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

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











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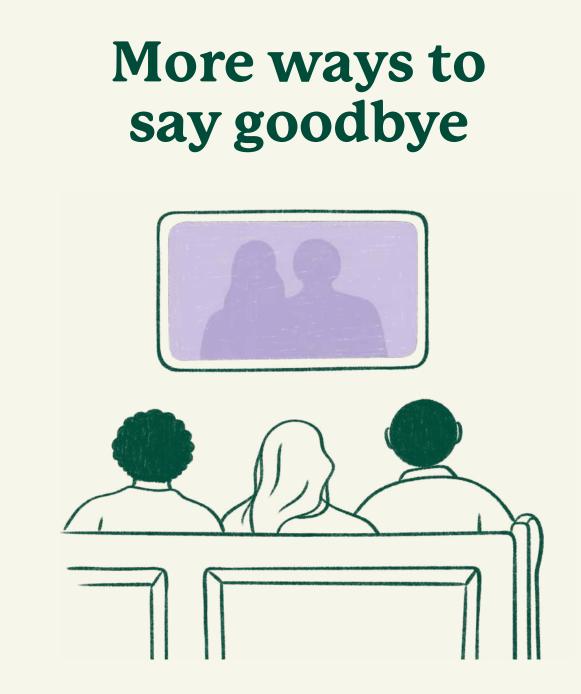
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# Music | Tributes | Streaming | Keepsakes

Every life story is unique. We help families make the most of every picture, every video and every song so that each funeral service is as special and personal as can be.



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# Looking under the bonnet of the UK's largest funeral trade association

he leadership of your business is pivotal. What kind of leader are you? Are you a visionary? Do you lead by example? Or are you egotistic or servant orientated? It is people who make up our organisations and firms. John C Maxwell, an expert in leadership studies, describes leadership as influence. Whether you are the managing director, or a trainee funeral administrator, we can all influence for good or ill. The impact upon our colleagues, clients and communities can be profound when we use influence to make a positive difference. Try it this week!

The National and Scottish **Executive Committees of SAIF** are made up of hard working and diligent local funeral directors, who care immensely about the future of the independent sector. What members may not know is they give up their time, energy and dedication to the cause of SAIF voluntarily. They don't receive a stipend or non-executive salary, only travel and accommodation expenses. So, a shout out to my colleagues on the Executive Committees it's a privilege to serve alongside these influencers.

Here's a brief look at what was discussed at the last SAIF National Executive Committee meeting: • National President activity, liaison with kindred associations, press

engagement, charitable activities – Honeypot – and attending member functions [Mark Horton].

• Government liaison meetings focused on the Medical Examiner implementation for England and Wales. Meetings with the deputy director of the Department of Health and Social Care. Member survey data on death pathway delays. Latest decision on the reuse of pacemakers from the Medical Technology Directorate. Planned webinar with the Department for Work and Pensions on payment issues affecting funeral directors and their clients. [Paul Allcock].

• Scottish Government liaison with the Burial and Cremation team on licensing and the Code. Continued advocacy

on regional resilience groups [James Morris, Declan Maguire, Joe Murren]. • Mortuary developments. SAIF's

response to the Fuller Inquiry. Funeral director engagement with the Inquiry team's Manchester seminar. Duty of care documentation. Recommended deceased storage security procedures [Craig Caldwell].

 SAIF Scotland equipping members to be regulation ready with planned roadshows led by Executive members [James Morris and Joe Murren].

• Quality Assurance Assessor training. Definition of the preparation room standards. Minimum criteria of premises for SAIF membership [Simon Helliar-Moore].

• Public relations and media: further research into direct cremation and campaigns, digital and member engagement [Mark Porteous].

• Managing client complaints to ongoing training of adjudicators [Paul Sillett].

• Products and services, exploring new partnerships for human resources and employment law advice for members through SAIF Business Centre [Declan Maguire]. Plus, the development of a task group for wellbeing and health for funeral professions [Jo Parker].

• Assessing new member applications and appropriate training and experience [Gary Staker].

• Exploring wider education and training from digital learning, marketing and management skills [Craig Caldwell].

• Board training and development of the Executive Committee, from



legal responsibilities and five-year vision planning.

• Report from SAIFCharter and Golden Charter accompanied by the latest insights and data from the preneed sector [David Garland-Thomas and James Carcary]. SAIF welcomes Charlie Norman as the new Chief Executive of Golden Charter, and honours Suzanne Grahame for leading the company through FCA regulation as the largest independent funeral plan provider.

• SAIF Digital, free member website and social media audits completed. Advice on digital marketing to members. Next phase of development as a benefit to independents [Declan Maguire].

If you are interested in joining a working group (sub-committee) for the furtherance of the independent funeral director, please get in touch to discuss this with me and the team.

If you're interested in marketing and public relations, or mortuary matters, education and training, or quality assurance, we shall be pleased to hear from you. Email *info@saif.org.uk* or call 01279 726777.

SAIF is made up of individuals who are passionate about providing the most comprehensive funeral care to their communities. Leadership is about creating influence in your community, your firm, your team no matter its size, as it says to your clients: "Whatever it takes" (sacrifice); "We will make it happen" (team leadership over individual glory); "We are by your side" (service ethic).

Finally, Peter Drucker has a thought to challenge our behaviour in these competitive times:

"The greatest danger in times of turbulence is not the turbulence; it is to act with yesterday's logic."

Thank you for being part of making SAIF the team, the movement it is! **1** 

**Terry Tennens F.SAIF** SAIF Chief Executive

terry@saif.org.uk

*lenners* 

We're proud to support





# Will you join us in supporting the Royal British Legion and Poppyscotland?

Over the seven years of our partnership with the Royal British Legion and Poppyscotland, together we've raised over £700,000 for the charities. They provide lifelong support for serving and ex-serving members of our Armed Forces community, and we've been able to make a significant contribution to their work. One that would not be possible without the support of independent funeral directors like you.

# Here's how you can help

It's quick and easy to sign up for the 2023 campaign, and now's a great time to get involved.

# By taking part, you'll contribute a £25 donation to the Royal British Legion or Poppyscotland with every eligible funeral plan sold and allocated to your business.\*

Every £25 donation is used to assist serving and ex-serving personnel – from caring for older veterans, to helping a vulnerable family get through a financial crisis, or supporting with mental health and physical wellbeing.

# To get started, talk to your Golden Charter business manager or email RBL@goldencharter.co.uk



# New marketing toolkit

To spotlight your support, we've created a brand new point of sale and digital marketing toolkit. Don't miss out, as it's a great way to let your local community see that you're supporting a great cause.



\*£25 from the sale of each eligible funeral plan sold and allocated during your campaign opt-in dates will be paid to Royal British Legion Trading Limited which gives its taxable profits to The Royal British Legion (Charity no. 219279) and Poppyscotland (Scottish Charity No. SC014096) according to where sales are made. The Royal British Legion and Poppyscotland are independent of Golden Charter and do not endorse or recommend the funeral plans promoted by Golden Charter.

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# Meet Golden Charter's new CEO

Who is Charlie Norman and what's his take on funeral planning? We interview the provider's new CEO

# Can you tell us a little about your career background?

I started off as an accountant, and I've worked as the Finance Director of AA Road Services for a number of years. Most recently I was Managing Director for DriveTech, the UK's leading driver risk management and driver education business, part of the AA Group.

The service we delivered within the AA is all about offering fantastic support to customers at the point when they need it. I think it's that service ethos and pride that resonates as I step into this new role. When you're talking about something as personal and important as a funeral, that care and service becomes so much more important.

# What excites you most about your new role?

People's strong values and passion, and the fact that's pointed squarely at the customer. Everyone I've talked to understands the people we serve and really wants to look after them, and the product we provide makes a real difference to people.

The other thing that's really interesting about joining the business right now is that we've just gone through a period of regulation. That, married with our focus on customers, opens up huge opportunities to expand and grow this business.

# What are your views on the impact of planning ahead and the role of funeral plans in doing that?

Funeral plans are a hugely valuable product. Not only do they give customers future peace of mind, but even more powerfully they facilitate conversations between families. What people want to happen to them when they die is such an important conversation, and one that planning ahead encourages.



More than 50% of families affected by a bereavement in 2022 didn't even know whether their loved one wanted to be cremated or buried\*. Talking about that is so important, and that's what funeral plans address.

# What synergies do you see between funeral planning and the insurance industry?

Both are regulated businesses which, from my experience, put the customer at the heart of everything they do. Part of what attracts me to funeral planning though is the differences between the two. Breakdown service is certainly important in terms of your needs when it happens, but it's a world away from the help you need when someone's passed away, and the role plans play in providing security, reassurance and support. The end result is on such a different scale.

# Do you have any personal experience with funerals?

I do. I actually attended a funeral only last month for a neighbour. I was struck by how important \*SunLife Cost of Dying Report 2023

Charlie Norman Golden Charter, Chief Executive Officer

charlie.norman@ goldencharter.co.uk the service that funeral directors deliver is. The sheer challenge and reward of making that an easy experience – and actually in its own way a positive experience – for the family. The quality of service really came through for me. That's what our work is all about.

# What's your top tip for businesses seeking to innovate?

The key thing for me is creating a culture of curiosity. A desire to continuously improve and not accept the same as sufficient over time when it's possible to build and improve. That drive to get feedback from customers, colleagues and partners, and to look broadly at what's going on in your industry, is how you identify the right changes to make.

I'm new to the world of funerals, but we have a great symbiotic relationship with our partners. I've met with a few funeral directors and can already sense the passion and drive they have to deliver superb service. We recognise and learn from that, and in exchange we can help funeral directors grow their share of the future funeral market and support even more customers in that way.

# What does the future of funeral planning look like to you?

The future looks good. There's certainly growth in the marketplace; what that's done is drive a number of large competitors to enter the market, potentially with large investment behind them. Here at Golden Charter, we and our partners need to be aware of that and take proactive, positive decisions to maintain and grow our place.

There are many ways to do that, by planning for success (see page 16) and embracing digital (see pages 14-15). However it is that we progress, we'll do it by listening to customers. **()** 

Mour

# briefing\_

REGULATION

# Preparing for new licensing legislation

ollowing the launch of a Scottish Government public consultation in August on a proposed funeral director licensing scheme for Scotland, SAIF is planning a roadshow across the country to make sure its members are 'regulation ready' for the new legislation.

In the coming months, SAIF Scotland's Executive will arrange local meetings with members to explain the Code of Practice for Funeral Directors – which is currently under review – and answer questions about the proposed funeral director licensing scheme. There will also be a discussion at next April's Education Day.

Joseph Murren, SAIF Scottish Government Liaison, explained the purpose of the 'regulation ready' roadshow: "Our programme has several objectives, but the main ones are to inform our members about developments and to discuss all areas of the Code, to address any concerns they may have regarding their own position



and to reassure everyone of the continuous support from SAIF.

"We will also provide tools and templates, which may be required for compliance, and support members, on request, with a one-to-one on-site assessment and advice. SAIF will continue

to assist with communication and consultation with Government Inspectors and provide contingency support for our members."

As Scottish funeral directors will be aware, the Burial and Cremation (Scotland) Act 2016 came into law in April 2016, enabling the authorities to inspect funeral homes and license funeral directors. Following the passing of this Bill, the Scottish Government appointed the first Inspector of Funerals, and the Burial and Cremation Team established a group to develop a Code of Practice for Funeral Directors.

# SAIF EVENTS

# Diary dates

• 24 November - SAIF Wales Christmas Dinner The Diplomat Hotel, Llanelli 29 November - SAIF Executive Meeting and Christmas Lunch – Manor of Groves. Sawbridgeworth, Hertfordshire • 22-24 March 2024 - SAIF 35th AGM and Banquet 2024 - York

Event details were correct at the time of print. For more information and event updates, visit <u>www.saif.</u> org.uk/events

# FUNDRAISING

# Record-breaking £56,479 raised at Daniel Robinson & Sons annual charity golf day

It was yet another great feat of fundraising for local funeral directors Daniel Robinson & Sons when they held their annual charity golf day on Wednesday, 13 September at Colne Valley Golf Club. They broke their own record for this event, increasing last year's total by more than £8,000.

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

In addition to the six beneficiaries currently helped, two further children will be assisted this year, two-year-old Willow and eight-year-old Lewis. They have also announced that

funds will be made available to help

Harlow Wheelchair Racing Club, which is run by Paralympian Richard Chiassaro. Funds will enable the club to purchase wheelchairs and equipment to customise wheelchairs, which will help children with disabilities who are as young as three years old to enter the sport and benefit from the fitness and confidence building that it brings. One of our beneficiaries, Lyncoln, is a member of the club and has been training with ambitions to be a Paralympian of the future!

It was a fantastic day for all those who took part, with excellent weather. The winning team was `Rooster Boosters', led by Sean Kelly, which was well deserved, particularly as Sean's team have supported this annual event for many years.

Gary Neill, Managing Director of Daniel Robinson & Sons, is delighted with the success of the event. He said: "This is a huge day on our community events calendar. We work hard to make it special for everyone who supports the day and, most importantly, we work hard because we know that every penny raised will go towards helping these very special and determined young children and teens, who will benefit from the help that it provides. Thank you to all those people and businesses who donated or took part."



This group included representatives from SAIF, together with other funeral associations and stakeholders, and a draft Code was produced. The Code is still under review but once it is agreed by Ministers, compliance will become a mandatory requirement for all funeral directors and for obtaining a licence to provide funeral services to the bereaved in Scotland. The draft Code will soon be put before Ministers for enactment, following which government-appointed Inspectors will begin a programme of inspections.

Scottish Ministers are now proposing to bring into force Part 5 of the 2016 Act to introduce a licensing scheme for funeral directors in Scotland. Over the past 12 months, SAIF has contributed to discussions on a licensing scheme, which is now subject to a public consultation that launched on 25 August and will run until 17 November 2023.

The purpose of this consultation is to seek views on the implementation of regulations for funeral director licensing, which if implemented would create a licensing regime for funeral directors. This consultation is being published as part of a collection of consultations relating to the content of various sets of regulations that will be made under sections of the 2016 Act which have not yet been implemented and which relate to alkaline hydrolysis (also known as water cremation), management of burial grounds and inspection of the funeral sector.

Joseph added: "A timetable of dates and local venues will be arranged and invitations will be sent to our members, including an online version for those members in remote areas. Once we have arranged the dates and venues, an invitation will be sent giving approximately four weeks' notice and a reply will be required to ensure your company is represented and numbers can be

catered for. If you cannot attend your local meeting, then you are welcome to attend another area

or join the online meeting." Commenting on the SAIF roadshow, James Morris, SAIF Scottish President, said: "The introduction of a Code and licensing represents the biggest ever change

to funeral services in Scotland, and many funeral directors may be concerned about the impact it will have on their business when it comes to compliance.

"SAIF members should not be overly concerned as they are supported by the UK's largest funeral association. The 'regulation ready' programme will ensure Scottish SAIF members are ready for regulation – it is a benefit of membership and demonstrates the importance of being a member of SAIF."

# OBITUARY

# Peter Martin

Peter Aubrey Martin of Crawley Down, the founder of The Martins Funeral Directors,

> seed away peacefully, with his beloved wife of 56 years by his side, on 12 September 2023 at Stildon Care Home, East Grinstead. He was 86. Peter began working in the funeral profession in 1966. In 1977, he gained the diploma in funeral directing

of the Sussex County Association, 2nd Vice National President of the British Institute of Funeral Directors and served on the Executive committee of SAIF.

He will be lovingly remembered by his wife Jenny, his eldest daughter Debbie, son-inlaw Colin and grandson George, youngest daughter Julie and son-in-law Colin.

Peter's funeral was held at Crawley Baptist Church on Wednesday, 4 October. Donations can be made via *www.pandsgallagher.co.uk* or by cheque payable to either Dementia UK or Brendoncare Stildon and sent c/o P6S Gallagher Funeral Directors, Fraser House, 20 Sussex Road, Haywards Heath RH16 4EA. Everyone at SAIF and SAIFInsight sends their condolences to Peter's family.





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# CHARITY

# Doing the Great Scottish Run for Honeypot

Golden Charter had a team of runners taking part in the Great Scottish Run on Sunday 1 October. Colleagues chose to run either the 10k or the half marathon to raise money for Honeypot the National SAIF President's charity. The runners raised more than £1,000 to support young carers. Well done!

# PUBLICATION

# Grief... The Unwelcome Journey

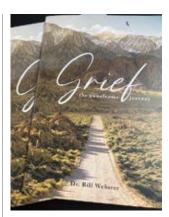
Dr Bill Webster's latest resource for funeral professionals

Renowned grief counsellor and *SAIFInsight* contributor Dr Bill Webster has published his latest educational resource, *Grief... The Unwelcome Journey.* 

Aimed at supporting funeral professionals and families who are dealing with grief, the publication comes almost 30 years on from producing the *Now What*  booklet, a practical advice guide on dealing with grief. In its place, *Grief.. The Unwelcome Journey* provides an updated, more comprehensive 40-page booklet designed for people in the early days of grief.

In the early days of grief. Dr Bill said: "Grief... The Unwelcome Journey is an ideal resource to include in a stationery package or as a personalised token of grief support for your families.

"After a mere three months the booklet is already in its second edition and has been described as a 'practical and helpful' publication.



"We can personalise this product for your funeral home at less than the cost of a condolence card."

For more information and to receive a complimentary copy, email Linda Jones at *linda@griefjourney.com* with your name and business contact details.

For grief support, visit www.griefjourney.com for guidance and bereavement resources. Find Bill on Facebook as Bill Webster and X (formerly known as Twitter) @DrBillWebster.

SPONSORED

# Allsops: Our quality is stitched in

At Allsops we have always placed a heavy focus on the quality of the products made in our workshop. From coffin and casket linings, all the way through to the velveteen range, we take huge pride at what the artisans in our workshop can craft.

So, from now on, all orders for our velveteen range, our cordura bags and any of the other repeat-usage material products we offer will have an Allsops label stitched discreetly into it.

Our label isn't something your families will see; but when you do, you'll know that you're receiving an item that was made by hand, in England, by people who care.

The label will also make life easier when ordering additional or replacement units.

We're here to give you one less thing to worry about, and a big part of that is knowing that when you order something from Allsops, you're getting the best.

We think that's worth putting a label on.

"We're here to give you one less thing to worry about, and a big part of that is knowing that when you order something from Allsops, you're getting the best"



# TECHNOLOGY

# Set for online plan sales?

amilies browsing your website can now complete a purchase entirely online, by following a link from your site into an online purchase journey built by Golden

Charter. More than 300 independent funeral directors have signed up to offer online plan sales, and the service is now open to both appointed representatives and introducer appointed representatives.

Mike Jones, Golden Charter's Head of Sales, said: "More than a third of customers now say they're comfortable to buy a plan entirely online\*. Between online plan sales and our digital applications system, we now have the tools to let you support both those online customers and those who want to discuss their purchase first."

You can set up online plan sales if you work with Golden Charter and meet some simple eligibility criteria like having a business website. Whether you are registering for the first time now, or simply have to finish setting up, the steps are straightforward:

- 1. Confirm you want to register with your Golden Charter business manager
- 2. Once Golden Charter confirms you are registered, set up the required plan information and pricing on *mygoldencharter.co.uk*
- 3. Add the 'Public Plan Page' link to your business website. Families won't be able to purchase plans until you add the link to your site,

often as a 'buy now' button. Mike added: "Well over 11,000 potential customers have accessed the Public Plan Page links already this year. Ensure you're not missing out by completing our three steps, then you're ready to promote the option to the families who need it." \*Mintel, September 2023

# SUPPORT

# Employee fundraising generates £1,225

The team at Golden Charter raised more than £1,225 in just two hours by completing a number of fundraising activities, including a 'Tour de Glasgow' office bike-a-thon.

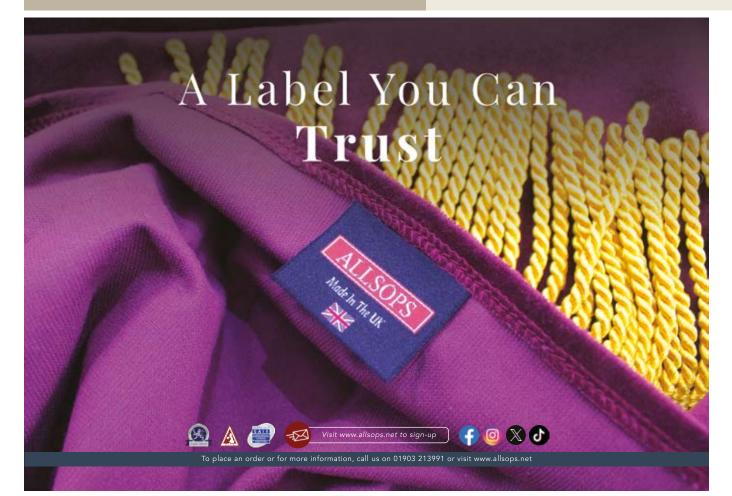
The fundraiser was held at the funeral plan provider's headquarters in Bearsden on 30 August. Employees clocked up an impressive 60km using a bike provided by David Lloyd Anniesland, in Glasgow. Raffle prizes were donated from local businesses including Massimo's, Connect and The Radisson Blu.

Staff voted for Macmillan Cancer Support as the main beneficiary, raising £825 for the cause, with a further £400 split across eight further charities – Alzheimer Scotland, Dementia UK, Diabetes UK, Marie Curie, Pancreatic Cancer UK, PDSA, Pulmonary Fibrosis Trust and SiMBA.

Claire Donnelly, Director of People and Culture at Golden Charter, said: "We're grateful to the local businesses that assisted our effort and to colleagues for showing such support."



Charlie Norman, new Golden Charter CEO, during the bike-a-thon



# briefing\_

# TRAINING

# **Skills for success**

The Independent Funeral Directors' (IFD) College is well placed to support all your educational needs. The college, which is aligned with SAIF, was established in 1995 to ensure employees at family-run funeral businesses were able to access high-quality training leading to fully accredited qualifications.

The latest vocational in-person and virtual courses include training for funeral directors, practitioners, administrators and funeral operatives as well as health and safety for funeral staff. All courses are in high demand and right at the time of print.

More information can be found on the IFD College website **www.ifdcollege.org** or by contacting IFD College Administrator Sharon Welford by email **sharon.welford@ ifdcollege.org** or on 01279 726777.

## October

18 October & 1 November – Infant and Child Funerals – 9am-12.30pm – Zoom (one space available) 19 October – Health and Safety for Funeral Staff – 9am-1pm – Swindon (fully booked) 19 October – Foundation – Funeral Practitioner – 1.30pm-5pm – Swindon (fully booked)

**19 & 26 October -** Funeral Director -Diploma Module 1 - 9am-1pm both days - Zoom (two spaces available)

## November

**1 November –** Funeral Director – Diploma Module 2 – 11am-12.30pm – Zoom (two spaces available)

## Funeral Operative

15 November – Units 1 & 4
22 November – Units 2 & 3
These courses run daily 9am-1pm on Zoom (two spaces available)
15 November – Health & Safety for Funeral Staff – 9am-1pm – Zoom (three spaces available)
22 November – Foundation – Funeral Practitioner – 9am-1pm – Zoom (two spaces available).

**Fuller Inquiry:** The independent Inquiry into the issues raised by the David Fuller case was established to investigate how David Fuller was able to carry out inappropriate and unlawful actions in the mortuary of Maidstone and Tunbridge Wells NHS Trust and why they went apparently unnoticed. Phase 2 of the Inquiry, launched in July 2023, looked at the broader national picture to understand the procedures and practices across the country which are in place to protect the deceased. The Inquiry team called on all funeral directors and professionals to get in touch, to share experiences and help the team understand what more can be done in the future.

# STANDARDS

# SAIF response to Fuller Inquiry consultation

he primary responsibilities of a funeral director are, firstly, the care of the deceased should be provided in a professional, secure

and dignified manner, and this is the expected outcome for a SAIF approved funeral director. Secondly, the care of the deceased's relatives and friends.

SAIF takes professional quality and standards seriously, and that has led us to meet the international quality mark of ISO9001:2015 for the quality assurance management system (QMS) of SAIF's members. SAIF has a quality assurance programme that is set apart and led by the Quality Assurance Committee chair, project manager, quality assurance manager and chief executive. The QMS has 12 QA Assessors who assess member firms over a periodic time frame, taking a risk-based approach.

In June 2023, SAIF's Professional Standards Committee became an accredited alternative dispute resolution body by the Chartered Trading Standards Institute (CTSI). SAIF's adjudicators seek to bring their expertise in order to protect consumers when funeral directors do not conform to the SAIF Code of Practice.

# The SAIF Code of Practice - March 2022

This Code is based on the draft Scottish Government Code of Practice, which is due to be enacted in the near future.

Clause 3 of the Code cites the transfer of the deceased: "Staff will at all times behave in a respectful and dignified way towards those who are present". Clause 3 mandates that the personnel, vehicles, and equipment are suitable for the transfer of the deceased in a dignified and caring manner. Furthermore, the deceased has an identity tag added to their wrist.

# Guidance Notes to support the SAIF Code of Practice for Funeral Directors - Nov 2022



By Terry Tennens F.SAIF, SAIF CEO

Clause 5.4 of the Code is expanded upon about the importance of the mortuary being strictly controlled, firstly, for security. Only authorised personnel are logged into the use of the mortuary. A fit for purpose mortuary space includes:

- Easily cleaned floors and wall coverings
- Two sinks in the mortuary room, one for washing hands, first aid box and eye wash
- Adequate ventilation (when embalming
- 10 air changes per hour)A sluice sink for the disposal of body fluids and blood
  - Hygienic waste disposal contractor

The mortuary register is kept outside of the mortuary to avoid cross contamination.

## Body Storage Review and Recommendations – Nov 2022

SAIF's Mortuary Committee has developed a deceased passport document for each stage, from the transfer of the deceased into the funeral director's care.

CCTV is encouraged for monitoring the entrance and exit of the mortuary. Access to CCTV footage is limited to the directors or partners of the business, and the recordings are deleted after a set time.

# Other themes

Lone working policies, deceased storage recommendations, training and induction of mortuary staff are all pivotal in ensuring security and professionalism. Mark Horton, SAIF President, said: "Our call to action is that all funeral directors should be legally required to adhere to a recognised industry code of practice."

SPONSORED

# MuchLoved raises £150 million

MuchLoved, the funeral notice and tribute provider, announced it has reached an incredible milestone, having now raised over £150 million for good causes since it was founded in 2007. Working in partnership with more than 2,000 funeral directors nationwide, MuchLoved provides a comprehensive service to support both funeral businesses and their clients, hosting over 300,000 individual tribute pages in memory of their loved ones. Offering unlimited funeral notices, their service is fully integrated into a business' own website to improve search engine optimisation. Donations are collected through their tribute pages, and automatically processed and paid to charities, including Gift Aid. Tribute pages can be passed to the family to give them a dedicated, lasting memorial space to remember that special person.

To learn more about working with MuchLoved, please visit www.funeralgiving.org or contact support@muchloved.com





# Lemgn

# Your funeral calls answered with care

- 🧶 20 years' experience handling calls for the funeral industry
- Calls answered by funeral trained operators, available 24/7
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- **C** 0800 612 7595
- 24/7 and UK-based

Lemon Business Solutions Ltd, Unit 1, Lockheed Court, Preston Farm Business Park. Stockton-on-Tees, TS18 3SH

Commercial Director at Golden Charter Mark Moran talks about how the plan provider is supporting its partners to excel in online spaces

# The customer experience

As technology advances, it's essential that we embrace digital innovation and seize the opportunity it offers. The world of ecommerce is fast growing and if you're not incorporating digital into your business, you're missing out on connecting with customers.

As many as 70% of our target market are using online resources to search for information about funeral plans<sup>1</sup>. Customers are using online options throughout: from the first point of contact to find out more information about funeral plans, right through to completing the entire purchase journey. Adding digital solutions to your range of services will help secure future funerals

"The digital world is in constant change and always improving, and so are we, for the benefit of customers."



**Mark Moran** Commercial Director, Golden Charter



from these customers and retain market share for independents. Joining the majority of our

partners who have already embraced digital gives customers additional choice and an enhanced experience, while also streamlining your operations. Giving enquirers the opportunity to use an online option as part of their information search and purchase journey enables you to connect with more customers and efficiently meet demand for funeral plans.

# **Evolving our benefits**

The digital world is in constant change and always improving, and so are we, for the benefit of customers. It's important to us that we tailor the options available to our partners, whether you're introducing customers to us or guiding them through every aspect of their funeral plan purchase.

# For appointed representatives

As our appointed representative partner, you have access to online plan sales (see page 11). It's proving extremely popular with customers and funeral directors alike, with the number of our partners displaying online plan sales on their website doubling in less than two months.

The vast majority of our partners who sell funeral plans directly to customers use our digital applications system to complete a plan application. It provides customers with a great experience and ensures all elements of the regulated sales process are followed in a consistent manner.

Our regular digital training sessions are a great way to familiarise yourself with digital applications and ask questions.





They're a perfect way to top up your annual CPD for those new to the platform or those who'd simply benefit from a refresher course.

Sharing our digital brochure is a great way to present enquirers with more information to help them decide if a funeral plan is right for them.

Our enquiry manager tool is now available to support appointed representatives with their own enquiry follow-up. It's a great way to capture customer information, helping you deliver the best followup process and increasing the number of plan sales you make



while delivering a hugely positive customer experience.

# Introducer appointed representative partners

The number of introducer appointed representative partners who've benefited from the sale of a funeral plan has almost doubled over the summer. Our IAR guide is available on *mygoldencharter.co.uk* to help new and existing introducers to connect with customers.

Our digital flyer is made specifically for our introducer

"Digital tools help you to connect with customers and we're supporting our partners to take advantage of these opportunities." r our introducer appointed representative partners to share with funeral plan enquirers. In addition to our dedicated phone line, our introducer appointed representatives can take advantage of our enquiry

manager tool to help refer customers to us online.

Following testing with a small group of funeral directors, we're delighted to share our online plan sales platform with our introducer appointed representative partners. Online plan sales allow customers to purchase a funeral plan online originating from your website (see page 11).

Visit *mygoldencharter.co.uk* and speak to your Golden Charter business manager for more

information on the digital options available to your business.

# The future is digital

Digital tools help you to connect with customers and we're supporting our partners to take advantage of these opportunities. We're helping independents leverage the power of digital to create new solutions and improve existing ones for customers and for their businesses.

There are lots of digital options available to you and we're here to help you to maximise their impact for your business. Your Golden Charter business manager can guide you in the direction of our training sessions, such as our digital webinars or customer experience workshops. These tools are just some of the ways we're helping make transitioning to digital increasingly convenient for our partners.

To find out more about using digital tools to maximise the opportunities for your business and meet customers' needs, visit *mygoldencharter.co.uk* and speak to your Golden Charter business manager. If you're not currently offering Golden Charter funeral plans but are interested in our partnership benefits, email *partner@goldencharter.co.uk* to find out more. **•** 

<sup>1</sup> James Law Research Ltd, Golden Charter Attitudes and Intentions Research, October 2022

# \* CASE STUDY: AWARD-WINNING FUNERAL DIRECTOR REVEALS HOW FUNERAL PLANNING IS DRIVING BUSINESS GROWTH

Anthony O'Hara is no stranger to the funeral industry. With 26 years of service in Dorset-based Nicholas O'Hara Funeral Directors, Anthony has seen many developments and changes first-hand throughout the last three decades.

According to Anthony, the most notable change in the ever-evolving sector is the rise in funeral plan sales. Over the last 10 years, he has witnessed a significant shift in customer perspectives and expectations, and he has ensured his business has adapted to the needs of its clients through the shift.

Anthony said: "It is important as a funeral director that you prioritise exploring ways to improve services offered to families, to ensure they stay with you no matter the preference of funeral. Over the last 13 years, funeral planning has been a major focus for us and now plays a huge part in our business, with one in seven of our clients having a funeral plan in place."

# **Changing perceptions**

He added: "There is certainly a notable shift in the 'taboo' around conversations about funeral planning in the public. We're finding that increasingly conversations are more comfortable and fewer people are worried about talking about planning for end of life. "If we compare the conversations we have with families and individuals now to 10 years ago, more tell us they would like a funeral plan as family members and friends have them in place, whereas previously they may have been the odd ones out for planning ahead. To me, that shows a dramatic shift in perceptions."

# Improving plan sales

Anthony recalls having a 'lightbulb moment' 13 years ago, following a conversation with his Golden Charter business manager who shared how many plans were sold each year, and the proportion of these that were being secured by large competitors rather than independent funeral directors. This conversation opened his eyes to the commercial benefits of focusing on funeral plan sales.

Since then, Nicholas O'Hara Funeral Directors has secured multiple awards for funeral plan sales and is leading the way in highlighting the positive impact that funeral plan sales can have, not only on the business' success, but also on the offering provided to clients.

A clear focus on marketing and promotion of sales has been integral



to the last decade and Anthony stated: "A large part of the funeral planning focus for us must be the promotion of plans and options available to our clients.

"As plans become more popular, we worry less about customers being completely blind to the idea of funeral planning and focus more on providing information and details on exactly how plans work and the choices available to them, ensuring they have full knowledge of options. A lot of our funeral plan business also comes from positive word of mouth and recommendations throughout our communities, however we cannot rely solely on this to accumulate into plan sales, so marketing plays an important part.

"Many of our clients and the wider community we serve know that our plans are with a trusted brand and that we operate in a regulated environment, increasing their trust in us and securing a Golden Charter funeral plan."

# Staying focused on a sales strategy

Nicholas O'Hara Funeral Directors is now one of Golden Charter's leading plan sellers in the UK. Through investment in staff training and a focus on the financial benefits that plan sales bring to the business, it now has multiple staff across its locations to support with plan sales, meaning the responsibility is shared across the team.

Anthony noted how a dedicated focus on plan sales can support business growth, saying: "Funeral directors should be prioritising this every day. As we know we work in an extremely fast-paced profession, however dedicating time to focus on funeral plan sales is a strong way to ensure the future of your business' success.

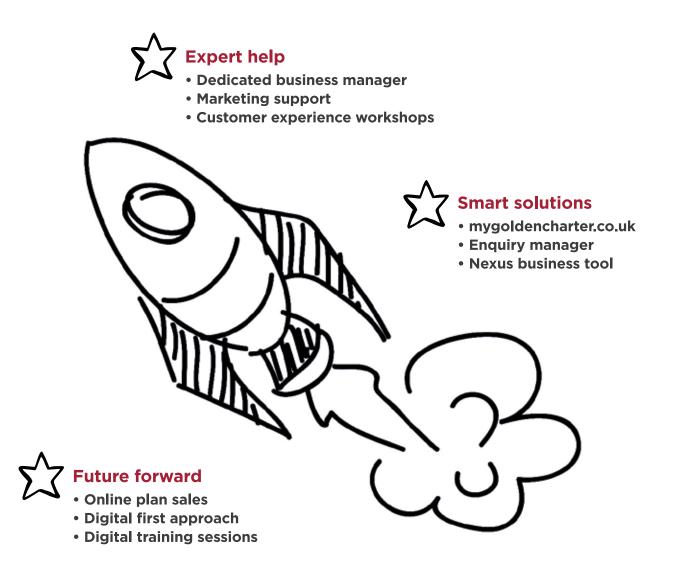
"For us, if we do not focus on selling future plans, and replenishing these

at the rate they are being delivered, our business will simply not grow."

To funeral directors who are struggling to dedicate time and focus to funeral plan sales, Anthony said:

"Find a member of your team who is confident and give them an incentive to lead the funeral planning focus. Also, make use of low-cost and effective tools, like social media, your funeral home windows and mentions of plans in literature at the time of need, to open up the conversation with customers. Lastly, the support of Golden Charter is hugely important and businesses should lean on their plan provider to support the process." **1** 

"It is important as a funeral director that you prioritise exploring ways to improve services offered to families, to ensure they stay with you no matter the preference of funeral."



Digital tools. Online resources. Business support.

# As your partner of choice, we can help your plan sales take off

We're focused on your success. As an appointed representative, or introducer appointed representative of Golden Charter, we'll do everything possible to secure and protect your business today, and for the future.

From our brand new digital tools and resources, to mygoldencharter.co.uk, compliant marketing materials, and the backing of a dedicated Golden Charter business manager, you'll have access to a wide range of support to help your business plan for success.

To find out more about our extensive range of partner benefits and how you could accelerate funeral plan sales for your business, please speak to your Golden Charter business manager.

If you're interested in joining our network, email us at **partner@goldencharter.co.uk** 



# CELEBRATING SEVENYEARS OF SUPPORT

# MORE THAN £700,000 RAISED IN SUPPORT OF OUR ARMED FORCES COMMUNITY

Golden Charter launches its eighth year of partnership with the Royal British Legion and Poppyscotland

# Words: Ben France, Head of Corporate Partnerships at the Royal British Legion

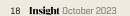
At the Royal British Legion (RBL) and Poppyscotland, we are so grateful to the all the funeral directors who choose to support us each year. Our partnership with Golden Charter continues to go from strength to strength, and it is incredible to have now exceeded £700,000 in donations raised through the sale of funeral plans. This truly is a milestone to celebrate.

The £700,000 raised to date could fund 25 of our brilliant frontline advisors like Sarah for a whole year. Through casework last year, RBL supported more than 22,000 people in need of help in the UK and 39 countries across the world. Our work simply would not be possible without the support of partners like Golden Charter.

During this year's Poppy Appeal and Remembrance period, we will recognise the extraordinary bravery and commitment of our Armed Forces. From risking their lives in war zones, to spending time away from their families, and providing aid during emergencies and humanitarian disasters, we owe those in the Armed Forces community so much.

Thank you to everyone who will mark Remembrance in their local community and take part in this year's window display competition with Golden Charter.

We are so pleased that Golden Charter remains committed to this partnership with the RBL and Poppyscotland, with the ambition to raise a tremendous £1 million. We look forward to working with you and Golden Charter towards this milestone, and thank you for your continued support.







I'm Sarah Roe, a Case Officer at the RBL. My colleagues and I support members of the Armed Forces community seeking advice, guidance, and sometimes financial assistance.

Thank you so much to everyone who has contributed to the Golden Charter partnership over the last seven years. The funds you have raised through funeral plan sales have a tremendous impact on the work of the Royal British Legion. It means that we can continue providing vital support to veterans and their families.

Right now, people in the Armed Forces community are asking us for help with urgent needs, such as emergency food, clothing, and energy costs. Their cases are often complex. It can take time to build trust and plan a way forward.

We dedicate time to give people advice and practical support by working with our specialist welfare teams. This can include help to access benefits that recognise health issues, mobility equipment that restores independence, or assistance to create a home after homelessness. This summer we have been helping families with school uniform costs, and also providing debt support to those affected by the rising cost of living.

With Golden Charter's support we can continue to be there for every single person who reaches out for our help. Thank you.

# **Beneficiary story:**

The donations raised by funeral directors this year will help people like John.

John proudly served as a sapper with the Royal Engineers from 1986 to 1991. Years later, when he was in his 50s, John encountered some serious struggles.

He reached out to RBL after the death of his estranged wife, Fiona. At the height of the pandemic in early 2021, he had to deal with his own grief and provide for his three children who were devastated by the loss of their mother and trying to cope with the new 'normal' of lockdown.

"I had to be strong for the kids," he said, "but on the inside I was falling to pieces." "Things have really improved for us as a family. The children have had counselling and I'm working to improve my mental health. Life's getting better."

> When John had explained his situation, the first thing RBL did was assign him a case officer to help ensure he got the help he needed. "Caroline from RBL was an incredible support for us all. Having RBL's help anchored me down and they aided with my mental health and even helped us move to a larger house and make a fresh start."

RBL also gave John and his family their first months' rent, carpets for the new property and white goods, including a tumble dryer, a laptop for the children to do their schoolwork during lockdown and gifts for them at Christmas.

"Things have really improved for us as a family. The children have had counselling and I'm working to improve my mental health. Life's getting better, and we're a lot more settled thanks to RBL."

# There's still time to get involved

By participating in this campaign, you'll contribute a £25 donation to the RBL or Poppyscotland with every eligible funeral plan sold and allocated to your business during your chosen campaign period. Simply speak to your Golden Charter business manager or email *RBL@goldencharter.co.uk* to get started.

## Have you entered Golden Charter's competition yet?

Position your business as a proud supporter of the RBL and Poppyscotland by using Golden Charter's charity point of sale toolkit materials. Each year, we love to see the imaginative ways you mark Remembrance with your business' window displays. To enter, simply email photos of your display to *RBL@goldencharter.co.uk* before 12 November 2023. All entries will receive a special thank you from Golden Charter and the charities.

"By participating in this campaign, you'll contribute a £25 donation to the RBL or Poppyscotland with every eligible funeral plan sold and allocated to your business."

Popp

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# **INNOVATE AND EDUCATE:** SAIF AUTUMN EDUCATION DAY

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AIF's Autumn Education Day, which took place at The Vale Resort in Cardiff on 30 September and followed the National Education Day in June, has been declared a huge success.

Delegates earned seven of a hours of continuing professional development (CPD), which was acknowledged with a special Certificate of Attendance. The day opened with SAIF's National President Mark

The day opened with SAIF's National President Mark Horton welcoming almost 80 attendees as well as thanking the key sponsors and those exhibiting.

and those exhibiting. We then heard from Professor Heather Conway, who attended remotely and provided an update on the laws around cremated remains in Wales and England. In the members' area of the SAIF website, there is a useful document on this topic by Professor Conway titled *Who Owns the Ashes.* It sets out who has the right to a person's ashes.

Amy White, Head of Training and Wellbeing at Loch HR, who delivered a presentation on menopause in the workplace during the National Education Day in Leicester, was also among the Cardiff speakers. This time she discussed how to manage difficult staff.

Gemma O'Driscoll stepped in for Nicola Jarmaine, IFD College Chair of Governors, and provided an update on the College and IFD Diploma. She also mentioned that Gerallt Lewis, of Alun H Lewis, was the second student to have completed all modules of the Diploma in Funeral Directing. Before lunch, Declan Maguire, SAIF's 1st Vice President, provided an update on direct cremation and how members could improve their online digital presence.

Following lunch, Angela Maguire, who also presented at Education Day in Leicester, provided an insight on how to notice the signs of and cope with stress at work from both an employee's and manager's perspective.

Katie Stevenson, Personal Trainer – Mental Health and Fitness, explained how to use exercise to promote positive mental health, while developing key skills that can be used in

everyday life. Katie, at the end of the presentation, asked for a volunteer (or actually requested Mark Horton, with the support of those attending) to demonstrate an exercise designed to raise endorphins levels. It was difficult to tell from Mark's scarlet face how effective this was.

The day finished with Dr Jason Shannon, Lead Medical Examiner for Wales, providing an update on the model being delivered in Wales. Throughout the day, delegates were able to visit the exhibition area where exhibiting SAIF associates were on hand to talk about and showcase their services.

There was a raffle in aid of The President's Charity, Honeypot, for one night's stay at The Village Hotel and a tour of the Principality Stadium. The draw raised a total of £435 with the prize going to Dafydd Iles, of Harp Funeral Services. The organisers wish to thank all those who attended and exhibited, as well as the key sponsors: Golden Charter, SAIFInsure, Ecclesiastical Planning Services, Laurelo, Obitus, Westerleigh and Kenyon. **()** 





Mark Horton, National SAIF President, and Katie Stevenson, Personal Trainer



Mark Horton, National SAIF President, and Gemma O'Driscoll, IFD College Tutor and Assessor







INDEPENDENT

FUNERA

Dr Jason Shannon, Lead Medical Examiner for Wales

Ross Hickton, SAIF 2nd Vice President

45





Terry Tennens F.SAIF, SAIF CEO

Paul Allcock F.SAIF, SAIF Executive Committee

Angela Maguire, De Exeter House

IFD College Tutor and Assessor

Gemma O'Driscoll,

24 Insight October 2023

# Gravestone delivered with care

The following customer feedback was received by D McKellar Funeral Directors, Rothesay, Isle of Bute. Some details may have been

changed for client privacy.

We are delighted to share all updates from members in SAIFInsight. If you have any news or reviews that you want included in a future edition of the magazine, email SAIF Administration Manager and SAIFInsight Co-Editor Claire Day claire@saif.org.uk

My mother died in April 2015 and my father kept her cremated remains with him because he wanted his and my mother's ashes to be buried on the Isle of Bute, in Scotland. Both my parents were brought up on the island; my mother in Port Bannatyne and my father towards the south of Bute.

My father had many difficulties with his health and as 2019 progressed he was increasingly being admitted to hospital. By this time, he had remarried and was living in Windsor.

# Covid-19

My father was receiving home care at his flat, but it was only a matter of time before he had symptoms of the Covid-19

"To have the stone

looking magnificent really

enabled me to inter my

parents' ashes, knowing

that they would be finally

laid to rest in a grave with

a clean and gilded stone

in place for them."

virus due to his vulnerability. He died at Wexham Park Hospital in Slough on 5 April 2020, during the first wave of Covid-19 infections. In his will he stated that he and my mother's ashes were to be

buried at North Bute Cemetery in my maternal grandmother's grave.

There was no way that travelling to Scotland was allowed at this stage as the first national lockdown had been introduced. I, therefore, kept both my parents' ashes at home with me.

#### The gravestone

My wife said to me that if we couldn't physically make it to

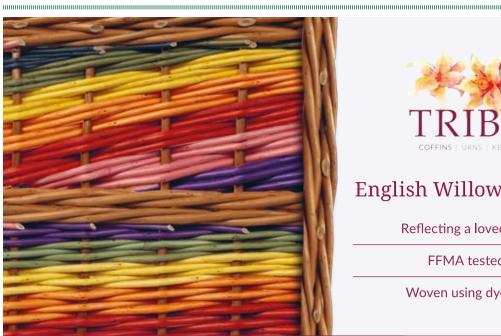
Scotland, I could still sort out the gravestone. This was a brilliant idea. I contacted Argyll and Bute Council and asked if they could recommend someone on Bute who could clean and regild the stone and also put my parents' names on it. I was given two funeral directors names

and contact details for Bute and one in Dunoon. I opted for one of the Bute ones. It so happened that a friend of mine on Bute knew one of the funeral directors, so offered to have

him contact me via email. Craig McKellar was the stonemason and I engaged him for the work to be undertaken on the stone. Arranging things remotely was becoming the norm – I had arranged my father's funeral remotely and was one of the fortunate ones to have been allowed to have a Covid-19 funeral with 10 people present. Craig took me through the procedure, from cleaning the stone to its final engraving. Craig said he would start with cleaning with a pressure hose but warned me that being an old stone it might crack under that pressure. Fortunately, it was fine, and Craig was able to plan what could be put on the stone underneath my maternal grandparents' names. We needed to liaise with numerous emails discussing the layout of my parents' names and how they could be in keeping with what was already there. The final draft was agreed, and Craig regilded my grandparents' names, engraved both my parents' names and gilded them.

When Craig sent me a picture of what the stone looked like after completion, it looked really stunning. Everything was very carefully done so the new additions didn't look obvious and the whole stone looked 'whole'. I eventually got to go to the Isle of Bute to Croc-An-Raer Church during June 2021 to finally bury my parents' cremated remains. To have the stone looking magnificent really enabled me to inter my parents' ashes, knowing that they would be finally laid to rest in a grave with a clean and gilded stone in place for them. ()

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# teamwork

SAIF AGM and **Banquet Weekend** 2024 > Page 27

**SAIF BUSINESS CENTRE UPDATES / SAIFCHARTER LATEST / HEALTH AND SAFETY** 

PRESIDENT

# Look after your team... and yourself this winter



nother month has passed and with this change comes the change in the seasons - not just with our weather but with our businesses too.

As the nights draw in and the leaves begin to fall from

the trees, it normally marks the start of a busier time over the winter months. Historically the colder months cause an increase in deaths although, as we all know, you can never predict anything within our profession. With that in mind it is a time to plan for winter, for you, your business and your team. The impacts illness can have on a workforce, both large and small, is huge and when we can't always predict how our days will pan out, it is so important to stay well. Look after yourself, give yourself as much rest and relaxation when work allows as possible. Look out for your team, see the signs of illness early and, if possible, give time off to prevent it spreading to the rest of the team. And look out for the Lemsips (other brands are also available), drink a tot of whisky. All in all, you can only look after families when you also look after yourself, so give yourself the kindness and

understanding you show to others. As I write this, the second Education Day in Wales is fast approaching and by the time this is printed it will have already taken place. I am over the moon the event has completely sold out and I am looking forward to hearing from some amazing speakers we will have on the day. With exhibitors also in attendance it is set to be an informative and enjoyable day for everyone and, hopefully, I can even brush up on my Welsh as I currently only know the informal Welsh word for microwave!

Attending events like Education Day, webinars and IFD College training events all help us gain much needed hours of continuing professional development (CPD). The end of July marked the first full year of the Financial Conduct Authority (FCA) regulation surrounding pre-paid funeral plans. It also marked the start of a new year requiring, in most cases,

"As I write this, the second Education Day in Wales is fast approaching and by the time this is printed it will have already taken place. I am over the moon the event has completely sold out and I am looking forward to hearing from some amazing speakers we will have on the day."

a minimum of 15 hours of CPD. Attending these events not only gives you the hours needed but also supplies us with a wealth of knowledge. I have attended many meetings and webinars over the years and I can certainly say I have learnt something new at all of these, even though I have been a funeral director for many years. Times are changing, not just in our profession but also in the wider public eye, and by keeping on top of these developments it not only helps you but also helps the families we look after.

Plans are now well under way for the SAIF AGM and President's Banquet, which will be held in York in March 2024. The team organising everything with me



have been amazing and together we will hopefully

be pulling off an interesting, informative, and fun weekend. I am really looking forward to our guest speaker on Friday afternoon, Paul Hopkins. Paul, a firefighter who survived a brain haemorrhage, chose to fight after the experience and with companion Phil Pugh by his side, decided to row across the Atlantic in honour of

Phil's disabled son. The adversity they faced during this time is truly remarkable and to hear this from Paul, and the lessons we can all take away from it, is something I am really looking forward to. Paul will also be signing his book for us after his talk and so kindly has pledged 50% of every book sale to my charity this year, The Honeypot Children's Charity. Let's hope the other boats we have on for entertainment on the Friday evening will not be heading across the Atlantic but instead will trip down the Ouse and see York at night with plenty of wine on board for our journey.

The Principal Hotel, where all the AGM events and accommodation will take place, has direct access from York train station, which may prove to be a more enjoyable and relaxing start to the AGM for those travelling. York is a stunning city with so much on offer to see and do and I really hope to see many of you attending. It will no doubt be a fantastic weekend for us all.

Until next time, Bee...SAIF!

Scan the QR code below to help my chosen charity



Mark Horton, President

# teamwork

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01277 633085 enquiries@herongatewood.co.uk www.green-burial.co.uk

### Westerleigh Group Ltd Mr D John (Bristol, South

0117 937 1050 info@westerleiaharoup.co.uk www.westerleighgroup.co.uk

#### The Natural Burial Company Ltd

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

# CLOTHING

Waterfront Manufacturing Ltd Mr.A. Jenkinso (East Harling, Norfolk) 01953 718719 alan@waterfront manufacturing.co.uk

www.waterfront manufacturing.co.uk

# EDUCATION & TRAINING Independent Funeral Directors College Ltd

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

## **EMBALMING** G T Embalming Service Ltd

EQUIPMENT

Mr W McGuckin

028 81671247

tledera. N. Irelandì

www.cplsupplies.com

& SERVICES

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

CPL Supplies (stainless steel specialists) sales@cplsupplies.com

on page 28 >

# SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY

# **Primary Authority** (PA) announcement

SAIF has been approved as a co-ordinated partnership with the Primary Authority (PA) Buckinghamshire and Surrey Trading Standards (Surrey County Council), which acts as a single point of contact for Surrey Fire and Rescue Service, Environmental Health, and Welsh specific legislation through an agreement with Vale of Glamorgan – Shared Regulatory Services. This partnership, which was approved 1 August 2023, will initially focus on Trading Standards advice.

# What does this mean for you as a member?

It will provide access to PA advice, gain recognition of robust compliance arrangements and draw on effective means of meeting business regulations and on suitability of business control systems. The PA will provide advice that if used by members and they are challenged by another Trading Standards authority or even when handling complaints, they have the support of the Primary Authority Buckinghamshire and Surrey Trading Standards. There is a logo members can use, which is available by either calling SAIF Business Centre or logging into the members' area of the website.

## **SAIF Advantage**

SAIF has launched a monthly email briefing called 'SAIF Advantage' where we will highlight key benefits. Please ensure these are shared with all staff members.



# **DBS and risk assessment**

Due to the Fuller Inquiry, the concern relating to safeguarding has come to the forefront. But as the funeral profession is currently not deemed 'as

individual by visiting *www.gov.uk/request-copy-criminal-record* or as an organisation by using an umbrella company. A list of these can be found at www.gov.uk/find-dbs-umbrella-body

One SAIF member, Crescent Funeral Services Ltd, has already commenced this process using an umbrella company, where they pay for their staff

it is worth having a risk assessment document for any new employees until the check has been received. Please contact the SAIF Business Centre for an

WJ Kenyon (Refrigeration Equipment) Mr P Rossi (Manchester, sales@wjkenyon.com

# FINANCE & PROFESSIONAL

Curtis Legal Ltd Monmouthshire)

cbond@curtislegal.co.uk

# Forum of Private Business/

Mr I Cass (Littlehampton) 01565 626001 ian.cass@fpb.org

# Frontline Communications Group Ltd (call handling/

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

info@resomation.com www.resomation.com Signature Aromas Ltd (Air Fresheners & Sterilisers) Brian Chappell (Sedgley) 01902 678822 brianchappell@signature aromas.co.uk www.signaturearomas.co.uk

NRNN 111/1972 www.stainlesssteel fabrications.org.uk

# SERVICES

Mr C Bond (Monmouth, 01600 772288

www.curtislegal.co.uk

rrdar Limited

www.fnh.ora

# delivery service)

Mr Paul Marston (Pudsev Leeds) 0113 256 3693 info@mortuarv solutions.co.uk www.mortuarysolutions.cn.uk Mortuary Equipment , Direct Ltd Mr W Quail (Hook, Hoots) info.heatherley@ 01276 601039



# **SAIF AGM** and Banquet Weekend 2024

or 2024, the SAIF AGM Banquet Weekend will be held 21 to 24 March 2024 at The Principal, York, and on behalf of the National President, the National Executive Committee and the SAIF Business Centre, we cannot wait to see you.

As a taster of what to expect, the weekend commences on Thursday

21 March with a Golf Tournament at the Fulford Golf Club. At the Friday lunch there will be the opportunity to meet associate members as well as catching up with colleagues. This will be followed in the afternoon with an education session and then our guest speaker Paul Hopkins, who will discuss his intrepid adventure taking part in the Talisker Whisky Atlantic Challenge, which is also documented in his book Flares Up. For those attending, you will be able to purchase a signed copy of the book with 50% of the proceeds going to the President's charity, The Honeypot Children's Charity.

On the Friday evening we will be keeping with the nautical theme and venturing down the River Ouse (weather permitting) on the River Palace and the River Prince, where there will be a finger buffet and open bar. On the Saturday, we have the Annual

#### YOUR SAIF BUSINESS **ADMIN TEAM**



**CLAIRE DAY** Administration Manager claire@saif.org.uk



ANGELA CAMP Digital Administrator angela@saif.org.uk



SAIF Administrator kara@saif.org.uk

# KARA HANRAHAN



SHARON WELFORD IFDC Administrato sharon.welford@ ifdcollege.org

MARIA SHERLOCK

maria@saif.org.uk

SAM REYNOLDS

\ssurance]

Membershin Administrator [New Applications]

Standards Administrator

(Complaints and Quality

standards@saif.org.uk

General Meeting followed by lunch and then free time to explore the historic city of York. Saturday evening is the black tie banquet, so dancing shoes at the ready for entertainment by The Rebel Sounds and for those night owls a customary supper with pizza slices and Yorkshire pudding wraps.

On the Sunday morning we will bid farewell to the current National President Mark Horton and welcome the 1st Vice President Declan Maguire to take the reins of National President.

Details on how to book this event will shortly be emailed to members, so keep checking your emails. ()



**By Claire Day** Administration Manager



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

# **Guy Turner**

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

# www.funeralconsulting.co.uk

# teamwork

# 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 ww.kctrust.co.uk

Laurelo Ltd (probate advisors) Ms Emma Knewstub 0203 058 2329 info@laurelo.co.uk www.laurelo.co.uk

#### Lemon Business Solutions 1td (24/7 hesnoke call management solutions)

Mr M Anderson & Ms I Wratten (Stockton-on-Tees)

01642 662772 info@no-sour husiness coluk ww.no-sour-business.co.uk

Life Ledger Limited (digital death notifications) Carew Pole (Cornwall)

07702 639919 dan@lifeledger.com www.lifeledger.com

#### Mark Binnersley (PR/media)

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

#### Safety For Business Mr S Bloxham (Letchworth Garden City, Hertfordshire)

0805 6300166 info@safetyforbusiness.co.uk www.safetyforbusiness.co.uk

The Probate Bureau Mr David H West Naro Hortfordshiro) 01920 443590 info@probatebureau.com www.probatebureau.com

# Redwood Collections

(debt collectors) Mr M Rogers (Surrey) 0208 288 3555 mrogers@ redwoodcollections.com www.redwood collections.com

# Skingle, Helps & Co (accountants)

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

SFIB Insurance Brokers Mr G White & Mr L Casserley (South Ockendon, Essex) 01708 850000 www.seib.co.uk

#### **Tower Street Finance Ltd** Richard Davies (Harroante 0343 504 7100 richard.davies@ towerstreetfinance.co.uk www.towerstreetfinance.co.uk

Trident Marketing Anglia Ltd (graphic design, website & marketing) Mr C Reswick/Mrs V Reswick 01473 823700 or 07872 027424 carl@trident marketinguk.com www.tridentmarketinguk.com

Trust Inheritance Ltd (bereavement support & lifetime planning services) Lisa Warr (Weston-Super-Mare) 01934 422991 or 07517 105569 lisaward@trust inheritance.com www.trustinheritance.com

# FUNERAL OFFICIANTS

Association of Independent Celebrants 07469 192 644 admin@independent celebrants com www.independent celebrants com

# Humanists UK

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

## **Civil Ceremonies Ltd**

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

#### **County Celebrants Network** Mr Fric Gill (Wiltshire) 07770 625378 ericoillcelebrant Moutlook co uk www.countycelebrants network 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

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

#### Golden Charter Ltd Mr M Jones (Glasaow) 07808 243 769 mike.jones@golden

charter.co.uk www.goldencharter.co.uk Golden Leaves I td

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

Open Prepaid Funerals Ltd Tanlin (Warwickshire) 0330 660 0072 john@openprepaid funerals.co.uk www.openprepaid funerals.co.uk

#### GRAVEDIGGER & EXHUMATION SERVICES

#### Neil Curtis & Sons Funeral Contractors I td

Neil & Kay Curtis (Wakingham, Berkshire) 07976 246911 bookings@ncfc gravedigging.com www.neilcurtis funeralcontractors.co.uk

# IT & WEBSITE

2 Circles Consulting t/a SCG Consulting (IT and telecommunica . tions) Jessica Sauer-Wriaht 0131 3000107 jess@2circlesconsulting.com www.2circlesconsulting.com

# Comtecs Associates LLP (development & design

& IT support) Mr C Elwood (Tunbridge 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) iaht (Sheffield)

0845 351 9935 diw@eulogica.com www.eulogica.com

# I-NETCO Ltd (web design)

Mr G King (Newcastle 0191 242 4894 gerry@i-netco.co.uk www.funeraldirector websites.co.uk

# Memographics Ltd

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

# Oak Technology Ltd (funeral management software)

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

# Opusxenta Scott Storey (Swindon, Wiltshire)

0333 772 1682 scotts@opusxenta.com

# Vivedia Ltd t/a Obitus Mr. I Crossland (Sheffield

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

#### Cleverlev & Spencer (monumental masons)

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

Fotoplex Grigio Ltd (personalised photos) Mr C Gray (Fareham Hampshi 01329311920 sales@fotoplex.co.uk www.fotoplex.co.uk

# Funeral Products B.V

Mr M Rrooks (London) 01908 538016 m.brooks@guneralproducts.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 I th

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

Life Expressions (UK & Europe) Ltd

(Castleton, Derhyshire) 0800 368 9233 david@legacy expressions.co.uk www.lifeexpressionsltd.co.uk

#### The Muchi over **Charitable Trust**

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

# Scattering Ashes

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

# See You Memorial Jewelry

Mr Rob Leurs (Someren. The Netherlands 0031 493093914 info@seeyoumemorial jewelry.com www.seevoumemorial iewelry.com

Shaw's Funeral Products, Shaw & Sons Ltd

## Ms Soroh Smith (Crovford, Kent) 01322 621100 sales@shaws.co.uk

www.shawsfuneral nroducts coluk

#### The Natural Burial Company Ltd

Mr C Donnett (Leicestershire) 0116 222 0247 info@thenaturalburial company.com www.thenaturalburial company.co.uk Continued on page 32 >



# New net zero advice for SMEs

The UK Business Climate Hub, which is backed by the Net Zero Council, has launched an initiative to support small businesses to reduce their carbon emissions and costs.

The SME Climate Hub includes a free carbon calculator and other tools to help companies measure and report on their emissions and track savings: www. businessclimatehub.uk

For relatively straightforward and lowcost actions, the advice is to start with 'Building and Home Energy Use'.

The section called 'Reduce the impact of rising energy costs' provides tips and simple actions to take now. www.businessclimatehub. uk/reduce-the-impactof-rising-energy-costs

If you are committed to halve your business emissions by 2030 and to reach net zero emissions by 2050, and also report yearly on your progress, you can download the SME Climate Hub logo to include on your website, shop front, social media and other materials.

# SAIF NEW MEMBERS

# FULL MEMBERSHIP PENDING

Mr Andrew Jones Meadowvale Funeral Services Ltd 74 High Street, Redcar, Cleveland TS10 3DN

Previously advertised on SAIF website. Close date: 17 October 2023

Branch of above: 105 High Street Skelton, North Yorkshire TS12 2DY

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



# New perspectives and planning for success

SAIFCharter Chair Adam K Ginder discusses engagement opportunities for members through the association's AGM, insight group and wider sector events, and encourages independents to plan for success to secure their future...

t was fantastic to see so many of our members join our virtual AGM recently – it was great to see so many of you logging in on the afternoon. I hope you have had the opportunity to watch the extended pre-recorded videos on our website too.

The SAIFCharter virtual AGM covered themes on changing customer behaviours, an evolving marketplace and, above all, a commitment to listening to and understanding the needs of customers. Through our partnership with Golden Charter, our independent funeral director members are in the strongest position to understand and meet customers' needs. To do this effectively, and ultimately have successful businesses, we must understand the need to be proactive and engage with funeral plan sales.

## **Planning for success**

I'd like to point to the brilliant piece from Anthony O'Hara on page 16, on Golden Charter's Plan for Success campaign. Anthony discusses his 'lightbulb moment' on realising the commercial imperative of securing future plans, and replenishing these at the rate they are being delivered, to ensure his business continues to grow and thrive. I would encourage you to read Anthony's case study and consider how you will plan for success by securing future funerals through plan sales, to ensure the long-term security of your business.

At the AGM this year, Anthony concluded his service on the SAIFCharter Executive, alongside Arran Brudenell. I would like to take this opportunity to thank both Anthony and Arran for their service and contribution to SAIFCharter over the years.

#### Welcoming new perspectives

I'm delighted, meanwhile, to announce two new members to our Executive team - Jill Glencross and Maria Stibbards. It was wonderful to invite Jill and Maria to a recent meeting and hear their ideas, insights and fresh perspectives on how we can make more families aware that you, their local independent funeral director, is best placed to help them secure and plan their end of life wishes. At the AGM, I discussed our SAIFCharter-led funeral director insight group, which provides an opportunity for the wider membership to engage with the association and company. If you're engaged with funeral plans and have an ambitious focus for your business, we'd love you to get involved. Please contact John, myself or a member of your Executive to find out more.

For members who were unable to attend our AGM, I would like to highlight that the meeting was broadcast as a live event and recorded, so you can watch the meeting and video updates at any time by logging into our website at <u>www.saifcharter.co.uk</u>. Watching the videos and event counts towards your CPD requirement, for those businesses working as appointed representatives, so remember to log your learning at *mygoldencharter.co.uk*.

Your questions and observations are encouraged throughout the year, not just at AGM time, so please don't hesitate to contact me or one of your Executive team to discuss any areas of interest. We'd love to hear from you.

# Adam K Ginder, SAIFCharter Chair

Please follow @SAIFCharter on X [the platform previously known as Twitter], like our Facebook page and follow us on LinkedIn to keep up to date with our association's news and updates as we grow our community of independent funeral businesses online.



# **Your SAIFCharter Executive**

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

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



#### ADAM K GINDER

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

#### MARIA STIBBARDS S. Stibbards & Sons Ltd, Essex, maria@stibbards.co.uk

# 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@perthfuneral directors.com



## DAVID GARLAND-THOMAS National SAIF representative St James Funeral Home,

Swansea accounts@stjames funeralhome.co.uk

#### JAMES MORRIS



William Purves Funeral Directors, Scotland enquiries@william purves.co.uk





Jill Glencross Independent Funeral Directors Ltd, Carlisle, dalstonchapelofrest @gmail.com



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

# teamwork

# DR BILL

# A summer of grief and loss



Dr Bill Webster is a grief counsellar, authar and well-knawn international speaker. He has been involved in grief counselling for mare than 30 years

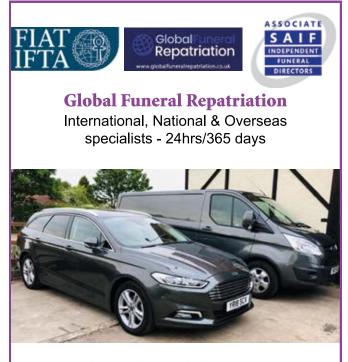


he summer of 2023 will go down in the annals of history and in many personal memories as one of loss and grief. We have seen fire and flood, death and disaster, crisis and catastrophe on a scale rarely

seen in modern history. In Europe and North America, we experienced fire, floods, rising temperatures and changing weather patterns.

US President Joe Biden said: "I don't think anybody can deny the impact of a climate crisis anymore. Just look around: historic floods; more intense droughts; extreme heat; and wildfires have caused significant damage like we've never seen before." He called it 'a reminder of an unfolding

global disaster'. In 2021, Emily Chung, a science, climate and environment reporter, pointed out that: "Forest fires leave behind water-repellent soil crust, making landscape prone to erosion, landslides." More recently, she wrote: "A new study suggests that as early as 2025, England and France could suddenly get a new, colder climate, as the Atlantic ocean current that gives them their normally mild winters is close to collapse." Admittedly, climate change is not



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

This is the trading name of National Repatriation Limited



Grim summer

my area of expertise, although I observe it with both alarm and fear for the future of my grandchildren.

My concern as a grief counsellor is with the effects on people who are experiencing such profound losses. Loss, by definition, occurs when you are deprived of something or someone that was of value to you.

Many hundreds of families around the world have lost loved ones who perished in earthquakes, fires, floods and other disasters. Their grief will be complicated by the suddenness and unanticipated aspect of their loss, but also by the trauma of witnessing or even imagining the horrific events that took their loved ones' lives. In some cases the bodies were so charred by fire that they were unidentifiable, which adds to the complication of saying goodbye to loved ones.

We can only imagine the trauma of the physical, material losses these people have suffered losing homes in fires and floods. The loss of a home is always difficult, but added here is further trauma from losing material possessions. TVs and furnishings can be replaced, but sentimental things like photographs and stuff left to us by mum, or legacy in the family for generations, were part of our past and are irreplaceable.

While physical losses are hard to cope with, many will be struggling with a 'psychosocial' or symbolic loss. These are less tangible and include changes in one's sense of control and safety; changes in identity or self-worth; or changes in worldview.

Here's the bottom line. Those affected by these disasters ultimately feel the loss of the world as they have known. The loss of hopes and dreams, and expectations for how life would be. It's the loss of security and safety in their world. They ask: "If this can happen what else can happen?" And in their vulnerability, the only answer seems to be 'anything'.

To be frank, grief counsellors, or trauma and crisis management experts on the scene for a few weeks just isn't going to cut it. Recovery is going to take a long time – and the only comment I can make on that length of time is: it will take longer than people who haven't been through it might think.

People are going to need help to get through this trauma. They will need financial support, infrastructure and social backing to rebuild their lives, and ongoing debriefing and psychological support. Words will not be enough. Political sentiments like 'we are here for you; we are standing with you; we will do everything in our power to support you', will be meaningless unless backed by significant, concrete and immediate action.

Many look at fires and floods around the world and are thankful it didn't happen here, in my backyard. But it would be the ultimate denial not to see our common vulnerability in the current climate and say 'this could have been me'.

It is when we realise this reality that the world will join together to say: 'What are we going to do about it?'  $\bullet$ 



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# teamwork

# SAIF ASSOCIATES DIRECTORY 2023

> Continued from page 28

## **OTHERS** AtaLoss.org

. I Woodword (Chichester West Susse 07976 646644 jane@ataloss.oro www.ataloss.org

Flourishh by 2H Ltd Mrs Carole Henderson & Mr Ian Henderson (Ellington,Cambridgeshire) 01480 570202 carole@2-h.co.uk www.flourishh.ora

# Funeral Service Journal (Worthing, West Sussex)

Editorial: Russ Bravo / Advertision Denise Walke 01903 604338 editorial@fsj.co.uk www.fsi.co.uk

#### LCK Funeral Support Services Ltd

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

Professional Help Ltd Mrs C Betley (Burton in Kendal) 01524782910 info@professionalhelp.org.uk www.professionalhelp.org.uk

#### Reach Plc (national & regional multi-media publisher)

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

Sanacity Data Solutions Ltd (London) (Suppressing unwanted mail) 0207 089 6400 ERussell@sagacitysolutions.co.uk www.sagacitysolutions.co.uk

#### 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

# SAIF COMMERCIAL PARTNERSHIPS 2023

Dynamic Fireworks Ltd t/a Heavenly Stars Fireworks Nigel Claydon/Tina Claydon & Pauline Claydon (Essex) 01206 710777 sales@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

### Polstead Press ket Suffalk] 01449 677500 tracy@qhyllhouse.co.uk

www.polsteadpress.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

01473 823700 or 07872 027424 carl@tridentmarketinguk.com

#### **REMOVAL &** REPATRIATION SERVICES

Alba Repatriation & Cremated Remains Transportation Mr.S.Murren (Pnislev Renfrewshire) 07834 489766 info@albarepat.co.uk

**Cremated Remains Transport Services** Lord John P A Kersley (Bognor Renis, West Sussex) 01243 583913

www.albarepat.co.uk

advancesalesuk@anl.com www.advancesalesuk.com

Euro-City Direct Ltd Mr. I W Kindlevsides 01306 632952 ecduk@btconnect.com

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

#### Key Air - The Repatriation People Mr R Rirdsall (H , Middlesex) 0208 756 0500 repatriations@keyair.eu www.keyair.eu

LCK Funeral Support Services Ltd Mr A McCafferty ( 0208 900 9222 l.c.k.f.s.s@outlook.com www.lckfuneralsupport.co.uk

#### Mears Repatriation Mr G Hart (London

#### 0203 455 0305 info@mears.london www.mearsrepatriation.com

# Focus Group (IT, telecoms & connectivity services)

Mr A McGowan Shoreham-by-Sea, West Sussex 0330 024 2000 andv.mcgowan@focusgroup.co.uk w.focusgroup.co.ul

# MultiPay Merchant Services (card payment processing & card machines]

Mr S Georae Bishops Stortford, Hertfordshire 0207 247 1247 admin@multipav merchantservices.co.uk www.multipaymerchant services co uk

## National Repatriation

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### **Rowland Brothers International**

Finna 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 07792 022048 tiwalker60@omail.com

#### SOFT GOODS & **FUNERAL SUPPLIES** Allsops CTF Ltd

Mr G Allsop (Worthing, 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.net www.clarkeandstrong.com

Leslie R Tipping Ltd Mr J Tipping (Stockport, Cheshire)

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

#### MazWell Groun

01256 893 868 enquiries@themazwell aroup.com

Thorley Smith Ltd Mr D Tonks (Wigan) 01942 243331 sales@thorleysmith.com www.thorleysmith.com

#### 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 Baddeley (Southend on Sea, Essex 01702 312737 enquiries@saifresolve.co.uk www.saifresolve.co.uk



# SAFETY FOR BUSINESS

# **PART 1: Emergency** evacuation - does your plan work for everyone?

Estimates from the Family Resources Survey indicate that 14.6 million people in the UK had a disability in the 2020/21 financial year. This represents 22% of the total population. The Department for Work and Pensions (DWP) official statistics indicate that 4.4 million disabled people were in employment in the first quarter of 2021.

Many people with registered disabilities may not necessarily need specific assistance to evacuate a building. Conversely many people without registered disabilities may find themselves in a position of temporary impairment, due to an injury or illness for example, which would require such assistance.

## 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 vou with vour health and safety needs. We can visit you to see how you are doina when it comes to compliance. This is free of charge, anart from travel costs so, what do vou have to lose?

A legal obligation is placed on all employers who have control over buildings, to develop and implement appropriate procedures to enable the safe evacuation of all people likely to be in the premises, including disabled people.

Personal Emergency Evacuation Plans (PEEPs) are individualised plans that supplement the overall building evacuation plans and aim to address any specific needs of any person who may require assistance to evacuate a given premises in the event of an emergency.

### Legal requirements

The relevant legislation pertaining to the evacuation of disabled people from buildings in the event of an emergency is as follows:

• The Regulatory Reform (Fire Safety) Order 2005 (FSO). This provides the general legal requirements for fire safety in England and Wales and came into force in 2006. The Fire (Scotland) Act 2005 and the Fire Safety [Scotland] Regulations 2006 apply to Scotland and the Fire and Rescue Services [Northern Ireland] Order 2006 and the Fire Safety Regulations (Northern Ireland) 2010 apply to Northern Ireland.

The responsible person has the duty to provide arrangements for the emergency evacuation for all people likely to be in the premises. This naturally includes any person with any permanent or temporary impairment of mobility, sight, hearing or cognitive abilities which would require this person to be assisted in their evacuation. To facilitate this, specific procedures must be developed to ensure this can be achieved.

The duty under the FSO aims to ensure that responsible persons, via their risk assessments, identify occupants that are or may be likely to be present, to consider their specific needs in terms of evacuation and implement the appropriate arrangements. Furthermore, under the FSO, all employees have a duty to co-operate with the responsible person in all matters regarding fire safety. This implies being aware of and practising the escape procedures periodically. For disabled or otherwise impaired members of staff, this will also imply being pro-active in the development of their own escape plans by being willing to disclose the necessary information regarding their needs to the responsible person so that the most suitable and appropriate arrangements can be developed and implemented.

In the next edition, we will focus on part 2 with personal emergency evacuation plans and key actions for individuals and teams.

Mr Caldwell (Whitchurch, www.themazwelloroup.com



# ONLINE FUNERAL NOTICES. DONATIONS. TRIBUTES.

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# teamwork





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SENIOR

**GOLDEN CHARTER** 

Who's

area?

in your

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

Business Manager most appropriate for where your business is located

and they will be delighted to put you

in touch with your nearest one.

now, please contact the Regional

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# **Exclusive to independent funeral directors**

# Compete on a level playing field

Demand for direct cremation is growing, with 14% of funerals now accounting for direct cremations. With the right cremation deal on offer, SAIF funeral directors could provide assistance with securing a local direct cremation service to those who are specifically looking for this option.

# £295

# The Unattended Direct Cremation

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

# £375

# The Unattended Direct Cremation and Collection

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

# £495

# The Witnessed Direct Cremation Service

A 10-minute service, limited to a maximum of 8 mourners, designed for families that may choose an unattended service but wish to witness the committal. There is no formal service, the 10 minutes provides time for quiet reflection. The SAIF member delivers the coffined deceased to their local Westerleigh Group crematorium. The service is available between Mondays and Thursdays, limited to 9.00am and 9.15am service times only. Booking for these services can be made either directly with the local Westerleigh Group crematorium or via Distinct Cremations.

Not available at Forest of Dean and Torbay Crematoria.

# £595

# The Limited Early Morning Service\*

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

# **£700**

# The Complete Unattended Service

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

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

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



Trusted Independent Quality



Exceptional care Uniquely personal One team



Quality Innovation Value