could put down in writing.

The team were absolutely amazing with the support they gave each other during it, and I know Becky said she will never forget that camaraderie. They completed the walk in 16.5 hours and raised a huge amount for the charity, and completely smashed the original £5,000 target. Thank you all so much for your generous donations as your support not only helped drive them through on the walk but will make a huge amount of difference to the child carers that the Honeypot Children's Charity is there to support.

I must make a special mention also to thank Alan Jose from The Westerleigh Group. Alan pledged a massive amount per mile to the group upon completion of the walk which will nearly double what had been raised already. I really cannot show enough gratitude for this generous donation.

Recently my wife and her sister also did a charity bake sale in addition to my mother-in-law and Becky's sister's mother-in-law also doing some charity raffles at events, both for Honeypot, and between these three events another just over £500 has been raised. The support from everyone this year really is overwhelming and I cannot thank everyone enough.

The second subject I want to touch on this month is direct cremation. Recently you will have seen a lot of articles and emails from SAIF talking about direct cremations due to the toolkit SAIF has brought out to help us all when it comes to discussing this with our families and working out how we can offer it within our own businesses in a way that works for us.



Scan the QR code below to help my chosen charity



More information on the charity can be viewed at saif.org.uk/about-saif/whos-who-2023

As your National President, I'm pleased to share news of continued dialogue with the President of the NAFD Barry Pritchard and President of the BIFD Jem Mead, regarding the forthcoming implementation of regulation by HM Government for the funeral profession.

As stated previously, we need to approach the forthcoming talks with the Government with a united voice in order to demonstrate a universal commitment to the highest of standards, in addition to proving that we are best placed

to deliver education and regulation to our memberships.

We are doing this because we have concerns about the possible impact of regulation drawn up by individuals or bodies who might lack a full understanding of how the profession works.

Barry, Jem and I appreciate that some within the industry might find cross-sector collaboration challenging. However it is time to look at the bigger picture and work together to establish a brighter future for the newer

and possibly younger members of this wonderful profession.

Advising the three of us are some of the funeral sector's finest minds. Together we are formulating a way forward and we enjoy the resolute backing of our respective Boards of Directors and Governors.

We are committed to frank and transparent communication, as we combine efforts to present the unified voice on your behalf.



DIGITAL

SAIF Digital team demonstrates the power of AI by recreating patron saint of funeral directors



Artificial intelligence (AI) is evolving at a remarkable pace to supplement and in many cases replace the need for traditional employment roles. Thankfully, due to the nature of our profession, we should not be too concerned that an algorithm will replace us any time soon. It can, however, support some of our functions, specifically marketing.

AI comes in different forms that have become widely available in everyday life. Amazon Alexa or Google Assistant built-in are two common examples and you will most likely be familiar with chatbots such as ChatGPT, the new Bing Chat and Google Bard.

When you ask ChatGPT for the capital of a country or you ask Alexa to give you an update on the weather, you'll get responses that are the result of machine-learning algorithms.

Though these systems are not a replacement for human intelligence or social interaction, they can use their training to adapt and learn new skills for tasks that they weren't explicitly programmed to perform.

The SAIF Digital team has demonstrated how Chat GPT can be used to write content for funeral brochures, articles or even obituaries. More recently, the team has been working with

AI image software to test the potential for using the technology in a funeral home.

As we all know, there are times when we are provided photographs for an order of service or for digital display and the quality of image is poor at best. AI now gives us the power to correct imperfections, remove backgrounds or even increase the resolution for larger display.

One of the more exciting developments in AI imaging is the ability to create images from scratch by providing a simple written description to the software. To demonstrate the power of this innovation and to celebrate the upcoming feast of Joseph of Arimathea, patron saint of funeral directors, the SAIF Digital team created a modern depiction of the saint (above) using historical descriptions and a touch of creative inspiration.

The software provided an image-based not only on our input but also on its own understanding of how St Joseph would look today.

To learn more about the potential for AI in your funeral home as well as other digital tools and marketing support, join the SAIF Digital group on Facebook. [i](#)

Direct cremation is something that the majority of funeral directors would prefer not to talk about or discuss and this is not for the reasons the media thinks, that we all want to make huge profits from funerals, but because of the impact we all know direct cremation can have on a loved one's family. The surge of advertising surrounding direct cremation from the big companies that offer this however has now meant it is more important than ever to have the knowledge surrounding these types of funerals and also the offering to be able to assist families with this if that is what they truly want. At the end of the day, who is better to advise a customer than their local independent funeral director who has local knowledge and an actual face and premises that they can come in and see.

If we can offer customers a direct cremation service we can provide them with extras that may help them in the grieving process, such as viewing in the chapel of rest, giving them chance to say goodbye, possibly a direct attended service where the family can sit and listen to music and also a local cremation taking place, not transporting their loved one to a different part of the country to be cremated. This is not something that the direct cremation companies can offer and this makes our offering unique in itself.

We have found that when talking with families who have requested direct cremation, they have mostly wanted a lot more than what a 'direct cremation' would include so have added these on or in a lot of instances ended up having a full funeral service. This shows to us how ill informed the public is on direct cremation by the big companies swamping the market with advertising and why we need to have that knowledge to be able to let them make an informed decision as to what funeral service they would like.

I will leave you this month with a note about direct cremation – keep the conversation open – and one about 42 mile walks – don't do it!

Until next time,
Bee SAIF! [i](#)

Mark Horton,
President

"Thank you all so much for your generous donations as your support not only helped drive them through on the walk but will make a huge amount of difference to the child carers that The Honey Pot Children's Charity is there to support"

SAIF ASSOCIATES DIRECTORY 2023

CARRIAGE MASTERS & HORSEDRIVEN CARRIAGES

Classic Cars Direct Ltd

Mrs N and Mr R Frazer-Ormerod (Greater Manchester)
07904 425058
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 (Portlennane, Co. Antrim)
02825 822525
patrick@fearghasquinn.com
www.fearghasquinn.com

Superior UK Automotive Ltd

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

Wilcox & Co (Limousines) Ltd

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

Woodall Nicholson Ltd t/a Coleman Milne

Mr Jon Stewart Sharrock (Bolton, 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 (Oxford)
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@hallidaytd.co.uk
www.hallidaytd.co.uk

J & R Tweedie

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

JC Atkinson and Son Ltd

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

J. C. Walwyn & Sons Ltd

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

Leslie R Tipping Ltd

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

LifeArt Coffins Ltd

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

Musgrove Willows Ltd

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

P & L Manufacturing Ltd

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

Passages International Inc. Ltd

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

Somerset Willow England

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

Tributes Ltd

Mrs S Macmillan (Paling, 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.greenacresgroup.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 Sawtell (Billericay, Essex)
01277 633085
enquiries@herongatewood.co.uk
www.green-burial.co.uk

Westerleigh Group Ltd

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

The Natural Burial Company Ltd

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

CLOTHING

Waterfront Manufacturing Ltd

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

EDUCATION & TRAINING

Independent Funeral Directors College Ltd

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

EMBALMING

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

J Marston Engineers Ltd t/a Mortuary Solutions

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

Mortuary Equipment Direct Ltd

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

Resomation Ltd (Manufacture of Resomators)

Mr Howard Pickard (West Yorkshire)
0113 205 7422
info@resomation.com
www.resomation.com

Signature Aromas Ltd (Air Fresheners & Sterilisers)

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

WJ Kenyon (Refrigeration Equipment)

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

FINANCE & PROFESSIONAL SERVICES

Curtis Legal Ltd

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

Flourish by 2H Ltd

Mrs Carole Henderson & Mr Ian Henderson (Ellington, Cambridgeshire)
01480 570202
carole@2-h.co.uk
www.flourishr.org

Forum of Private Business/rrdar Limited

Mr I Cass (Hull, East Riding of Yorkshire)
01565 626001
ian.cass@fpb.org
www.fpb.org

Frontline Communications Group Ltd (call handling/delivery service)

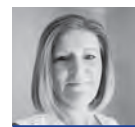
Mr D Jones (Portsmouth)
01489 866630
david@wearfrontline.co.uk
www.wearfrontline.co.uk

Continued on page 30 >

SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY

Is there a deadline to send a P45?

You must give an employee a P45 when they leave your employment. But does the law state how



Claire Day
Administration Manager

long you have to issue a P45 and what happens if you can't provide this document to the employee before they start a new job?

Important information

The law requires you to issue a P45 to an employee when they leave your employment for whatever reason. A P45 provides important information as it confirms the employee's:

- Personal tax code
- PAYE reference number
- National Insurance number
- Leaving date
- Earnings from your employment in the current tax year
- Income tax that has been deducted from those earnings.

Legal obligation

While you must comply with this legal obligation, it's not always possible to hand a P45 to an employee on their final day of employment with you. This might be because they are taking holiday during their notice period, are off sick or you use an external payroll provider.

Where this isn't possible, you are permitted to forward a P45 on to an employee after their employment has ended. But is there a deadline as to when this must be done by?

P45 deadline

There is no defined legal deadline here – all the law says on this point is that you must send the relevant parts of the P45 to the employee “on the day on which the employment ceases or, if that is not practicable, without unreasonable delay”. So, what would be unreasonable in this context?

HMRC expects a P45 to be provided immediately after tax and any other deductions are calculated for the employee's final pay period. It deems anything else an unreasonable delay.

Payroll issues

If you use payroll software, these calculations will usually be made when the next payroll process run takes place. Depending on when the employee leaves, this process might not take place for several days or perhaps even weeks.

</

SAIFCHARTER



AGM and professional development

SAIFCharter Chair Adam K Ginder reflects on one year of FCA regulation, encourages funeral directors to continue to drive forward their professional and commercial development and highlights the association's upcoming AGM...

With one full year since the implementation of Financial Conduct Authority (FCA) regulation, I'm reflective of how far we have come as a profession. The last year has undoubtedly brought a shift in securing the reputational credentials of both our sector and the businesses that operate within it.

Our members' adoption of and transition to FCA regulation, supported by Golden Charter, has been an overwhelmingly positive experience. Working with a funeral plan provider which offers exceptional regulatory and technical expertise, is focused on helping us secure our commercial success and which, most importantly, shares our customer focused values, has been central to this.

I would encourage you to continue to drive forward both your individual professional development and the commercial agenda for your business, using the support available.

Engaging with your Golden Charter business manager on the company's customer experience training to access tools and insight to help connect with funeral plan customers more effectively is one great way to do this.

I would also encourage our members to register for SAIF's autumn Education Day in Cardiff. There's a great agenda planned, with much of the content able to be recorded for our annual CPD requirement (for those of us working as appointed representatives).

AGM

Continuing the theme of key events to engage with to drive forward our professional and commercial success, I would urge you to register for our AGM at saifcharter.co.uk/agm2023

The meeting is taking place virtually on Tuesday 26 September at 4.30pm. I plan to make as many

updates as possible available to you prior to the AGM to allow you the opportunity to review and consider questions in advance. Much of the event and content will count towards your ongoing CPD requirement, providing another key reason to join.

You'll be able to access all of the AGM papers and updates through this link over the coming weeks.

These will include video reports from me, from Golden Charter CEO Suzanne Grahame, and from the Golden Charter Trust. The videos and papers are available to all members, whether you are registered to attend the AGM or not, so please do take the time to review when available and consider whether there is anything you would like to feed back to me or your Executive team.

I'm delighted to confirm that we have two excellent candidates standing for two positions in our elections this year. Maria Stibbards of S. Stibbards & Sons Ltd and Jill Glencross of Jill Glencross Independent Funeral Directors.

I look forward to welcoming new faces to our Executive and I would encourage you to show your support by voting for our new candidates when this process opens shortly. I would also like to take the opportunity to thank Anthony O'Hara and Arran Brudenell again for their service and contribution over the years as they step down from the Executive.

I also extend my thanks to all the SAIFCharter Executive and the support team at Golden Charter for their effort and commitment throughout the past 12 months. 🙏

"I look forward to welcoming new faces to our Executive and I would encourage you to show your support by voting for our new candidates when this process opens shortly"

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.

Vote for the SAIFCharter Executive

Two Executive positions are up for election ahead of this year's SAIFCharter AGM. You can learn more about them below, and show your support by voting via the members' area at saifcharter.co.uk

Maria Stibbards MBIE DipFAA DipFD S. Stibbards & Sons Ltd

Maria's journey in the funeral industry began in 1997, when she qualified as an embalmer with the British Institute of Embalmers (BIE). Her career as a freelance embalmer around London allowed her to gain a good knowledge of the diverse nature of the funeral industry and the communities it serves, having experience at large national funeral directors as well as their smaller family run compatriots.

In 2012, Maria began her career at S. Stibbards & Sons Ltd and started to work with Golden Charter. She was able to bring her vast knowledge of industry working practices to enhance an already thriving business. Over the years, Maria took various qualifications in business management and teaching, as well as achieving Diplomas in Funeral Arranging and Administration and Funeral Directing.

Maria still maintains her links with the BIE and is a qualified Embalming Tutor, Chairman of the National Education Committee and Tutor Trainer, giving her excellent insight into the problems affecting modern funeral service and particularly care of the deceased.

It is within collaboration that Maria has a particular interest. Her work within the BIE has demonstrated the power that working as a group can bring and it is these skill sets that she now wishes to transfer over to the SAIFCharter Executive Committee. Responding to the challenges faced by the funeral industry can only be achieved through education, collaboration and foresight.

In addition to her role as a funeral plan manager, Maria has worked directly with Golden Charter on several projects and is contacted regularly by both Golden Charter and fellow professionals for her opinion and insight.

Maria's dedication to her profession and vast experience in the funeral industry make her a highly respected and trusted professional. Her commitment to providing exceptional service and her continuous pursuit of excellence will make her an asset for the SAIFCharter Executive, working on behalf of fellow independent funeral directors.



Jill Glencross Jill Glencross Independent Funeral Directors Ltd

Jill's spent 24 years in pathology at the Cumberland Infirmary in Carlisle before she made the move to train as a funeral director. In her previous role, she dealt with all the local funeral directors, HM Coroner, GPs and also the Human Tissue Authority.

Jill started in the funeral industry in 2017 working for Dignity in Carlisle covering three branches. She never intended on starting her own business, however, she made the decision to open as an Independent and has been helping families at Jill Glencross Independent Funeral Directors Ltd since October 2018.

Jill now has a staff of 19 and carries out around 400 funerals a year from one branch. She has also opened another business which is Dalston Memorials Ltd.

Jill has won numerous awards from New Business of the Year 2020 to Cumbria Woman of the Year 2022. She also started a social evening at the beginning of 2019, which runs once a month and is a great success in bringing people together.

She is married to Russell who is a partner in the business. She has two children, Abbie and Matthew.

Jill stands for election to the SAIFCharter Executive for the first time. In standing for election, she is willing to commit to represent the needs and challenges of all SAIFCharter members and to safeguard the ability of independent funeral directors to retain their independence.



Your SAIFCharter Executive

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

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



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



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



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



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



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



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



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



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



GEORGE LOCKE
R Locke & Son, Banbury
george@rlockeandson.co.uk



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



TRACEY WARREN
A E Stoodley & Son Ltd, Crewkerne
stoodleyandson@gmail.com

SAIF ASSOCIATES DIRECTORY 2023

> Continued from page 26

G Turner Consulting Ltd

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

Kings Court Trust Limited

Mr Paul Lambert (Bristol)
07810584313
paul.lambert@kctrust.co.uk
www.kctrust.co.uk

Laurelo Ltd (probate advisors)

Ms Emma Knewstubb (Dunbar, 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@lifelidger.com
www.lifelidger.com

Mark Binnersley (PR/media)

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

MultiPay Merchant Services (card payment processing & card machines)

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

Safety For Business

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

The Probate Bureau

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

Redwood Collections (debt collectors)

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

SAIFsure (Unicorn Insurance Brokers)

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

Skingle, Helps & Co (accountants)

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

SEIB Insurance Brokers

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

Tower Street Finance Ltd

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

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

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

Trust Inheritance Ltd (bereavement support & lifetime planning services)

Lisa Ward (Weston-Super-Mare)
01934 422991 or 07517 105569
lisaward@trustinheritance.com
www.trustinheritance.com

FUNERAL OFFICIANTS

Association of Independent Celebrants

Kim Franklin (Lincolnshire)
07469 192 644
admin@independentcelebrants.com
www.independentcelebrants.com

Humanists UK

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

Civil Ceremonies Ltd

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

County Celebrants Network

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

Institute of Civil Funerals

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

FUNERAL PLANNING

Ecclesiastical Funeral Planning Services Ltd

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

Golden Charter Ltd

Mr M Jones (Glasgow)
07808 243 769
mike.jones@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
bookings@nmcfc-gravedigging.com
www.neilcurtisfuneralcontractors.co.uk

IT & WEBSITE

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

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

Comtecs Associates LLP (development & design & IT support)

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

Donatis Giving Ltd (donation management solution)

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

Eulogica (bespoke funeral software)

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

Flourishh by 2H Ltd

Mrs Carole Henderson & Mr Ian Henderson (Ellington, Cambridgeshire)
01480 570202
carole@2-h.co.uk
www.flourishh.org

I-NETCO Ltd (web design)

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

Memographics Ltd

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

Oak Technology Ltd (funeral management software)

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

Opusxenta

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

Vivedia Ltd t/a Obitus

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

MEMORIALS & REMEMBRANCE

Aura Flights

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

Cleaverley & Spencer (monumental masons)

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

Fotoplex Grigio Ltd (personalised photos)

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

Funeral Products B.V

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

Groupe Delfosse - New Urn

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

Inscripture Ltd

Hayley Sturmiola (Leigh on Sea)
01702 861168
hello@inscripture.com
www.inscripture.com

Life Expressions (UK & Europe) Ltd

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

The MuchLoved Charitable Trust

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

Scattering Ashes

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

See You Memorial Jewelry

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

Shaw's Funeral Products, Shaw & Sons Ltd

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

The Natural Burial Company Ltd

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

Continued on page 32 >

Last time, we spoke of 'a failure to communicate' about grieving in the workplace. The following story illustrates the issue.

As owner of a small printing business with 15 employees, Sean had always believed employees should leave their personal problems at home. For years, his company offered its workers three or four days of paid bereavement leave, believing that gave them enough time to adjust and then return to work.

But when his 29-year-old son passed away, that devastating experience changed Sean's perspective. Although he returned to work within a week, Sean struggled to concentrate. He found himself sitting around the office for a few hours staring at walls before grudgingly going home. It was many months before he was able to focus.

When people return to work after bereavement, grief can interfere with their productivity and performance, providing economic stress for both employer and employee. In Canada, the estimated annual productivity loss has been calculated as at least \$8.8 billion. In the USA in 2019 it was \$100 billion. One can only imagine the increase since Covid.

Recently, the emergence of employee assistance programmes (EAP) has seen businesses invest in their workforces' wellbeing. Yet, in many organisations, the problem is still neglected because of a lack of understanding of normal responses to grief and loss.

Of course everyone grieves differently. Some may take weeks and months to heal; others may need years. Linda, a social worker, told me: "I needed to get back to work as soon as possible. It was a safe haven for me. I could keep busy and not be overcome by my sad thoughts every moment of every day."

But while some people deal with grief by distracting themselves with work, others often find it hard to just get through the day. Some reactions might include:

- Difficulty concentrating and effects on memory
- Reduced confidence
- Anxiety
- Disorientation
- Mood swings
- Social withdrawal.

But the manifestations of grief and loss have collective, cumulative effects on organisations beyond the impact to individual workers, including:

- Absenteeism, illness, high job turnover
- Fragile and/or angry workers



Dr Bill Webster

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

People grieve in different ways



DR BILL

Grief, health and wellness in the workplace: Part 2

- Poor morale, lethargy, lack of creativity
- Unpredictable results
- Decreased productivity
- Added costs: higher benefit premiums, relief staff, hiring and re-training costs
- Disruption to clients and communities.

Natural reactions to loss can have serious consequences. Work-related fatalities and injuries remain frighteningly high around the world and it does not take much imagination to see how the symptoms above could influence those statistics.

This is further complicated for those who do not have access to health and wellbeing resources, benefits, or for some even basic healthcare and essential medications.

An EAP can give employees access to trained counsellors to provide guidance, reassurance, and strategies to help them adjust to life as it now is. Companies also increasingly offer a health and wellness component involving employer expenditure on programmes, services, activities and equipment.


Sadly, however, very few such programmes include a robust strategy for supporting grief and loss. Grief happens after any loss, whether death, sickness or the loss of a job, financial security, retirement and a host of other life losses.

Paradoxically, offering employees more time to deal with grief by easing their transition into a normal work routine, or reducing their workload, allowing them to work from home, reduced or flexible schedules, could ultimately cost organisations less.

A workplace where an employee's wellbeing is valued is one that retains its staff. You may have expressed your condolences on hearing of your employee's loss, but it is also important to regularly check in with them over the next few weeks and months. It can be simply enquiring after their wellbeing and letting them know you're there to support them. Regular check-ins will also help you spot signs of grief reactions getting out of control, such as depression, aggression or substance abuse. If that is the case, you should get your employee the help they need.

Now when one of Sean's employees' family members is sick or dies, he encourages the worker to take as much time as they need. "We don't charge it against their time off," he said. "I'm not going to add to their stress or penalise them for things they can't control."

By addressing the issue directly, Sean has built in mechanisms for ensuring the work gets done while providing employees with the time and compassion they need to heal. And that brings with it long-term benefits in the form of greater employee loyalty.

Priceless! 



Bespoke Teardrop Coffin

Reflecting a loved one's personality

FFMA tested and certified

Any colour within the Dulux paint range

Please contact us on:

 0345 388 8742

 info@tributes.ltd.uk

 www.tributes.ltd.uk



Teal ripple



SAIF ASSOCIATES DIRECTORY 2023

> Continued
from page 30

OTHERS

Flourish by 2H Ltd

Mrs Carole Henderson
& Mr Ian Henderson
(Ellington, Cambridgeshire)
01480 570202
carole@2-h.co.uk
www.flourishh.org

Life Ledger

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

Grief Journey

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

Funeral Service Journal (Worthing, West Sussex)

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

LCK Funeral Support Services Ltd

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

Professional Help Ltd

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

The Bereavement Register (London)

(Suppressing unwanted mail)
help@thebereavement
register.org.uk
www.thebereavement
register.org.uk

Reach Plc (national & regional multi-media publisher)

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

AtaLoss.org

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

PRINTING & STATIONERY

Gateway Publishing (Part of Mimeo [UK] Ltd)

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

Polstead Press

Tracy Goymer
(Stowmarket, Suffolk)
01449 677500
tracy@ghyllhouse.co.uk
www.polesteadpress.co.uk

RNS Publications

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

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

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

REMOVAL & REPATRIATION SERVICES

Alba Repatriation & Cremated Remains Transportation

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

Cremated Remains Transport Services

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

Euro-City Direct Ltd

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

Guy Elliot Ltd

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

Key Air - The

Repatriation People

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

LCK Funeral Support Services Ltd

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

Mears Repatriation

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

National Repatriation

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

Rowland Brothers International

Fiona Greenwood
0208 684 2324
info@rowlandbrothers
international.com
www.rowlandbrothers
international.com

Staffords Repatriation Services

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

Walkers Repatriation Service

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

SOFT GOODS & FUNERAL SUPPLIES

Allsops CTF Ltd

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

Bradnam Joinery Ltd

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

Clarke & Strong Ltd

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

Leslie R Tipping Ltd

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

MazWell Group

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

Thorley Smith Ltd

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

Focus Group (IT, telecoms & connectivity services)

Mr A McGowan
(Shoreham-by-Sea,
West Sussex)
0330 024 2000
andy.mcgowan@focusgroup.co.uk
www.focusgroup.co.uk

MultiPay Merchant Services (card payment processing & card machines)

Mr S George
(Bishops Cleeve, Hertfordshire)
0207 247 1247
admin@multi
paymerchant
services.co.uk
www.multi
paymerchant
services.co.uk

SAIFinsure (Unicorn Insurance Brokers)

Mr B Hart
0203 603 4194 or
0774 057 7651
brian@saifinsure.org.uk
www.saifinsure.org.uk

SAIF Resolve (Scott & Mears) (debt collectors)

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

SAIF COMMERCIAL PARTNERSHIPS 2023

Dynamic Fireworks Ltd t/a Heavenly Stars Fireworks

Nigel Clayton/Tina Clayton
& Pauline Clayton (Essex)
01206 710777
sales@heavenlystarsfireworks.com
www.heavenlystarsfireworks.com

Fidelity Energy (utility & energy consultant)

Mr S Dixon
(Park Street, Newbury)
0203 805 7724
sean.dixon@fidelity-energy.co.uk
www.fidelity-energy.co.uk



SAFETY FOR BUSINESS

Health and safety signs

A general aim for all premises managers is to ensure that the organisation they work for has the most appropriate environment for its employees and any visitors to the site.

One element of this is to ensure the building and site meets health and safety requirements, including displaying correct signage.

Signs are an essential requirement in order to comply with specific legislation, as well as prevent accidents or to help protect or offer guidance to those in the vicinity, whether they are members of staff or the general public. The first step towards understanding what signage is required is to undertake a risk assessment to identify potential hazards and the risks they may pose to people working at or visiting the site.

Legal requirements

According to the Health and Safety (Safety Signs and Signals) Regulations 1996, employers are required to use safety signs where there is considered to be a significant risk to health and safety, which has not been avoided or controlled via alternative methods. It is important to note, however, that safety signs are not a suitable substitute for implementing other methods of risk mitigation, such as installing appropriate engineering controls or safe systems of work. In addition to conventional visual signage, the regulations also include illuminated signs, acoustic alarms, hand signals or verbal instructions.

Checklists

It is important to ensure that regular checks are undertaken to ensure that signage is appropriate and gives suitable guidance and warnings to employees and visitors. Permanent signs must be used when notifying people of prohibitions, warnings, and mandatory requirements, and also for locating and identifying emergency escape routes and first-aid facilities. Frequent audits should take place to ensure these are still clearly visible.

Do not overlook the importance of displaying temporary signage when ad hoc activities are occurring that may present a new risk in the surroundings. For example, where cleaning is underway and signs regarding slippery floors are required, or temporary ladders or trailing cables, which need to be visible.

Sign styles

In order to simplify health and safety signage, a colour-coded system has been introduced:

- Red: Prohibiting behaviour or actions that are likely to create a risk to safety
- Yellow or amber: Warning signage, which provides an instantly recognisable warning of a risk, such as hazardous or flammable substances. Hazard symbols are often regulated by law and directed by standards organisations.
- Blue: Mandatory signage, which instructs, advises and informs staff and visitors of an action that must be carried out in order to secure a safer working environment.
- Green: Safe condition signage, including fire exits, refuge points, first aid or other emergency assistance equipment. ①



Simon Bloxham

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



Our stunning, environmentally friendly willow coffins are expertly hand woven using willow grown on our family farm in the heart of Somerset.



Woven with passion

Our range of willow coffins includes a wide variety of traditional shaped and curved end options, every one of them hand woven. We also offer a fully bespoke service, where our friendly team of skilled weavers work closely with families to produce stunning and unique designs.

Visit www.musgrovewillowscoffins.co.uk or call 01278 691105 for more information.

Your SAIF Executives

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

NATIONAL



MARK HORTON
National
President



CRAIG CALDWELL
Executive
Committee



CHRIS PARKER
F.SAIF IFD
College Chair



DECLAN MAGUIRE
1st Vice
President



DAVID GARLAND-THOMAS
SAIFCharter
Representative



GEORGE ROBERTS
Executive
Committee



ROSS HICKTON
2nd Vice
President



SIMON HELLIARD-MOORE
Executive
Committee



PAUL SILLETT
Executive
Committee



JO PARKER
Immediate Past
President



DAVID MASSAM
Executive
Committee



GARY STAKER
Executive
Committee



TERRY TENNENS F.SAIF
Chief Executive
& Secretary



JAMES MORRIS
Scottish
President



PAUL ALLCOCK
F.SAIF Executive
Committee



GEMMA O'DRISCOLL
Executive
Committee

SCOTLAND



JAMES MORRIS
President



GAVIN HENSHELWOOD
Secretary



TERRY TENNENS F.SAIF
Chief Executive
National SAIF



DECLAN MAGUIRE
1st Vice
President



JOE MURREN
Executive
Committee



TIM WEIR
Executive
Committee



JAMES CARCARY
President/Complaints
& Standards



PAUL STEVENSON
Executive
Committee

JIM HENSHELWOOD
Honorary Life
President



ROSS ANDERSON
Executive
Committee



MARK PORTEOUS
F.SAIF Executive
Committee



JIM AULD
Executive
Committee



MARK SHAW
Executive
Committee

GOLDEN CHARTER

Who's in your area?

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

SENIOR



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



MIKE JONES
Head of Sales
M: 07808 243 769
E: mike.jones@goldencharter.co.uk



STEVE DRISCOLL
National Business Manager
M: 07808 101 886
E: steven.driscoll@goldencharter.co.uk

TRAINING



MARTIN MCGHEE
Training Manager
T: 0141 931 6394
E: martin.mcgee@goldencharter.co.uk

BUSINESS



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



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



NORTH



NICO ROCCHICCIOLI
Regional Business
Manager North (Interim)
M: 07717 314 280
E: nico.rocchiccioli@goldencharter.co.uk



1 GEMMA LAURENSEN
North Scotland
ABM (Interim)
M: 07717 882 955
E: gemma.laurenson@goldencharter.co.uk



2
West Scotland &
Northern Ireland ABM
See **#1 GEMMA LAURENSEN**
OR **#3 CLAIRE GIBSON**



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



4 VICTORIA ROSENTHAL
North East
England ABM
M: 07514 734 276
E: victoria.rosenthal@goldencharter.co.uk



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



6 CLAIRE ROBERTS
West Midlands and
North Wales ABM
M: 07714 923 342
E: claire.roberts@goldencharter.co.uk



ANTHONY FITZPATRICK
Telephone
Business Manager
M: 07927 668 500
E: anthony.fitzpatrick@goldencharter.co.uk



SARAH JANE GREEN
Telephone
Business Manager
M: 07707 274 946
E: sarahjane.green@goldencharter.co.uk

SOUTH



DANIEL HARE
Regional Business
Manager South
M: 07717 696 683
E: daniel.hare@goldencharter.co.uk

7

MATERNITY COVER
West Yorkshire
& East Lancashire
see **#6 CLAIRE ROBERTS**,
#9 STEPHEN HEATH
OR **#10 NICHOLAS DAWSON**



8 SALLY DYSON
East Yorkshire ABM
M: 07738 741 707
E: sally.dyson@goldencharter.co.uk



9 STEPHEN HEATH
Midlands ABM
M: 07809 320 838
E: stephen.heath@goldencharter.co.uk



10 NICHOLAS DAWSON
East England ABM
M: 07921 066 740
E: nicholas.dawson@goldencharter.co.uk



11 SUZANNE DRUMMOND
South Wales ABM
M: 07720 095 208
E: suzanne.drummond@goldencharter.co.uk



12 KRISTI JONES
West England ABM
M: 07834 417 314
E: kristi.jones@goldencharter.co.uk



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



14 TERRY LEE
South West
England ABM
M: 07713 309 750
E: terry.lee@goldencharter.co.uk



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



CAROLINE TAYLOR
Telephone Business
Manager
M: 07921 064 146
E: caroline.taylor@goldencharter.co.uk



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.

Find out more at **obitus.com**
or call **03333 447 440**