



# Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

APRIL 2024 | NO. 254



## NEW LEADERSHIP

National and Scottish President Declan Maguire  
is committed to helping independents

Full coverage of the SAIF AGM 2024



## Do you need someone to talk to?

SAIFSupport is a free telephone counselling service for SAIF Accredited funeral directors and their staff.

The service is completely confidential and will provide up to six free counselling sessions.

If you have any concerns at all about anything relating to your business or personal life or that of a colleague, then speak with SAIFSupport - Monday - Friday, 9am - 9pm.

Freephone: 0800 077 8578  
Email: [help@saifsupport.co.uk](mailto:help@saifsupport.co.uk)



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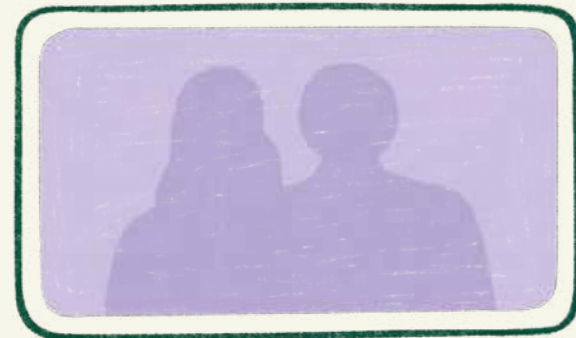
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# More ways to say goodbye



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

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Obitus

LEADER

## A first in SAIF's history

SAIF Chief Executive Terry Tennens reflects on the 2024 Annual General Meeting and Banquet weekend and the association's first dual presidency



**T**he SAIF 2024 Annual General Meeting (AGM) was one of the best attended and happiest experienced occasions of our wonderful Society. Congratulations to Mark Horton on hosting a very informative AGM, with a hallmark presentation by Joseph Murren F.SAIF, SAIF Scotland Government Liaison, on the new Scottish Government Code of Practice, which is due to be implemented in March 2025.

We also welcomed **Declan Maguire as President of both National and Scottish SAIF** – the first dual presidency in our history. Declan brings a wealth of experience from within and outside the funeral profession. He plays a vital role at the helm of the family firm, based in the city of Glasgow, and leads on innovation with SAIF Digital to help our members engage with customers online. This truly matters because more than 70% of customer journeys begin online these days.

**SAIF Quality Assurance**

SAIF members Mark and Becky Horton, of Hortons Funeral Directors, recently hosted Hull City Council officers for an inspection and explained the death care process from removal to funeral. Mark and Becky also advised the council on the SAIF Code of Practice.

SAIF is continuing with its own quality assurance inspections and it is vital owners and managers continue to maintain the security and safety of the deceased in their care.

I encourage all teams to review policies and practices around the values of care of the deceased, and ensure staff teams are aware of ashes tracking and policies required from SAIF's Code of Practice.

*"Our new President's motto is 'keep going' – keep looking forward, keep excelling at caring for the deceased and their next of kin, keep being the best you can be."*

Should you have any questions or concerns, SAIF Business Centre and our Quality Assurance Inspectors are here to support your business.

### SAIF Scotland 'Regulation Ready' Roadshow

The Scottish SAIF Executive Committee has planned a series of roadshows for invited members in Scotland over spring and summer. Information of the new Scottish Government Code of Practice will be provided for teams by invitation from each business in preparation for the Code's implementation in March 2025.

This Code will affect all funeral directors who conduct funerals in Scotland, irrespective of whether or not they are located in Scotland.

Consequently, all members are invited to the SAIF Scotland Education Day on Saturday 22 June, at the Doubletree by Hilton Dunblane Hydro. Booking details will soon be released on the SAIF website under 'events'.

### The Medical Examiners in England and Wales

We are still awaiting news of the implementation of this new statutory registration process from the Department of Health and Social Care and the National Medical Examiners Office. It was due to commence from April, but we will update members when we are informed.

### 'Keep going'

Our new President's motto is 'keep going' – keep looking forward, keep excelling at caring for the deceased and their next of kin, keep being the best you can be. 🗣️

With best wishes,

Terry Tennens F.SAIF  
SAIF Chief Executive

[terry@saif.org.uk](mailto:terry@saif.org.uk)



Terry with guest speaker Paul Hopkins at the SAIF 2024 AGM

GROW  
AWARENESS  
OF YOUR  
BUSINESS

PROMOTE  
YOUR  
SERVICES

INCREASE  
VISITS  
TO YOUR  
WEBSITE

GENERATE  
FUNERAL  
PLAN  
ENQUIRIES

SECURE  
FUTURE  
FUNERALS

## Are you making the most of your marketing?

Effective, well planned marketing can boost your business presence, widen your reach, and defend against competitors. In 2024, that's more important than ever. It's why now's the time to take a proactive approach and help your business stand out.

### We're here to help

From leaflet drops to window displays to social media, we can provide everything you need to engage with your community and raise awareness of funeral plans. We also offer expert advice to make sure you get the most from all your marketing activity.

### Take action today

Visit the resources section of [mygoldencharter.co.uk](https://mygoldencharter.co.uk) to see the full suite of materials available. You can also speak to your Golden Charter business manager to explore tailored options for your business.

### Tap into your Golden Charter toolkit and get active with your marketing:

- Point of sale items, including posters and window displays
- Advertising templates
- Social media posts
- Leaflet drops and direct mail
- Toolkits for appointed representatives and introducer appointed representatives

**Golden Charter**  
Smart Planning for Later Life

### COMMENTARY

# Engaging with you, online and off

*As our digital capabilities grow, the range of ways we want to engage with independents is broader than ever*

**W**e know customers receive a smoother, more readily compliant journey through our digital applications process. That's why it's great news that, as of this month, our applications have gone fully digital.

The secret to making digital applications work is the same one that powers so much of our work: engaging with independent funeral directors and striving to make our systems and processes work for you and for customers.

For digital applications, that's meant taking a wide range of approaches in working with you towards this moment. Our system was custom-built to provide a regulation-ready sales journey for you and customers, and we worked closely with a group of independents in building it.

On launching the system, we provided in-depth walkthrough videos, showing exactly how each step works for each type of funeral director, and live webinar sessions – both of which are still ongoing.

That engagement work helped increase the use of digital applications: more than two thirds of funeral directors were already using the digital process last year, even before we began to phase out paper.

There was great engagement with our digital training sessions, and we've kept them going now that everyone is using the system. I'm proud we can offer you that kind of face-to-face support. We're providing customers with a great journey while building a tool that's

straightforward and purpose built for independent funeral directors.

Face-to-face engagement hasn't been in short supply recently: we attended the recent SAIF AGM weekend and I'm looking forward to meeting independents at the NAFD's AGM next month and the National Funeral Exhibition (NFE) in June. Look out for us on stand 136.

I believe that building on our digital capabilities shouldn't mean reducing other forms of engagement. We're keen to engage you in new ways, including face-to-face, and thank you to those of you who responded to our funeral director events survey.

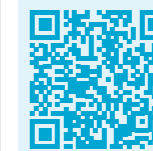
As the survey says, I think it's so important we meet the partners we work with. Our business manager network is how we do that in your everyday work, and I'm keen to build on that by seeing you in other ways, such as at the NFE, and in more places in the future.

### Supporting you in regulation

As well as event season, it's also an important time for



Charlie is taking part in the Royal British Legion's Pedal to Paris along with Golden Charter Sales Manager Steve Driscoll. Visit [royalbritishlegion.enthuse.com/pf/charlieandsteve](https://royalbritishlegion.enthuse.com/pf/charlieandsteve) or use the QR code below if you'd like to donate.



**Charlie Norman**  
Golden Charter,  
Chief Executive  
Officer

[charlie.norman@goldencharter.co.uk](mailto:charlie.norman@goldencharter.co.uk)

our appointed and introducer appointed representatives' regulatory requirements. Appointed representatives' continuing professional development (CPD) requirement is to complete 15 hours by 28 July, and our monthly CPD spotlight newsletter showcases all the materials we have to help you complete that.

More immediately, thank you to everyone who's completed the Financial Conduct Authority (FCA) data request via [mygoldencharter.co.uk](https://mygoldencharter.co.uk). The FCA's annual due diligence process has also started this month, and you will be hearing from our regulatory partners at UKGI. We've worked hard to keep all these necessary processes as smooth as possible and build on our approach year-on-year.

Just like digital applications, the way we support your regulatory needs is about customers at its core. Where the FCA requires your involvement, our goal is to make it as smooth as possible for you.

When the requirement is about CPD, our eLearning, resources and training give you customer-focused knowledge and insights to help you get the most out of your annual quota. When it's about FCA data requests, we're working to make it simple to prove to the regulator that you and your provider are taking the right actions for customers.

We know how strongly the public feels about the funeral profession. This regulatory work is important, and that's why we focus on supporting you to complete it.

As always, your business manager is available to support your business with regulation and much more. This year I hope we can engage with you through your business manager and beyond. 📍

REQUIREMENTS

## Customs update on repatriating human remains

SAIF has received an update on customs requirements when moving human remains from Great Britain to Northern Ireland.

The following is an extract from a HM Revenue and Customs communication sent to SAIF CEO Terry Tennens regarding repatriation. It has been edited for clarity and space in *SAIF Insight*. The full letter is available to view on the members' area of the SAIF website [saif.org.uk](http://saif.org.uk)

### Human remains moving through ports operating the Goods Vehicle Movement Service (GVMS)

Cremated ashes can be declared 'by conduct', carrying them through a customs channel or past a customs office, unless they are being transported for commercial, medical or scientific purposes. Human remains that are bodies to be repatriated can be declared using an oral declaration – speaking to a customs officer either in person or using a red telephone provided at the port. A goods movement reference (GMR) will only be required if the remains are being moved by a transport operator. The person creating the GMR can select the 'oral or by conduct declaration' option.

Funerary goods, such as coffins, urns, flowers and wreaths, are subject to the same arrangements as the human remains they are accompanying.

If human remains are unaccompanied – where no one travels with the remains who is able to make the oral declaration – or moving for commercial, medical or scientific purposes, an electronic declaration must be made and a GMR raised where this is required. The person creating the GMR must include a movement reference number for the electronic customs declaration in the GMR.

### Human remains moving through inventory linked locations

Human remains that are bodies moving through inventory linked locations can be declared using an oral declaration if they are not moving for commercial, medical or scientific purposes.

A C21 form will be required when human remains are moved as freight, for example in the hold of an aircraft or on a vessel that isn't designed for roll-on roll-off traffic, through these locations.

Cremated ashes carried as part of a person's luggage can be declared when walking through a customs channel past a customs office.

The Trader Support Service can help businesses with these processes. It is free to use and can submit the necessary declarations into HMRC systems on a funeral company's behalf. More information can be found online at [www.tradersupportservice.co.uk/tss](http://www.tradersupportservice.co.uk/tss)



You will not need to follow any customs processes when moving remains directly from Northern Ireland to Great Britain. When moving remains from Northern Ireland to Great Britain via Ireland via a GVMS location, a GMR will be required if the remains are being moved by a transport operator, and you should select the 'oral or by conduct declaration or no declaration required' option in GVMS. You will also need to comply with some Irish customs requirements to exit from a port in Ireland and you should check Irish customs guidance. You can find out more about moving goods from Northern Ireland to Great Britain, including via Ireland, at [www.gov.uk/guidance/moving-qualifying-goods-from-northern-ireland-to-the-rest-of-the-uk](http://www.gov.uk/guidance/moving-qualifying-goods-from-northern-ireland-to-the-rest-of-the-uk)

### Further details

For further support with customs, call HMRC's Customs and International Trade Helpline on 0300 322 9434. The department also offers help on general customs enquiries via online, webchat and post.

More information can be found at [www.gov.uk/government/organisations/hm-revenue-customs/contact/customs-international-trade-and-excise-enquiries](http://www.gov.uk/government/organisations/hm-revenue-customs/contact/customs-international-trade-and-excise-enquiries)

A full copy of this article is available online within the SAIF members' area [saif.org.uk/funeral-profession-2/#Government-and-legislation](http://saif.org.uk/funeral-profession-2/#Government-and-legislation)



EVENTS

## SAIF events 2024

SAIF has confirmed the next series of events for 2024. These dates, featured below, were correct at the time of print.

- SAIF Executive Meeting, 1 May
- Scotland Conference, 22 June
- 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](http://www.saif.org.uk/events) and via the SAIF newsletters *Spotlight* and *SAIF Advantage*. If there are any themes you would like covered in any meetings or webinars, email SAIF Business Centre [info@saif.org.uk](mailto:info@saif.org.uk)



PROMOTION

## New appointment to support your business



Golden Charter has named Martin McGhee to lead its business support team; the plan provider's latest move to ensure it continues supporting funeral directors effectively.

Many of you will know Martin (pictured left) from his time as Training Manager, providing guidance and training on customer experience, enquiry management and most recently digital applications. He will now be turning his attention to coaching business support to provide you with the best experience possible.

In his previous roles, Martin helped build Golden Charter's contact centre into its current form and headed up the provider's first telephone business manager team.

Martin said: "We know from our surveys that funeral directors appreciate the business support we offer, and I want to build on that.

"My focus is on making us as easy to deal with as possible. That means responding to you rapidly and having the knowledge you need on-hand."

He added: "For me it's a really exciting opportunity. We have a plan and a vision for how we want to support funeral directors. Between our people and our focus on the right technology, I want to ensure you all get the best funeral planning support possible."

INFORMATION

## Completing your FCA data requests

The Financial Conduct Authority (FCA) has asked plan providers to provide complaints and revenue information for the period 1 April 2023 to 31 March 2024 for all appointed representatives and introducer appointed representatives.

Look out for your provider contacting you about this information. Golden Charter has contacted plan providers by email this month. It said: "As we already hold complaints data, we've created an easy-to-use form on [mygoldencharter.co.uk](http://mygoldencharter.co.uk) for you to enter your revenue information. The form includes some guidance to help you understand exactly what data you need to provide. If you need any further help, don't hesitate to get in touch with your Golden Charter business manager. Please submit your answers to us as soon as possible, but definitely ahead of our deadline on 1 June 2024."

The email also noted that the annual due diligence exercise was beginning this month, a separate FCA requirement being handled for the provider by regulatory partner UKGI.



## Land Rover Defender Harse

This is a as new Land Rover Puma 110 Defender 2.4 with a 6 speed gearbox, The funeral deck can be removed in 10 minutes and used as an every day car.

It was rebuilt a year ago with new transfer box, gearbox clutch, etc. The bodywork is better than the factory finish and it has a high speed output diff to drive just like a car on the motorway.

It also has a brand new waxed cotton rear canopy and frame to make it very useable in all weathers.



Price is £28,995 please call Mark on 07710 840678

GUIDANCE

# Service Level Agreements

**C**odes of practice by SAIF and the Scottish Government require funeral directors to have a Service Level Agreement (SLA) in place for services provided to clients. Specifically, those presented as belonging to the funeral director and arranged on a fixed-term contract basis.

In the context of funeral services, a fixed-term contract is one that lasts for a set length of time. Examples of such services where an SLA should be in place includes the use of refrigeration facilities, on-call arrangement and transfer services, care and storage of the deceased and the use of viewing facilities. However, for clarification, an SLA should be in place when the supplier's services are critical to meeting your customer requirements and your standards of service.

An SLA ensures the contracted supplier provides a level of service allowing the SAIF member to provide the standards expected by SAIF and the Scottish Government's codes of practice.

Agreements with a supplier on a handshake, nod of head or a simple telephone conversation can lead to miscommunication, resulting in unfulfilled commitments made to your client, and may result in a serious complaint. As we know, you only get one chance with funerals and a failure in any area of your service can cause considerable distress to the bereaved and impact your reputation in the community, which may have been established over many years. This

situation is infuriating when it is your own self or staff who cause such a failure but is more so when it is from a service brought in. SLAs are an effective way to avoid such failures and set clear expectations from the start of any supplier's relationship.

### Measurements of service

When preparing an SLA, you should be realistic in your requirements and be specific when it comes to the details. Any measurements used in determining the level of service are crucial in determining whether a supplier has met the required standards and should be clear and understood by both parties.



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

*"Agreements with a supplier on a handshake, nod of head or a simple telephone conversation can lead to miscommunication, resulting in unfulfilled commitments made to your client."*

When preparing an SLA, it may be useful to consult with any of your staff who are involved in using the services of an outside supplier. Sometimes they can be closer to its supply and be more aware of what should be required and can give valuable feedback, which can be used when evaluating compliance and for annual reviews.

In Scotland, both Government Inspectors and SAIF Quality Assurance (QA) Assessors may ask to inspect any SLA. SAIF QA Assessors can also give advice on the preparation of SLAs and the SAIF website members' area [saif.org.uk/login](http://saif.org.uk/login) has the advice included in this article.



CHARITY

## Geared up for challenge

Golden Charter's CEO Charlie Norman and National Sales Manager Steve Driscoll are taking on the Royal British Legion (RBL)'s Pedal to Paris challenge. From 5 to 9 September, they plan to cycle more than 280 miles to help raise vital funds for the Armed Forces charity.

Setting off from London, the Golden Charter duo will also be joined by Julian Walker of A. B. Walker as they cycle across the English and French countryside before reaching Paris. This is the only cycling event apart from the Tour de France with road closures at the Arc de Triomphe for the riders' victorious finish.

As part of the event, Charlie and Steve are aiming to raise a minimum of £3,850 in support of the Royal British Legion.

Donations are being gratefully received from friends, family, colleagues and professional connections. Charlie said: "With help from participating independent funeral directors, we have raised over £700,000 for the Royal British Legion and Poppyscotland since 2016.

"As well as raising money from funeral



Charlie sets off during his training regime

plan sale contributions, our employees have held bake sales and raffles, participated in Poppyscotland's Corporate Raid events, and planted crosses at Westminster Abbey.

"I wanted to do my bit and take on this challenge to help continue this vital support to the Armed Forces community."

You can keep up to date with training and fundraising on Charlie and Steve's fundraising page. Any donations will be much appreciated and will go towards supporting the thousands of serving personnel, veterans, and their families who turn to the Royal British Legion for help every year. Visit [royalbritishlegion.enthuse.com/pf/charlieandsteve](http://royalbritishlegion.enthuse.com/pf/charlieandsteve).

FIGURES

## Plan growth rate for 2024/25

**All funeral plans in The Golden Charter Trust will be increased in value by 2.0% over the 12-month period to 31 March 2025.**

The Golden Charter Trust is one of the largest Trusts within the funeral plan sector. For more information about the Trust, view our Annual Review 2022/23 by visiting [www.goldencharter.co.uk](http://www.goldencharter.co.uk) or by scanning the QR code.



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TRAINING



## Innovative learning with the IFD College

The Independent Funeral Directors' (IFD) College has launched its latest vocational in-person and virtual courses. This includes 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 were correct at the time of print.

There is more information on all courses and enrolment on the IFD website [www.ifdcollege.org](http://www.ifdcollege.org) or by contacting IFD College Administrator Sharon Welford by emailing [sharon.welford@ifdcollege.org](mailto:sharon.welford@ifdcollege.org) or calling 01279 726777.

- **Virtual, Funeral Operative** – 16 and 23 April, 9am-1pm, *Fully booked*
- **Virtual, Health and Safety for Funeral Staff** – 18 April, 9am-1pm
- **Langport, Health and Safety for Funeral Staff** – 24 April, 12.30pm-4.30pm
- **Virtual, Foundation Funeral Practitioner Programme** – 25 April, 9am-1pm
- **Virtual, Health and Safety for Funeral Staff** – 14 May, 9am-1pm
- **Virtual, Foundation Funeral Practitioner Programme** – 21 May, 9am-1pm
- **Saffron Walden, Funeral Administrator (units 2/5/6)** – 21 May, 9.30am-5pm
- **Glasgow, Funeral Administrator** – 23 May, 9am-5pm
- **Haywards Heath, Funeral Operative** – 20 June, 9am-5pm
- **Virtual, Funeral Director Award – Delivering Customer Service Excellence in the Funeral Sector** – 25 June, 9.30am-11.30am
- **Virtual, Funeral Operative** – 27 June and 11 July, 9am-1pm
- **West Midlands, Funeral Director Award – Understanding the Function and Responsibilities of the Modern Funeral Director** – 31 July, 9am-5pm

MENOPAUSE

# Thriving through transition

*Pam Loch, Loch Associates Group Solicitor and Managing Director, on managing menopause in the workplace*

Thinning hair, brain fog, night sweats, anxiety and migraines are only some of the many different symptoms of the menopause. Lasting on average between four and seven years, the menopause can have a significant impact on life – challenging an individual's ability to enjoy daily life, maintain relationships and perform at work. Many employers are waking up to this and realising they should be doing more to support their employees. However, sometimes the approach taken can do more harm than good. Avanti West Coast decided to give a gift to its employees which included a paperclip, to help keep it all together, and a jelly baby, if they felt like biting someone's head off, and more. A post about it on the social media platform X (formerly Twitter) has received more than 340,000 views. So, what can employers do to help support their teams cope with the menopause?

While the menopause affects women, usually in midlife between 45 and 55, it can affect anyone who has periods, including trans men and younger individuals due to early and premature menopause, possibly as a result of certain medications. It doesn't just impact those individuals going through it, but also their wider network of family, friends and colleagues. Some of the symptoms have a direct knock-on impact on colleagues, such as disturbed sleep which could impact performance at work. There is also coping with the additional stress that mood swings can bring to relationships, which can be distracting and have a physical impact too. Employers who recognise and are empathetic towards their employees who are impacted by the menopause will benefit from employees who feel valued, and also by reducing absences as a direct result of taking a more forward-thinking approach. What can employers do to be like that?

### Raising awareness

Having a menopause policy in place sends a powerful message to your staff. Menopause cafés or workshops can help employees understand menopause better. Not only will this increase understanding among the workforce, but it can also help normalise the topic, removing stigma and taboo and fostering greater empathy among colleagues.

### Flexible working arrangements

Fatigue and sleep disturbances are common symptoms of menopause, so providing flexibility as to start and finish times, working hours and remote working can enable employees to manage their symptoms effectively without compromising productivity. That also applies to family members affected by the menopause who may be getting less sleep than normal.

### Adjustments

Practical adjustments can help keep staff comfortable and happy at work. Consider options for individualised temperature-controls – think fans or personal space heaters – reviewing uniform and dress codes and providing access to technology to assist with memory difficulties and reduced concentration.

### Employee assistance programmes

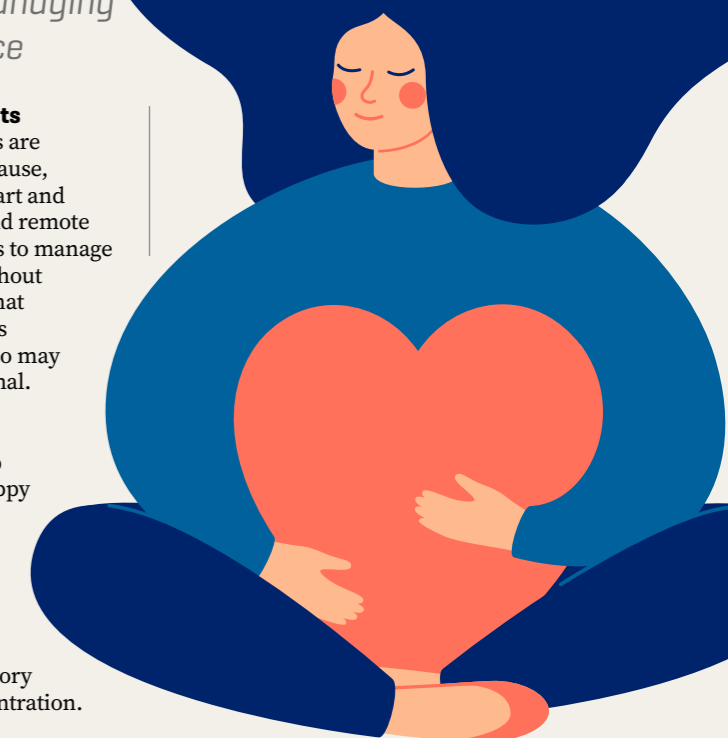
Employee assistance programmes are a valuable resource where menopause is concerned, providing access to confidential counselling and other useful support services. Wellness programmes focused on nutrition, exercise and stress management can also be of benefit to the entire workforce.

### Training for managers

Having been a taboo subject for so long, many managers don't understand what the menopause is, or the severity of its symptoms, and may not connect issues at work with it. Training managers to understand the menopause and to be sensitive to the needs of employees experiencing it or their family members can help join the dots. This should be combined with introducing a menopause policy.

### It is time to act

While the Government has rejected calls from the Women and Equalities Committee to make menopause a standalone protected characteristic under the Equality Act 2010, that doesn't mean employees who are mistreated by their employer in connection with the menopause cannot bring Employment Tribunal claims.



Depending on the circumstances, claims can be made based on age, sex and disability discrimination as well as unfair dismissal. We know that claims are increasing. In 2021, Employment Tribunal claims related to the menopause increased by 44%, compared to 2020. So, not only would implementing some of these strategies be best practice, but it could also provide valuable legal protection, as you can then show you have taken steps to prevent the discrimination happening.

With an estimated 13 million people in the UK currently experiencing menopausal transition, according to the ONS, from a purely numbers-oriented perspective, it is vital employers consider strategies they can introduce to make their workplaces more menopause-friendly. So, why not set aside some time to consider steps you can take to raise awareness, provide practical support and tackle training? It is not just to support those going through the menopause, but to create a more supportive and inclusive workplace that everyone can thrive in.

If you would like to learn more about what you can do to safely manage menopause in your workplace, contact our team at Loch Associates Group today. Call 0203 667 5400 or email [ask@lochhr.co.uk](mailto:ask@lochhr.co.uk) for more information.



*Something Special for your Someone Special*

The Goods Shed, Mannings Terrace, Measham, DE12 7HU  
For bookings call 01530 274 888



Professional and Passionate funeral service excellence since 2002  
Simply call 01530 274 888



[www.motorcyclefunerals.com](http://www.motorcyclefunerals.com) | [www.facebook.com/motorcyclefuneralslimited](http://www.facebook.com/motorcyclefuneralslimited)  
[www.instagram.com/motorcyclefuneralslimited](http://www.instagram.com/motorcyclefuneralslimited)

NEW JOB

## National role

Chris Taylor has been announced as the new National Sales Director of Halliday Funeral Supplies.

Chris joined the business towards the end of 2023 after a role as National Sales Manager at Coleman Milne and, prior to that, Northern Area Sales Manager at J C Atkinson & Son Ltd.

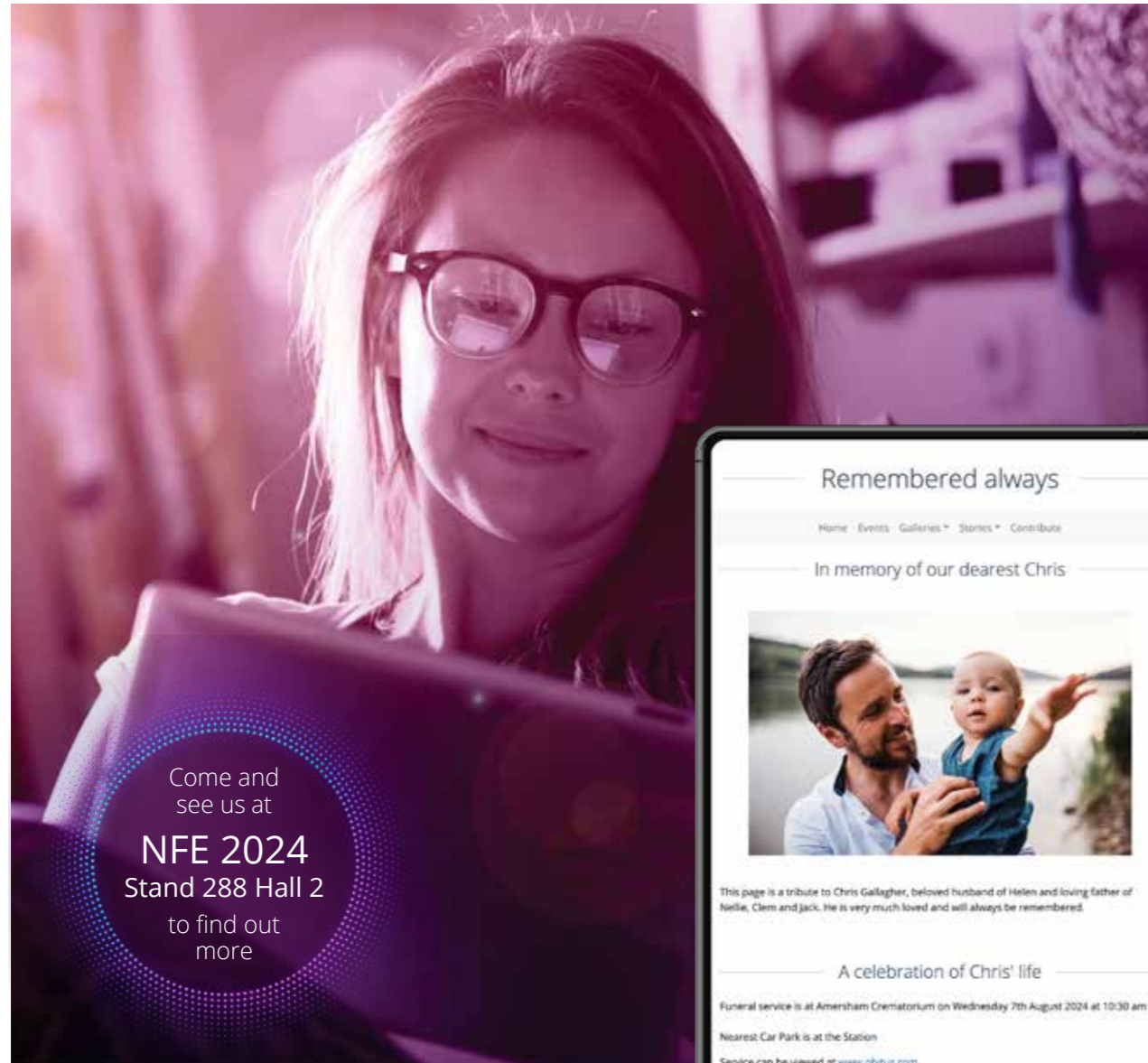
Over the past seven years, Chris has developed a high level of connections within the funeral profession with regional and national meetings, exhibitions and conferences. This, coupled with his commercial and marketing experience gained from earlier job roles outside of the funeral profession, made him the ideal choice when Halliday's was expanding its business.

Philip Halliday, who owns the business with his brothers Richard and Stephen, said: "By appointing Chris, we have someone with a proven record of not only dealing with funeral directors but who can also help the business to grow and improve the overall offering that we have."

In addition to speaking to funeral directors, Chris will also be looking at adding other products to the Halliday range and seeking ways of gaining further brand recognition.

Since 1979, Hallidays, based on the Wirral, has been a supplier of coffins and all funeral requisites to funeral directors nationwide, and as far afield as the Channel Isles, Gibraltar and the Falkland Isles.





Come and see us at  
**NFE 2024**  
Stand 288 Hall 2  
to find out more

## Your digital partner

Funeral notices • online donations • independent reviews • website services

The UK's leading in-memory platform. Working in partnership with funeral directors, we have helped 400,000 families remember their loved ones and raised more than £160M for UK charities and good causes.

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### VALUES

## Quality matters

Alan José FICCM, Westerleigh Group Ambassador, discusses direct cremation, the importance of coffin quality and upholding values

For many like me, who have worked for many years in our profession, the growth of the direct cremation market has been, and to some extent still is, quite difficult to understand.

In my own experience over the past 40 years or so, there have been direct cremations, we just didn't call them that. These cremations were in the main of those who lived in very rural areas, a considerable distance from the crematorium, and where a church service had been held and the family had no wish to travel to the crematorium to witness a very short committal.

In short, the funeral director was trusted to accompany the deceased on the last journey and the family was content that they had attended a funeral that was in every sense complete.

The popularity of direct cremation is, of course, very far removed from that example. Today, families are opting to choose this option for a number of reasons, which I won't detail here, but I imagine that whatever the thought processes around their choice they would expect their loved one would be treated with care, dignity and respect on the final journey.

Westerleigh is proud of its core values and possibly the most important of these

for all our clients is exceptional care for the families we look after, for the funeral directors we work with, for the way we work with clergy and celebrants, and critically care and respect of the deceased.

Exceptional care is an aspiration of everyone who works with bereaved families, and we are all trusted to do this. So, it is very disappointing that we regularly receive, at our crematoria across the UK, coffins which are damaged or unsuitable – for example, cardboard not strong enough, no nameplates, just a scrawled name written in Biro or marker pen.

This, for us at Westerleigh, is disappointing as one of the reasons we have been successful in building our direct cremation offering is that we are known and respected for our high standards in

*“Our site managers and teams have been empowered to reject any coffins which are presented that do not meet basic standards. This is not something we like to do but, if we are to uphold our values, this is the only way forward.”*



Coffin quality

all areas of our operation, including the fact that all direct cremation coffins enter the chapel through the main doors and are placed on the catafalque before being transferred to the crematory. For us, to accept sub-standard coffins would reflect badly on the standards that we believe in, and such acceptance certainly does not fit with our exceptional care values.

After much discussion around this issue, all our site managers and teams have been empowered to reject any coffins which are presented that do not meet basic standards. This is not something we like to do but, if we are to uphold our values, this is the only way forward.

My message is clear: in terms of numbers this is not a huge issue, but it is a problem, and I ask that all funeral directors think: 'If that were my mum in that coffin, would I be happy?'

### LIMOUSINES

## Superior service

T Pennack & Sons, based in Chelmsford, Essex, took delivery of two immaculate used Mercedes Binz limousines from Superior UK Automotive Ltd.

Established in the early 1800s, this highly regarded family-run independent owned by Anthony Pennack and his wife Angela, is run by son Philip and daughter Sarah, who represent the seventh generation of the Pennack family.

Philip explained why they chose the new funeral fleet: "Our family has lived in the village of Great Baddow since the early 1700s and we are proud to have served our local community for so many generations.

"We believe it is important to offer the very best service to families and maintain a professional fleet of vehicles and we endeavour to work with other independent businesses wherever possible."

He added: "We expect the same high standards of personal service we adhere to from our suppliers and we have never been disappointed with Superior."



Superior's Jon Helm delivered both limousines to the firm, which runs a fleet of Mercedes Hearses and a Mercedes Vito removal vehicle.

Philip added: "The vehicles are very smooth and comfortable to drive and they are an upgrade on what we had before. Our Mercedes fleet looks superb when we are out at funerals and we have had so many good comments from staff and families. We would wholeheartedly recommend Superior and will certainly be using them again in the future."



# STRATEGIC DIRECTION FOR A 'GOLDEN FUTURE'

Case study: A third generation funeral director working to secure funeral plan sales to ensure the future of the family business.

**R.** Locke & Son can trace the roots of the business back to 1853, with George Locke now being the third generation of the Locke family to manage the business, delivering personalised funeral care in Warwickshire and surrounding areas. George has witnessed many developments to the ever-advancing funeral sector. Last year, they celebrated 170 years of serving their community. George noted that the longevity of their business was in part down to understanding their families' wishes, and having flexible offerings that cover both at-need and funeral plans.

However, with the landscape of funeral care constantly adapting to better fit the needs of modern day customers, George highlighted the importance, to him, of looking ahead to anticipate and meet those needs.

**The future of funeral planning**  
George said: "We've seen various developments when it comes to funerals, including the rise of interest around direct cremations, a growing awareness of more environmentally considered options,



particularly focusing on natural burial, as well as the movement away from more traditional funerals to something simpler. I feel looking at the wider picture has been important to our success, to better understand our customers' needs and adjust our services to reflect their requirements.

"While maintaining a flexible approach and offering the best possible service is important, one can no longer solely rely



The firm's focus is on customer care

on the good name of your business to secure its future. To me, funeral plans are an integral part of the funeral profession. Increasing the priority of plan sales is now a major factor to the long-term success of any funeral business.

"We have been taking the time to better understand our business' strengths and getting to grips with any weak points in terms of enquiry follow through and sales. Funeral plans are a constant and the overall

*"As part of Golden Charter's Plan for Success stats, there was one statistic in particular that I kept coming back to: 'There are around 35 plans sold for every 100 funerals carried out in the country.' It really struck a chord with me."*



George Locke

sales of plans are on the rise. For the future security of our business we have been looking at what we can do to match that trend."



• Against the UK-wide average, independents sell fewer funeral plans compared to the number of at-need funerals they carry out. That pre-need gap could impact independents' future market share.

**What got me thinking?**

George illustrated how information shared through Golden Charter's Plan for Success campaign inspired him to re-evaluate the prioritisation of funeral plan sales within his business model.

He said: "As part of Golden Charter's Plan for Success stats, there was one statistic in particular that I kept coming back to: 'There are around 35 plans sold for every 100 funerals carried out in the country'.

"It really struck a chord with me as I'm very aware that our plan sales don't match these figures. If this trend were to continue, what might the potential impact on our business' future be?"

So, prompted by these figures, George used the stats to create a forecast, to gain an understanding of what the impact of plan sales might be on his own business, which he says has opened his eyes to just how valuable funeral plan sales are.

He added: "I got my idea onto a spreadsheet and marked out the progression of plan sales compared to our at-need funerals, then looked at the number of plans we sold compared with the 35 in 100 statistic and based on an average length of time for a plan to reach maturity, how these figures could affect the number funerals we conduct in the future. It was at this point I realised the significance of the scale of funeral plan sales needed to sustain our company market share.

"I'm still adjusting the figures within my calculation model but I'm using it as a tool to monitor our progress in terms of securing funeral plan enquiries."

George explained that they have begun to address key areas within the business that needed attention, such as the response timings from an initial enquiry: "We realised the importance of following up enquiries in a consistent and timely manner to secure the client's interest in taking out a funeral plan. And, importantly, taking the time to share our thoughts with our staff and utilising the training offered by Golden Charter to ensure our team is confident with their knowledge and understands the importance of funeral plans to our business."

**Planning for the future**

As previous winners of the Family Business Award at the national Independent Funeral Director Business Awards, R. Locke & Son understands the importance of

*"Now more than ever, funeral plans are playing a vital part in protecting future funeral market share. Overall, plan sales are increasing nationally, and so, as independent funeral directors, we should all be looking to see how we can best meet that demand."*

community when it comes to funeral care: "As well as spending time to concentrate on funeral plans, we're making sure we don't forget our connections within the community. We are still maintaining our presence not only through the services we conduct but alongside Golden Charter leaflet campaigns throughout the local area and continually working on a good social media presence.

"My hope is that with the help of our strong team of dedicated staff who pride themselves on the service we offer, the combination of dedicated planning and community driven opportunities will see R. Locke & Son serving the community for another 170-plus years."

George feels it is important for each funeral director business to plan for success in their own way: "Now more than ever, funeral plans are playing a vital part in protecting future funeral market share. Overall, plan sales are increasing nationally, and so, as independent funeral directors, we should all be looking to see how we can best meet that demand, to ensure the quality service provided by independents is at the forefront of families' minds whether at their time of need or planning in advance." 📌

R. Locke & Sons is an Introducer Appointed Representative (IAR) of Golden Charter. This means that they can advertise and display funeral plan information. When a customer expresses interest in a funeral plan, the business simply captures the enquirer's contact information, and Golden Charter's trained contact centre team will then follow up and discuss their funeral planning needs in detail.

# WHY WE NEED TO TREAT FUNERAL PLANNING LIKE RETIREMENT PLANNING

*It pays to plan ahead, and funeral directors can 'nudge' their customers towards making early decisions that can save time and money in the future*

**T**hink back to the first time you were asked to consider retirement planning. For many of us, it was likely to be early on in our adult years, maybe when we learned the details of our first company pension or perhaps when visiting our high street bank. I was certainly in my 20s.

We may have 40-plus year careers ahead but we are asked to begin considering our retirement plans at the very beginning. And from that point, we are repeatedly nudged to keep retirement planning top of mind.

This 'nudging', in part, comes from the UK Government, which very clearly encourages the public to plan well in advance. It even stepped in with 'auto enrolment', requiring employers to include all employees in a workplace pension scheme. And this is in addition to the state pension we all contribute to already.

In addition to legislating for behaviour change, there is also a vast amount of commercial incentive, encouragement and support for retirement planning. From major players in the pensions market to high street banks, charities and independent financial advisers, the range of advice and access to support is huge and tailored to your needs.

In other words, retirement planning has become deeply ingrained into society.

Think of the societal advantages if funeral planning were treated in a similar way.

The funeral profession could well transfer the learnings and successes of the retirement planning conversation to funeral planning – another regulated industry concerned with preparing for later life. Much in the same way that early retirement planning tends to benefit consumers by providing more control and planning for later life, considering funeral plans earlier and regularly also delivers better outcomes.

We know we need to plan for retirement because every corner of industry is repeatedly sending us messages that it needs to be done. Each sector – public, private and third – has very deliberately nudged us down a path of planning in advance.

Each institution with interests in elderly care and retirement has carefully encouraged us to understand and take seriously the idea that retirement must be planned for in advance – it cannot simply wait until the time of need.


As a product, we know that funeral plans can help to protect consumers against inflation, since they are able to lock in current prices. We also know that funeral plans provide peace of mind to customers, who know that their funeral will be looked after at the time of need, reducing the burden on their bereaved family members.



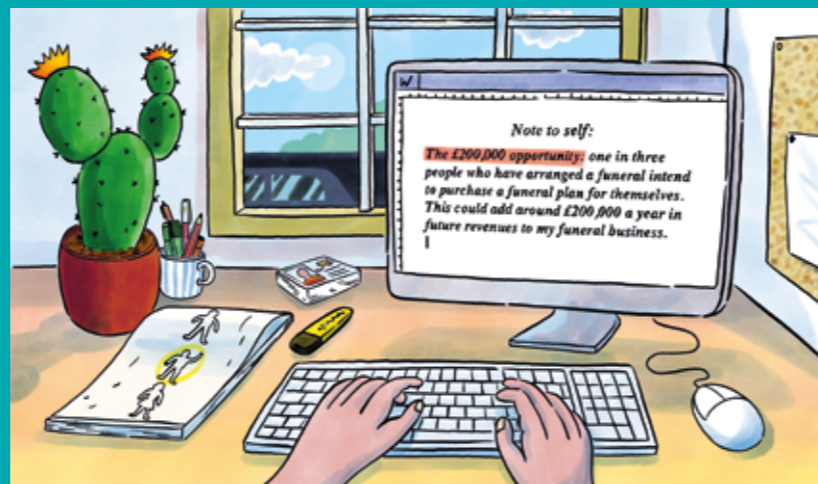
By Mark Huggins  
Golden Charter  
Chair

Financial Conduct Authority (FCA) regulation has bolstered the link between funeral planning and other financial planning. We can build on that further and encourage a culture of forward planning for funerals.

By taking small steps to nudge customers down the path of funeral planning, we can also encourage greater discussions with their family members about their wishes, bringing further reassurance to families and positive benefits to mental health by not avoiding the topic of death.

We all have a crucial part to play in increasing awareness of, and conversations about, funeral planning. Each nudge encourages customers down a path that is likely to lead to better outcomes for them and their families. So – why not treat funeral planning like retirement planning? 

*"The funeral profession could well transfer the learnings and successes of the retirement planning conversation to funeral planning – another regulated industry concerned with preparing for later life."*



## Great partnerships often start with a simple hello.

The National Funeral Exhibition 2024 is coming up. It's a great place to network, put faces to names and form strong business connections. We're excited to be there, and we look forward to catching up with you.

As independents' partner of choice, we're focused on your success and will do everything possible to secure and protect your share of the funeral plan market today, and for the future. When you visit our stand you can find out more about the unrivalled package of benefits and support we offer, whether you already work with us or not. So come and say hello – and make Golden Charter one of your first contacts on the day.

**National Funeral Exhibition**  
**13-15 June 2024 at Stoneleigh Park**  
**Find us in Hall 1, Stand 136**

### Can't make it?

If you're interested in working with us, and would like to know more about the benefits of partnering with Golden Charter, we'd love to hear from you. Simply email us at [partner@goldencharter.co.uk](mailto:partner@goldencharter.co.uk)



# STRONGER TOGETHER

SAIF Annual General Meeting and Banquet Weekend 22-24 March 2024



**Claire Day**  
Administration  
Manager

**T**he AGM and Banquet weekend swung into action with the annual golf tournament at Fulford Golf Course on Thursday 21 March. Brian Hart, of SAIFInsure, led the golfers around the 18 holes with National President **Mark Horton** presenting the winner's trophy to David Gosling, from SAIF Associate Legacy Expressions.

The following day, Friday 22 March, **Mark and Becky Horton** welcomed guests to the Meet the Associates lunch and networking event.

After lunch, representatives from the SAIFCharter Executive, including **Adam K Ginder**, **James Tovey** and **John Byrne**, presented a funeral director-led session on customer and market insights. The discussion focused on the three key areas of market share, direct cremation and digital adoption.

This was followed by an insightful presentation by guest speaker **Paul Hopkins**, who discussed his intrepid adventure taking part in the Talisker Whisky Atlantic Challenge.

That evening, guests set sail cruising down the River Ouse on the River Prince and the River Palace and enjoyed a hot buffet while listening to music and socialising. 🎵



Terry Tennens F.SAIF with guest speaker Paul Hopkins

## SAIF Golf Day 2024



Mark Horton and Brian Hart, of SAIFInsure, with the President Cup



SAIF Golf Day winner David Gosling with Mark Horton



SAIFCharter Chair Adam K Ginder



SAIFCharter Executive member Maria Stibbards



SAIFCharter Executive member James Tovey



SAIFCharter Executive member Jill Glencross



SAIFCharter Secretary John Byrne

## Sponsors



Antonia Wilmot, Obitus



Adam Masters, Tributes



Steffan Davies, EPS



Brian Hart, SAIFInsure



Mark Huggins, Golden Charter



Ed Lane, Westerleigh

Attendees heard from some of the principal sponsors about the added value they can provide to SAIF funeral directors.

- **Obitus:** Discussed diversifying its products to give families more choice while keeping an easy process for funeral directors. It also noted a rebuild of the company's website.
- **Tributes:** Provided a summary of its business and how it supports members.
- **Ecclesiastical Planning Services (EPS):** Spoke on the importance of staying up to date with the CPD programme throughout the regulatory year and the benefits to your business in doing so.
- **Golden Charter:** Focused on partnership and engagement.
- **Westerleigh Group:** Discussed the topic of growing together by providing more choice and uniquely personal services.
- **SAIFInsure:** Focused on the advantages and benefits of having a fellow independent business looking after members, the current insurance market position and looking forward.

## Official meeting

On Saturday, 23 March, more than 150 members attended the official segment of the AGM



**T**he day began with President **Mark Horton** welcoming guests, providing an insight into his presidential year and thanking all members and associates he had visited. Mark concluded his speech by focusing on his nominated charity, The Honeypot Children's Charity, which has raised a staggering amount, thanks to SAIF members and associates.

Second Vice President **Ross Hickton** followed, reading obituaries and holding a minute's silence in memory of all those who had passed during the year.

After a pause for reflection, the AGM minutes from 2023 and the accounts for the year ending 31 December 2023 were proposed, seconded and agreed.

SAIF Chief Executive **Terry Tennens F.SAIF** took to the stage and spoke about public relations and the work SAIF has been involved in, with particular reference to the Fuller Inquiry, regulations and the code of practice. Terry also spoke about SAIF's Mortuary Sub-Committee; the direct cremation toolkit that is available to members; and SAIF's Quality Management System being ISO-certified. Terry expressed his pride that SAIF's Professional Standards Committee is now an accredited alternative dispute resolution body by the Chartered Trading Standards Institute (CTSI). He also commented that SAIF's code of practice is supported by the UK Government's Ministry of Justice (MoJ).

Looking ahead, Terry noted there were a number of education events planned for the upcoming year,



Terry Tennens F.SAIF



President Mark Horton

including the Scottish Conference in Dunblane on 22 June, the SAIF National Education Day in Leicester on 5 October, along with a number of regional meetings and webinars planned throughout the year.

SAIF members can also contact SAIF with any webinar themes they would like to be covered. Other educational content will be provided via SAIF communication, including *Spotlight* and *SAIF Advantage* emails, and in *SAIFInsight*.

Terry finished by summing up what SAIF independent funeral directors stand for: **quality, professional and trust.**

## → Report highlights



SAIF first Vice President and Incoming President **Declan Maguire** stood in for **Craig Caldwell**, who could not attend due to a personal bereavement, to provide an update on SAIF Educate. Declan explained that SAIF Educate includes education days which cover topics relating to care of the deceased, mortuary matters, and mental health.

Webinars are also included within the remit, covering business and marketing skills, as well new, short 20-minute 'micro-learning' training sessions to support SAIF members in delivering the standards required.

Reports were also given by **Joe Murren**, on behalf of **Craig Caldwell**, for Mortuary Matters and Embalming, and **Mark Porteous F.SAIF** for Public Relations and Media.

**Joe Murren** then presented on Scottish Government regulations and the impact they will have on funeral directors. He provided background on the reasons the Act was created and explained that the Scottish Code of Practice, which stems from the Act, was approved by Scottish Ministers on 31 January 2024 and will become enforceable on 1 March 2025. Joe explained the seven sections of the Act, advising

that the first five would impact members: burial, cremation, arrangements, inspections and funeral directors.

Following Joe's presentation, questions were taken from the floor covering refrigeration, storage and how regulations will other affect companies.

**Declan Maguire** mentioned the work that SAIF has been doing and the challenges ahead. He explained that one of the unique benefits of having the regulations further ahead in Scotland is that SAIF and SAIF Scotland already have an idea of where they want to go and can provide further support to their members.

**Sean Martin F.SAIF** provided an overview on SAIF Fellows with the following being invited to become Fellows of SAIF for their work and value for SAIF:

- **Chris Parker F.SAIF** invited **Gemma O'Driscoll**
- **Mark Porteous F.SAIF** invited **Joe Murren**

The meeting formally closed at 1.30pm and the afternoon was kept free for those wishing to explore the historic city of York or take the opportunity to visit the hotel's leisure facilities.



SAIF Fellows F.SAIF (l-r) Chris Parker, Pat Gallagher, Gemma O'Driscoll, Mark Porteous, Joe Murren, Paul Allcock, Terry Tennens and Sean Martin

### Special thanks to our key sponsors:

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

All sponsors exhibited in the events centre during the AGM weekend.

**D**uring the AGM, updates were provided by key members of the SAIF Executive. Full copies of these reports are available in SAIF's AGM booklet.

SAIF Scottish President **James Morris** explained his interim role as Chairman and that he will oversee the integration of the Independent Funeral Directors' (IFD) College as part of a broader educational framework for SAIF members.

**Paul Allcock F.SAIF**, SAIF's UK Government Liaison, provided an update on the medical examiner process, which was pushed back to April 2024. Paul also noted the Law Commission is reviewing burial and cremation methods, including alkaline hydrolysis and human composting, to potentially bring them in to be mainline options. Paul also mentioned SAIF's involvement with the MoJ, the Human Tissue Authority (HTA), and the Financial Conduct Authority (FCA), following the Competition and Markets Authority (CMA) order and the MoJ's input into SAIF's current Code of Practice.

Updates were then provided by **Simon Helliart-Moore**, Quality Assurance Chairman, **Gary Staker**, Membership Chairman, **Paul Sillett**, Professional Standards Chairman, **Catherine Betley** for SAIF Support and SAIF Care, and **Brian Hart** from SAIFinsure.

## Banquet

The Saturday banquet commenced with a drinks reception, followed by dinner, a raffle and the customary toasts. Guests then danced the night away to live music from The Rebel Sounds and an impromptu set by SAIF Executive Committee member David Massam.

The night ended with the usual late-night supper with a twist of Yorkshire pudding wraps and pizza slices.



The Rebel Sounds band



Golden Charter's Steve Driscoll, Mike Jones, Carly Ross and Mark Huggins



Mark Harton and Kindred Associations



Kara Hanrahan, Claire Day and Maria Sherlock from SAIF Business Centre



SAIF National President 2023/24 Mark Harton with Becky Harton



Ross Hickton

Declan Maguire

Gary Staker

# Results

Declan Maguire became National President, Ross Hickton first Vice President and Gary Staker second Vice President. All three are pictured left with more information featured below. Daniel Ginder and Oliver Townner were also elected to the National Executive Committee, with Gemma O'Driscoll standing down. See the full Executive listing on page 38.

# IFD College Awards



Melissa Dabrowski received two certificates for modules 3 and 4 of the Funeral Director Diploma



Sue Vickery received two certificates for Health and Safety and Foundation



Gemma O'Driscoll, Mark Harton and the Award trophies

→ Sunday morning saw the installation of officers with master of ceremonies **Mark Woollard**, who presented an edited slideshow with his amusing one liners, as well as the customary 'Taskmaster Challenge' for the current, incoming Presidents and the two Vice Presidents, which had the audience in peals of laughter from start to finish.

The formalities of the morning commenced with **Mark Horton** thanking the Officers and Executives and the staff at SAIF Business Centre for their guidance and help during his year in office.

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

Grateful thanks were extended to everyone for the donations and support towards Mark's chosen charity, The Honey Pot Children's Charity, which had raised approximately £53,000.

The Presidential chain was then presented to **Declan Maguire**, who gave a short speech, before officially bestowing **Ross Hickton** as first Vice President, who then passed the second Vice President chain to **Gary Staker**.

Declan advised next year's AGM and banquet weekend will be at the Hilton in Glasgow, during the weekend of 4-6 April 2025, and his chosen charity will be My Name's 5

Doddie Foundation, which is committed to funding research for effective treatments to motor neuron disease (MND).

Following this, the formalities of the morning were closed.

# Installation of officers



Mark Horton and Declan Maguire



Ross Hickton



Gary Staker



Kindred and SAIF Officers with National President Declan Maguire



Callum Povey received a Funeral Administration certificate



Craig Perfect received a Health and Safety for Funeral Staff certificate on behalf of Sam Perfect



Jane Bennett and Craig Knott received Foundation Funeral Practitioner certificates for Paul Lee, Denise Rixson, David Osborn and Matthew Wiseman



Finalist Darren Lucas



Finalist James Gott



Finalist Bridget Halley



Gemma O'Driscoll and runner up Kelsey Wait

# Matthew Gallagher Award

Congratulations to all the finalists for this year's Matthew Gallagher Award.

The award is open to all Independent Funeral Directors' (IFD) College students and members.

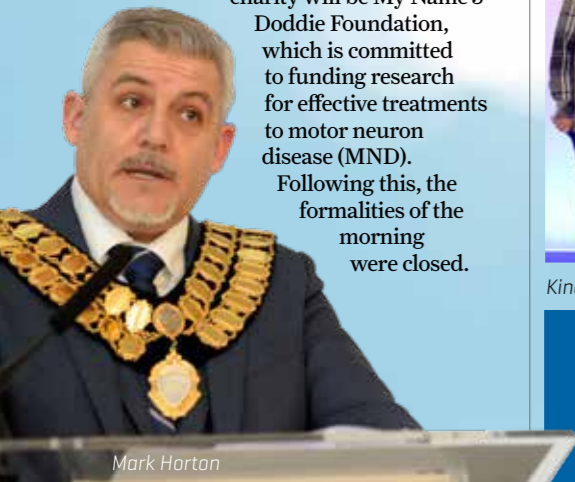
This year's winner was Jordan Peake, from Arthur Peake Funeral Services, Cwmbran, who unfortunately couldn't attend the ceremony at the AGM to pick up his award.

Runner up Kelsey Wait, from Mark Wait Funeral Service, Newcastle upon Tyne, was presented her award by Gemma O'Driscoll, who was assisted by David Massam. Kelsey is pictured below receiving her award from Gemma.

Also pictured (bottom left) are finalists Darren Lucas, James Gott and Bridget Holley.

The award is named after inspirational funeral director Matthew Gallagher, who served as a college governor, assessor and verifier. Matthew had a unique ability to encourage and find something good in every student's work, and this award is presented in his memory to a student who has overcome challenges to complete IFD College certificated units.

The award, which can be entered by all IFD College students and members, is sponsored by Brian Hart of SAIFinsure. The bigger award, shown above, is passed every year with the smaller award commissioned by Brian as a keepsake for the annual winner.



Mark Horton

**SAIF AGM and Banquet Weekend 2025**  
**The Hilton, Glasgow, 4-6 April 2025**

## Benefit from an additional 10% discount on Diamond Partnership packages

Compete on a level playing field



**When you increase the volume of your attended services with Westerleigh Group by 10%, you will be eligible to receive an additional 10% discount on Diamond Partnership packages.** Qualifying and discount eligibility periods apply.

~~£325~~ **£292.50**

### 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.

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† Local restrictions on times may apply.



## SAIF Scotland

At the Scottish SAIF Annual General Meeting on Thursday 22 February, Scottish President James Morris concluded his term of office and the new Scottish Executive Committee was confirmed:

- Declan Maguire, President
  - Ross Anderson, 1st Vice President and SAIF Charter Representative
  - Jim Auld, Executive Committee
  - Ryan Duffy, Executive Committee
  - Gavin Henshelwood, Secretary
  - Ross McComiskie, Executive Committee
  - Joe Murren F.SAIF, Executive Committee
  - Mark Porteous F.SAIF, Executive Committee
  - Paul Stevenson, Executive Committee
  - Terry Tennens F.SAIF, Chief Executive National SAIF
  - Tim Weir, Executive Committee
  - Jim Henshelwood, Honorary Life President
- The full SAIF Executive is featured on page 38.



Immediate Past-President James Morris



Then SAIF National President Mark Horton



James Morris and Declan Maguire



Mark Horton and Declan Maguire



Ryan Duffy



Ross McComiskie



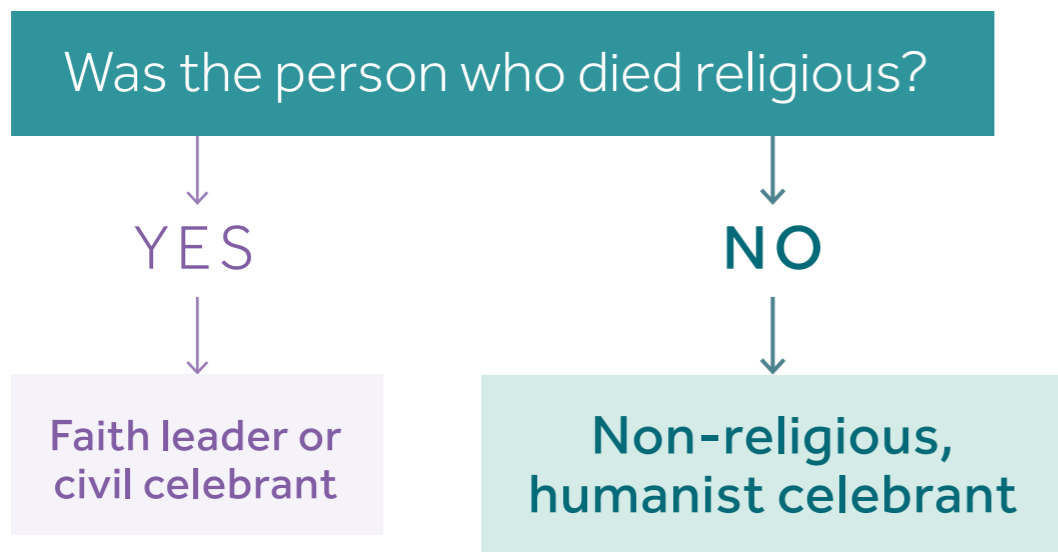
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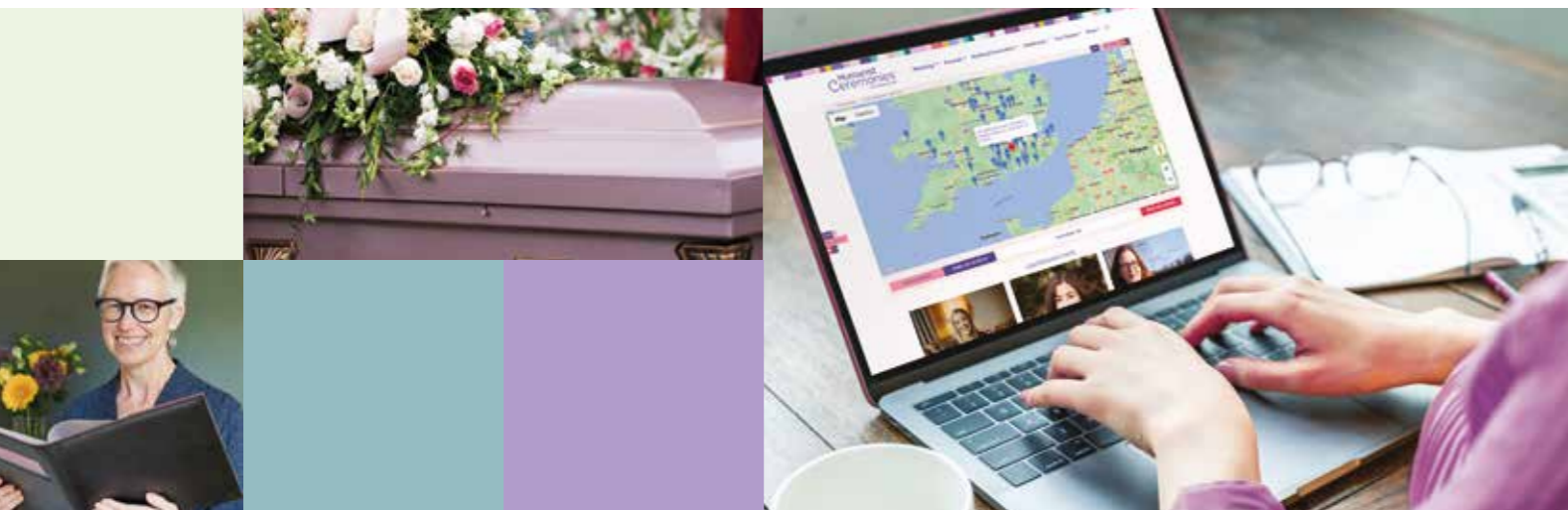


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# teamwork

The synergy of funeral service > Page 34

PARTNERING WITH FUNERAL DIRECTORS / SAIFCHARTER UPDATE AND PLAN SALES / FIRE SAFETY CHANGES

PRESIDENT

## Collaboration is key

As I write this article, I reflect on the day I submitted our application to join SAIF. Long before the wider UK funeral community experienced the first steps of regulation of funeral service provision, the Scottish Government was moving forward to a full statutory regulated environment.

The Competition and Markets Authority (CMA) and the Financial Conduct Authority (FCA) were becoming increasingly interested in the activities of our sector and it was clear that regulation of funeral plans and potential price controls were on the horizon.

Corporate competition and venture capital investment was beginning to change the very shape of our sector through an increase in digital marketing spend and the provision of online services.

There was so much going on around us, but we felt disconnected from it.

I wanted our business, Anderson Maguire Funeral Directors in Glasgow, to be connected to a trade association that understood our position and had our interests at heart – family business centred with an understanding of the challenges we face daily.

Since that time, SAIF has prioritised its focus on member support, education and advocacy to ensure that we, as family-owned funeral directors, are informed and engaged with the topics that really matter to us and our businesses. In short, SAIF is evolving to become more than a trade association; we are becoming a community of quality funeral service providers, ready for regulation and the ever-changing needs of the families we serve.

This was evident at the fantastic York annual general meeting (AGM) in March.

There was a different feeling in the air. Less politics and personalities, more productivity.

We were graced with a fantastic array of speakers, each of whom brought clarity and concision to the urgent matters at hand and yet left time for questions from members assembled. Of particular note was Joe Murren's presentation on the impact of Scottish Government regulation to Scottish members. The question-and-answer session could easily have continued for another hour.

Aside from the business side of the weekend, we were thoroughly entertained, fed and watered and I would like to congratulate Past President Mark Horton, Becky Horton, and the team

at the SAIF Business Centre on a truly memorable AGM and banquet weekend.

I would also like to congratulate Gemma O'Driscoll F.SAIF and Joe Murren F.SAIF on their appointments as fellows of SAIF, as well as the nominees and, of course, winner Jordan Peake of the IFD College Matthew Gallagher award.

I am delighted to welcome Oliver Towner and Daniel Ginder to the National Executive, Ryan Duffy and Ross McComiskie to the SAIF Scotland Executive and to acknowledge SAIF Scotland Vice President Ross Anderson on taking the role as Scottish representative to SAIFCharter.

I have no doubt that this will be a busy 12 months.

Scottish Government regulation becomes enforceable on 1 March 2025 and, following recent events in Hull, there is now a renewed sense of energy from the Government to pursue regulation for the rest of the UK.

SAIF's position on this is clear. We believe there now exists the perfect opportunity to deliver a funeral sector co-regulator that involves representation from SAIF, the National Association of Funeral Directors (NAFD) and other funeral sector associations, Government departments, as well as independent representation.

This should be based on a phased version of the Scottish Government Code of Practice. Having been involved with the development of that code, it is well thought out and addresses many of the issues recently highlighted by Government, SAIF and the NAFD.

Good regulation is about inclusion, representation and being an enabler to positive change through both a Code of Practice and the provision of opportunities to deliver better outcomes. 🗣️

Declan Maguire, President

Declan's chosen President's charity of the year is My Name's 5 Daddie which raises funds for research into a cure for Motor Neuron Disease (MND).



For more information on the charity My Name's 5 Daddie Foundation, visit [www.mynames5daddie.co.uk](https://www.mynames5daddie.co.uk) or use the QR code below:



MY NAME'S DADDIE foundation







WORKING TOGETHER

# A true partnership

At the SAIF AGM, Golden Charter Chair Mark Huggins discussed what it means to partner with funeral directors

**I** was delighted to have the opportunity to attend the SAIF AGM in York recently. In addition to meeting many funeral director businesses, I had the opportunity to say a few words on the subject of partnership.

For 35 years, I have worked in financial services, regulated sectors and partnership businesses. That has taught me two important lessons:

Firstly, in my view the word partnership is much overused and

often misunderstood; but secondly, when it works well, when both parties work hard at it, a true partnership can be hugely effective across its market, and a really meaningful point of competitive advantage.

A true partnership has to be strongly rooted in and based upon a shared purpose. For both SAIF and Golden Charter, I believe this is about putting customers and families first.

That is why I was so pleased to participate in SAIF's AGM: if we are to work together effectively the first step

is to articulate our shared goals at events such as these. By recognising both our similarities and the different areas we each excel in, we can identify the best ways to serve customers together.

We know that the planning market is getting bigger, that low-cost entrants to our market are growing their share, and that digital continues to increase in importance. When customer needs are shifting, we need to interact with each other more – including by meeting up in person – and develop and agree common actions that we can work on. That will help us to respond to the many risks and opportunities we see in our dynamic and growing market.

As I confirmed at the AGM, we are committed to an enhanced partnership engagement programme with you, the independent funeral director community. As the year continues, and we reach out to you, I look forward to using those interactions to continue our partnership together.

*“As Chair of Golden Charter, my aspiration is that we work effectively together with independents to grow our share of the future market. We will do that by showing customers and families that we put them first.”*

It was fantastic to be able to explore this theme at the AGM, and to see the energy and enthusiasm from so many independent funeral directors on this topic.

As Chair of Golden Charter, my aspiration is that we work effectively together with independents to grow our share of the future market. We will do that by showing customers and families that we put them first. I hope to see you soon as we build on our partnership and discuss exactly how we achieve that goal. 📍



Mark Huggins

SAIFCHARTER

# Perspectives on partnering

SAIFCharter Chair Adam K Ginder picks up on the importance of partnership and funeral directors' perspectives on plan sales to their future success...

**I** was delighted to have the opportunity to attend the SAIF AGM weekend in York. I would like to congratulate outgoing President Mark Horton on a hugely successful event and welcome incoming President Declan Maguire.

It was great to have the opportunity to meet so many SAIFCharter businesses and independent funeral directors. The SAIFCharter education session on securing the future of independents was a particular highlight of mine. To recognise that we, as independents, are losing customers to competitors as the pre-arranged funeral market continues to grow, and explore ideas for addressing this collectively, was extremely powerful.

There was acknowledgement in the room that it can be difficult to focus on how valuable funeral plan sales are to our businesses, given our attention on providing services to at-need customers. On this point, I would signpost you to my SAIFCharter Executive colleague George Locke's article on pages 16-17, where he discusses his 'eureka' moment concerning the market share threat.

There was a great discussion at the session on ideas and best practice. We found consensus on a few key points: having a gentle – but robust and scheduled – enquiry follow-up process for funeral plans; having a funeral plan 'champion' within our businesses; and ensuring customers are aware of the range of services and points of differentiation independents offer, particularly around direct cremation services.

Digital was, of course, a key theme as we transition towards an increasingly digital world. Golden Charter plan applications became fully digital-only on 1 April, and the AGM weekend was a timely opportunity to discuss how else we can meet customers' digital needs – for example, through our websites and social content.

The SAIFCharter Insight Group was closely involved with the content for the SAIF AGM session. Our Insight Group is a forum for our most ambitious, forward-looking members to share insights on best practice, innovation and planning for success. Meetings take place virtually on the last Thursday of every other month, with the next meeting at the end of April. To find out more, or to get involved, please contact our Secretary John Byrne at [secretary@saifcharter.co.uk](mailto:secretary@saifcharter.co.uk).

Finally, I'd like to express a warm welcome to Ross Anderson who has joined our Executive as SAIF Scotland representative and thank James Carcary for his contribution as he steps down.

To discuss any of the themes in this column, please get in touch with one of your Executive team. We're here to help and would love to hear from you. 📍

**Adam K Ginder**  
SAIFCharter Chair

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](mailto: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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Secretary of SAIFCharter and Golden Charter Board representative  
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SAIF ASSOCIATES DIRECTORY 2024

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**DR BILL**  
**The synergy of funeral service**



**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

I want to talk about death and dying, but it's not what you think! It's about the death of 'business as usual', or at least 'as we have known it'.

I went to a local shopping centre a week or so before Christmas, anticipating it would be bustling with people. To my surprise, it was almost empty of enthusiastic shoppers. Turns out, the major store, which was the anchor tenant, had closed its doors and moved elsewhere. As a result, with little to attract the shoppers, smaller retailers had gone out of business too.

Yet, just two days before Christmas and for somewhere to walk out of the rain, we visited another, newer shopping centre. What a difference. People everywhere; all kinds of activities, places to sit and congregate, coffee and drinks, light shows, music, a children's playground, merry-go-rounds and even a skating rink. We didn't buy anything, but we will go back there.

It is too easy to point to Covid, or the rapid expansion of online shopping, as the final nail in the coffin of shopping centres. But there is a more significant reason.

I read a quote by an executive after a massive renovation: "It is a time for creativity. In the mall business, you always have to be fresh. You always have to think about what your customers are after and remain relevant. But it's important to create experiences that the customers will find unique, different and something that they can't do anywhere else."

"So, while some malls are full of empty stores, others are thriving like never before. The ones that are successful are those that offer fresh takes on retail and expanding the mall experience beyond simply shopping."

In other words, retail is not just about goods and services, it has to evoke something more visceral. More than 25 years ago, the *Harvard Business Review* introduced a concept called 'The Experience Economy': "A new emerging economy is coming to the fore; one based on a distinct kind of economic output... experiences. Goods and services are no longer enough."

The flourishing concept suggests businesses must form 'unique connections' in order to secure their customers' affections and loyalty to ensure their own economic vitality. What, you may ask, does this have to do with funerals? Everything! With concerns about

the effects of direct cremation and people opting not to have funerals, I would have thought the answer was obvious.

The principle is that those not responding to what people want are out of business. The contrasting 'mall' experiences show it's not just about retail, but about people's 'experiences' surrounding marketing and merchandising.

In short, it's not just what you are selling, but the atmosphere you create to encourage people to do business with you, to come to your 'mall'. I am not suggesting you build playgrounds or offer entertainment while customers browse, but we need to be proactive in following some of these trends.

In my 2008 article, *The Circle of Service*, I said: "Imagine you could create a circle of service that would ensure an ongoing influx of satisfied clients long into the future. At a time when

*"I have serious concerns about the lack of closure that results from not having (or making) an opportunity to say a meaningful goodbye... How can we enable people to see the therapeutic value of holding funerals and celebrations of life?"*

client loyalty is something that can no longer be taken for granted, this concept could be crucial to your business."

I suggested three components in this circle: pre-need, at-need and aftercare. Funeral directors know the importance of providing excellent at-need service and have learned the beneficial results of pre-need. Many do both well, yet for some their market share is falling.

Often, I hear funeral directors say they are so busy with at-need and pre-need, they don't have time for aftercare. Others just don't see it as part of their mandate. Be careful. The circle of service does not consist of

three distinct and separate parts. They have to form a 'synergy', they all have a combined effect on the overall experience of death, dying and grief.

As a grief counsellor, I have serious concerns about the lack of closure that results from not having (or making) an opportunity to say a meaningful goodbye. Counsellors are seeing 'unresolved grief', inevitably leading to prolonged grief disorder, recently added as a 'mental health disorder' by the American Psychiatric Association.

How can we enable people to see the therapeutic value of holding funerals and celebrations of life? Many businesses have seen huge benefits by investing in aftercare, providing positive emotional and social support. This provides an experience that will bring them back to your 'mall' next time.

My friends and colleagues, it's time to use your imagination. You don't have to 'beat down' the competition; just to find new and creative ways to give people a better experience. It's the significance that the experience holds for the individual or community that determines the worth of what you offer and the value of your work. 📌

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[www.challengesupply.com](http://www.challengesupply.com)

**SAIF ASSOCIATES DIRECTORY 2024**

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

**Shaw's Funeral Products, Shaw & Sons Ltd**

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

**The Natural Burial Company Ltd**

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**AtaLoss.org**

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07976 646644  
jane@ataloss.org  
www.ataloss.org

**Flourish by 2H Ltd**

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carole@2-h.co.uk  
www.flourishh.org

**Funeral Service Journal**

(Worthing, West Sussex)  
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www.fsj.co.uk

**LCK Funeral Support Services Ltd**

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www.lckfuneralsupport.co.uk

**Professional Help Ltd**

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www.professionalhelp.org.uk

**Reach plc (national & regional multimedia publisher)**

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www.funeral-notice.co.uk

**Sagacity Data Solutions Ltd (London) (suppressing unwanted mail)**

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ERussell@sagacitysolutions.co.uk  
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**PRINTING & STATIONERY**

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**RNS Publications**

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**Cremated Remains Transport Services**

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**Euro-City Direct Ltd**

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**Guy Elliot Ltd**

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conscientiously@outlook.com

**Key Air - The Repatriation People**

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www.keyair.eu

**LCK Funeral Support Services Ltd**

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**Mears Repatriation**

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www.mearsrepatriation.com

**National Repatriation**

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

**Rowland Brothers International**

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info@rowlandbrothersinternational.com  
www.rowlandbrothersinternational.com

**Staffords Repatriation Services**

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

**Walkers Repatriation Service**

Mr T Walker (Burton on Trent, Staffordshire)  
07792 022048  
twalker60@gmail.com

**SOFT GOODS & FUNERAL SUPPLIES**

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01903 213991  
info@allsops.net

**Bradnam Joinery Ltd**

Mr B Spittle (Haverhill, Suffolk)  
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www.bradnamjoinery.co.uk

**Clarke & Strong Ltd**

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**Leslie R Tipping Ltd**

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www.lrtipping.co.uk

**MazWell Group**

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**Thorley Smith Ltd**

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**SAFETY FOR BUSINESS**

# PART 2: 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?

In the last issue of *SAIFInsight* (issue 253), we focused on having a responsible person and an accountable person. Now we will look at the new requirements under the Building Safety Act.

The Building Safety Act must be seen as additional to the Regulatory Reform (Fire Safety) Order 2005 (RRO). The new legislation amends the RRO to:

- Require the Responsible Person to record their risk assessment
- Require the Responsible Person to record the identity of the person and/or company they represent conducting the assessment
- Require that all Responsible Persons must record their fire safety arrangements [demonstrate how fire safety is managed in your premises]
- Require that all Responsible Persons must record [and as necessary update] their contact information
- Require that all Responsible Persons must take reasonably practicable steps to ascertain the existence of other Responsible Persons who share the premises
- Require that departing Responsible Persons must share all 'relevant fire safety information' with incoming Responsible Persons
- Require Responsible Persons of a building containing two or more domestic premises to provide residents with relevant fire safety information in a format that is easily understood by residents
- Increase the level of fines for some offences

**Fire risk assessments**

If your premises falls within the scope of the RRO, the Responsible Person is required to carry out a 'suitable and sufficient' fire risk assessment. Responsible Persons can carry out their own fire risk assessments if they are competent to do so, but must keep a record of the assessment.

The objective of a fire risk assessment is to make sure all relevant persons are safe from fire. So, you should think of the fire risk assessment as the foundation on which fire safety measures in your premises are built.

Relevant persons include anyone who is lawfully on your premises – employees, customers, visitors, contractors, people who live in the building – and anyone in the immediate vicinity of your premises who is at risk from a fire on your premises, such as the people in a flat above a shop.

**Who carries out the fire risk assessment?**

In the case of small premises, the fire risk assessment could be carried out by the owner or occupier of the premises, if they believe they are competent to do so. The Home Office publishes simple, easy to read guides to assist such Responsible Persons to carry out their own fire risk assessments by explaining the fire safety measures required. These simple guides apply to small, low risk, non-domestic premises, such as a small high street funeral premises.

Larger premises can engage the services of a consultant or another third party ('a fire risk assessor') to carry out the fire risk assessment. You must ensure any assessment is suitable and sufficient. If you cannot do this yourself, the Home Office strongly recommends you use a professional fire risk assessor. It is very important if you either employ a person directly to undertake your fire risk assessment, or you engage the services of a third-party professional, that you ensure they are competent, not just to carry out fire risk assessments generally, but for your type of premises and the risk associated with them.

Read part one online at [saifinsight.co.uk](http://saifinsight.co.uk).

The final part will feature in the next issue of *SAIFInsight*.



**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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01206 710777  
sales@heavenlystarsfireworks.com  
www.heavenlystarsfireworks.com

**Fidelity Energy (utility & energy consultant)**

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

**Focus Group (IT, telecoms & connectivity services)**

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

**MultiPay Merchant Services (card payment processing & card machines)**

Mr S George (Bishop's Startford, Hertfordshire)  
0207 247 1247  
admin@multipaymerchantservices.co.uk  
www.multipaymerchantservices.co.uk

**SAIFsure (Unicom Insurance Brokers)**

Mr B Hart (0203 603 4194 or 07740 577651)  
brian@saifinsure.org.uk  
www.saifinsure.org.uk



**SAIF Resolve (Scott & Mears) (debt collectors)**

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







# Your SAIF Executives

The Executive Committees act as the governing institution of SAIF. To contact your SAIF Executives or sub-committee members, email [info@saif.org.uk](mailto:info@saif.org.uk) or call 0345 230 6777.













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## GOLDEN CHARTER

# Who's in your area?

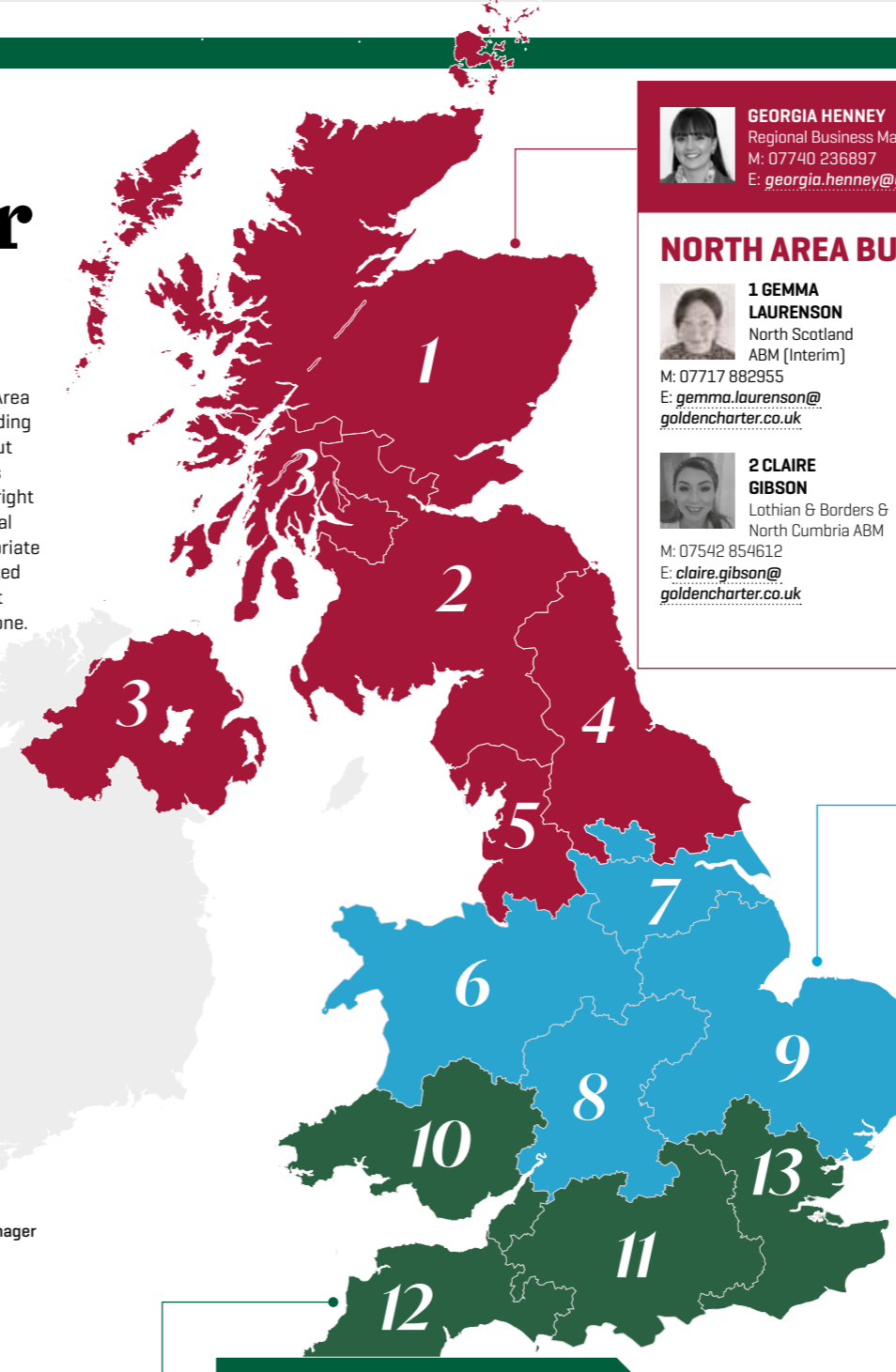
You can get in touch with your Area Business Manager (ABM) regarding anything you need to know about Golden Charter. If your business doesn't have an assigned ABM right now, please contact the Regional Business Manager most appropriate for where your business is located and they will be delighted to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

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




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