

PREPARE FOR THE FUTURE

“Education is the passport to the future, for tomorrow belongs to those who prepare for it today.” - Malcolm X



Focus on what you do best.

While SAIF promotes and protects your independent interests.

We know how much you value your independence.

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

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

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

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INDEPENDENT
FUNERAL
DIRECTORS



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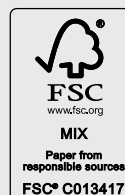
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LEADER

What are the stories for 2024?

Since this is my first article for 2024, may I wish you, your household and teams an enterprising, expansive and hope-filled year ahead.

Thank you for your membership of SAIF. We are passionate about seeing SAIF-accredited funeral directors flourish across the UK. There is something very special about the DNA of independent funeral homes committed to their communities and serving local bereavement needs.

Here are some reflections to build on or ignore at your risk. It's vital that your staff are aware of all these matters, so do ensure you share these themes with them in one way or another.

Medical Examiners for England and Wales

It's been a long journey of false starts with respect to the revision of the medical referee system in England and Wales since 2007. However, legislation has been laid in the UK Parliament that will result in medical examiners (MEs) becoming statutory in primary and acute care from April 2024. See the article on page 12 from SAIF's UK Government Liaison Paul Allcock.

We will not know the date of implementation until March, which quite frankly is going to lead to a precarious situation rife with delays and confusion. For approximately six months the two systems will run parallel – medical referees and MEs. SAIF and our colleagues in the Deceased Management Advisory Group (DMAG) have been petitioning, warning and advocating to the Department of Health and Social Care (DHSC) and Ministry of Justice (MoJ) that we need a lead-in period to avoid a proverbial car crash.

The SAIF Business Centre will, of course, record areas of distress and petition the DHSC and MoJ on your clients' behalf, if and when distressing delays become even more acute.

Statutory Code of Practice, Scotland

The legal framework for the first statutory Funeral Director Code of Practice has been laid before the Scottish Parliament. There will be a period of 12 months before the Code is implemented. Joseph Murren, SAIF Scotland's Government Liaison, has been at the forefront of advising the Burial and Cremation

Team in Holyrood and representing independent funeral homes.

See Mr Murren's article on page 12.

Education

- **SAIF Scotland's Education Day, Saturday 1 June, Dunblane, and the National Education Day, Saturday 5 October, Leicester** –

Please save these dates in your diary and be sure to bring some of your staff teams, who will really benefit from the thought leadership on offer at the events.

- **SAIF Regional Meetings** – SAIF has a terrific line up of meetings and these dates will be advised in the coming months.

Please attend and accrue continuing professional development (CPD) for you and your staff.

- **Independent Funeral Directors' (IFD) College** – As we recruit a new generation of professionals, training is vital in the modern world. Education is paramount for those funeral homes that wish to offer a best-in-class service.

Please contact the IFD College, which has a flourishing list of online and in-person training events. The College would be happy to offer new events if there is a core group of sufficient size to make it viable. Email sharon.welford@ifdcollege.org or call 01279 726777.

- **The continuing resilience and success of independents** – What is the story of your firm for 2024? Is it doing the same old things, or is it time for fresh eyes and a renewed vision? SAIF has an Executive and Fellows who are experienced and willing to listen, question and advise.

Succession planning is a crucial part of business management. This isn't just about ownership, it's also about the staff teams and future recruitment. Join the education days for a special session on this topic.

- **Direct cremation** – Is it really 18%, or even 11-12%? And are you using the SAIF Direct Cremation Toolkit to assist your firm in its endeavours to engage and educate the local community about your funeral options? Have you used SAIF Digital's successful *Let's talk about direct cremation* poster campaign? Members who have done so have had many fruitful conversations.

- **The Fuller Inquiry** – The Inquiry



Terry Tennens F.SAIF
SAIF Chief Executive

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will impact security and care of the deceased. SAIF's 2022 Code of Practice addresses this need. Watch out for further bulletins on the legal implications.

Maximising benefits of membership

There are numerous benefits for SAIF members, with information available from the SAIF Business Centre and online at www.saif.org.uk/login.

SAIFSupport – Please use the SAIF leaflets and posters to advertise this confidential, professional and free employment assistance programme that can cover any issue.

SAIF Care – Do you include the SAIF Care leaflet in your arrangement packs? Your families can access free telephone, email or chat box support for their grief. Every SAIF funeral director client is eligible. It also offers a marketing advantage. Leaflets are available from SAIF Business Centre. **SAIF Digital** – SAIF Digital provides podcasts, webcasts, images and resources to support your firm's social media and digital marketing.

Ensure your designated team member has access to these at www.saifdigital.co.uk

Associate members – A thorough range of supporting services to add value to your funeral service, with the listing included in *SAIF Insight*.

Diamond partnership – SAIF's partnership with Westerleigh ensures SAIF members receive the most competitive prices, now with a new 10% discount loyalty scheme – see details from the SAIF Business Centre or SAIF@distinctcremations.co.uk

SAIF Insure – Class-leading employee, public liability, vehicles and premises insurance, including director and officers. Speak to brian@saifinsure.co.uk

Legal helpline – Need some advice? Speak to a legal adviser, SAIF Business Centre has the access details.

HR advice – For advice on staffing issues or employment contracts, please speak to Claire Day at SAIF Business Centre.

I look forward to seeing you during 2024, perhaps at the SAIF stand at the National Funeral Exhibition (NFE), Thursday 13 to Saturday 15 June 2024 at Stoneleigh. Come and say hello. 

Best wishes,



Unlock new sales opportunities

Customer demand for funeral plans is showing every sign of continuing. It's expected that by 2028 annual plan sales will reach 237,000.[†] With basic funerals and direct cremation driving this growth, now is a great time to look at new opportunities for sales.

We're here to help your business stand out

To help you raise your business profile and visibility, and capture your share of the local market, we offer wide-ranging support that includes:

- **Fully compliant marketing materials** to promote your services effectively
- **Digital expertise** to help you market funeral plans on your website and social media, and connect with the growing number of customers who look online
- **Dedicated business managers** to help you identify valuable insights for your business
- **Unique business tools** such as Nexus, delivering targeted in-depth information to accelerate your business

Together, we can keep you one step ahead and help you protect your share of the funeral plan market throughout 2024, and beyond. To find out more about how we can support your business, speak to your Golden Charter business manager or email us at marketingsupport@goldencharter.co.uk

[†]Source: Mintel Report, UK Funeral Planning, 2023.

Golden Charter
Smart Planning for Later Life



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COMMENTARY

Kick-starting 2024

The new year is under way and the team at Golden Charter is here, ready and willing to help you right from the outset

Winter is an intensely busy time for funeral directors, busy supporting families and friends at their time of need. It is, however, also a good time to speak with prospective customers about their own funeral planning aspirations, so we've rolled out some activity to help you build momentum, even at your busiest time of the year.

Reaching new customers

Independents have a proven record of building reputations locally using marketing tactics such as leaflet drop campaigns. When it comes to that marketing, our support is here to complement your hard work and find those prospective customers who aren't already being reached by you.

Over the past month we've launched an integrated campaign including both online pay-per-click advertising and leaflet drops to customers' doors. The aim is to prompt thousands of customers to secure their funeral plans in the most efficient, value-driven way and with the best service possible. Where we can reach those customers, we prevent some of our non-funeral director competitors from winning them first.

Our leaflet drop campaign is a significant one, and during February and March we will see nearly five million leaflets delivered to households, building on the millions already being sent out by funeral directors. And it's not just the scale that makes this campaign special: all of this work has been carefully targeted, so we find customers in the areas where we already know they might be searching for us.

Our leaflet drops are targeted to be diverse. We've sent them to areas of opportunity: postcodes untapped by independents' previous activity

where we believe there is potential to reach customers who want to hear about funeral plans but might not previously have heard from us or from independents.

We are supporting this with pay-per-click online activity, which allows us to direct our marketing spend where it can make the most impact.

All of this is also supported with press advertising in national and regional titles, again complementing the efforts you make to promote plans.

We're taking significant action and doing it in a considered way. Our expertise is coupled with the knowledge you provide as expert independent funeral directors and the activities you carry out locally. That combination lets us target our marketing in unique ways that help customers and secure opportunities for you.

A year of activity

As you put your 2024 plans into practice, it's helpful to have a real understanding of the value funeral plans bring to your business. We are continuing with our Plan for Success campaign to show you just that – you can find some of the latest insights in this issue (page 10). And watch out for more online news and stories to help you Plan for Success in the coming weeks and months.

Planning for success is at the core of the support we offer to help you build your pre-need offering. This issue shows how much of that support is available. Mark Moran also focuses in on our digital offering, which you can use to do more varied work than ever before (pages 16-17), while the feature on



"I'm proud of the work Golden Charter does with independents to support the Royal British Legion and Poppyscotland, and this is a great way for me to turn that into action. I appreciate the support I've already had and, if we can raise more funds for the charity over the course of the year, I'll have done my bit."

Charlie Norman
Golden Charter,
Chief Executive
Officer

charlie.norman@goldencharter.co.uk

educational and training materials shows the breadth of what we can offer towards your business growth and your continuing professional development (pages 18-20).

Lastly, when I look ahead and write about the activity we have planned for 2024, I can't forget some vigorous activity I've signed myself up for: the Royal British Legion's Pedal to Paris.

I'll be cycling from London to Paris together with our National Business Manager Steve Driscoll and funeral director Julian Walker. You'll hear more from us in the build-up to the event in September.

I'm proud of the work Golden Charter does with independents to support the Royal British Legion and Poppyscotland, and this is a great way for me to turn that into action. I appreciate the support I've already had and, if we can raise more funds for the charity over the course of the year, I'll have done my bit.

That's our work in a nutshell – doing our bit towards broader aims. I've just scratched the

surface of the support we can provide to allow independents to flourish and meet your own business goals. As our Plan for Success work shows, pushing plan sales up your list of priorities, along with great customer outcomes, goes hand-in-hand with business success.

I look forward to working together to grow our collective businesses, give great customer service and make 2024 a huge success for all. 🍁

MY DEEPEST THANKS

Sandy Gallagher

Dear SAIF members,
Please forgive the general thanks to all from myself to those that have sent letters, emails, cards and donations in memory of my lovely Sandy, who died on 9 October 2023.

There have been so many people that I have needed to respond to and I apologise for the general letter to all.

Some may already know that I have been quite unwell since Sandy's death and together with the amount of donations, totalling in excess of £3,500, we have been receiving, time has just got away and here I am at the beginning of 2024 trying to catch up and send my own thanks and love to everyone for the amazing support, care and love shown to me since her death.

It has meant so much, has helped me through and to face the most difficult time in my life. Sandy and I have been together since we were at school and to lose someone after all that time is simply impossible to describe, but here we are and the amount of letters and cards received has proved also that Sandy was so well loved and admired by so many, she would have been so humbled by it all.

Please, everyone accept my thanks for all the support and generosity shown to both Sandy and myself over the last few years, it does mean so much. You are such a lovely funeral family and I am proud to be part of it.

Love to all and stay safe,
Patrick Gallagher

EVENTS

SAIF events 2024

SAIF has announced its upcoming events for 2024.

These dates, featured below, were correct at the time of print.

- SAIF AGM, 22 to 24 March
- SAIF Executive, 1 May
- SAIF Executive Online Meeting, 26 June
- SAIF Executive Meeting, 4 October
- National Education Day, 5 October
- SAIF Executive Meeting, 4 December [tbc]

More details on SAIF events and training are available at www.saif.org.uk/events



What's new in employment law in 2024?

By Pam Loch,
Loch Associates Group
Solicitor and Managing Director

The Government plan for thousands of EU-era laws to expire automatically at the end of 2023 was dubbed a post-Brexit bonfire which has become bit of a damp squib. However, changes are afoot and 2024 starts with the first UK employment law updates coming into effect.

EU law supremacy has now ended, which means the UK can alter EU-based laws. From January 2024, UK laws may, in some cases, be interpreted without having to apply existing EU case law. Many EU-based laws will still exist but we can expect more flexibility and further changes ahead. There are some key day-to-day practical changes for employers to get to grips with now and within the next few months as a result of these post-Brexit reforms and as part of a programme of employment law updates anticipated in 2024.

With effect from 6 April 2024

- Day one right to request flexible working arrangements: There will no longer be a requirement to complete six months' service before an employee can submit a flexible working request.
- Carer's Leave: Long-term carers will have an entitlement to one week's leave in each rolling 12-month period
- Extension of redundancy protection for pregnant employees and those returning from maternity/adoption leave and shared parental leave: The right to be offered an alternative employment vacancy in priority over other employees is extended:
 - To 18 months after maternity leave and adoption leave
 - To 18 months for those taking more than six weeks of shared parental leave

New Paternity Leave Regulations
The Paternity Leave (Amendment)

Regulations 2024 will make the following changes and apply in all cases where the expected week of childbirth is either on, or after, 6 April 2024:

- Employees will now be able to take their two-week paternity leave entitlement as two separate one-week blocks
- Paternity leave can now be taken at any time in the 52 weeks after the birth (as opposed to having to take the leave in the 56 days following birth)
- Only 28 days' notice will be required before going on paternity leave

With effect from 1 July 2024

Changes to the Transfer of Undertakings (Protection of Employment) (TUPE) Regulations 2006: Current regulations require that when there is a TUPE transfer, employers must inform and consult with either trade union representatives or other employee representatives. Currently, employers can only inform and consult directly with employees if they have fewer than 10 employees.

For TUPE transfers taking place on or after 1 July 2024, if there are no existing employee representatives in place, employers will be able to consult with employees directly without electing a representative when:

- The employer employs fewer than 50 total employees; or
- The proposed transfer involves fewer than 10 employees, irrespective of the size of the business

While there is helpful government guidance available about the changes to holiday pay – bit.ly/496HRrx – some of the changes are relatively complex. Loch HR would be happy to discuss these with you and assist on how you should adapt your business policies, employment contracts and procedures to accommodate them.

Contact Loch HR by emailing info@lochassociates.co.uk or calling 0203 667 5400.



CEREMONY

Festival of Remembrance

Paul Buckland, a memorial fixer for P & S Gallagher Funeral Directors in West Sussex, was given the opportunity to participate in the Royal British Legion's (RBL) annual Festival of Remembrance at the Royal Albert Hall in London.

The event involved strict security checks, rehearsals and a heart-warming 'full Albert' breakfast.

Paul attended as part of his honourable voluntary position as a Standard Bearer for the Lindfield Royal British Legion. A role that, when asked, involves him parading at the funerals of ex-Service personnel and at other RBL events.

The Festival of Remembrance is a celebration in November dedicated to all of those who have served, and their families. The 2023 event was themed 'Service' and 'Service Not Self' and paid tribute to the Armed Forces through personal stories and music. It also honoured their families and representatives. Around 100 RBL branches attended the event from all areas of the United Kingdom, along with ex-Service Associations' Standard Bearers.

Paul attended four performances at the festival and expressed deep admiration for the sacrifices of Veterans and their families. Also in attendance were King Charles and Queen Camilla.

Following the matinee, an evening session included performances by 93-year-old Colin Thackery, Mica Paris MBE, Katie Melua, Calum Scott and Alfie Boe.

Paul summed up his experience in three words: "Unforgettable, humbling and admiration." It will be an experience which will live with him forever.



Royal Albert Hall



Paul in his outfit with flag

Paul summed up his experience in three words: "Unforgettable, humbling and admiration." It will be an experience which will live with him forever.

In October's issue of *SAIFinsight* [no. 251], Golden Charter launched its eighth year of partnership with the Royal British Legion and Poppyscotland. Each year, the campaign goes from strength to strength and has already helped raise more than £700,000 in support of our Armed Forces community.

Read more about this successful partnership and find out how you can get involved at saifinsight.co.uk or speak to your Golden Charter business manager or email RBL@goldencharter.co.uk to get started.

HONOUR

Dr Bill Webster BEM

After a quarter of a century supporting families across the world, grief counsellor and author Dr Bill Webster has been awarded a British Empire Medal [BEM] in the King's New Year Honours List.

Dr Bill, who regularly shares his experience and knowledge in *SAIFinsight*, has spent years conducting many professional and educational seminars on the topics of grief and loss and his books have been widely distributed around the country.

On learning of his BEM honour, Dr Bill said: "I was completely flabbergasted by this recognition and feel both honoured and humbled to have had my work recognised in this way. "But the biggest reward will always be in knowing that I have helped so many people through their grief journey."

Dr Bill is a member of the Association for Death Education and Grief Counselling and has

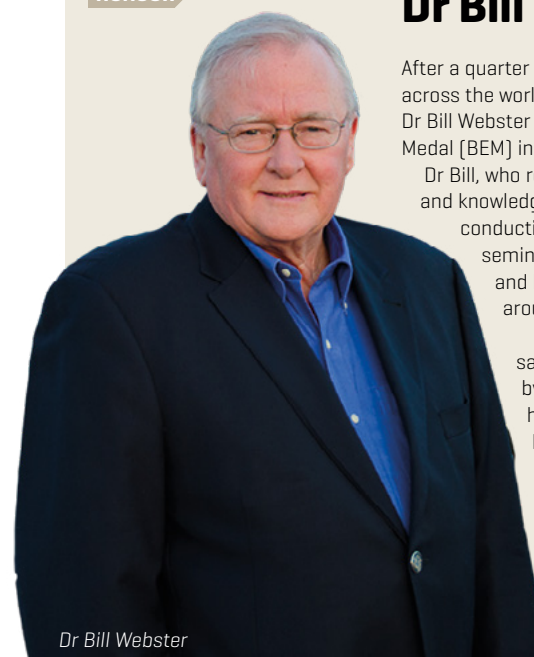
been awarded its prestigious Fellow in Thanatology in recognition of his lifetime contribution to the field of grief counselling. He has previously been awarded a British Citizen Award [BCA] in recognition of his work in helping communities organise and facilitate community grief support programmes in the UK.

He continues to pioneer innovative grief support programmes and will shortly launch *When Life Changes*, an initiative with Malcolm Flanders and Karen Trickett to make grief support readily available and accessible to people in a variety of situations and communities. The website www.whenlifechanges.com will go live shortly.

For grief support, guidance and bereavement resources visit griefjourney.com and you can find Dr Bill on Facebook as Bill Webster and on X [formerly known as Twitter] @DrBillWebster.

Dr Bill will also be attending the National Funeral Exhibition [NFE] in June to meet friends, old and new.

You can read his regular column on pages 30-31, and past articles at www.saifinsight.co.uk



Dr Bill Webster

SUPPORT

How do you prepare your business for the future? Plan for Success!

Last year, we launched a visual series to help funeral directors understand the potential benefits that plan sales can bring to their businesses.

For the first time, we analysed our proprietary data, using it to illustrate the impact funeral plans can make on the bottom line, to help you visualise what success looks like.

Many funeral directors will bring a fresh mindset to the new year and you may be considering new business goals and planning your next steps.

With this in mind, we have developed fresh insights into the long-term economic benefits of funeral plan sales, to further support independents who are considering how plan sales can boost their wider business models.

The analytics, which stem from data collected from 25,000 of Golden Charter's funeral plan sales and maturity values, further support funeral directors in highlighting the impact pre-paid plan sales can have on their overall market share.

How to increase plan sales? Connect with your customers

A key way to increase funeral plan sales is through increasing connections with potential customers. Every day, existing customers present opportunities for funeral plan sales to be introduced at a later date.

Did you know that one in three people who have arranged a funeral intend to purchase a funeral plan for themselves?

What does this mean for your business financially?

By speaking to these people, who

By Carly Ross,
Golden Charter
Director of
Communications

you are already meeting in your day-to-day at need work, you could add around £200,000 a year in future revenues to your business.

For a typical funeral director, securing this additional revenue would equate to selling around

four plans per month to families you're already in touch with. Are you talking to these customers and making the most of the opportunity?

"Many funeral directors will bring a fresh mindset to the new year and you may be considering new business goals and planning your next steps."

Five steps to Plan for Success

1. Connect with more customers by having two more conversations with families about funeral plans this week
2. Publish a social media post and schedule more with our

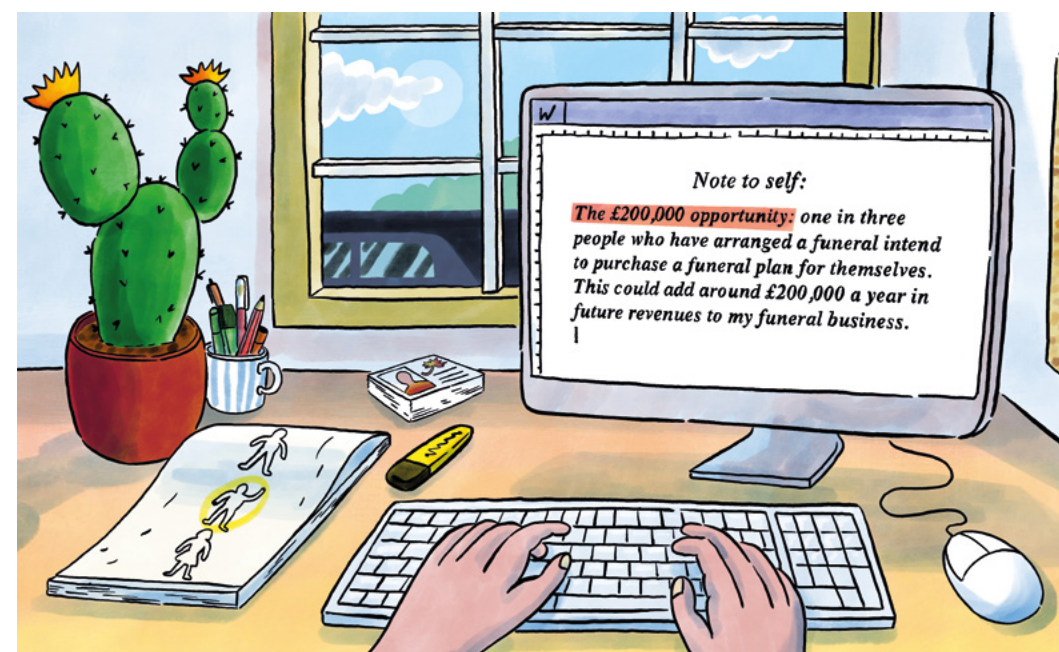
free social media guide today, to increase your online reach and maximise enquiries

3. Access all the information you need to offer plans now

by completing your continuing professional development (CPD) for appointed representatives or reviewing our IAR guide for introducer appointed representatives

4. Visit mygoldencharter.co.uk and use the digital options available to support customers' funeral plan purchase journeys – our digital applications system (for appointed representatives) and our enquiry manager tool (for introducer appointed representatives)
5. Access your Nexus report through your Golden Charter business manager to understand your business' full potential for future growth.

For more information, or if you have any questions on how the Plan for Success model can positively impact your business, speak to your Golden Charter business manager or visit the resources section of mygoldencharter.co.uk



IFD College schedule

The Independent Funeral Directors' (IFD) 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 on IFD College courses and enrolment can be found on www.ifdcollege.org or by contacting IFD College Administrator Sharon Welford by emailing sharon.welford@ifdcollege.org or calling 01279 726777.

- **Virtual, Health and Safety for Funeral Staff** – 14 February **Fully booked**
- **Virtual, Foundation – Funeral Practitioner** – 15 February **Spaces available**
- **Virtual, Foundation – Funeral Practitioner** – 21 February **Fully booked**
- **Virtual, Funeral Administrator – Units AD1-AD6** – 22 February [Units 1 and 4], 29 February [Unit 3], 7 March [Unit 2], 14 March [Units 5 and 6] **Fully booked**
- **Saffron Walden, Funeral Administrator – Units AD1-AD6** – 27 February and 21 May **Spaces available**
- **Virtual, Funeral Operative** – 6 March [units 1 and 4], 13 March [units 2 and 3] **Fully booked**
- **Glasgow, Health and Safety for Funeral Staff** – 7 March **Spaces available**
- **Glasgow, Foundation – Funeral Practitioner** – 7 March **Spaces available**
- **Virtual, Funeral Director – Diploma Module 3 – Leading, Managing and Motivating People** – 13 March **Fully booked**
- **Virtual, Health and Safety for Funeral Staff** – 19 March **Spaces available**
- **Virtual, Foundation – Funeral Practitioner** – 20 March **Spaces available**
- **Virtual, Funeral Operative** – 16 April [units 1 and 4] and 23 April [units 2 and 3] **Spaces available**
- **Glasgow, Funeral Operative** – 18 April **Spaces available**
- **Virtual, Health and Safety for Funeral Staff** – 18 April **Spaces available**
- **Virtual, Foundation – Funeral Practitioner** – 25 April **Spaces available**
- **Virtual, Health and Safety for Funeral Staff** – 14 May **Spaces available**
- **Virtual, Foundation – Funeral Practitioner** – 21 May **Spaces available**
- **Glasgow, Funeral Administrator** – 23 May **Spaces available**

NEW DESIGN

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TIMELINE

SAIF Government Liaison update

The second half of 2023 and the beginning of this year have seen SAIF involved in a number of communications

with Government departments to ensure the voice of the independent funeral director continues to be heard.

In November, SAIF hosted a webinar with the Department for Work and Pensions (DWP) which provided an update on the current process and eligibility for the Funeral Expenses Payment and the Children's Funeral Fund. This webinar was recorded and will be available to watch on the SAIF website.

That same month, the Law Commission issued its Terms of Reference for its review of the law surrounding burial, cremation and new funerary methods. The proposed timeline for reporting on each subject is as follows: Burial by mid-2025; cremation by the end



Paul Allcock, F.SAIF
SAIF UK Government
Liaison

of 2026; new funerary methods, such as alkaline hydrolysis, human composting, by March 2026; while the rights and obligations in relation to a dead body will run concurrently with reporting by the end of 2028. SAIF will be feeding into this consultation and further information regarding each of these projects can be found at www.lawcom.gov.uk/project/burial-and-cremation

Since the report from the Competition and Markets Authority (CMA) on the regulation of funeral directors, SAIF has been in continuous discussions with the Ministry of Justice (MoJ) offering advice and support as to what regulation should look like. While keeping abreast of other factors, such as the Fuller Inquiry, which are likely to have an effect on regulation, SAIF has been able to make its own reviews and offer proposals to the MoJ in an effort to ensure that SAIF is at the forefront of the very best practice in the funeral sector.

Following last year's announcement that the implementation of the

medical examiner system will result in death certification and registration reforms being moved to April 2024, SAIF has been continually monitoring proceedings. Meetings have been held with the Department of Health and Social Care (DHSC), together with MoJ and General Registry Office, to ascertain exactly what the new legislation will look like and when it will come into force. Although draft legislation was announced in December, SAIF is still to have a definitive date other than April 2024 for full legislation.

There are still many concerns about the new process, not least the fact that many GP surgeries around the country are still not yet prepared for the changes when they are implemented. All these new processes and documents will affect all those involved in death certification, including funeral directors and, most importantly, the families we serve. If you are not up to date, please familiarise yourself at the www.gov.uk website.

Update on Scottish Government Code

The Scottish Government Code of Practice has moved to the next stage with the Draft Funeral Director

Code of Practice laid before the Scottish Parliament for approval by resolution. The Health, Social Care and Sport Committee, who are the lead committee, considered the instrument during a committee meeting in January 2024. The Code will be dealt with as Secondary Legislation and is subject to the 'Affirmative Procedure' dealing with Scottish Statutory Instruments (SSIs).

The lead committee will take evidence on the SSI. It will also invite the Scottish Government minister responsible for the SSI to the meeting and can ask the minister and any officials questions about the SSI. Following a proposal to accept, the committee

will take a vote and then write a report to the Parliament with its recommendation. If the committee agrees the SSI should be approved, the whole of the Parliament then gets a chance to vote on it in the Chamber.

Following a request to give evidence, SAIF made the following statement: "The National Society of Allied and Independent Funeral Directors (SAIF) was established in 1989 and is now the largest trade association representing independent funeral companies in the UK. SAIF Scotland welcomes the news that Scotland's Funeral Director Code of Practice is moving towards Parliamentary approval and implementation in 2024.

"As a trade association representing independent funeral businesses across Scotland, we believe that the Code is a positive step for the profession, and we are content that it will meet its stated aims.



Joseph Murren
SAIF Scotland
Scottish Government
Liaison, Quality
Assurance and
Compliance

"For many years, reputable funeral directors in Scotland have called for a set of regulated standards to which all businesses in the profession must adhere. The Funeral Director Code of Practice 2024 achieves that objective.

"SAIF Scotland is grateful to the Scottish Government for the consultative approach it has taken in creating the Funeral Director Code of Practice. We are confident that it is a workable framework for what is an extremely complex sector comprising large corporates and micro businesses.

"We look forward to continuing our work with the Scottish Government's Burials and Cremation team to ensure smooth adoption of the Code, once approved."

If approved by Parliament, the Code will become law and a period of adjustment will be allowed before enforcement. The SAIF Scotland 'Regulation Ready' programme will be discussed at an Executive meeting on 22 February and, if approved, will be rolled out during 2024.

Don't
pass it up.
Pass it on.

When it comes to securing future funerals, every customer enquiry counts

Today, it's more important than ever to secure future funerals and protect your share of the local market. As an introducer appointed representative, you're in a great position to do just that when you pass on your customers' funeral plan enquiries to Golden Charter.

Each enquiry could equal a plan sale, which equals a future funeral, which equals long term success for your business. If you don't pass on enquiries, you could be opening the door to your competitors. A risk that's easily avoided.

So don't pass up on a simple way to add value to your service, strengthen your customer experience, and give your business a boost at the same time.

Our friendly experts will take care of the whole regulated sales process so it couldn't be easier for you, or your customers. Most importantly, this can help ensure they choose you – not your competitors.

To find out more about how we can help support you with funeral plan enquiries speak to your Golden Charter business manager or email partner@goldencharter.co.uk

Introducer

Appointed

Representative

FUNERAL PLANS FROM
Golden Charter
Smart Planning for Later Life



“
Our team
are proud
to convert
3 out of 4
enquiries to
a plan sale*
on behalf of
introducers.”

ARWEL HUGHES PENUEL CHAPEL RESTORATION

Refurbishment provides business with a modern funeral home and is an impressive and valuable community resource for Anglesey

Independent funeral directors pride themselves in being part of their local communities, and that's why Arwel Hughes is delighted with the £400,000 refurbishment

of a former disused 127-year old chapel in Anglesey. It not only provides his family business with a state-of-the-art funeral home but can also be used as a valuable community resource.

Arwel is the fourth generation in his family to be the owner and

funeral director at John Hughes and Son in Amlwch, and took over running the Llangefni branch, in the centre of the island, from his uncle Robin Hughes and his wife Catherine and son Robert in February 2020. By chance, right next door to the funeral director was an old Baptist chapel that had closed four years previously. As the Llangefni branch's lease was up for renewal in a couple of years, Arwel quickly saw the potential of renovating the chapel into a custom-built funeral home.

Arwel said:

"Six weeks after I started at the Llangefni branch, the chapel came up for sale and I bought it immediately. I just knew it was the right premises

for me as I could incorporate all the elements I needed to create a modern funeral home."

The chapel was built in 1897 and still had all its original features including Welsh pine-clad walls and ceiling, preaching area and a beautiful congregation gallery that Arwel was keen to keep.

Being a former joiner, and having lots of friends in the trades, Arwel was confident he could turn the renovation around quickly. He took out the pews on the ground floor to make a more flexible space for services and restored the balcony seating area. He then converted spaces at the entrance of the chapel into a reception area, offices and a viewing room. The original lead-lined windows were kept at the front of the chapel and double glazing installed behind them, and the rest of the windows replaced to improve insulation in the building.

He said: "The building had been closed for a number of years and was in a bit of a run-down state, but the actual

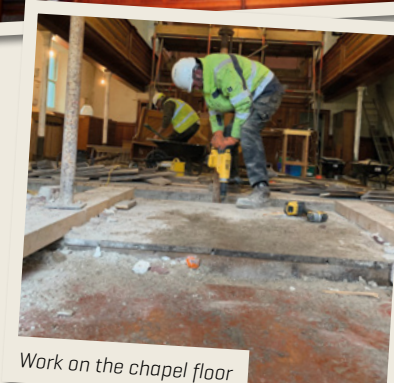
"Arwel quickly saw the potential of renovating the chapel into a custom-built funeral home."



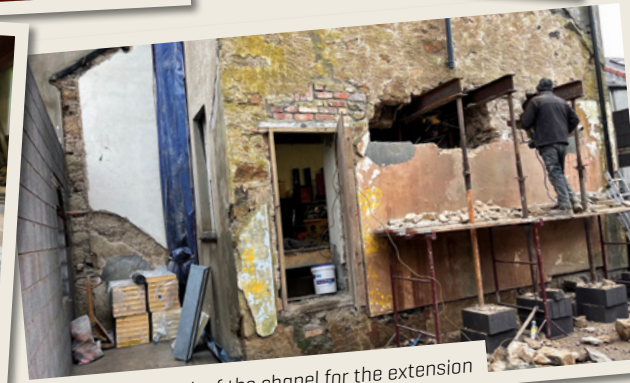
The original chapel interior with pews



Revamping the chapel floor



Work on the chapel floor



Preparing the back of the chapel for the extension



View from gallery



The restored chapel



The baptism pool



The chapel entrance

chapel itself, including all the wood finishings, was in good condition – all I needed to do was give them a good coat of varnish.

"We were surprised to find that the original baptism bath was still intact in front of the preaching area but boarded up. It is such an important part of the history of the chapel we have decided to make a feature of this and installed a glass cover on the top so people can still view it."

Renovation work began in September 2020 and Arwel and his team of seven moved in nine months later. However, the real challenge was to create the space and install the resources he needed for a modern funeral business, so he immediately put in planning permission for an extension at the back of the chapel building to create a mortuary with capacity for 16 bodies, a big coffin room with a lift to the chapel, workshops, a donations office, and a staff room and showers. This progressed well with the new facilities being completed and ready to use in December 2023.

In addition to training as a joiner, Arwel is also a bit of a whiz-kid when it comes to IT, as he also set up and ran MAD Sound and Lighting Ltd – an event management company specialising in lighting, audio and stage provision for events from parties to outdoor festivals. As a result, he was one of the first in the region to provide live streaming for funeral services when Covid restricted numbers to funerals. It's something that he has continued to offer at the chapel through installing a 4K 'pure fibre' internet connection and a configuration of cameras at

"If I was given a blank piece of paper and asked to write a description of the premises I wanted for a modern funeral home then this chapel was exactly what I wanted. I'm the luckiest undertaker to have this chapel and it was right on my doorstep all the time."

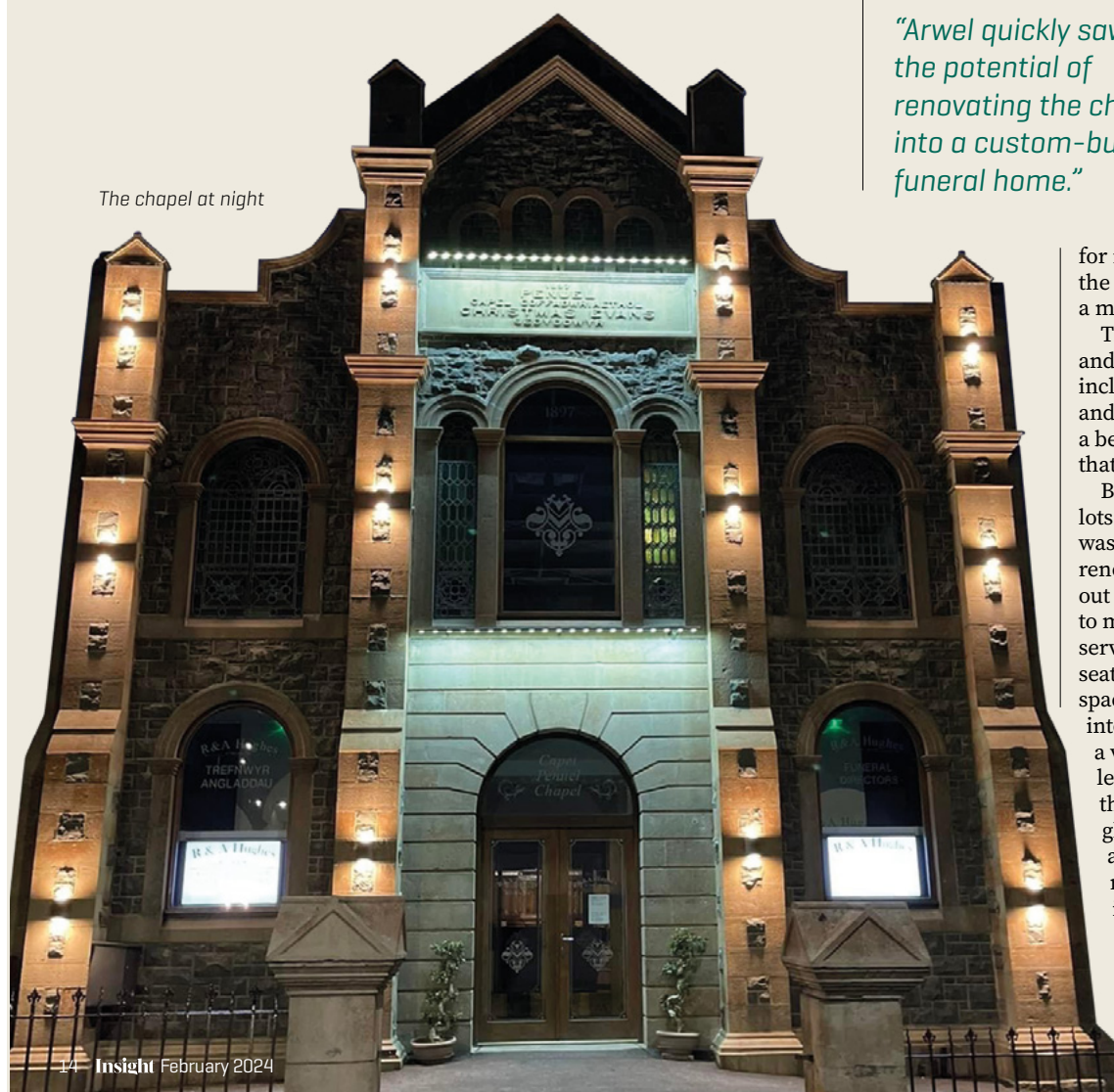
the chapel; he also uses a portable camera to stream services from the local crematorium and other chapels and churches. He added: "I was one of the first to stream funeral services live on Facebook for congregations and it's a service that people ask for now, so we can provide it both at the chapel and at the crematorium."

The local people have praised Arwel for preserving this landmark building and he has given them an open invitation to use the facilities out of business hours, which they are doing in growing numbers: the congregation from the nearby Moreia Chapel used Penuel Chapel while their church was being repaired, the local Women's Institute held meetings there every month and there are requests for rooms to be rented for other events.

Other funeral directors are impressed with the facilities. On a recent SAIF assessment visit, a SAIF Quality Assurance Assessor and member, said: "Arwel has converted an old church keeping many of the original features and has a unique talent in live streaming the funerals. The renovation of the chapel definitely shows forward planning in terms of the IT he uses and what he also offers his local community."

Arwel added: "Penuel Chapel has been a wonderful opportunity. If I was given a blank piece of paper and asked to write a description of the premises I wanted for a modern funeral home then this chapel was exactly what I wanted. I'm the luckiest undertaker to have this chapel and it was right on my doorstep all the time." 📍

The chapel at night



DIGITAL TOOLS AND SUPPORT TO STIMULATE SUCCESS

Golden Charter's Commercial Director, Mark Moran, discusses the shift to digital preferences across business. As customers consume more information online, keeping up with trends in the market is paramount to continued success.

Every day, technology plays a huge part in our lives. Whether it's the use of artificial intelligence or controlling our heating and lighting from the comfort of our sofa, the technology all around us is increasingly advanced. In our own work, we also see the need to continually evolve our range of digital solutions and make our interactions as effective as possible. Embracing digital tools for your business helps to meet customer expectations and streamline operations for you, your colleagues and staff. Funeral trends change quickly so leveraging technologies that are new to you in this fast-paced business environment helps you stay ahead



Mark Moran
Commercial Director,
Golden Charter

"In our own work, we also see the need to continually evolve our range of digital solutions and make our interactions as effective as possible."

and preserve market share as an independent.

The home of our support

We're continuously developing mygoldencharter.co.uk for our partners, offering easy access to tools that make introducing and selling plans simple and straightforward. From personal development to supporting funeral plan sales for your business, it's a self-service hub where you can access the tools and resources you need when you need them.

Our partners use mygoldencharter.co.uk to access information about their live plans at any time. The news area is kept up to date with the latest information you need to know, and our resources area supports you to get the most out of our relationship by accessing tools to help enhance your business' potential.

For introducer appointed representatives, mygoldencharter.co.uk makes it easy to manage and pass on plan enquirers' details, while appointed representatives can complete a full, compliant plan application digitally.



Optimising plan applications

The arrival of Financial Conduct Authority (FCA) regulation in July 2022 resulted in significant changes to the funeral plan application process. Our priority has been to make applications as simple as possible for our appointed representatives and customers, while still recognising the expertise and knowledge you bring to conversations with families.

The vast majority of our appointed representative partners now choose to use our digital applications service when submitting a funeral plan application with a customer. To help ensure that customers receive a consistent service that's easy for plan sellers to navigate, we're completing the switch to digital applications. From 1 April this year we'll have completed our process of phasing out paper applications.

Our digital applications service was created with the help of independent funeral directors, so it's intuitive and straightforward to use. It prompts the plan seller to ask the enquirer the right questions and generates all the necessary paperwork for customers at each step, and we know that makes selling compliantly straightforward.

We hold weekly training sessions for those who aren't yet fully comfortable with using digital applications. Now is a great time to sign up for one of these familiarisation sessions ahead of 1 April. What's more, these sessions count towards your annual continuing professional development (CPD) requirement.

Many funeral directors have gone one step further, starting the journey from your own site through online plan sales. If you are registered, you can use our terms of use and guidance on mygoldencharter.co.uk to ensure it's fully set up on your site and can be promoted to customers.

Connecting with your community online

Communication and connection with your community is cardinal for independents, and digital channels provide means to strengthen your relationships with families. Your business can navigate changing industry trends more easily by embracing an online landscape.

Last year, our research found that three in four customers prefer to read and review information about financial products online – including those aged 75 and over.¹ This marks a progressive shift in customer preferences at the information search stage of end-of-life planning.

A well-designed website serves as a central place for sharing essential information about your services and relationship with funeral plans and plan providers. Social media can add to the impact of your website by



"Social media can add to the impact of your website by helping build trust and expand your reach in a competitive marketplace."

helping build trust and expand your reach in a competitive marketplace.

Providing customers with information online allows them to explore options at their own pace. It can help to capture interest at an early stage in the purchase journey and retain funeral plans for your business instead of losing them to national competitors. We have a raft of ready-made content for our partners' social media accounts and websites that we regularly update to enhance our offering.

Get in touch with your Golden Charter business manager if you have any questions. If you don't offer or introduce Golden Charter funeral plans and would like to find out more about our partnership benefits, email Simon Pearson, Business Development Manager at partner@goldencharter.co.uk

¹ Golden Charter End of Life Insight, January 2023, conducted by James Law Research Associates, 3,324 respondents



PREPARE FOR THE FUTURE EMBRACE LIFELONG EDUCATION

“Education is the passport to the future, for tomorrow belongs to those who prepare for it today.” So said human rights activist Malcolm X.

He was right, and the constantly changing world reinforces the need for education. In the funeral profession, developments like the Financial Conduct Authority (FCA)

regulation of pre-paid funeral plans make it important to stay informed.

That's why SAIF and Golden Charter offer members many hours of continuing professional development (CPD) content and a wide range of educational opportunities. During 2024 you can take advantage of the following:

► SAIF Insight

To help funeral directors meet their professional development goals, *SAIF Insight* features a regular article on CPD written by Golden Charter's Commercial Director Mark Moran.



► IFD College

The Independent Funeral Directors' (IFD) College – www.ifdcollege.org – provides excellent vocational training to independents.

Courses are as popular as ever. In 2023, the College delivered 69 courses to 240 students and issued 252 certificates. As well as virtual courses, there were face-to-face sessions hosted by funeral companies across the country.

Content continues to evolve, reflecting changes within the profession. Two Operatives Course units have been combined covering responsibilities of the funeral driver and bearer, and there is an exciting level three unit on Applying Good Mortuary Practice.

A busy 2024 is ahead with many virtual courses in the diary and in-person events planned for Glasgow, Plymouth, Langport, Saffron Walden and Taunton.

The IFD College team was very proud to be shortlisted and then highly commended and runners up in the Bespoke Accreditation Centre of the Year category at the AIM Empowering Futures 2023 awards ceremony.

For more information, or to book a place, visit the Courses section on the College website or contact IFD College Administrator Sharon Welford at: Sharon.welford@ifdcollege.org



► SAIF Webinars

There are a series of more than 30 recorded webinars available on the SAIF member portal. A user-friendly set up has webinars listed under different categories:

- Bereavement support
- CMA Order
- Customer Service
- Direct Cremations
- Financial Conduct Authority [FCA]
- Government/regulation
- Marketing
- Membership
- SAIF Digital/Tech Talks
- Wellbeing: physical and mental

Recently, the subject of direct cremation has proved popular and there are two useful webinars members can download:

- From June 2023: Introduction to the new SAIF Direct Cremation Toolkit
- From November 2023: Direct Cremations: Your questions answered

Angela Camp, Administrator at SAIF, said: "Our most downloaded webinar features a presentation by Dr Heather Conway, Senior Law Lecturer at Queen's University Belfast and author of *The Law and the Dead*, on deceased family disagreements over who is entitled to the ashes.

"Helping families find the best way of dealing with grief is an important topic and there are many webinars covering bereavement.

"We're finalising the 2024 schedule, but the first webinar of the year was on 6 February, on the subject of Handling Complaints."

It's easy to join a webinar by simply clicking a link to register and then to join. You just need a device that links to the internet, so a PC, laptop, tablet or mobile phone. You are not visible in the webinar, but you can comment or ask questions using the chat box function. Angela added: "Members can browse the list of webinars to help them increase their CPD. If there are any subjects people would like us to cover, we'd be very happy to hear from them."



► CPD newsletters

Starting this month, Golden Charter is sending a new, regular e-newsletter to all appointed representatives who have CPD to complete. This will list the latest and best resources to help you complete your requirement and give you support to help you reach your annual quota.



► SAIF Spotlight

SAIF also sends bi-monthly Spotlight emails to members. The newsletter provides information relating to the funeral profession and SAIF. If you don't receive your SAIF Spotlight newsletter, contact SAIF Business Centre.

► SAIF Digital

SAIF Digital provides digital marketing support to independent funeral directors. It offers a range of services including a free digital audit for every SAIF member, graphic design and media production.



► SAIF Scottish and National Education Days

These annual events often attract high numbers of SAIF members and associates.

This year, the National Education Day will be on 5 October at the Leicester Marriott Hotel. As well as allowing independents to hear from a variety of presenters, this is a chance to earn valuable CPD.

Meanwhile, planning for the Scottish Education Day is under way. It will take place on 1 June at the Dunblane Hydro hotel. Confirmed speakers include:

- Joseph Murren, SAIF Scotland Government Liaison Officer, who will launch the Regulation Readiness programme, which will help members prepare for regulation of Scotland's funeral sector
- Sally Johnson, Head of Civil Contingencies Unit at NHS Greater Glasgow and Clyde
- Tim Weir of Weir Law
- Craig Caldwell, of the SAIF Mortuaries Committee
- Representatives of the Scottish Government Burial and Cremation Department
- Loch HR



► Golden Charter

A helping hand

Most funeral directors will be well aware of the annual continuing professional development (CPD) requirement that comes with being an appointed representative of a funeral plan provider. This is the second CPD year under Financial Conduct Authority (FCA) regulation, and appointed representatives have until 28 July 2024 to complete 15 hours of CPD. Over those two years, Golden Charter has been building up a suite of ways to help its appointed representatives reach that CPD requirement. Through online guidance, videos, face-to-face training and more, you can meet your quota with the help of lots of different Golden Charter support resources.

Mandatory eLearning

Much of your CPD requirement is taken up by mandatory eLearning modules, and most of these are available already through Golden Charter's eLearning provider. Just log into mygoldencharter.co.uk and click 'Access CPD eLearning'. You will find it on the My CPD card on your homepage.

Still to come are two final modules:

- Consumer Duty will be released in late February
- Customer Complaints, which will be available in March

Live training

We have two types of ongoing training courses open to the network:

- Customer experience workshops, looking at what great customer service looks like and how to give people who enquire a great experience while being compliant. Business managers have been signing independents up for these workshops, talk to yours to learn more.
- Details of digital weekly drop-in sessions are published on our e-newsletters regularly, use them to register a day.

Online resources

Many of Golden Charter's materials can be found on mygoldencharter.co.uk



"This is the second CPD year under Financial Conduct Authority (FCA) regulation, and appointed representatives have until 28 July 2024 to complete 15 hours of CPD."

Most are available by visiting the Resources page and opening the CPD section. These resources include:

- Financial vulnerability: Vulnerability isn't always obvious, and this report gives advice on supporting customers whose vulnerability may be related to their financial situation when they speak to you
- Pre-sales literature: A video explaining the documents you need to provide to a customer before they purchase a plan, and how to ensure you do so in a compliant way
- Funeral planning market update: In April 2023, Golden Charter's Research and Insight Lead released an article collecting changes in the end of life and funeral planning market in one place
- Mystery shopping: Providers have to check for compliance with FCA rules, and this video shows the insight that process provides. See what is being checked for and what it means to be compliant.
- Funeral plan handbook: Golden Charter's handbook contains guidance for a wide range of situations. Visit the Resources page to find all the content that is most relevant to CPD requirements.

The resources available on mygoldencharter.co.uk touch many other subjects. Take a look and see



what you can learn while meeting your minimum hours.

Learn about CPD

Resources on mygoldencharter.co.uk also explain just how CPD itself works. Keep an eye out for these when you start your learning. Look out for these folders in the CPD Resources section:

- What is CPD?
- CPD frequently asked questions
- How to log CPD

Remember, when you log into mygoldencharter.co.uk you can see at a glance how much CPD you have completed and how much remains. You can also record new CPD you have completed.

Introducer appointed representatives

While CPD quota is only a requirement for appointed representatives, some funeral directors have chosen to become introducer appointed representatives instead. As well as allowing you to focus on at-need funerals while leaving the pre-need sales process to Golden Charter, introducers have lower regulatory fees and different requirements.

You can find more about introducing from your Golden Charter business manager.

Who should officiate a funeral?

Was the person who died religious?

YES

Faith leader or
civil celebrant

NO

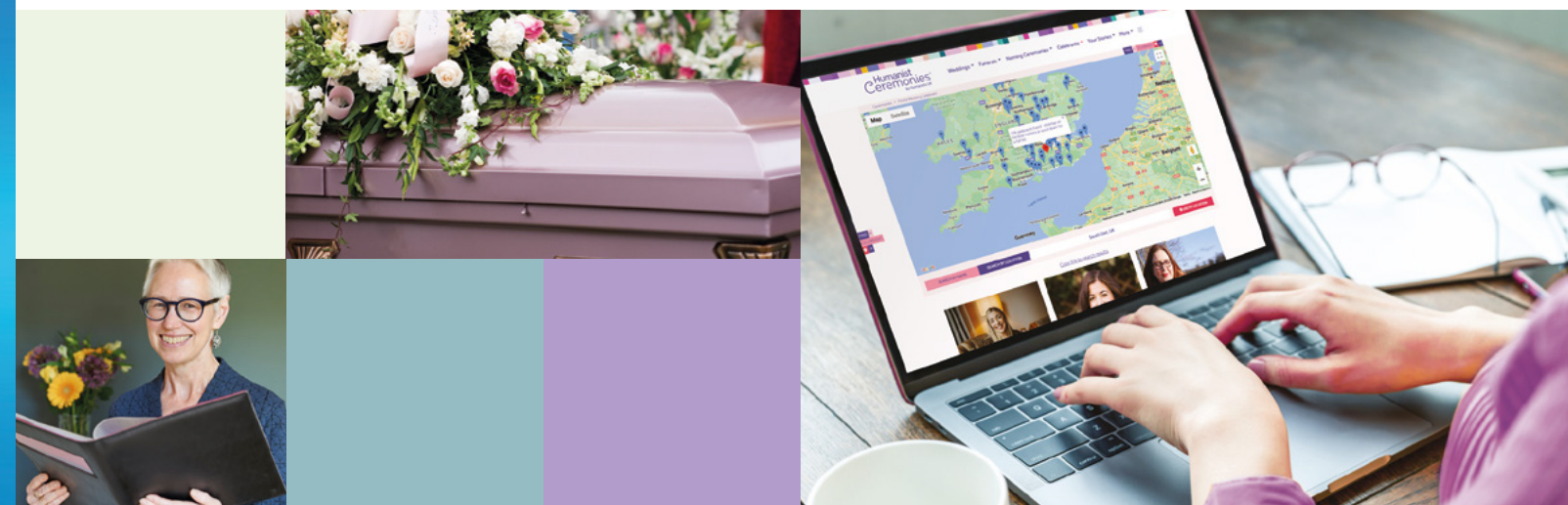
Non-religious,
humanist celebrant

As non-religious people ourselves, a trained celebrant from our **HUMANIST CEREMONIES** network is the authentic and respectful choice for someone who lived their life without a faith, or didn't believe in an afterlife.

You, and your families, can trust us – we're all DBS-checked, insured, and have to complete CPD annually to maintain accreditation by Humanists UK. There's back up in case of an emergency, and a transparent complaints process for the rare occasions it's needed.

We've been leading non-religious funerals for more than 125 years. Our ceremonies are meaningful and memorable, and have at their heart the story of the person who died, and the legacy they leave. They are welcoming and inclusive to all, regardless of belief or faith, and there's always a moment for personal reflection or silent prayer.

Find a **HUMANIST CEREMONIES** celebrant near you
humanists.uk/ceremonies/find-a-celebrant/funerals/



humanists.uk/funerals/SAIFInsight

Humanists UK, 39 Moreland Street, London EC1V 8BB
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COUNTDOWN TO THE SAIF AGM

Final preparations are under way for the 2024 SAIF Annual General Meeting and Banquet Weekend, which will be held on 21-24 March.

This year's event will take place at the Principal York in York, with a host of activities planned, including a golf tournament, education session, evening banquet and installation of officers. The SAIF Executive and members of SAIF Business Centre are looking forward to welcoming everyone to the 2024 event.

Agenda and activities

The event will tee off on Thursday 21 March with a golf tournament at Fulford Golf Club.


The following day, Friday 22 March, will officially begin at 1pm with the Meet the Associates buffet lunch and refreshments. This will be followed by the Education Session with this year's theme 'Securing the future of independents'. This funeral director-led session will feature the SAIFCharter Executive team and focus on customer and market insights and feedback from the SAIFCharter Insight Group with three key areas of challenge and opportunity for independents: the market share threat, direct cremation and digital adoption. Speakers will include Adam Ginder, James Tovey, John Byrne and the SAIFCharter Executive.

Following this, guest speaker Paul Hopkins will be discussing his intrepid adventure taking part in the Talisker Whiskey Atlantic Challenge, which is also documented in his book *Flares Up*. Those attending 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, keeping with the nautical theme we are 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 Saturday 23 March, the AGM will begin at 9.30am with refreshments served from 9am. The AGM will include the Matthew Gallagher Award and presentations by key sponsors on the topic 'Adding value to your business'. A buffet lunch and refreshments will be served from 1pm. That evening the banquet will take place from 6.30pm to 1am with entertainment by The Rebel Sounds.

The final day, Sunday 24 March, will see the installation of officers from 10am to 11am. 

Bookings

As certain sessions are now sold out, please contact the SAIF Business Centre if you are looking to attend.

Key information

Event: SAIF AGM Banquet Weekend

Date: 21-24 March 2024

Venue: The Principal York, Station Road, York YO24 1AA

More information: saif.org.uk/agm-banquet-weekend-2024

Special thanks to our key sponsors:

- Ecclesiastical Planning Services
- SAIFInsure
- Vivedia Ltd t/a Obitus
- Tributes
- Westerleigh Group
- Clarke & Strong
- Golden Charter

ELECTION OF EXECUTIVE COMMITTEE 2024/2025

All nominees for a position on the National Executive Committee can be viewed on these two pages.

The deadline is 5pm on Monday 18 March 2024.

If you have any questions, please call the SAIF Business Centre office on 01279 726 777.



Dafydd Richard Iles, HARP Funeral Services

I started working in the family business in 2008. Like many others, I began back of house, fitting and lining coffins, washing and dressing the deceased, washing cars as well as helping out on the odd removal.

I attended Bath University, where I studied the Foundation Degree in Funeral Sciences (FdSc) and I am also a member of the British Institute of Embalmers (MBIE).

In my personal life I am married, with two children – Grace, six, and Henry, four. In my spare time I enjoy spending time with my family, cycling, swimming and fishing.



Election of Executive Committee 2024/2025

Deadline: 5pm Monday 18 March 2024



To: SAIF Business Centre

From: Company name: Membership no:

1. Election of nominees. Only one ballot per SAIF member company.

Your company may select up to 2 nominees **OR** select a proxy vote to allow the Chair of the Meeting to vote on your behalf.

Option 1] Select up to 2 nominees

- ☐ Dafydd Iles ☐ Daniel Ginder
☐ Oliver Towner



Option 2] Proxy vote

- ☐ The Chair of the Meeting may vote on our behalf

2. Signature:

Signed: Position in company:

Name: Date:

3. Attendance at AGM. Will a representative of your company be attending the AGM on 23 March 2024

- ☐ Yes ☐ No

4. Responses:

Online form Fax: 01279 726300 Email: info@saif.org.uk

Post: SAIF Business Centre, 3 Bullfields, Sawbridgeworth Herts CM21 9DB

SAIF must receive your completed ballot paper at SAIF Business Centre by 5pm Monday 18 March 2024.



Daniel J. Ginder, M K Ginder & Sons

I am the Operations Director at M K Ginder & Sons in Watford. Since jointly taking over the family business 13 years ago, I have completed education courses with both London Association of Funeral Directors and the Independent Funeral Directors' (IFD) College.

I am an advocate for education in the funeral industry and believe that education leads to better knowledge which subsequently allows independent funeral directors to offer the very best of service to the families they serve. I believe that, as independent funeral directors, we have the ability to offer a higher level of service when it comes to looking after our families. The importance of delivering the right level of service is imperative to the future of our own businesses and the future of the independent sector of our profession.



Oliver Towner, Arthur C Towner

Having grown up around the family business, my father was very keen that I try my hand at other careers first. After seven years working as a professional actor, I decided I couldn't ignore the call any longer.

I bring a unique perspective to running the family business that I hope the five generations before me would be proud of. With that history behind me it is important to respect our traditions, while finding new ways to ensure the sustainability of our communities, society and businesses in an ever-changing industry. I believe SAIF has a very important duty to proactively engage with new and emerging issues to help us all prepare for them to ensure we all continue to thrive.



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

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Presentation Matters

Presentation Folders for Funeral Directors

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



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www.challengesupply.com



www.tributes.ltd.uk

0345 388 8742

info@tributes.ltd.uk



May the New Year bring you
peace, joy and happiness.

*"We would like to thank all our customers and wish
you all the best for 2024."*

*Every year we come together as a team to choose
a charity for our business to donate funds to and
support over the coming year.*

*In 2024, we have chosen Chestnut Tree House; a
charity that provides care for children and young
people with life-limiting conditions."*

- Adam Masters, Managing Director

teamwork

New opportunities to engage
and Plan for Success > Page 29

SAIF BUSINESS CENTRE UPDATE / SAIF AGM 2024 NOTICE / LEARNING TO UNLEARN / FIRE SAFETY CHANGES

PRESIDENT

'A year of discovery and pride that I won't forget'

Well, it's nearly a wrap as my year closes on being the National SAIF President. I have had the privilege of visiting members across the country over the past 12 months, attending opening events and dedications. These visits have allowed me to gain first-hand knowledge of the challenges faced by funeral directors and the areas where improvement is needed. By understanding the profession from the ground level, we can work together to elevate our profession and ensure the highest standards of service are given by our strong collective of independent funeral directors.

My wife Becky and I have attended the kindred association banquets and conferences and were always made to feel very welcome. SAIF had two amazing and well attended education days in Leicester and Cardiff, where we heard from some amazing speakers, I know I certainly gained a lot of information from these sessions. There was also the annual Welsh Christmas dinner, which was great to attend and meet many of the Welsh members who kindly helped raise funds for my President's charity of the year - the Honeypot Children's Charity - Rwy'n diolch i chi i gyd.

During the year, I have been involved with SAIF CEO Terry Tennens F.SAIF and other extremely knowledgeable SAIF members who represent the association at various meetings across the year. These people tirelessly power our views to government and address the issues that we need addressed. They continue to work so hard for us and to be able to be part of this during the year has been a real privilege.

Our National and Scottish Executives are continuing to diligently work to ensure we are at the forefront when legislation comes into effect. And that only touches on what the Executives are doing for SAIF members. We should all be thankful for this group of individuals that give their time to support SAIF and provide a better

future for us all. Without their help and support, along with the SAIF office staff, SAIF would need an army to do what they do. They are all unsung heroes who are worth their weight in gold.

Being President, I got to choose the charity for the year and the Honeypot Children's Charity is close to my heart. It is an amazing organisation which gives support to child carers who are aged between five and 12 years old. The charity money pot started with the help of Gary Neill and Brian Hart, who ran a golf day and have asked that I never again attend a golf course on a buggy. Brian Hart, Brian Stocks, Gary Staker and my wife Becky then walked the Lyke Wake Walk, 42 miles in one day over the cold North Yorkshire Moors in weather that must be called biblical. I walked that route when I was 16 years

old and I never encountered weather like they did that day. I truly am so very grateful to them. Also, a huge thanks to Simon Helliard-Moore, Sharon Saunders and Bob Spittal who helped raise funds for Honeypot. It is difficult to express how grateful I am for all their efforts.

I cannot say how proud I am to have been SAIF President 2023/2024.

SAIF is passionate about its members. We all have the chance to be heard and make a difference and that is what SAIF represents for us. We are strong as independent funeral directors and even stronger when we are heard together. Thank you to everyone for helping me this year, you have made being President such a rewarding and fulfilling experience.

I wish Declan Maguire all the best in his upcoming year as president and will be here for support when needed. 🐝

'Bee' SAIF!

**Mark Horton,
President**

"I cannot say how proud I am to have been SAIF President 2023/2024. SAIF is passionate about its members. We all have the chance to be heard and make a difference."

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SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY

National Living and Minimum Wage

The National Living Wage is set to increase by more than £1 to £11.44 (from £10.42) per hour from 1 April 2024. The age threshold will also be lowered to those aged 21 or over, from the current threshold of 23 years old. The National Minimum Wage, which applies to all other age groups, will also increase. This rates change will mean:

- £8.60 per hour, a 14.8% rise, for those aged 18-20
- £6.40 per hour, a 21.2% rise, for those aged 16-17
- £6.40 per hour, a 21.2% rise, for apprentices.

The announcement was part of the Autumn Statement, delivered on Wednesday 22 November 2023 to Parliament by the Chancellor of the Exchequer.

All business owners should be set for the wage increases, particularly for younger workers, for new rates coming in April 2024. The full statement is available on www.gov.uk



Membership updates

Since the printed version of *SAIF Insight* is printed bi-monthly all membership updates, including changes to associate directory, that fall between issues will be available online at saifinsight.co.uk as a news update.

YOUR SAIF BUSINESS ADMIN TEAM

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Refreshed asbestos guidance published

The Health and Safety Executive [HSE] has published refreshed guidance on the dangers of asbestos, as well as simplifying its website's navigation to make it easier to find the information you need.

Latest guidance

New to the webpage is an introduction to asbestos safety, which explains the dangers of asbestos, where you can find it and if it is present, how to comply with the law depending on your job role, how employers should carry out a risk assessment and training and information for work involving asbestos. It also summarises how to decide if a licensed asbestos contractor must do any work.

Duty to manage asbestos in buildings

The guidance has also been updated to make it clearer what your role is as a duty holder and it reinforces the message that you must protect people from the risks of exposure to asbestos. It clearly

explains your legal duties, what training you are expected to have and what you must do in your role including selecting a competent asbestos surveyor and checking the accuracy of the report. There are new templates and examples of an asbestos register, a site plan and an asbestos management plan.

Workers' guide to asbestos safety

There is now a useful section aimed at your workers which explains what they must do to protect themselves and what they should do if they think they have found asbestos. There are two videos, *Learn how to be asbestos aware* and *Working safely with asbestos*, which are free of charge and available to view by scanning the QR code.



Reference: *Tips & Advice Database: Health, Safety & Environment* 10.01.2024

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SAIFCHARTER

New year, new opportunities

SAIFCharter Chair Adam K Ginder looks forward to a new year and new opportunities to Plan for Success and engage with members...

As we enter 2024, it is a perfect time to look afresh at the steps we can take as individual businesses and together as an association to ensure our continued success.

New opportunities to Plan for Success

With a new year, we have new opportunities to Plan for Success. A key driver of success for our businesses is, of course, securing future at-need customers. We know that one in three people who have arranged a funeral intend to purchase a funeral plan for themselves. Many of these will have made their loved one's funeral arrangements with us, but will be unaware we can meet their funeral planning needs too and will quite possibly go on to secure the services of one of our competitors.

Making prospective funeral plan customers aware of what we offer to secure these important connections is vital. Marketing is, without a doubt, a key element of this. I am pleased to have a comprehensive, integrated marketing campaign planned, with leaflet drops, social media activity, point of sale materials and window displays. By looking at my activity across multiple channels, I will ensure I connect with customers as effectively as possible and build awareness of M. K. Ginder & Sons, Golden Charter and funeral planning, so these areas are not left open to my competitors.

A strong digital presence and understanding of what customers are searching for online is also paramount to success. You will likely be aware of advertising campaigns from our competitors. While you may believe a focus on direct cremation and simple funerals is unwise, I would encourage you to look to the market and see the opportunity to provide what customers are searching for. The option to promote the local, personal

service we offer is an area we cannot be beaten on. It is essential that we recognise the appeal and attraction of these services to customers, and put independents at front of mind.

There are a range of digital services available through our partnership with Golden Charter, which are being continuously improved and refined. I would urge you to make the most of all the digital services available to you in 2024 and ensure you are visible to customers searching online for funeral planning services.

New opportunities to engage

The new year also brings new opportunities to engage. I am looking forward to attending the SAIF AGM in March in York and would encourage our members to attend. The SAIFCharter Executive team is delighted to be hosting an education session on the Friday afternoon, touching on some of the themes outlined in this column. I hope to see as many of our members there as possible and look forward to meeting members of our Insight Group in person. The SAIFCharter Insight Group is a forum for our most ambitious, forward-looking members to share insights on best practice, innovation and planning for success. Our meetings take place virtually on the last Thursday of every other month, with the next meeting at the end of February. To find out more, or to get involved, please contact our Secretary John Byrne by emailing secretary@saifcharter.co.uk

As always, to discuss how your association and company can help you to Plan for Success and support you, please get in touch one of your Executive team. We are here to help and would love to hear from you. 📞

Please follow @SAIFCharter on X [the platform previously known as Twitter] and 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.



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SAIF ASSOCIATES DIRECTORY 2024

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The MuchLoved
Charitable Trust

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trustees@muchloved.com
www.muchloved.com

Scattering Ashes

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

See You Memorial Jewelry

Mr Rob Leurs (Somerset,
The Netherlands)
0031 493 093 914
info@seeyoumemorialjewelry.com
www.seeyoumemorialjewelry.com

Shaw's Funeral Products,
Shaw & Sons Ltd

Ms Sarah Smith
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01322 621100
sales@shawfuneralproducts.co.uk
www.shawfuneralproducts.co.uk

The Natural Burial
Company Ltd

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0116 222 0247
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DR BILL

The three levels of learning

‘You live and learn’ is a familiar statement. We learn things from our birth until our death. Happy the person who learns early that they are loved and of value, and that

satisfaction comes not just from our achievements but who we are and what we have become.

Sadly, not everyone gets to that point. Many, even from early childhood, take negative messages on-board about our self-worth, potential and deservingness of unconditional love.

“You’re stupid; you never do anything right; you’ll never make anything of yourself; you’re overweight; you’re not good looking or as clever as someone else.” These are just a few negative comments many may have heard in childhood. Similarly, harmful learnings can come from abusive, neglectful or even ambivalent relationships affecting our sense of self and perception of life and the world.

Do we remember?

Even into adulthood we can be affected by negative evaluations. How many times have you written yourself off or passed up opportunities, thinking: “There’s no way I’m qualified for this; I’m too old to do that; I just can’t overcome the challenges; nobody likes me anyway; I deserve the bad things that happen to me.”

Some beliefs come from trusted authority figures, such as teachers, professors, colleagues, business leaders, in job reviews or on social media. One would hope the sources we choose to believe could be trusted to provide accurate information that would serve us well in life; but sadly, that is not always the case.

So, we allow those ‘messages’ to become ‘learnings’, global judgments about who we are, trickling down to affect specific situations and holding us back from what we are actually capable of. Since we allow them to define our self-image and self-esteem, and because they hide below the level of our awareness, they unconsciously dictate our decision-making, behaviours and attitudes.



Learning to forgive will help you move on

Accurate or not, letting these assessments affect and even define us can haunt us all our lives.

Writer and philosopher G K Chesterton wrote: “The chief object of education is not to learn things, but to unlearn things.” The logical extension: learning sometimes requires unlearning, which creates relearning, and all three are essential elements or levels in education.

Some, as introduced earlier, learn negative messages. But even when our experiences have been more positive, life is never perfect, and human experiences like loss or bereavement can affect us and how we see ourselves and our world.

I read an article where researchers asked approximately 200 people who had been hurt by someone or something to write about the traumatic aspects or what things they felt they had gained as a consequence. Those who wrote about what they’d learned or how they’d grown described feeling less angry and bitter than the other group. Other insights included



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

they had become less selfish, or had discovered unexpected strengths in themselves and, in light of their ‘traumatic growth’, were also more likely to forgive.

As an ‘unlearn, relearn’ illustration, when someone is hurt, many don’t want to forgive, thinking they would be saying the offender did nothing wrong, or feeling that it would require reconciliation. But the word forgive does not mean either.

Forgiveness means not being affected by it any longer. Holding resentment, trauma, grief or hurt can affect you, your mental health and your happiness for years – or forever.

We must ‘relearn’ that when you forgive, you don’t absolve anyone of responsibility. Rather, you are letting yourself off the hook. That person did something that hurt you, but with forgiveness, you are saying that you refuse to let yourself be affected by it or allow it to control you any longer.

Forgiveness involves realising and accepting that you were wronged and hurt; but, more importantly, deciding to move on from

that wound and find healing. In other words, letting it go.

I’ve realised unlearning and relearning is just as important as learning, because to unlearn something is to be more conscious of what we have actually learned, and our ability to change it.

Where do we begin in the transformation of negative beliefs? We need to ask ourselves three questions:

1. What have I learned in my life that is still working well for me?
2. What do I have to unlearn that is no longer working for me?
3. What do I have to relearn to change things in my life for the better?

Life is a school for learning, and some of the lessons are painful. We can’t avoid hurt, but we can decide not to let our hurt overshadow the rest of our lives. Unlearning negative messages and transforming those negative beliefs will change you, bringing you a greater, more mature understanding of yourself. The bonus effect is that you will become more compassionate towards yourself and others.

When you do these things, everything will go much better. ①

SAIF NEW MEMBERS

FULL MEMBERSHIP
PENDING

Alan James

John Edwards

Funeral Directors Ltd

5 Cwmbeath Road, Morriston,
Swansea SA6 7AH

Previously advertised on SAIF website.
Close date: 18 December 2023

Gillian Huffington and
Stephen Huffington

Maurice Sharp

Funeral Directors Ltd

t/a G M Sharp Funeral Directors

27a New Street, Pocklington, York,
East Yorkshire YO42 2QA

Previously advertised on SAIF website.
Close date: 20 December 2023

Branches of above:

Lance Grange, Cranwell Road,
Driffeld East Yorkshire YO25 6UH
4 Church Side,
Market Weighton, York
East Yorkshire YO43 3AS

John Wyatt Garner

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

Previously advertised on SAIF website.
Close date: 14 February 2024

ACCEPTANCE INTO
FULL MEMBERSHIP

Note Mitchell

Meadowvale Funeral Services Ltd

74 High Street, Redcar,
Cleveland TS10 3DN

Harry Newington

H.J Newington

Funeral Directors

96 Valley Road,
Portslade, Brighton,
East Sussex BN41 2TL

Scott Watters

Cornwall Funeral Services Ltd

85 Higher Fore Street
Redruth, Cornwall TR15 2AR

ACCEPTANCE
INTO ASSOCIATE
MEMBERSHIP

Andrew Byres

Funeral Safe Ltd

Unit 3-5 Alton Business Centre
Wherstead, Ipswich,
Suffolk IP9 2AX

Simon Oakes Ltd

Lyn Oakes Ltd

Central Building, Worcester Road,
Stourport-on-Severn
Worcestershire DY13 9AS

NO LONGER
A FULL MEMBER

David and Susan Burke

Murray’s Funeral

Directors Ltd

23 York Street, Burton-upon-Trent
Staffordshire DE14 2LX

Branches of above:

Holly Bank House
25 Main Street, Farnern
Derby, Derbyshire DE65 6AG
1 Boardman Road Swadlincote,
Derbyshire DE11 9DL

Paul Sherris

Paul Sherris

Bedford Place, St Ives
Cornwall TR26 1SH

Branch of above:

West Terrace Hayle,
Cornwall TR27 4JS

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

SAIF ASSOCIATES DIRECTORY 2024

> Continued
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OTHERS

AtaLoss.org

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

Flourishh by 2H Ltd

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

Funeral Service Journal
(Worthing, West Sussex)

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

LCK Funeral Support Services Ltd

Mr A Mc Cafferty (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)
01524 782910
info@professionalhelp.org.uk
www.professionalhelp.org.uk

Reach plc (national & regional
multimedia publisher)

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

Sagacity 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
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www.gateway-publishing.co.uk

Polstead Press

Tracy Goymer
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01449 677500
tracy@ghyllhouse.co.uk
www.polesteadpress.co.uk

RNS Publications

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

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

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

REMOVAL &
REPATRIATION
SERVICES

Alba Repatriation & Cremated
Remains Transportation

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

Cremated Remains
Transport Services

Lord John P A Kersley
(Bognor Regis, West Sussex)
01243 583913
crts@advancesaleservices.co.uk
www.advancesalesuk.com

Euro-City Direct Ltd

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

Guy Elliot Ltd

Mr G Elliot (Kingswells, Aberdeen)
07770 407610
conscientiously@outlook.com

Key Air - The
Repatriation People

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

LCK Funeral Support Services Ltd

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

Mears Repatriation

Mr G Hart (London)
02043 455 0305
info@mears.london
www.mearsrepatriation.com

National Repatriation

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

Rowland Brothers International

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

Staffords Repatriation Services

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

Walkers Repatriation Service

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

SOFT GOODS &
FUNERAL SUPPLIES

Allsops CTF Ltd

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

Bradnam Joinery Ltd

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

Clarke & Strong Ltd

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

Leslie R Tipping Ltd

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

MazWell Group

Mr Caldwell
(Whitchurch, Hampshire)
01256 893868
enquiries@themazwell
group.com
www.themazwellgroup.com

Thorley Smith Ltd

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

SAFETY FOR BUSINESS

PART 1: Fire safety changes are explained

There has been a great deal of change made to building safety since the 2017 Grenfell high-rise fire tragedy in West London, but how does it affect you? There have been amendments to the Regulatory Reform (Fire Safety) Order 2005 (RRO) and the introduction of the Fire Safety (England) Regulations 2022, the Fire Safety Act 2021 and the Building Safety Act 2022. In my opinion, it hasn't changed what the majority of us should be doing, unless you are responsible for a newly defined higher-risk building (HRB). A HRB is a building that is at least 18 metres in height or has at least seven storeys and contains at least two residential units. Beware, if you have a funeral premises with residential accommodation above or attached, although it probably won't come under the HRB requirements, you still must ensure that occupants are safe.

When the RRO came into force in 2006, it replaced almost all previous fire safety legislation and applies to virtually all premises, other than single residential dwellings. The RRO has now been amended by the Building Safety Act 2022, which is designed to ensure residents in domestic premises have relevant fire safety information that they can understand, co-operation is improved between people with responsibilities under fire safety legislation and that there is a continual record throughout the building's lifespan of fire safety information.

Responsible Person

For all premises that fall within the scope of the RRO, there must be an identifiable Responsible Person, but the identity of the Responsible Person will depend on whether or not the premises is a workplace. If the premises is a workplace under the control of the employer, they will be the Responsible Person. In some cases, the Responsible Person may be the building owner (landlord) or, depending on the lease agreement, there may be joint responsibility between the employer and the landlord. The Responsible Person may not be a person but is often an organisation, for a company employs the workers. The identity of the Responsible Person is a matter of law and not a role that can be chosen by the employer or anyone else – it is determined for you.

There will be what I would call more minor responsible persons on site such as those with day-to-day responsibilities or duties. This can include the person that tests the fire alarm or a fire warden.

In a multi-occupied building, the responsibilities are shared. The employer of a company occupying a part of the building would be responsible for their area, however the landlord might be responsible for maintenance of the stairways and for all fire safety measures such as the emergency lighting and alarms, within those stairways.

If you are prosecuted as an employer for offences under the RRO, it is not a defence to claim that the offence was the fault of your employees. So, make sure your employees are properly trained in fire safety.

New role – the Accountable Person, but does it affect you?

The Building Safety Act identifies a new duty holder known as the Accountable Person – for residential HRBs only. This will be an organisation or person who owns or has responsibility for the building.

The Accountable Person will have a duty to take all reasonable steps in high rise buildings to:

- Prevent a building safety risk happening, with building safety risk defined as 'spread of fire and/or structural failure'
- Reduce the seriousness of an incident if one happens

In the next edition of *SAIF Insight*, we will focus on part 2.



By Simon Bloxham

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



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The Unattended Direct Cremation (after discount)

SAIF member to deliver the coffined deceased to a Westerleigh Group crematorium. Bookings for this service can be made directly with the local Westerleigh Group crematorium.

£400 £360

The Unattended Direct Cremation and Collection (after discount)

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.

£525 £472.50

The Witnessed Direct Cremation Service (after discount)

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.† Bookings for this service can be made directly with the local Westerleigh Group crematorium (not available at Torbay Crematorium).

£635 £571.50

The Limited Early Morning Service (after discount)

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 the coffined deceased to the Westerleigh Group crematorium. Available between Mondays and Thursdays, limited to 8.30am, 9.00am or 9.30am service times only.† Bookings for this service can be made directly with the local Westerleigh Group crematorium (not available at Forest of Dean Crematorium).

£750 £675

The Complete Unattended Service (after discount)

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.

How to apply...

Visit Members' Area at <https://saif.org.uk> for a full guide and terms & conditions.

Alternatively, speak to Rachel Newham by calling 0808 296 7787 or by emailing SAIF@distinctcremations.co.uk

† Local restrictions on times may apply.
















Your SAIF Executives

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

NATIONAL

 MARK HORTON National President	 CRAIG CALDWELL Executive Committee	 CHRIS PARKER F.SAIF IFD College Chair
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GOLDEN CHARTER

Who's in your area?

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

SENIOR

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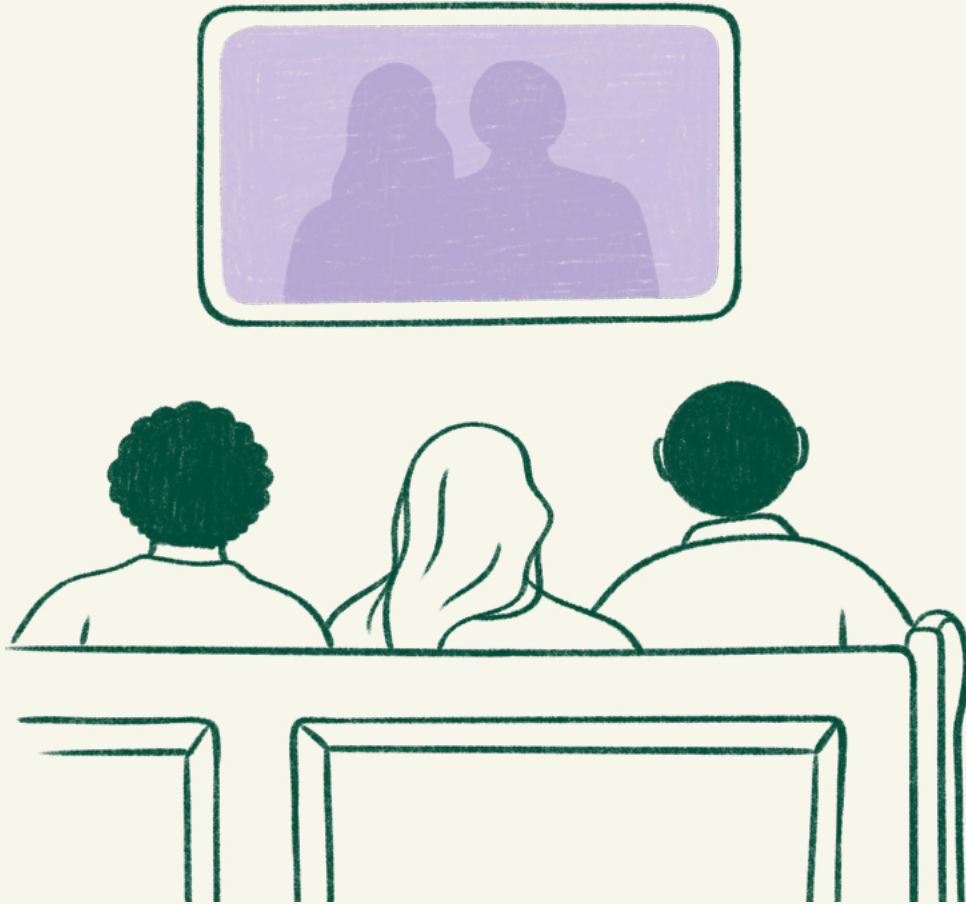


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