



# Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

JUNE 2024 | NO. 255



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**MATTERS**

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# Join the association that's leading the way.

Representing and promoting the interests  
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**SAIF is at the forefront of tackling the big industry issues that matter to you.**

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

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

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call us on 0345 230 6777 or 01279 726777**



# Insight

June 2024



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## Contents

08

### The briefing

Our round-up of all the latest profession news and views

14

### Plan for Success

Providing help to our partner funeral directors to unlock their funeral plan potential

18

### Setting the standard

New regulations will keep service levels high across the country

29

### SAIFCharter

We can shape the future by meeting up and sharing our experiences

30

### Dr Bill

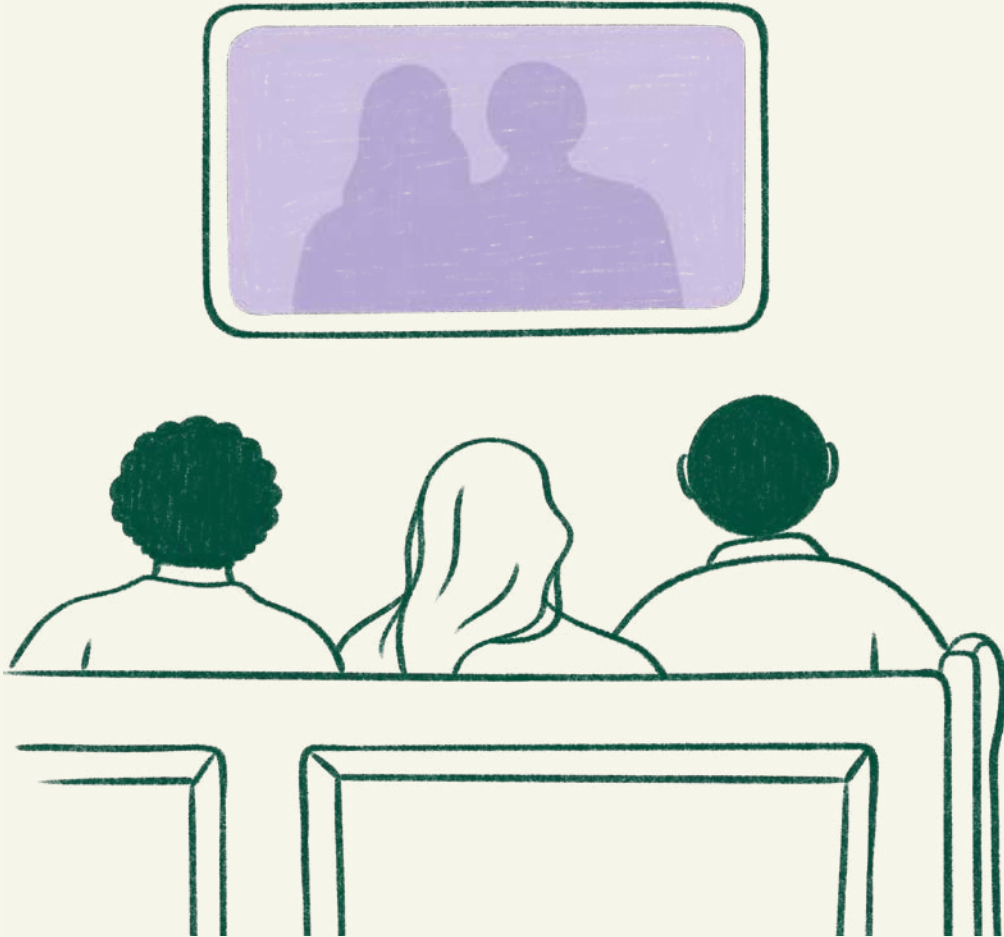
Anger is a natural emotion in times of grief and it must be handled with care

34

### Your SAIF team

Our handy guide to your SAIF Executive members and team of Golden Charter business managers

# More ways to say goodbye



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# A new era beckons

*We are getting 'regulation ready' with a series of Scottish roadshows. While there will be challenges, there will also be opportunities*

## SAIF Scotland 'regulation ready' roadshows

Joe Murren F.SAIF and colleagues from the Scottish SAIF Executive are leading a 12-event roadshow in Scotland to help our members get 'regulation ready'. Invitations to these member-only events have been issued. It's very encouraging to see that independent funeral directors are embracing the Scottish Government Code of Practice, which is legally required to be implemented in March 2025.

We are looking forward to the **SAIF Scotland Education Day on Saturday 22 June in Dunblane**. This will be another opportunity to network, share ideas, best practice and learn how SAIF is advocating with one voice for the independent sector. Bookings are open on the SAIF website.

## The UK Funeral Director Code of Practice

The National Executive of SAIF has endorsed the adoption of the Code of Practice from the Scottish Government as a UK-wide template. This is a milestone for voluntarily regulated funeral services, which make up more than 85% of the sector in the UK.

Yet the core of this Code of Practice is not a new creation as far as SAIF is concerned. It was first developed and formalised through working groups in 2017-2019, with collaboration between SAIF, the National Association of Funeral Directors (NAFD), Dignity, Co-op Funeralcare and the Burial and

*"The Government and media are more focused than ever on the funeral profession. Now is the time for mature leadership from SAIF and the NAFD."*

Cremation Team from the Scottish Government.

In March 2022, SAIF's Code of Practice was based on the Scottish Code of Practice.

We applaud this latest step of unity with our colleagues at the NAFD. It is a welcome baseline of professional practice, quality and standards for the entire UK.

What are the next steps?

**1.** Each association is at liberty to implement rules of the Code in accordance with their own methodology. The quality assurance programmes continue. For SAIF members, our externally audited ISO 9011-certified quality management system remains the benchmark for quality control and assessment.

**2.** There will be an agreed timeframe for implementing the Code and short life working groups will explore subjects ranging from funeral home facilities and good professional practice to embalming, training and continuing professional development (CPD).

The Government and media are focused more than ever on the funeral profession. Now is the time for mature leadership from SAIF and the NAFD. The question is whether non-trade body funeral directors will step up and be accountable to this Code, embrace transparency through the scrutiny of an inspection regime and provide an accountable funeral service to the public – along with a robust customer complaints redress service.

The next challenge is for our sector to continue to build world-class education modules that can integrate across a range of providers, featuring different educational approaches that will serve all staff levels, funeral home models and minority funeral service providers across the UK. This would further develop an educated profession.



## But it's about more than regulation, it's about moral values

We are moving from the baby boomer to the Generation X society. As a member of Gen X, I recall a school project in my teens on pollution and the environment.

**A value shift towards creation care** in our businesses is just beginning. Electric vehicles are a small part of that narrative, and practical wisdom will guide what is reasonable and what is not reasonable. The environment will be how we create the structure and infrastructure of our funeral homes to save energy and decide what energy we use and from whom.

This is something the SAIF National Executive Committee intends to step towards, with younger leadership inspiring fresh approaches and small changes that can have a lasting impact. We are not interested in the loud and proud approach, rather the one step that leads to two steps that builds momentum to large-scale change.

**SAIF Wellness Group**, spearheaded by Past President Jo Parker, is another area of vital importance to Generation Z and Millennials. Your funeral home is not only about caring for your clients, but also providing a secure working place with good mental health practices.

The world of work has changed, and Millennials now have the internet and digital devices at their fingertips with few safeguards. This too will impact your recruitment and HR policies and if you want longevity, you will pay attention to the importance of creating care and good mental health for all your staff, regardless of age.

SAIF is here as a network of independent funeral directors to ensure you not only survive but thrive to be the best for the people in your professional care.

It's a privilege to see outstanding funeral care across SAIF members. 📍

With best wishes,

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

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

# Map out the future for your business at the National Funeral Exhibition Stoneleigh Park, 13-15 June



## First, make your way to Hall 1, Stand 136

As one of the top international shows for our sector, the National Funeral Exhibition at Stoneleigh Park draws visitors from all over the globe. Which is why we wouldn't miss it for the world.

We're excited to attend, and we look forward to seeing you there.

The exhibition is the largest trade event for our sector in the UK, so the networking opportunities are second to none. The show also provides a unique insight into the future direction of travel for your profession.

### **We're here for you**

As the partner of choice for independent funeral directors, we're focused on your success. Visit our stand to find out more about the wide-ranging support we offer to help you make the most of funeral plan sales, and ensure your business grows.

### **It's not all work and no play**

While you're here, try your hand at Batak – the interactive game designed to test quick reactions. It's brilliant fun, and another great reason to make Golden Charter one of your first contacts on the day.

### **Can't make it this year?**

Don't miss out on discovering more about the benefits of partnering with Golden Charter. Simply email us at [partner@goldencharter.co.uk](mailto:partner@goldencharter.co.uk)

# Mid-year check-in

How will funeral plan sales impact your business this year?

**A**s we enter the second half of 2024, it's natural to pause and reflect on how the year is going. At Golden Charter, we're always taking stock in that way, and I'm sure you're doing the same.

Our successes are aligned to yours, and that's been especially clear in our recent results. We've seen a real increase in the number of new customers you secured this year. We've also seen increased activity from our introducer appointed representatives, where a funeral director refers a customer to us and a member of our team completes the sale.

When a customer comes to you to ask about a funeral plan, they've already shown their interest in purchasing and have identified you as their preferred funeral director. It's not surprising that our contact centre team tells me they find these types of enquirers more likely to purchase.

That's great news, and testament to the work you do within your local communities. It also shows that if funeral planning is a focus for your business, the customers are there.

That's what our Plan for Success campaign (pages 14-15) has been

*"When a customer comes to you to ask about a funeral plan, they've already shown their interest in purchasing and have identified you as their preferred funeral director."*

highlighting. We've seen a lot of data that tells the same story: focusing on funeral plans can lead to real business success for independent funeral directors.

Insight from Plan for Success tells us that funeral directors who have sold 20 plans per year over the past 10 years have delivered more than £0.5 million worth of funerals they might not otherwise have had – and that one in three people who have arranged a funeral intend to take out a plan for themselves.

Securing plan sales with that one in three people over the year can bring £200,000 additional revenue to the average sized funeral director's business. The key is connecting to those customers. There are people in front of you every day who are interested in funeral planning, so how do they become pre-need customers?

With the help of materials we offer through [mygoldencharter.co.uk](http://mygoldencharter.co.uk), you can build marketing and social media strategies to reach these potential customers, letting them know you can meet their funeral planning requirements as well as supporting them at the time of need. These people already have a relationship with you, so who better to help them with planning ahead? Make sure they know you're available to help them whenever they're ready.

You can nurture connections in many different ways, both in person and online. Our materials include at-need slips to help you sensitively show families who've arranged a funeral that they can plan ahead with you; pre-approved messaging for social media; posters for your office; and a full new IAR toolkit to support introducers in promoting funeral plans



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

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

to customers. We can also support you to look at compliant ways of reaching existing customers.

Marketing results this year have shown us the value of combining different kinds of activity. Tying

your social media posts to physical leaflet drops is one example of that. These are the kinds of things our Golden Charter business managers would like to talk to you about, especially as you consider your business growth plans for the second half of the year.

For SAIF members, SAIF Digital is a good place to start – and if you're a bit further along the journey, it's also a community where you can discuss best practice with like-minded independents. Use the QR code (above right) to join the SAIF Digital Facebook page, or visit [www.saifdigital.co.uk](http://www.saifdigital.co.uk) to find out more.

The value funeral plans can bring to your business is clearer now than it's ever been, and our support and materials are on hand, ready to help you secure your business' future. Please take a look at what we can offer, discuss it with your business manager, and make funeral plans one of your business priorities in the second half of this year. 📌



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](http://royalbritishlegion.enthuse.com/pf/charlieandsteve) or use the QR code above if you'd like to donate.



## EVENTS

### Diary dates 2024

SAIF members can sign up and attend a series of events during 2024.

The following list of event dates were correct at the time of print.

- SAIF 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]

If there are any themes members would like covered in any meetings or webinars, email SAIF Business Centre [info@saif.org.uk](mailto:info@saif.org.uk).

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 e-newsletters *Spotlight* and *SAIF Advantage*.

## EVENT

### CBCE conference

The national Cremation and Burial Communication and Education (CBCE) 2024 conference will take place this month.

The event, hosted by The Cremation Society of Great Britain and the Federation of Burial and Cremation Authorities (FBCA), will take place 24-26 June at the Winter Gardens, Blackpool.

This year also marks the 150th anniversary of The Cremation Society and the 100th anniversary of the FBCA, so the CBCE will be an event not to be missed.

For more information, visit [www.cbce.org.uk](http://www.cbce.org.uk)



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## REGULATION

# Completing FCA due diligence

**U**nder Financial Conduct Authority (FCA) regulation, funeral directors have been supplying plan providers with information to help ensure customers are treated fairly.

One way Golden Charter's appointed and introducer appointed representatives do this is through an annual due diligence process with regulatory partner UKGI. It has been in touch with funeral directors seeking attestations on behalf of the business and also, for appointed representatives, on behalf of each approved person. Emails from UKGI explain which forms have to be completed.

Please ensure you submit the information requested as soon as possible. Submitting this information ensures you and your provider can meet FCA requirements.

Please contact your plan provider or your Golden Charter business manager if you have any questions.

#### Notifications under FCA regulation

As independently owned businesses, there are many changes funeral directors undergo that could impact how they work with funeral plan providers.

Under FCA regulation, appointed representatives and introducer appointed representatives are advised

to inform their plan provider of any 'material change' they undergo. Some of this may be identified through annual due diligence. However, if something in your business changes, including business structures changing or approved persons leaving, please ensure you let your plan provider know as soon as possible.

Golden Charter's funeral plan handbook provides some examples of when you might need to notify your provider of a change. If you're a Golden Charter partner, please notify [compliancesupport@goldencharter.co.uk](mailto:compliancesupport@goldencharter.co.uk) without delay of:

- An approved person leaving or being unable to carry out that role
- A team member involved in selling plans leaving
- Any breaches to data protection, FCA rules or principles, or payment card industry rules
- Any offence committed under the Bribery Act 2010
- Any significant IT incident or loss of systems
- Any breach of customer confidentiality
- Any fraud attempt
- Any breach of the provider's company policies and procedures
- Any loss of utilities which prevent you from looking after customers

Those working with Golden Charter can also find a Breach Policy at [mygoldencharter.co.uk](http://mygoldencharter.co.uk)







Stuart McWhinnie



Jill Hood

APPOINTMENTS

# Two new faces join the top team

**T**he Golden Charter team has been strengthened this year with the appointments of Stuart McWhinnie as Chief Technology Officer and Jill Hood as Chief Marketing Officer. Jill's role is a brand-new position for the company.

In his role, Stuart will lead technological transformation for the provider, ensuring it embeds the latest systems and technology-enabled processes. Jill will focus on overseeing the development of Golden Charter's marketing and brand strategy.

Stuart brings extensive experience in implementing robust technological change programmes within businesses, including the automotive manufacturer EurotaxGlass and Barclays Investment Bank.

Stuart said: "Following several years in financial services, legal and social enterprise, my primary focus now is to drive technological change in businesses with genuine social purpose. Golden Charter provides an important financial service in an industry that supports people during some of life's most challenging

*"There is a real opportunity here to propel the brand and our important financial service in a way which ensures customers can trust us to be there for them, when it really matters."*

times. Enabling technology to make that difficult time slightly easier is of considerable importance to me."

Jill's experience spans more than two decades, during which she has demonstrated an impressive track record of driving transformative growth in diverse markets for various companies, including Close Brothers, Tesco Bank and Aegon.

Jill said: "I'm thrilled to be joining such a well-respected organisation that has helped more than 900,000 people make provisions for their funerals over the past 30 years.

"The funeral planning market continues to evolve following Covid and regulation by the Financial Conduct Authority (FCA) with the emergence of new products and providers, so it's an exciting time to be part of it. With funeral costs

rising again, people are considering how to save their families worry and expense at a difficult time and get peace of mind that they have a plan in place.

"There is a real opportunity here to propel the brand and our important financial service in a way which ensures customers can trust us to be there for them, when it really matters."

## IFD College courses

### JUNE

**Health and Safety:** 19 June, 9am to 1pm, Zoom  
**Operative Skills:** 20 June, 9am to 5pm, Mid Sussex  
**Diploma Module 4:** 25 June, 9.30am to 11.30am, Zoom  
**Funeral Foundation Course:** 26 June, 9am to 1pm, Zoom

**Operative Skills:** 27 June and 11 July, 9am to 1pm, Zoom

### JULY

**Arranging and Administration:** 4/11/18/25 July, 9am to 12.30pm, Zoom  
**Diploma Module 1:** 9 and 23 July, 9am to 1pm, Zoom  
**Diploma Module 3:** 30 July, 9am to 11am, Zoom

**Operative Skills:** 13 July, 10am to 3pm, Merseyside  
**Diploma Module 1:** 31 July, 9am to 5pm, West Midlands  
**Diploma Module:** 30 July, 9am to 11am, Zoom  
**Diploma Module 1:** 31 July, 9am to 5pm, West Midlands

### AUGUST

**Health and Safety:** 7 August, 9am to 1pm, Zoom  
**Operatives Skills:** 7 and 14 August, 9am to 1pm, Zoom

**Funeral Foundation Course:** 14 August, 9am to 1pm, Zoom  
**Diploma Module 4:** 20 August, 9.30am to 11.30am, Zoom  
**Diploma Module 2:** 21 August, 11am to 12.30pm, Zoom

### SEPTEMBER

**Health and Safety:** 12 September, 9.30am to 1pm, Aberdeen

**Funeral Foundation:** 12 September, 1.30pm to 5pm, Aberdeen  
**Operative Skills:** 21 September, 9.30am to 5pm, Harlow

### OCTOBER

**Infant and Child Funerals:** 2 and 3 October, 9am to 12.30pm, Zoom.  
**Operative Skills:** 24 October, 10am to 3pm, Glasgow.

MANAGEMENT

# An accident waiting to happen

*Pam Loch, Loch Associates Group Solicitor and Managing Director, on the prevalence of the 'accidental manager'*

**T**here's plenty that can go wrong in a workplace, from colleague clashes to health and safety hazards, all the way through to economic emergencies. However, the one issue we come across most regularly is untrained, underperforming and, frankly, unnerved 'accidental managers'.

Poor people management can lead to reduced retention, poor performance and conflicts, complaints and claims. Despite this, few workplaces invest in management training, preferring instead to promote technically proficient team members to people management positions in the hope they will thrive, or at least survive (and ignoring the risks that letting an untrained manager loose on an unsuspecting team brings with it).

It doesn't have to be that way. Organisations of all sizes can, and should, provide manager training, both prior to and during their management journey. Doing so will reap rewards, from improved staff retention to increased organisational performance, which can be achieved by having more confident and competent managers.

## What is an 'accidental manager'?

Accidental managers are employees who, generally as a result of their technical skills, are 'rewarded' with managerial promotion, but given little to no training in connection with the people management element of the role they're stepping into. We see it often in the legal

sector. Brilliant lawyers promoted to become heads of department with zero people management training and limited soft skills. They don't thrive. They sometimes survive. They often burn out and cause damage along the way.

Managers lacking training often fail to articulate relevant goals, to provide regular recognition, to intervene when stress levels are intensifying, to devote sufficient time to learning and development or to provide adequate support to their team. Unfortunately, these are the very things employees crave and value.

The legal sector is certainly not alone. According to research carried out by the Chartered Management Institute (CMI) in June 2023, more than two thirds of UK managers would categorise themselves as 'accidental managers'. The absence of training isn't solely reserved for first-time managers. According to the research, while 82% of those who enter management positions have not had any management training, the same also goes for a staggering 26% of those in senior management positions.

Managing people is a skill that requires training and practice. The old adage, that leaders are born, has repeatedly been debunked. Leadership capability isn't a genetic gift – leaders are created through appropriate training and lots of practice.



*The right training can help managers to improve*

*"Organisations of all sizes can, and should, provide manager training, both prior and during their management journey."*

## Bad management is bad for business

Supporting the notion that people don't quit a job, they quit a boss, a 2022 Visier Poll reported that more than two in five employees have left a job because of a bad manager, with 38% reporting staying in a job longer than they intended because of a good manager. Management can be make or break when it comes to employee retention which, given the war for talent we're currently experiencing, is particularly relevant.

From the performance perspective, research from Lumien reports that untrained managers can cause as much as a 16% drop in productivity (equivalent to more than £5,000 per employee based on an average UK salary of £31,461).

Many untrained managers often fear difficult conversations, lacking the skills and knowledge to embark on them clearly and confidently. The result – they don't happen, leading strong workers to leave and poor performers to be allowed to stick around,



*Pam Loch*

unchecked and underperforming, for years.

We also should not forget the increasing concern regarding mental ill-health across the UK. According to Deloitte, UK businesses could save as much as £45 billion per year if they invested in worker wellbeing support. While that might include offering an employee assistance programme or providing subsidised subscriptions to mindfulness apps, there's no replacement for supportive management. In its 2022 guidelines on mental health at work, the World Health Organization (WHO) recognised this when it strongly recommended, for the first time, manager training as part of its preventative strategy. The WHO's recommendations reflect on the countless managers who lack the skills needed to spot the signs of, or support employees with, mental health challenges, and employees do not discuss their mental ill-health

with their manager for fear of being stigmatised or judged incapable.

**So... what to do?**

It's vital to remember the skills gap isn't the fault of the managers themselves. According to Investors in People, 71% of UK employers admit they don't train first-time managers. So, rather than blaming untrained managers for their shortcomings, employers should focus on putting in place a programme to ensure their managers have the necessary understanding, tools and confidence to succeed. From communication skills to performance management, through to emotional intelligence and self-awareness, there's plenty of training employers can and should provide. If you want to be more creative, consider matching your managers with coaches or mentors, to help them grow and develop.

Wondering where to start? Why not ask your existing managers

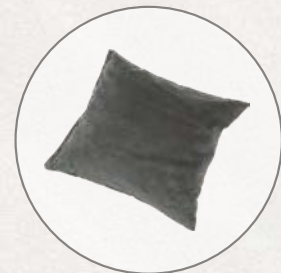
what they want and need from a training perspective and what they would have benefitted from before they took on their first management role. This will give you a good idea of areas for development, as well as demonstrating your desire to provide useful training and ongoing support.

Whatever the size of your business, if you have people, you have a responsibility to ensure they are managed correctly, and that your team is equipped with the skills to do this.

*Loch Associates has developed a series of free online webinars entitled Level Up that consider the legal framework and practical HR strategies and solutions that businesses need to have in place for enabling and empowering their people. To find out more, visit [www.lochassociates.co.uk/level-up](http://www.lochassociates.co.uk/level-up)*

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MILESTONE

# Kee Cup 2024

**T**he 30th Kee Cup was held in Ireland at the beginning of May at the Portmarnock Resort and Jameson Golf Links. The competition was played over three days with 14 SAIF funeral directors versus 14 trade suppliers. The first two days were played in pairs on Portmarnock Links Golf Club and County Louth Golf Club. After two days the match was finely poised 7.5-6.5 in favour of the SAIF team.

After a fine evening at Bad Bobs in Dublin, hosted by SAIFInsure, a late tee time was ordered on the final day, all to play for with 14 singles matches to be played on the very impressive Island golf course. The match went down to the last game with Andy Hampton from West & Coe winning that all important point for the SAIF team.

The final score was 14.5-13.5 to SAIF, we couldn't have hoped for a better match played with great spirit throughout.

A Kee Cup spokesperson said: "We were delighted to welcome new players from Dublin with local funeral directors Massey Brothers represented, and James Collier from Emslie S Collier in Montrose as well as welcoming back John Byrne from Fleetwood. It was particularly pleasing to see P & S Gallagher continuing to be represented, this time by Eric Williams in Pat's absence. All received the obligatory nicknames and sang their initiation songs with gusto. As ever, misdemeanours were penalised by the 'finemaster' Brian Hart and the event

raised £1,500, which will be split between the SAIF President's charity Name's Doddie Foundation and Pat Gallagher's charity.

After 30 years, it's time for a change and two new Captains were anointed, as Gary Neill and Brian Hart both stepped down. Daniel Ginder is the new Captain from SAIF and David Spittle (Bradnam Joinery) is the new Captain for SAIFInsure, and there is also a small committee now to organise the event which has grown and developed significantly over the years.

We would like to thank our very kind sponsors for this event, SAIFInsure, Daniel Robinson & Sons, Laurelo, RNS Publications, Bradnams, Healix Health, Westerleigh, Legacy Expressions, Greg Molyneux, Richard Edwards and Pat Gallagher.

If any trade supplier or funeral director wants to get involved with sponsorship or play next year, contact SAIF CEO Terry Tennens at SAIF Business Centre by emailing [info@saif.org.uk](mailto:info@saif.org.uk)



Team captains Brian Hart and Gary Neill



The winning team of SAIF funeral directors

CHARITY

## Charlie's wheely good adventure

Golden Charter's CEO Charlie Norman's training is continuing apace for the Royal British Legion's (RBL) Pedal to Paris. He will be joining the provider's National Sales Manager Steve Driscoll and funeral director Julian Walker.

The cycle comes on the heels of eight years of fundraising for both the Royal British Legion and Poppyscotland. Together with its independent funeral director network, Golden Charter has raised more than £750,000 in that time.

Charlie said: "I am in awe of how passionate and dedicated our employees and funeral director partners are about raising money for the Royal British Legion and Poppyscotland. I was lucky enough to attend the Festival of Remembrance

this year and see first-hand the amazing work these charities do for veterans and their families. I want to take on this challenge to raise more money to help continue this vital support."

Ben France, Head of Corporate Partnerships at the Royal British Legion, said: "We hugely value our partnership with Golden Charter and its committed network of independent funeral directors, and are delighted that Charlie, Steve and Julian are joining us for Pedal to Paris 2024. Thank you to everyone who donates towards their challenge. The funds raised will help the RBL provide vital support to serving and ex-serving personnel, and their families, throughout their lives."

You can keep up to date with training and fundraising on Charlie and Steve's fundraising page: [royalbritishlegion.enthuse.com/pf/charlieandsteve](https://royalbritishlegion.enthuse.com/pf/charlieandsteve)

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.

Fundraising duo Charlie Norman and Steve Driscoll



SCAN HERE

Donate to Charlie and Steve's fundraising page



# HERE FOR YOU IN A TIME OF CHANGE

*Reforms to death certification in England and Wales for increased scrutiny, as Paul Allcock, SAIF's UK Government Liaison, explains.*

**L**ong-awaited reforms by the Department of Health and Social Care (DHSC) on death certification will now come into effect in September.

On 15 April, Maria Caulfield MP read a statement in Parliament on behalf of the DHSC finally announcing the implementation date for the new regulations to reform death certification in England and Wales. Under these reforms, all deaths will legally become subject to either a medical examiner's scrutiny or a coroner's investigation. The changes coming into force on 9 September will put all the medical examiner systems obligations, duties and responsibilities on a statutory footing, and ensure they are recognised by law.

As many of you will be aware, this has already been set back from April 2023 and then from April this year. I believe this is mainly due to a lack of desire by many community GP surgeries to embrace the new procedures as they are laid out prior to legislation. There have been varying levels of delay in the death certification process in different parts of England and Wales, causing many SAIF members and their clients frustration.

The intention is that the changes will provide greater transparency on the circumstances surrounding a death. Medical examiners will always offer a conversation to the bereaved, providing an opportunity for them to raise questions or concerns with a senior doctor not involved in the care of the deceased. The hope and claim in the DHSC statement is that the new procedure will help deter criminal activity, improve practice and ensure the right deaths are referred to coroners for further investigation. We will have to wait and see if this will be the case in practice.

The introduction of medical examiners is only part of a broader set of reforms to death certification, coronial and registration processes, which will also include revised cremation forms. These forms are

currently being reviewed and members will be advised of all changes once confirmed to us. I can advise that from 9 September, there will no longer be a fee payable to any doctors.

As part of the reforms, it is also proposed that medical referees at crematoria will only stay in place for a transitional period, the length of time is not yet known. This is likely to mean that there will be more responsibility on funeral directors to ensure all relevant documents for cremation are correctly completed.

There are many things happening currently which will have a long-term impact on the expected standards and the services offered by funeral directors. With immediate effect, all funeral directors will be receiving a visit from their local authority environmental health officers. In an effort to ensure that the local authority officers are informed appropriately, SAIF is working alongside the National Association of Funeral Directors (NAFD) offering training and informative support across England and Wales to hopefully minimise any misunderstanding of common practices.

SAIF Chief Executive Terry Tennens and I recently met with the Fuller Inquiry team. Some of our members have given valuable input to the Inquiry and, following our meeting, we received additional questions regarding the reasoning why SAIF didn't sign up to the Independent Funeral Standards Organisation (IFSO) code of practice. It has been evident for some time that the Government would like the funeral industry to work from one set of standards and, with regulation of funeral directors in some form on the horizon, we have worked hard to try and reach an agreement with the NAFD on a joint code of practice. I am pleased we are now making progress to achieve a balance with both trade bodies agreeing to use the Scottish Code of Practice as the core elements for both SAIF and the NAFD. Each will be able to add to that core where it is deemed appropriate to do so. I am confident this will lead to an understandable set of standards which Government and our two organisations can work together to achieve appropriate and proportionate regulation for all. 

**By Paul Allcock**  
**F.SAIF, SAIF's UK**  
**Government Liaison**



# PLAN FOR SUCCESS



By Mike Jones,  
Golden Charter  
Head of Sales

**H**elping our partner funeral directors to recognise and unlock their funeral plan potential is a key focus for us at Golden Charter. With Plan for Success, we aim to demonstrate how small actions can lead to big wins when it comes to securing future market share and revenue for independents.

Our illustrations are based on real data from our network and each one prompts our partner firms to think about the simple steps they could be taking to grow their funeral plan business.

Take a look at our latest analysis and see how it could help you use funeral plans to Plan for Success.

*“Reconnecting with former clients can create valuable opportunities to discuss the benefits of funeral plans. This simple step could help you to achieve those additional sales and secure future revenue for your business.”*

## Connecting with your own network

Did you know that one in three people who have arranged a funeral intend to take a funeral plan out for themselves? The most recent findings of our research underscore the significance of communication with customers.

A simple conversation with the families you are already supporting could help them to fulfil their desire to plan ahead. If you provided a funeral plan to a third of the families you've supported with at-need services over the year, on average, you could generate around £200,000 in future revenue for your business in the year.

This result could be achieved by selling just an additional four plans a month to families you're already connected with, where it's appropriate and compliant to.

Do you keep in touch with the families you support? Do you know their thoughts for their own funeral arrangements? Is a funeral plan on their radar? Do they know you can help them when they are ready to find out more?



Reconnecting with former clients can create valuable opportunities to discuss the benefits of funeral plans, and we can offer compliance support to help you understand where it's possible. This simple step could help you to achieve those additional sales and secure future revenue for your business.



## Funeral plan calculator

To help your business estimate the value of funeral plans, Golden Charter has developed a unique online calculator for independents.

Simply input your current sales number and pricing into

the calculator and find out the estimated revenue that could be generated from plans when they mature.

### How does it work?

The calculator takes into account a plan's length and its average cost. It then projects the revenue generated by these plans over time.

You can see how many families you can reach through consistent sales, and how the value of funeral plans to your business grows over time.

By inputting your average annual sales into the calculator, you can have a sales target goal at your fingertips.

The calculation reflects the price entered, and does not

reflect final maturity values or factors like price changes or the Golden Charter arrangement fee. One thing that means is that between plan growth and price changes over time, there are additional factors that could add further value to your business from funeral planning. The calculator



## Where do you stand? ▲

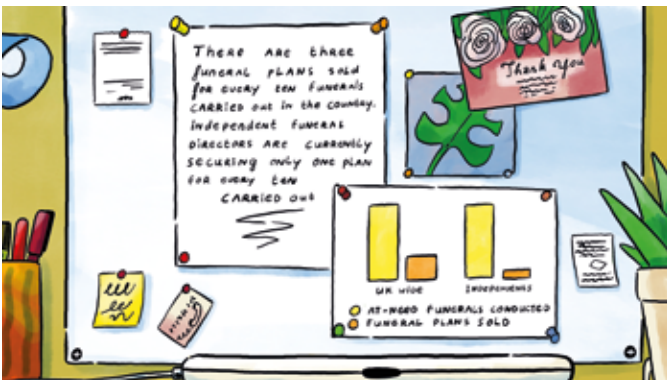
Did you know that when it comes to funerals conducted nationwide, one in five is the result of a funeral plan? How do you compare?

If you're selling less than the national average, we're on hand to provide support and guidance on how to prioritise funeral plan sales with customised data relevant to your business' needs.

We can offer tailored advice on how to maximise your market reach and amplify your voice within your local community. From identifying untapped customer segments to implementing targeted promotional campaigns, we will work closely with you to ensure that you are effectively reaching your target audience and driving plan sales.

Our data also found that three funeral plans are sold for every 10 funerals carried out. On average, independent funeral directors are currently securing just one plan for every 10 funerals carried out.

How do you fare on that measure? When selling fewer than three



in 10 effectively means losing future funerals at an increasing rate, it's a stark and important question for any business to ask.

Ensuring your voice is heard within your local community is one way to protect your market share in the face of stiff and growing competition, and we're here to support with that. Simply talk to your Golden Charter business manager to receive insights on how to refine your marketing strategy to attract more enquiries. Whether it's improving your online presence or leveraging social media channels, we will help you develop a comprehensive marketing plan that aligns with your business objectives and resonates with your customers.

When it comes to success, planning is key. Golden Charter is here to support you every step of the way to ensure that you reach your financial targets and goals. Our analysis and insights shine a spotlight on opportunities that can lead to thousands in additional revenue.

Getting the most of those insights is easy: take a look at what's on offer on [mygoldencharter.co.uk](http://mygoldencharter.co.uk) and get bespoke insights from your Golden Charter business manager.

It's clear that funeral plans offer real value to businesses like yours, and that the customers you speak to are interested in pre-paying.

By taking action now, your business and the independent profession could be feeling the benefits for years to come. 📌

*Statements used are for illustrative purposes only and not a guarantee. They are based on real data from nearly 25,000 funeral plan sales as well as external market research and statistical modelling. All illustrations have been checked and verified against Golden Charter data to ensure accuracy wherever possible. To understand the true potential for future business growth and to access in-depth information related to your individual funeral plan sales and customers, access your Nexus report through your Golden Charter business manager.*

simply looks at the price you enter, so you can simulate how this grows by adjusting the prices and annual sales levels you submit.

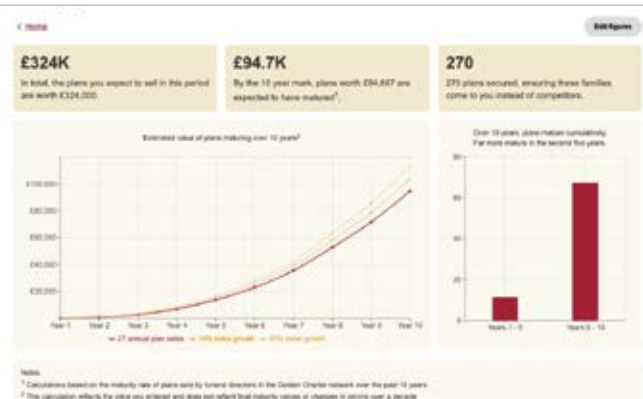
### Where can I find it?

The calculator can be found at [planforsuccesshub.co.uk](http://planforsuccesshub.co.uk) and further information can

be found in the resources section of [mygoldencharter.co.uk](http://mygoldencharter.co.uk).

### What if I have another question?

If you have any questions about the calculator, Plan for Success or how funeral planning might impact your business, please contact your Golden Charter business manager.



# LET'S WORK TOGETHER

Q&A with new members of the SAIF National Executive – Daniel Ginder [DG] and Oliver Towner [OT]

**Q1. As new members, what inspired you to join and serve on the SAIF National Executive?**

**DG:** Having previously worked with the National Executive, understanding the importance of working with and alongside other independent funeral directors.

**OT:** Regulation is becoming such a huge part of every conversation at the moment. I felt it was important to ensure other important topics, that could cause issues in the future, weren't forgotten about.

**Q2. What do you hope to achieve on the Executive, particularly in terms of supporting independent funeral directors and navigating regulatory change?**

**DG:** Exactly as the question reads, supporting fellow businesses with support and a progressive need for education. Not many business owners like change, so showing and guiding firms in an 'understandable way' that doesn't mean they have to stop doing what they love: serving their families.

**OT:** While on the Executive, I am hoping to put a lot more focus into our approach to sustainability. It is a huge area and will impact everything we do, so we must be ready for any additional regulation on this subject.

**Q3. From your perspective, how does SAIF support independent funeral directors to navigate industry changes and potentially complex regulatory frameworks?**

**DG:** Information sent out via the SAIF Business Centre is great, and being able to contact the office with questions is a great asset.

**OT:** I have been blown away by the amount of work that goes on in the background by such a small group. It is inspiring to see how the focus, at every turn, is ensuring the interest of members is put first.

Daniel Ginder



**Q4. We are facing unprecedented change in the funeral sector, with medical examiners, the Law Commission, Scottish Government regulation, the Fuller Inquiry, the Competition and Markets Authority (CMA), and negative press from some funeral directors. What mindset should independent leaders and managers have to overcome the changes?**

**DG:** We should be continuing to offer the very best service available, and transparency with clients is essential in rebuilding trust for our profession.

**OT:** An open, honest and flexible one. We need to be prepared to listen to criticism, honestly reflect on it and pro-actively find solutions to issues or concerns while sharing that learning so we all may benefit.

*"I would encourage everyone to engage with SAIF and other members every chance they get as it's only by working together that we can ensure the survival of the independent funeral sector."*



Oliver Towner

**Q5. Why is it so important to belong to SAIF? What does being an active member of SAIF mean to you?**

**DG:** My father being a founder member shows me that in his time, he believed that working together and sharing business ideas was essential. Having made many connections and friendships via SAIF, member events and the Kee Cup, I know I have a great support network of likeminded business owners.

**OT:** I believe that SAIF represents the best chance for all of us to protect our independence.

**Q6. What message would you like to share with independents and the broader community about your vision and commitment to the SAIF National Executive?**

**DG:** Working collectively, adapting to change and developing a better understanding of requirements in the years ahead.

**OT:** SAIF has a duty to remain on the forefront of the challenges faced by us all, not just regulation. I would encourage everyone to engage with SAIF and other members every chance they get. It's only by working together that we can ensure the survival of the independent funeral sector. 📍



We're proud to support



# Together we've raised over £750,000 for the Royal British Legion and Poppyscotland

## Let's keep going...

With the support of independent funeral directors like you, we have raised over £750,000 for the Royal British Legion and Poppyscotland since our partnership began in 2016.<sup>1</sup> It's a truly meaningful contribution to their work.

The charities provide a lifeline for members of our Armed Forces community. They are always there for them. And with your continued support, we can be there too.

### Sign up now

We're actively raising money for the charities all year round, and it's easy to get involved. By taking part, you'll contribute a £25 donation with every eligible funeral plan sold and allocated to your business.<sup>2</sup> In return, you'll have access to a comprehensive suite of marketing materials designed to promote your support and show your local community you're backing a great cause.

We'll keep you posted on the continued success of the campaign. Meanwhile, to find out more you can talk to your Golden Charter business manager or email [RBL@goldencharter.co.uk](mailto:RBL@goldencharter.co.uk)



### Why your support counts

Each funeral plan donation is used to help serving and ex-serving personnel and their families - from providing recovery and rehabilitation support for the wounded or sick, to caring for older veterans, and assisting anyone experiencing challenges, including social isolation, a financial crisis, or battles with mental health.



# SETTING THE STANDARD

*In a landmark agreement, the new UK Funeral Director Code will bring consistent funeral standards across the country*

**T**he role of an independent funeral director is not just about providing a service, it's about delivering a professional, secure and dignified level of care to the deceased and to that person's family and friends. That connection and commitment to the community is what sets funeral directors apart from other local businesses.

SAIF has represented the views of independent members at national and local level since 1989, offering training


and education programmes to ensure the highest standards of care.

And for more than a quarter of a century, SAIF's Quality Assurance programme has served as a benchmark for standards.

Today, SAIF continues to strive for excellence and recently announced a landmark agreement with the National Association of Funeral Directors (NAFD) to bring consistency to funeral standards across the UK with a single code of conduct. The new UK Funeral Director Code will represent a core set of standards for the inspection and assessment of members. The move also

provides assurance to bereaved people in terms of the level and quality of service they can expect. Both organisations will continue to meet to determine dates of implementation and stages of release.

The dedication to members and professional standards also saw SAIF awarded the internationally recognised quality management standard ISO 9001.

In the funeral profession, developments such as the Financial Conduct Authority (FCA) regulation of pre-paid funeral plans and the Competition and Markets Authority (CMA) Order make it important to stay informed and focused on continual improvement. 

*“This accreditation means that SAIF has met the stringent criteria needed to resolve disputes between parties out of court, giving members and their clients the confidence that disagreements over complaints will be handled professionally and fairly.”*

# SAIF standards

In 2023, SAIF was officially approved by the Chartered Trading Standards Institute (CTSI) as an alternative dispute resolution (ADR) body. This means that the service SAIF provides in relation to its complaints process has been checked and approved for its independence, quality and accessibility.

## **What did this mean for our members?**

This accreditation means that SAIF has met the stringent criteria needed to resolve disputes between parties out of court, giving members and their clients the confidence that disagreements over complaints will be handled professionally and fairly.

Members were requested to update their complaints procedure documentation to reference SAIF as the relevant ADR body.

## **Is there anything SAIF has to do to maintain its ADR accreditation?**

On an annual basis, which will be in June this year, SAIF will be required to publish on the website an annual report covering the complaints that have been received for the preceding year. Every two years a separate report must be provided to the CTSI.


## **What should a complaints policy do?**

- State why your business welcomes complaints, listing the benefits to customers, staff and the business
- State who the policy covers and who is authorised to resolve complaints
- Define a complaint
- Commit to quick, fair and confidential complaint handling
- State who is responsible for taking, recording, resolving, analysing and reporting on complaints
- Explain how to log complaints
- Explain the complaint procedure and what to do about complaints
- Set timelines for complaint handling and keeping customers informed
- List acceptable ways to resolve complaints
- Explain what will happen to the complaint if it cannot be resolved
- Be reviewed regularly for effectiveness and updated
- State where people can get further help



## **Are there any other resources available?**

A webinar hosted by Philip Le Shirley, Senior Trading Standards Specialist and SAIF's contact at Buckinghamshire and Surrey Trading Standards, is available on the members' area of the SAIF website. The webinar provides useful advice about diffusing customer complaints.

As part of SAIF's partnership with the Primary Authority, it is also looking to produce another assured piece of work for members in a complaints policy and complaints form, which will be released in due course and once again adds that additional protection for SAIF members and their families. 



**By Claire Day**  
SAIF, Administration  
Manager  
SAIF website:  
[saif.org.uk](https://saif.org.uk)



## → Dedicated quality service

The funeral profession may be rapidly changing and evolving, but SAIF's passion for supporting its members remains resolute.

In 2022, the SAIF Business Support and Quality Assurance Programme was awarded the internationally recognised quality management standard ISO 9001. This significant achievement was announced without any great fanfare but given recent events, including the approval of the first ever statutory Code of Practice for funeral directors by the Scottish Government, its importance for SAIF members and their clients cannot be understated.

It is the first-ever funeral quality programme to be recognised by an external accreditation body of such importance and, if the standards are practised, then those choosing a SAIF member for funeral services will receive an assured quality of service.

So, what is ISO 9001 and why is it so important for SAIF members? What are the benefits for members of SAIF and their bereaved clients? And why must we all strive for quality compliance?

ISO 9001 is an internationally recognised standard for quality

management systems. The standards are applicable to any type of funeral business of all sizes and can assist in providing consistent products and services leading to customer satisfaction, regulatory compliance and continual improvement. The purpose of the ISO standard is to define an efficient quality management system which places the customers in focus and drives continual improvement.

With recent developments in the funeral industry, including a mandatory code of practice and possible licensing in Scotland, the Competition and Markets Authority (CMA) Order and the current focus of the Ministry of Justice (MoJ) and Westminster MPs on regulation, ensuring quality standards for our members has never been of greater importance.

### What are the benefits to SAIF members of ISO 9001?

- Improved client satisfaction and loyalty by delivering quality products and service
- Increased efficiency and reduced costs
- Competitor advantage by increased volumes and profit
- Reduced risk to your company by ensuring compliance with legal and regulatory requirements
- Better employee relations by including them in quality improvements

*“Recent events have now gained the attention of Westminster MPs, which will no doubt result in calls for controls and regulation, perhaps even licensing.”*



## The assessment

The following article has been written by Joe Murren F.SAIF, SAIF Scotland Government Liaison, Quality Assurance and Compliance, to illustrate what's expected during a SAIF Assessor visit and how you can prepare.

Members often raise questions prior to an assessment, such as the length of time it takes to assess, the areas to be assessed and so forth.

The article (featured right) is a fictitious conversation which aims to answer questions often asked by SAIF members.

“Morning boss, coffee?”

“Morning John, yes thank, I need something to keep me awake. We have this SAIF Assessor coming this morning and I couldn't sleep for worrying about it.”

“Shouldn't be a problem, should it? We work to a high standard and all clients are happy with our service.”

“It's not that, it's all the changes that are taking place and the attention we now get from Government and the media. Clients are more curious these days and not like when great granddad started the business. With reports of some companies not applying the right standards it raises questions about the industry as a whole.”

“Is that not a good thing if it helps raise the standards?”

“Yes, I suppose it is. The SAIF Business Centre sent me a guide when they arranged the assessment, and this gave details of all the areas of our business that would be looked at. They also sent me a personal biography of the assessor and I was happy to

see that they are an experienced funeral professional. The guide detailed all the areas they will assess and what will happen next. It is very complete covering all areas of our business.”

“So, what will they look at?”

“According to the guide they'll look at everything we do; the competence and skills of myself and staff; the premises, equipment and vehicles to make sure they are all in good order and clean; how we deal with the client ensuring we are transparent on all our services; how we transfer and care for the deceased; all our documents and client information; how we deal with the ashes and any complaints; and if we are compliant with health and safety.

“It is all there to help us and ensure our standards meet SAIF's requirement for membership and that we do not fall foul of legislation like the Competition and Markets Authority [CMA] Order. That's something I feel we need more help with, it's difficult to understand exactly what it is they are trying to achieve.

Also, complaints, we do not get complaints so why do we need a policy?”

“I suppose this assessor will be able to explain it all and give you the right advice.”

“Well, we will see. I was brought up in this business and there's not much I do not know.”

### Later that day.

“How did the assessment go?”

“It went really well. The SAIF Assessor turned up on time and came across as very friendly. We had a chat about their background, and I told them a bit about the history of our company, how my great granddad started as a joiner and was always asked to make the coffins. Then as the joinery work fell away the funeral side grew to where we are today, fourth generation of a traditional independent business.”

“So, what was the outcome?”

“It was good, and they gave positive feedback and advice. The assessor looked everywhere leaving nothing to chance. There were a few areas we need to address, like some CMA





- Improved employee performance by training and development
- Improved business processes
- Recognition by clients of an internationally recognised standard
- External audits by the British Assessment Bureau, an ISO certification body and training provider

**Why must we all comply with SAIF's defined standards and strive for continual improvement?**

SAIF was established in 1989 to support independent, mostly family-owned funeral directors, concerned about the proliferation of larger conglomerates. However, today that proliferation is emerging rapidly

from different directions and its effect on the local community-based SAIF independent funeral director may be greater.

With spend on nationwide advertising in the thousands, a vulnerable bereaved person is encouraged to arrange an online funeral for their relative or friend, sometimes without knowing when the funeral will take place or who will carry it out. They don't receive professional advice and support necessary to cope with such a significant event and aren't made aware of the level of care and respect afforded to the deceased.

The last few years have seen unprecedented attention on funerals with Government regulation and enquiries into unethical practices from some larger companies. Media coverage of unacceptable standards for care of the deceased and back of house facilities from unaffiliated companies being neither a member of SAIF or the National Association of Funeral Directors (NAFD) has increased.

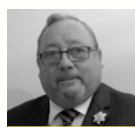
Recent events have now gained the attention of Westminster MPs, which will no doubt result in calls for controls and regulation, perhaps even licensing. This is not a bad thing and has been called for by the industry for many years; however, it must be proportionate. To ensure this, SAIF must demonstrate that all members, not just some, fully comply with the SAIF Code of Practice and Quality Assurance standards.

As we know to our cost, in the funeral business we suffer from collective punishment – if one company does wrong, we are all judged to be the same. If members of SAIF are to avoid this, they must show they are different and demonstrate collective responsibility. 📌

requirements and complaints procedure, however, I knew we needed help with these. I was surprised that we needed some improvements in our mortuary with ventilation and washing facilities, but when the assessor explained that requirements are constantly being reviewed and the potential for cross contamination, it made sense. Most issues were to do with administration. We need a donations policy even although we do not handle donations, but that in itself is a policy. The assessor was really helpful and even shared some tips on improvements they had picked up from other members. There's a lot of good advice on the SAIF website and there are also templates we can download and use for compliance and client service improvements."

"What happens next?"  
"Well, the SAIF Business Centre will follow up with a letter detailing the changes we need to make and when they need to be completed. We confirm when we have complied and that's it until our next assessment."

"When will that happen?"  
"Usually every four years, however we can always contact the SAIF Business Centre if we ever feel we need help or advice. This assessment made me realise that it is companies like ours that are at the forefront of improving standards. SAIF may be in a position to define standards and give advice but if we do not practice them then we will never improve."  
"You must be relieved everything went well as I know you were anxious."  
"Don't know why as it was all so easy, I lost a night's sleep for nothing." 📌



**By Joe Murren F.SAIF**  
SAIF Scotland  
Government Liaison,  
Quality Assurance  
and Compliance

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# An assessor calls

Following changes to SAIF Quality Assurance Programme assessments over the past year, and to assist members with a swift response and outcome, SAIF has created a small group to manage members who are non-compliant with the assessment criteria.

The featured chart explains the journey from assessment to full compliance and the role of the Compliance Escalation Group.

Assessors will visit the funeral home to carry out an assessment in line with the SAIF Quality Assurance Programme.



The assessor will report their findings to the SAIF Business Centre through the Quality Assurance Programme portal.



If evidence of compliance is required, the member must send this to the SAIF Business Centre within 14 days of the assessment.

**Remember, you have 18 months for major structural work, or matters that will see you needing to have work carried out on your funeral home to be compliant with standards in the mortuary and preparation criteria areas.**



If the evidence is not forthcoming within 14 days of the assessment, the quality assurance administration

manager will contact the member to ask for an update, giving an extra seven days for the evidence to be provided.



After the seven-day period passes, if evidence has still not been provided, the quality assurance chairperson will arrange for a member of the Compliance Escalation Group to follow up with the member by letter or email. This will be followed by a telephone conversation.

**The Compliance Escalation Group will support the member to provide evidence where possible and try to engage the member in compliance with the code of practice and Quality Assurance criteria.**



The best outcome for all is a fully compliant member and no further action.



The outcome that nobody wants will be suspension and possible expulsion from membership, if evidence is not provided within the time frame that has been agreed.



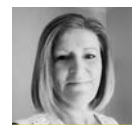
We are working to improve the standards for our membership within SAIF and the wider profession. By keeping up to date with compliance and good practice, we benefit both our businesses and those who entrust us with their loved ones.

As a member of SAIF, you have chosen to be a part of an association that strives for the highest of standards. Compliance with our ISO 9001-certified quality assurance programme affirms your commitment to this endeavour.

SAIF wishes only the best for those who hold membership, so work with us to make sure your business is the best it can be.

For those who were at the AGM in York, I mentioned the need to shout within your community that you are a member of SAIF. Use social media to let those in your area know you have been inspected to the highest of standards. This message is more important than ever.

With the funeral profession in the spotlight, we need to show that the few do not come to represent what the overwhelming majority of funeral directors are about. Those that choose to enter membership of an association truly care about standards of service. The SAIF logo in your window really means something and the assessment that you have passed is something to be proud of. **i**



**By Claire Day**  
SAIF, Administration  
Manager

## SPONSORED

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are now retiring, making it a perfect opportunity to own and operate a well-established and respected funeral business.

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garage, viewing room and service room.

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For further information please contact A J & C MacAffer Funeral Directors, by calling 01496 302428 or emailing [craigmacaffer@btinternet.com](mailto:craigmacaffer@btinternet.com)

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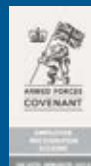
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# WHY BRAND MATTERS



*Karen Trickett of Mighty Atoms focuses on company identities and why it's essential to hone your brand*

**W**hen it comes to your company brand, it is not just a logo and a set of colourways, it is every touchpoint in your business that a customer sees or experiences, and the feeling they are left with when they do. In this industry, the interaction with your brand is often when the customer is in severe distress and looking for someone they can trust to guide them through one of the most difficult times in life, so emotions are high as they look for a funeral director to help them. For the majority, the first interaction customers have with your brand is online – searching for a funeral director when their loved one has just passed away.

What people see and feel in those early hours of grief defines who they use to look after their loved one and the type of service they wish for them. First impressions matter. The couple of lines of copy that appear on Google underneath the link to your website when someone is searching for a funeral director online, the impression from landing on your website, the ease of finding your contact details – they all count when it comes to the customer deciding who to entrust their precious loved one to or who to plan their own funeral with. Thinking deeply about how you wish the customer to feel when they look for you – online or physically – is key to a successful business. Does your brand personify how you want families to feel about you? Some examples to consider:

1. What does the customer see when they Google you? Is the copy what you would like them to think about you? Are the Google Reviews good and your address and telephone number correct?
2. Is your website up to date, warm and reassuring? Is the tone of voice one that represents you? Are the contact details easy to find? If you use social media, are they up to date and what do the images and copy say about you?
3. If a customer passes your funeral parlour, what you would like them to see and what does it say about you?
4. When a customer comes to you, how are they greeted, what clothes are your team wearing and where do you ask the customer to sit? Are there up to date posters and leaflets around that they might be reading?

5. What do you send the customer after the funeral?

What does it say about the way you support them after the funeral and how do you know if they have had a positive experience using your services?

In an increasingly competitive market, distinguishing your company from others and building trust early is crucial. Thinking deeply about how the customer will feel about you at every interaction can make a real difference to their experience and their likelihood to choose you, recommend you and use you again. A well thought through brand builds trust by being consistent and delivering on its promises, fostering long-term relationships with families and communities. When your messaging is aligned with your brand identity and resonates with the families in your local area, it increases the effectiveness of your marketing efforts, drives engagement and ultimately builds your business. We have seen the performance of marketing activity more than treble when messaging and branding are done well.

In addition to fostering trust and differentiation, branding also enables funeral directors to cultivate a sense of community and belonging. By aligning their brand with causes, values and traditions that resonate with their families, funeral directors can position themselves as the pillars of support and understanding within their communities that they are, forging meaningful connections that extend beyond the funeral. Families facing loss often seek stability and reassurance during upheaval and this goes on long after the funeral. Your brand should provide a sense of reassurance and comfort, guiding families through the grieving process with compassion, empathy, and unwavering support during the funeral and beyond.

By thinking deeply about and investing in their brand, funeral directors can ensure that their legacy of compassion and support endures for generations to come. 📌

*“What people see and feel in those early hours of grief defines who they use to look after their loved one and the type of service they wish for them. First impressions matter.”*



**By Karen Trickett**  
Chief Executive,  
Mighty Atoms

SAIF and its associate partner, Mighty Atoms, ran a webinar in April which covered the role of brand in social media presence – the webinar is available on the SAIF members' area and we'd encourage you to watch it if you haven't. Mighty Atoms also runs a one-day Brand Bootcamp [with a discounted rate for SAIF members]. If you would like to know more about it, please email [tim@mightyatoms.co.uk](mailto:tim@mightyatoms.co.uk) or [karen@mightyatoms.co.uk](mailto:karen@mightyatoms.co.uk)



SAIF SUCCESSION PLANNING / FIRE SAFETY  
/ SAIFCHARTER UPDATE AND AGM

PRESIDENT

## Working together for a strong future

**S**adly, my first duty as President was to attend the funeral of former SAIF Scotland Executive member Alasdair Rhind. The packed church in the beautiful highland town of Tain, was befitting of a man who had committed himself to serve his profession and his community, both as a funeral director and councillor over many years. I was particularly moved to see his son Jack conducting the funeral. Under normal circumstances this would have been a challenging funeral to conduct, but he did so with great poise and professionalism and I have no doubt families in the community will be well served in the years to come.

### United together

One of the highlights of the funeral sector news is that SAIF and the National Association of Funeral Directors (NAFD) agreed a national code of practice based on the Scottish Code.

This news has been warmly welcomed by funeral directors and sector suppliers across the UK and the overwhelming feedback seems to be 'long overdue'.

As much as there is competition between our trade associations, when it comes to the immediate challenges of regulation, we must be united. Government has no interest in navigating sectional interests and funeral industry politics, they simply wish to solve the problem of national standards in funeral service. As your representatives to Government, it is our responsibility to ensure we do whatever it takes to be a part of that process.

There are still questions around the details and timescales of the new code and, following further work with industry and Government partners, we will release updates on this issue together with the NAFD.

More imminent is the inspection of all funeral directors in England by local authority inspectors. SAIF and the NAFD have been working closely with the Ministry of Justice (MoJ) and local authorities to co-ordinate and support the process.

I encourage members to see this as an opportunity to demonstrate the high standards of practice that we all voluntarily choose to meet.

Understandably, regulatory matters were also a focus at members meetings.

In late April, SAIF CEO Terry Tennens F. SAIF and I joined members in Essex for a talk on the long-awaited changes to the medical examiners system. Members present engaged in discussion on several topics, including direct cremation, the future of regulation and digital marketing. It was inspiring to see the energy and passion for best practice from



Declan at the NAFD conference and AGM

members assembled as well as their generosity to my nominated charity My Name's Doddie.

### Regulation Readiness Programme

After a significant amount of planning, SAIF Scotland's Regulation Readiness Programme commenced in May. Led by Joe Murren F.SAIF, it includes a series of meetings across Scotland to support members' understanding of the changes required by the new Code of Practice and the timelines for compliance. I would like to thank Joe for the incredible amount of work he has put into developing the programme and the Scottish Executive for supporting the meetings in person.

### Representation

As part of my Presidential role this year, I represent our society at kindred associations' annual banquets.

I want to thank the British Institute of Embalmers (BIE) Past President Richard Van Nes and the BIE members for the warm welcome, hospitality and the honour of proposing the toast to BIE members.

I would also like to thank the NAFD Past President Barry Pritchard and the NAFD team for the positive engagement leading up to the landmark code of practice agreement, the warm welcome at the NAFD AGM and the impromptu opportunity to join the AGM weekend policy panel on stage. 



Declan's chosen President's charity of the year is My Name's Doddie which raises funds for research into a cure for Motor Neuron Disease (MND). For more information on the charity My Name's Doddie Foundation, visit [www.mynamesdoddie.co.uk](http://www.mynamesdoddie.co.uk) or use the QR code above.

MY  
NAME'S  
DODDIE  
foundation



SAIF President  
Declan Maguire

## SAIF ASSOCIATES DIRECTORY 2024

### CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

#### Motorcycle Funerals Ltd

Mrs M Sinclair (Measham)  
01530 274888  
marian@motorcyclefunerals.com  
www.motorcyclefunerals.com

### CASKET & COFFIN MANUFACTURERS

#### Beverley Veneers Ltd (part of Jukes Group)

Mr Ernie Walker (Beverley, East Yorkshire)  
01482 882537  
ernie@beverleyveneers.com

#### Bradnam Joinery Ltd

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

#### Brian Reid & Son Ltd (part of Jukes Group)

Mr Tam Byrne (Perth, Perthshire)  
01738 552777  
tam.byrne@brianreidandsonltd.co.uk

#### Colourful Coffins

Ms M Tames (Oxford)  
01865 779172  
enquiries@colourfulcoffins.com  
www.colourfulcoffins.com

#### DFS Caskets (part of Jukes Group)

Mr David Clarke (Annon, Dumfries & Galloway)  
01461 205114  
david.clarke@dfscaskets.co.uk

#### FE Harris Ltd (part of Jukes Group)

Mr Mark Deacon (Plympton, Devon)  
01752 338311  
md@feharrisltd.co.uk

#### Halliday Funeral Supplies Ltd

Mr P Halliday (Birkenhead, Wirral)  
0151 609 3600  
philip@hallidayltd.co.uk  
www.hallidayltd.co.uk

#### J & R Tweedie

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

#### JC Atkinson and Son Ltd

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

#### J. C. Walwyn & Sons Ltd

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

#### Jukes Group Limited

Mr James Warburton (Staffordshire)  
07936 341287  
james@jukes.group or info@jukesgroup.co.uk  
www.jukesgroup.co.uk

#### Leslie R Tipping Ltd

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

#### LT & R Vowles Ltd (part of Jukes Group)

Mr Chris Barker (Upton-Upon-Severn, Worcestershire)  
01684 592212  
chris@trvowles.co.uk

#### Midland Funeral Supplies Ltd (part of Jukes Group)

Ms Terri Yates (West Bromwich, West Midlands)  
0121 520 1815  
terri.yates@midlandfuneralsupplies.co.uk

#### Musgrove Willows Ltd

Mrs E Musgrove (Westonzoyleland, Somerset)  
01278 691 105  
coffins@musgrovewillows.co.uk  
www.musgrovewillowcoffins.co.uk

#### P & L Manufacturing Ltd

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

#### Passages International Inc. Ltd

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

#### Somerset Willow England

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

#### Tributes Ltd

Mrs S Macmillan (Paling, West Sussex)  
0845 388 8742  
marketing@tributes.ltd.uk  
www.tributes.ltd.uk

#### Urns UK Ltd

Mr P & Mrs B Patel (Potters Bar, Herts)  
01707 645519  
info@urnsuk.com  
www.urnsuk.com

### CEMETERIES & CREMATORIA

#### GreenAcres Woodland Burials

Mrs C Graham (Chislehurst)  
0208 300 9790  
info@greenacresgroup.co.uk  
www.greenacresgroup.co.uk

#### GreenAcres Woodland Burials Chiltern

Ms Marisa Isaacs (Bucks)  
01494 872 158  
info.chiltern@greenacresgroup.co.uk  
www.greenacresgroup.co.uk

#### GreenAcres Woodland Burials Colney

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

#### GreenAcres Woodland Burials Epping

Garnie Graham (Essex)  
01992 523863  
info.epping@greenacresgroup.co.uk  
www.greenacresgroup.co.uk

#### GreenAcres Woodland Burials Rainford

Mrs Karen Halpin (Merseyside)  
01744 649189  
info.rainford@greenacresgroup.co.uk  
www.greenacresgroup.co.uk

#### GreenAcres Woodland Burials Heatherley Wood

Sharon Solomon (East Hampshire)  
01428 715915  
info.heatherley@greenacresgroup.co.uk  
www.greenacresgroup.co.uk

#### Herongate Wood Cemetery

Ms J Sawtell (Billericay, Essex)  
01277 633085  
enquiries@herongatewood.co.uk  
www.green-burial.co.uk

#### Westerleigh Group Ltd

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

#### The Natural Burial Company Ltd

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

### CLOTHING

#### Waterfront Manufacturing Ltd

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

#### Lyn Oakes Ltd

Mr Simon Oakes (Stourport-on-Severn, Worcestershire)  
01299 827360  
sales@lynoakes.co.uk  
www.lynoakes.co.uk

### EDUCATION & TRAINING

#### Greener Globe Funeral Standard

Brendan Day & Carolyn Day (Coerphilly)  
0292 252 0147  
info@ggfa.co.uk  
www.ggfa.co.uk

#### Independent Funeral Directors' College Ltd

Sharon Welford 0345 230 6777  
sharon.welford@ifdcollege.org  
www.ifdcollege.org

### EMBALMING

#### G T Embalming Service Ltd

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

### EQUIPMENT & SERVICES

#### Beverley Veneers Ltd (part of Jukes Group)

Mr Ernie Walker (Beverley, East Yorkshire)  
01482 882537  
ernie@beverleyveneers.com

#### Brian Reid & Son Ltd (part of Jukes Group)

Mr Tam Byrne (Perth, Perthshire)  
01738 552777  
tam.byrne@brianreidandsonltd.co.uk

#### CPL Supplies (stainless steel specialists)

Mr W McGuckin (Castlederg, N. Ireland)  
028 8167 1247  
sales@cplsupplies.com  
www.cplsupplies.com

#### DFS Caskets (part of Jukes Group)

Mr David Clarke (Annon, Dumfries & Galloway)  
01461 205114  
david.clarke@dfscaskets.co.uk

#### FE Harris Ltd (part of Jukes Group)

Mr Mark Deacon (Plympton, Devon)  
01752 338311  
md@feharrisltd.co.uk

#### Fibrous (funeral supplies)

Ms V Hancock (Cheshire)  
0161 429 6080  
vanessa.hancock@fibrous.com  
www.fibrous.com

#### Hygeco (mortuary solutions)

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

#### J Marston Engineers Ltd t/a Mortuary Solutions

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

#### Jukes Group Limited

Mr James Warburton (Staffordshire)  
07936 341287  
james@jukes.group or info@jukesgroup.co.uk  
www.jukesgroup.co.uk

#### LT & R Vowles Ltd (part of Jukes Group)

Mr Chris Barker (Upton-Upon-Severn, Worcestershire)  
01684 592212  
chris@trvowles.co.uk

#### Midland Funeral Supplies Ltd (part of Jukes Group)

Ms Terri Yates (West Bromwich, West Midlands)  
0121 520 1815  
terri.yates@midlandfuneralsupplies.co.uk

#### Mortuary Equipment Direct Ltd

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

#### Resomation Ltd (manufacture of Resomators)

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

#### Signature Aromas Ltd (air fresheners & sterilisers)

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

#### WJ Kenyon (refrigeration equipment)

Mr P Rossi (Manchester, Lancashire)  
0800 111 4972  
sales@wjkenyon.com  
www.stainlesssteel fabrications.org.uk

### FINANCE & PROFESSIONAL SERVICES

#### Curtis Legal Ltd (probate & assistance with funeral costs)

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

Continued on page 30 >

## Hair we go! The big chop

SAIF Membership Administrator Maria Sherlock is preparing to cut and donate her long locks for charity.

As featured in *SAIF Insight* (issue 254), Maria is cutting her hair to fundraise for Little Princess Trust, My Name's 5 Daddie Foundation, the Honey Pot Children's Charity and Battersea. Read the full article on [SAIFinsight.co.uk](http://SAIFinsight.co.uk)

Donations can be made online at [bit.ly/SAIF\\_thebigchop](http://bit.ly/SAIF_thebigchop) or scan the QR code on the right.



## SAIF succession planning

Are you looking to sell your business? If so, SAIF Acquisitions is a professional brokerage service aimed at helping independent funeral directors to sell their business to other independents.

SAIF members who are interested in purchasing an independent funeral business will be able to register with SAIF Acquisitions and become an 'approved buyer', protected by non-disclosure agreements (NDAs) with prospective sellers.

SAIF members looking to sell their business can contact SAIF Acquisitions, to be discreetly connected with buyers in their area. All sellers will also be provided

with a list of preferred agents who are able to act on their behalf, if they so wish.

SAIF will provide the information but it will be the seller who determines the buyer firm and, if applicable, the agent or consultant.

SAIF Acquisitions will help the seller protect the business they have nurtured and grown, ensuring bereaved families can continue to rely on the unique service only an independent funeral director can provide.

For further information, contact Claire Day at SAIF Business Centre by emailing [claire@saif.org.uk](mailto:claire@saif.org.uk), all in the strictest confidence and with no obligation.

### YOUR SAIF BUSINESS ADMIN TEAM



**CLAIRE DAY**  
Administration Manager  
[claire@saif.org.uk](mailto:claire@saif.org.uk)



**ANGELA CAMP**  
Digital Administrator  
[angela@saif.org.uk](mailto:angela@saif.org.uk)



**KARA HANRAHAN**  
SAIF Administrator  
[kara@saif.org.uk](mailto:kara@saif.org.uk)



**MARIA SHERLOCK**  
Membership Administrator (New Applications)  
[maria@saif.org.uk](mailto:maria@saif.org.uk)



**SAM REYNOLDS**  
Standards Administrator (Complaints and Quality Assurance)  
[standards@saif.org.uk](mailto:standards@saif.org.uk)



**SHARON WELFORD**  
IFDC Administrator  
[sharon.welford@ifdcollege.org](mailto:sharon.welford@ifdcollege.org)

### SAIF MEMBERSHIP UPDATE

#### FULL MEMBERSHIP PENDING

Richard Sanderson

#### Sanderson & Co

Leyburn Business Park

Harmby Road, Leyburn

North Yorkshire

DL8 5QA

Previously advertised on SAIF website.

Close date: 29 May 2024

Anna Jezewska and Eva Heywood

#### Watermans Funeral Directors Ltd

40 High Street, Sittingbourne

Kent M10 4PB

Previously advertised on SAIF website

Close date: 29 May 2024

Saffron Rose Grant

#### Natural Endings Ltd

Todmorden Hall

Rise Lane, Todmorden

West Yorkshire DL1 7AA

Previously advertised on SAIF website

Close date: 29 May 2024

Jamie Gibbons/Paul Badham/ Craig Sykes/Alistair Leary

#### Serenity Funeral Services (Hereford) Ltd

54 Catherine Street, Hereford

Herefordshire HR1 2DU

Previously advertised on SAIF website

Close date: 5 June 2024

**TIP**

Extinguishers undergoing an extended service are emptied and recharged. It's therefore worthwhile considering the added cost which may be incurred for the safe disposal of 'water-based media', including foams and dry powder.

**TIP**

It shouldn't be necessary to pass through a keypad or card-operated security door in order to reach an extinguisher.

Fire extinguishers should be checked on a regular basis

SAIF BUSINESS CENTRE UPDATE BY CLAIRE DAY

# Fire safety: Extinguisher guidelines updated

**W**hen determining how many fire extinguishers you need, their type, size and location, the most important source of guidance is the British Standards document BS5306-8. What changes were introduced in the latest update?

**Main reference**

The British Standards Institution publishes documents which summarise industry experts' opinions. They are credible sources of information which are quoted in the courts and government codes of practice. For example, BS5306-8 which covers 'the selection and positioning of portable fire extinguishers' is cross-referenced in government fire risk assessment guidance.

**What's covered?**

The guidance gives recommendations

to apply when choosing and positioning fire extinguishers. It runs through the characteristics of different types, such as those suited to fight fires involving organic materials, flammable liquids or live electrical equipment. The contents also help fire risk assessors to decide the best place to site each extinguisher including spacing and accessibility.

**What's new?**

This British Standard has been completely overhauled, with additional content on the impact of extinguishing media on people, property and the environment. For example, concerns about the environmental impact of fire-fighting foams has now been addressed with advice that they cannot be discharged to surface drains or ground water.

**Beware dry powder**

Dry powder extinguishers are effective on different types of

fire, however, there are also potential downsides, for example when discharged they reduce visibility, impair breathing and cause collateral damage. This is because the fine powder sticks to surfaces and gets into tiny spaces such as in electronic equipment. Additional advice included in this version of BS5306-8 explains that the powder will be suspended in the air for a while so cleaning up may be required more than once.

**Easy access**

There are standard rules about maximum travel distances to reach extinguishers, e.g. 30m to an A-rated extinguisher and 10m to most other types. These rules are long-established. Tip: Under the previous version of BS5306-8, if doors obstructed the route to an extinguisher, readers were advised to simply "reduce" the travel distance. The update makes this clearer: where it's necessary to pass through a door to reach an extinguisher, you should reduce the distance allowed by 5m per door. [i](#)

Tips & Advice Database: Health & Safety 02.04.2024



By Claire Day  
Administration  
Manager

## SAIF Digital

Join in the SAIF Digital community on Facebook.

The group supports with digital marketing and technology resources for SAIF members.

Visit [www.facebook.com/groups/500938278205943](https://www.facebook.com/groups/500938278205943) or scan the QR code below.



Andrew Milne  
**Milne Funeral Services Ltd**  
59 Seagoe Road, Portadown  
Armagh BT63 5HS

**Branches of above:**  
Lisnagade House, 5 Newry Road  
Banbridge, Down BT32 3HF  
57 Tandragee Road, Lurgan  
Armagh BT66 8TL

Jon Greaves  
**Greaves Funeral Services Ltd**  
619 High Road, Leyton  
London E10 6RF

Previously advertised  
on SAIF website  
Close date: 10 June 2024

**ACCEPTANCE INTO FULL MEMBERSHIP**

*Caleb Hendy and Sam Hendy*  
**Paul Sherris Funeral Services Ltd**  
West Terrace, Hayle  
Cornwall TR27 4JS

**Branch of above:**  
Bedford Place, St Ives  
Cornwall TR26 1SH

*Lordwick Mushawa and Philip Mataranyika*  
**Nyaradzo Funeral Services**  
Nyaradzo House,  
Icknield Way  
Letchworth Garden City  
Hertfordshire SG6 1EX

*Anna Iles and Beverley Vincent*  
**Iles and Vincent Funeral Services Limited**  
14 The Cornmarket,  
Warminster  
Wiltshire BA12 9BX

**ACCEPTANCE INTO ASSOCIATE MEMBERSHIP**

*Roy Moed and Yvette Conn*  
**LifeBook Memoirs Limited**  
Munstead Cottage  
Hascombe Road,  
Godalming  
Surrey GU8 4AB

**NO LONGER A MEMBER**

*Neil Sherry, Robin Sherry,  
Brooke Sherry*  
**W Sherry & Sons**

227 Acton Lane  
Acton London W4 5DD

**Branches of the above:**  
10 Willow Tree, Yeading  
Hayes, Middlesex UB4 9BB

109 Victoria Road, Ruislip  
Middlesex HA4 9BN

493 Northolt Road, South  
Harrow, Middlesex HA2 6JN

317 Ruislip Road East  
Greenford, Middlesex UB6 9BB

87 Greenford Avenue, Hanwell  
London W7 1HA

4 Long Lane, Ickenham  
Middlesex UB10 8TB

1273 Greenford Road  
Sudbury Hill, Greenford  
Middlesex UB6 0HY

225-226 High Street  
Uxbridge, Middlesex UB8 1LD

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





  
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0345 388 8742

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Email: enquiries@colourfulcoffins.com



SAIFCHARTER

# Coming together to secure our futures

*It's time to take the opportunity and meet up this year to share knowledge and experiences. These meetings will help us all to successfully prepare for what lies ahead*

I'm pleased at the number of opportunities available for us all, as independents, to come together over the course of the year. Attending sector events helps us stay fully informed of what's happening in our profession, while also providing a forum to collectively explore ideas that could address concerns of losing customers to competitors, as the pre-arranged funeral market continues to grow.

The SAIFCharter Executive is looking to attend all events when and where possible and will also be available to chat with you on the Golden Charter stand at the National Funeral Exhibition (NFE), in Hall 1, Stand 136. If you're at any event, please feel free to reach out to our Executive member present. We would love to hear from you.

Following the SAIFCharter education session on securing the future of independents at the SAIF AGM, I'm pleased to see more members focusing on how valuable funeral plan sales are to our businesses, with a renewed sense of energy and urgency. I would encourage you to check out Golden Charter's latest feature on pages 14-15, highlighting this year's many insights into the real impact funeral plans can have on a business' performance. The interactive plan calculator at [planforsuccesshub.com](http://planforsuccesshub.com) is a particularly fascinating new tool.

## 2024 AGM

Continuing with the theme of key events that drive forward our professional and commercial success, I'm delighted to announce that we're hosting an in-person AGM on Thursday 26 September in Manchester. You can find the meeting details and register at [www.saifcharter.co.uk/agm2024](http://www.saifcharter.co.uk/agm2024). Much of the meeting and pre-AGM content will count towards ongoing continuing professional development (CPD) requirements for appointed representatives, providing another key reason to get involved.

As in previous years, please submit any questions for our AGM in advance to Secretary John Byrne at [secretary@saifcharter.co.uk](mailto:secretary@saifcharter.co.uk). This will allow time for questions to be considered and fuller answers to be given on the day.

## Insight Group

Our Insight Group is a forum for our most ambitious, forward-looking members to share insights on best practice, innovation and planning for success. I'm delighted that the group is involved in discussions around areas of improvements, which will benefit customers and engage Golden Charter partners.

To help prevent the loss of future funerals to competitors, we need to be meeting customers' needs – this includes having good websites, good customer journeys and regular social media content. At our recent meetings, the group has also focused on [mygoldencharter.co.uk](http://mygoldencharter.co.uk) developments and the availability and quality of marketing materials.

The group discussed the importance of having pre-approved marketing assets available for partners to use and for making these as visible as possible at [mygoldencharter.co.uk](http://mygoldencharter.co.uk). I would encourage you to visit the 'Ordering and Marketing' page to access the downloadable resources available. You can also order stock and merchandise here. Making prospective funeral plan customers aware of what we offer, primarily through our marketing, is key to securing important future connections.

SAIFCharter funeral directors looking to get involved with the Insight Group should get in touch by emailing John Byrne at [secretary@saifcharter.co.uk](mailto:secretary@saifcharter.co.uk).

**Adam K Ginder**  
SAIFCharter Chair

SAIFCharter Annual General Meeting (AGM) on Thursday 26 September in Manchester. View meeting details and register at [www.saifcharter.co.uk/agm2024](http://www.saifcharter.co.uk/agm2024)

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

## Your SAIFCharter Executive

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



**ADAM K GINDER**  
Chair and Golden Charter Board representative  
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**JOHN BYRNE**  
Secretary of SAIFCharter and Golden Charter Board representative  
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**TRACEY WARREN**  
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## SAIF ASSOCIATES DIRECTORY 2024

> Continued from page 26

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01565 626001  
ian.cass@fpb.org  
www.fpb.org

### Frontline Communications Group Ltd (call handling/ delivery service)

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

### Funeral Safe Ltd (at need financing)

Mr Andrew Byres  
(Ipswich, Suffolk)  
0330 002 0875  
support@funeralsafe.co.uk  
www.funeralsafe.co.uk

### G Turner Consulting Ltd

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

### Kings Court Trust Limited (probate and estate administration)

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07810 584313  
paul.lambert@kctrust.co.uk  
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### Lambert (Bristol)

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### Laurelo Ltd (probate advisors)

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info@laurelo.co.uk  
www.laurelo.co.uk

### Lemon Business Solutions Ltd (24/7 bespoke call management solutions)

Mr M Anderson & Ms L. Whitten  
(Stockton-on-Tees)  
01642 662772  
info@no-sour-business.co.uk  
www.no-sour-business.co.uk

### Life Ledger Limited (digital death notifications)

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dan@lifeledger.com  
www.lifeledger.com

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hello@markbinnersley.co.uk  
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### Safety For Business

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### The Probate Bureau

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info@probatebureau.com  
www.probatebureau.com

### Redwood Collections (debt collectors)

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0208 288 3555  
mrogers@redwood  
collections.com  
www.redwoodcollections.com

### Skingle, Helps & Co (accountants)

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

### SEIB Insurance Brokers

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

### Tower Street Finance Ltd

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

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

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or 07872 027424  
carl@tridentmarketinguk.com  
www.tridentmarketinguk.com

### Trust Inheritance Ltd (bereavement support & lifetime planning services)

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07517 105569  
lisaward@trust  
inheritance.com  
www.trustinheritance.com

## FUNERAL OFFICIANTS

### Association of Independent Celebrants

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### Humanists UK

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ceremonies@  
humanism.org.uk  
www.humanism.org.uk

### Civil Ceremonies Ltd

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### County Celebrants Network

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@outlook.co.uk  
www.countycelebrants  
network.com

### Institute of Civil Funerals

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www.iocf.org.uk

## FUNERAL PLANNING

### Ecclesiastical Funeral Planning Services Ltd

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

### Golden Charter Ltd

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07808 243769  
mike.jones@golden  
charter.co.uk  
www.goldencharter.co.uk

### Golden Leaves Ltd

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

### Open Prepaid Funerals Ltd

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

## FUNERAL VEHICLE SALES

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classiccarsdirect@outlook.com  
www.classiccars-direct.co.uk

### Quinn Hearse & Limousine Ltd

Patrick Quinn (Portlanoone,  
Co. Antrim)  
0282 582 2525  
patrick@fearghasquinn.com  
www.fearghasquinn.com

### Superior UK Automotive Ltd

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

### Wilcox & Co (Limousines) Ltd

Mr Louis Wilcox (Chalfont  
St. Peter, Buckinghamshire)  
01942 259860  
www.limousines.co.uk

### Woodall Nicholson Ltd t/a Coleman Milne

Rachael Buckley,  
Graham Clow, Bev Gower  
(Bolton, Greater Manchester)  
01942 815600  
graham.clow@  
coleman-milne.co.uk  
www.coleman-milne.co.uk

## GRAVEDIGGER & EXHUMATION SERVICES

### Neil Curtis & Sons Funeral Contractors Ltd

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

## IT & WEBSITE

### 2 Circles Consulting t/a SCG Consulting (IT & telecommunications)

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0131 300 0107  
jess@2circlesconsulting.com  
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### Comtecs Associates LLP (development & design & IT support)

Mr C Etwood  
(Tunbridge Wells, Kent)  
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### Donatis Giving Ltd (donation management solution)

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

### Eulogica (bespoke funeral software)

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

### Flourish by 2H Ltd

Mrs Carole Henderson &  
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Cambridgeshire)  
01480 570202  
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www.flourishh.org

### Fluent Communications Ltd (communications, technologies, voice and data)

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East Sussex)  
01892 532373  
enquiries@fluent-group.co.uk  
www.fluent-group.co.uk

### Memographics Ltd

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0330 102 0899  
enquiries@memographics.com  
www.memographics.com

### Oak Technology Ltd (funeral management software)

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mailbox@funeralsoftware.co.uk  
www.funeralsoftware.co.uk

### Vivedia Ltd t/a Obitus

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0203 009 0700  
sales@obitus.com  
www.obitus.com

## MEMORIALS & REMEMBRANCE

### Aura Flights

Dr Chris Rose  
(ashes into space)  
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info@auraflights.com  
www.ashesinspace.co.uk

### Cleverley & Spencer (monumental masons)

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enquiry@clevspen.co.uk  
www.clevspen.co.uk

### Fotoplex Grigio Ltd (personalised photos)

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Hampshire)  
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www.fotoplex.co.uk

### Funeral Products B.V

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01908 538016  
m.brooks@funeralproducts.nl  
uk.funeralproducts.eu

### Life Expressions (UK & Europe) Ltd

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0800 368 9233  
david@legacy  
expressions.co.uk  
www.lifeexpressionsltd.co.uk

### The MuchLoved Charitable Trust

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(Amersham, Buckinghamshire)  
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### Scattering Ashes

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www.scattering-ashes.co.uk

Continued on page 32 >

## DR BILL

# Anger: roots and responses

“I’m mad as hell and I’m not going to take it anymore.”  
These words, written by novelist



**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

Paddy Chayefsky, were made famous by Howard Beale (played by Peter Finch) in the 1976 movie *Network*. Beale was a TV news anchor who abandons the teleprompter script, and lets out all of his frustrations about the world in which he lives.

“I don’t have to tell you things are bad. We know things are bad – worse than bad. Everybody’s out of work or scared of losing their job. Shopkeepers keep a gun under the counter. Gangs are running wild in the street and there’s nobody anywhere who seems to know what to do. It’s like everything everywhere is going crazy. We sit in our houses, scared to go out, and all we say is: ‘Just leave us alone.’

“Well, I’m not gonna leave you alone. I want all of you to get up out of your chairs, and go to the window. Open it, stick your head out, and yell: ‘I’m as mad as hell, and I’m not gonna take it anymore!’” (Adapted from original speech, which you can watch on YouTube).

This speech feels just as relevant to the world we live in today as it did nearly 50 years ago. People are upset, angry and ‘mad as hell’ about many situations, national, local and personal.

Anger is usually an emotional reaction, rarely a cognitive one. In an emotional moment, we say something in an angry outburst. Later, we regret the things we said impulsively.

I am not saying we don’t have the right to be angry. But anger can be cathartic, and it can be destructive. While people may be justified in their anger, that does not warrant them venting that wrath on people who least deserve it.

The problem is that what people rant and rave about is often not the real reason for their reaction. Often, what really infuriates them is feelings that they are powerless change their situation.

Often, professionals like funeral directors become the focus of people’s anger because they can’t give their clients what they really want: the return of their loved one and the way things were.

When confronted by an angry, irate person, consider the following steps:

**1. Reacting in kind always makes things worse.** To respond in a similarly aggressive manner surrenders control over what happens next. Remove yourself and your ego from the situation. Maintain dignity and

Anger is an emotion that can be managed

respect. Be aware of your expressions and posture. For most of us, this means biting your lip while controlling your own natural responses.

**2. Practice your body language.** Make this a staff exercise with role plays. Try to adopt a non-threatening, understanding posture and show little emotion. Create the impression that you are relaxed, even when your insides are churning.

**3. Listen carefully for clues.** Find out what the person feels, wants and what their problem is. Be empathetic. Ask as many questions as you can. This forces the person out of the right (emotional) brain where anger is ignited into the left (logical) brain for a more rational and calm response. Listen to what is being said. If someone says: "I feel so angry," you can ask: "What do you feel angry about? Who has made you angry? When did you start feeling angry? How does it make you feel?" By the time they have answered all the questions, they will have diffused their anger and may even feel you are the most understanding person they ever met.

**4. Develop a plan to resolve the problem.** Allow the person to be a part of the solution and think it is their idea. "What can we do to resolve our problem" is a great approach because it's not their problem, it's 'ours'. You might begin the conversation by saying "Would it be an idea to..." and help create solutions and options.

People often feel embarrassed after an angry outburst, so give them a way out, an action to take to help them save face.

Remember, anger is a reaction to a sense of powerlessness. The more you can empower the person to make a decision or come up with a solution, the more you will defuse the root cause.

A professional person should be like a lightning rod. When lightning strikes, it can cause great damage and destruction. Anger is the same.

But if we can 'conduct' that anger, allowing it to strike but then redirecting it to 'ground' where it can be safely dissipated, we do people a great service.

Remember, the rational, objective person has the upper hand. And even this angry individual, handled well, could be a future customer. By dealing wisely with difficult people, you can turn a bitter enemy into a grateful friend. 📌

#### SAIF COMMERCIAL PARTNERSHIPS 2024

**Dynamic Fireworks Ltd t/a Heavenly Stars Fireworks**  
Nigel Claydon/Tina Claydon & Pauline Claydon  
Essex  
01206 710777  
sales@heavenlystarsfireworks.com  
www.heavenlystarsfireworks.com

**Fidelity Energy (utility & energy consultant)**  
Mr S Dixon  
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0203 805 7724  
sean.dixon@fidelity-energy.co.uk  
www.fidelity-energy.co.uk

**Focus Group (IT, telecoms & connectivity services)**  
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www.focusgroup.co.uk

**MultiPay Merchant Services (card payment processing & card machines)**  
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0207 247 1247  
admin@multipaymerchant.com  
www.multipaymerchant.com

www.multipaymerchant.com

**SAIFsure (Urn Insurance Brokers)**  
Mr B Hart  
0203 603 4194 or 07740 577651  
brian@saifsure.org.uk  
www.saifsure.org.uk

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

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

# Considering selling your business?

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**Guy Turner** on  
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## SAIF ASSOCIATES DIRECTORY 2024

> Continued from page 30

### See You Memorial Jewelry

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The Netherlands)  
0031 493 093 914  
info@seeyoumemorial  
jewelry.com  
www.seeyoumemorialjewelry.com

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

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

### The Natural Burial Company Ltd

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

### OTHERS

#### Ataloss.org

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#### Grief Journey

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07779 108760  
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#### Funeral Service Journal

(Worthing, West Sussex)  
Editorial: Russ Bravo /  
Advertising: Denise Walker  
01903 604338  
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www.fsj.co.uk

#### LCK Funeral Support Services Ltd

Mr A McCafferty (Hayes)  
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www.lckfuneralsupport.co.uk

#### Professional Help Ltd

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

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

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

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

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ERussell@sagacitysolutions.co.uk  
www.sagacitysolutions.co.uk

### PRINTING & STATIONERY

#### Gateway Publishing (Part of Mimeo (UK) Ltd)

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#### Polstead Press

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www.polsteadpress.co.uk

#### RNS Publications

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

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(Somer, Ipswich)  
01473 823700 or 07872 027424  
carl@tridentmarketinguk.com

### REMOVAL & REPATRIATION SERVICES

#### Alba Repatriation & Cremated Remains Transportation

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

#### Cremated Remains Transport Services

Lord John P A Kersley  
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www.advancesalesuk.com

#### Euro-City Direct Ltd

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#### Key Air – The Repatriation People

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#### LCK Funeral Support Services Ltd

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l.c.k.f.s.s@outlook.com  
www.lckfuneralsupport.co.uk

#### Mears Repatriation

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info@mears.london  
www.mearsrepatriation.com

#### National Repatriation

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(Cusworth, Doncaster)  
07780 118458  
info@nationalrepatriation.co.uk  
www.nationalrepatriation.co.uk

#### Rowland Brothers International

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info@rowlandbrothers  
international.com  
www.rowlandbrothers  
international.com

#### Staffords Repatriation Services

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

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01903 213991  
info@allsops.net

#### Beverly Veneers Ltd (part of Jukes Group)

Mr Ernie Walker  
(Beverly, East Yorkshire)  
01482 882537  
ernie@beverlyveneers.com

#### Bradnam Joinery Ltd

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info@bradnamjoinery.co.uk  
www.bradnamjoinery.co.uk

#### Brian Reid & Son Ltd (part of Jukes Group)

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#### Clarke & Strong Ltd

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0247 622 1513  
info@clarkeandstrong.net  
www.clarkeandstrong.com

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#### Leslie R Tipping Ltd

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www.lr tipping.co.uk

#### LT & R Vowles Ltd (part of Jukes Group)

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#### Midland Funeral Supplies Ltd (part of Jukes Group)

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## SAFETY FOR BUSINESS

# PART 3: Fire safety changes are explained

*In the latest part of our series, we look at what a fire risk assessment involves and potential liability.*

A fire risk assessment is a methodical, structured examination of the risk from fire to which relevant persons are exposed in your premises. As well as identifying fire hazards, the assessment considers the adequacy of measures to prevent the outbreak of fire and measures to protect people if it occurs. This can include an appropriate means of detection and warning, such as a fire alarm system, suitable escape routes, emergency lighting and signage. These measures must be appropriate for all, including those with mobility issues and disabilities.

The primary aim of fire safety is to prevent injury and loss of life. However, a serious fire can cause major interruption to your business and some businesses never recover after the occurrence of a serious incident.

The provision of adequate means of escape from a fire is the most fundamental of the fire precautions incorporated in the design of a building. Therefore, fire safety legislation makes a number of requirements in respect of provision and maintenance of means of escape. Your fire risk assessment should ensure the means of escape are appropriate based upon the current layout, use and occupancy of the premises.

The Regulatory Reform (Fire Safety) Order 2005 (RRO) requires that, where necessary, premises must be provided with appropriate firefighting equipment. To comply with this requirement, it will normally be necessary to provide an adequate number of appropriate portable fire extinguishers.

The most fundamental aspect of fire safety management is to formulate appropriate procedures for people to follow when fire occurs or the fire alarm system operates. The most common procedure is 'simultaneous evacuation', where all occupants evacuate the building immediately. Make sure your staff are well trained in these procedures and test them regularly with fire drills.

The RRO requires that your employees are provided with adequate fire safety training when they are first employed, and it must be provided during working hours and repeated periodically.

The fire safety measures provided for the purpose of compliance with fire safety legislation must be maintained regularly. This is achieved by regular inspection, testing and servicing of all fire safety systems and equipment. In most premises, you will need to put in place arrangements for inspection or testing, and servicing, systems and equipment, such as fire alarms, emergency lighting, fire doors and fire extinguishers.

For most places, the enforcing authority is the local fire and rescue authority and they often carry out inspections of premises to check that responsible persons are complying with fire safety legislation. It is also normal for the enforcing authority to carry out an audit after a fire has occurred, or an alleged fire risk has been reported to them. Inspections may be carried out at any reasonable time, and you are required to co-operate with the fire safety inspector.

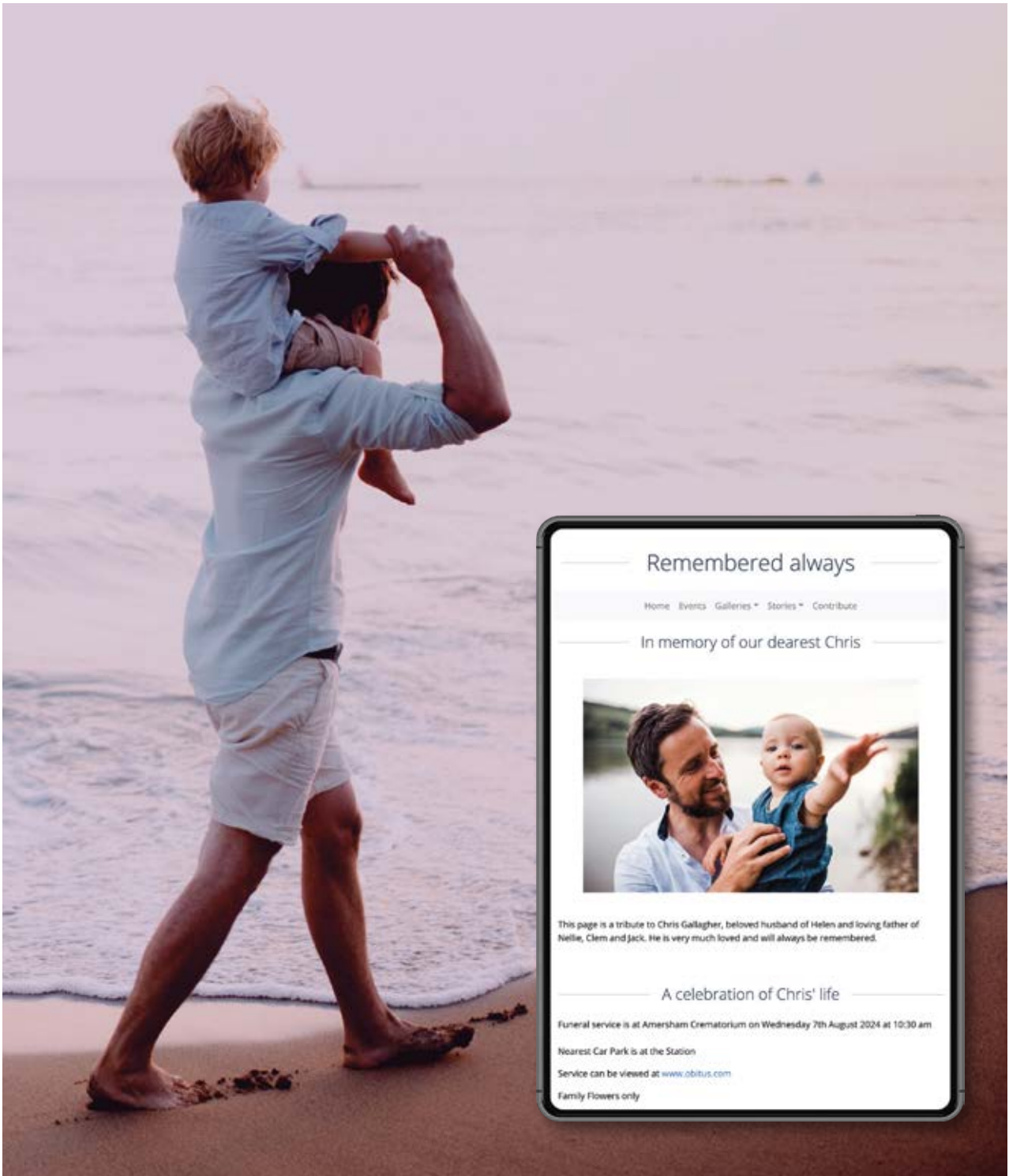
The outcome of an inspection will be recorded as either satisfactory or unsatisfactory by the enforcing authority. If an enforcing authority determines that a responsible person has failed to comply with the fire safety legislation, it has a range of options available to enforce the fire safety legislation. This includes verbal advice, non-statutory (informal) and statutory (formal) notices. Failure to comply with statutory duties under the RRO (or regulations made under it), causing risk of death or serious injury to arise, and/or with any statutory notice(s) issued by an enforcing authority, can lead to prosecution and criminal sanctions. **1**



**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?

Read parts one and two online at [saifinsight.co.uk](http://saifinsight.co.uk)





## Remembered always

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### In memory of our dearest Chris



This page is a tribute to Chris Gallagher, beloved husband of Helen and loving father of Nellie, Clem and Jack. He is very much loved and will always be remembered.

### A celebration of Chris' life

Funeral service is at Amersham Crematorium on Wednesday 7th August 2024 at 10:30 am

Nearest Car Park is at the Station

Service can be viewed at [www.obitus.com](http://www.obitus.com)

Family Flowers only

# much loved

## The In-Memory Platform

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# 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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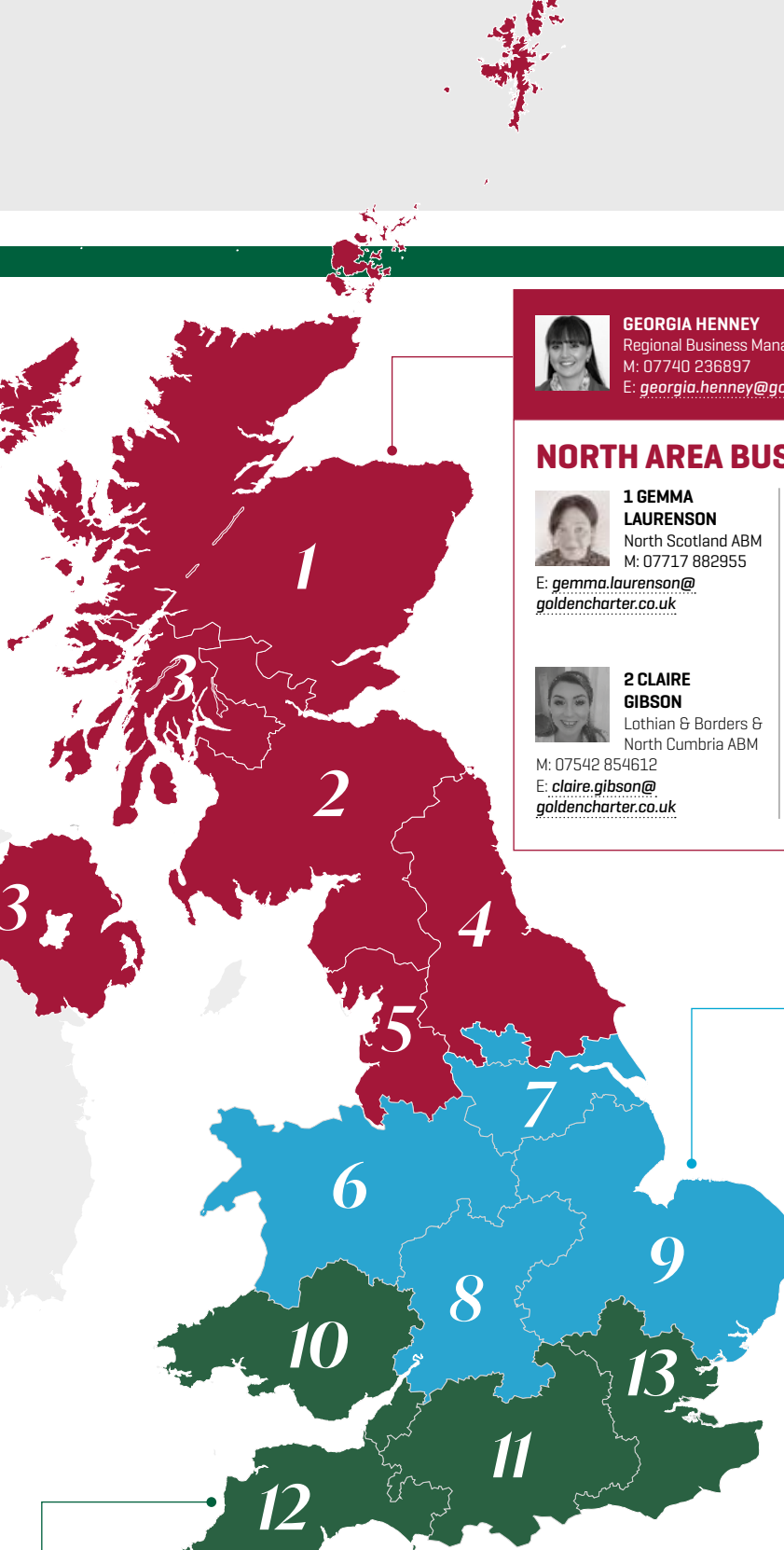


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~~£325~~ **£292.50**

### 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.

### How to apply...

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

Alternatively, speak to Rachel Newham by calling 0808 296 7787 or by emailing [SAIF@distinctcremations.co.uk](mailto:SAIF@distinctcremations.co.uk)



† Local restrictions on times may apply.

