



# Insight

THE VOICE OF INDEPENDENT FUNERAL DIRECTORS

DECEMBER 2024 | NO. 258

## THE FINAL COUNTDOWN



Scotland's Funeral Director Code of Practice is coming into force and poised to be the blueprint for UK-wide industry reforms. Are you ready?

# Join the association that's leading the way.

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

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

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

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

**Join SAIF now: visit [saif.org.uk](http://saif.org.uk) or  
call us on 0345 230 6777 or 01279 726777**



# Insight

December 2024



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### SEAGRASS COFFIN

Seagrass is highly renewable and once spun into a strong yarn, is woven into this beautiful, curve ended coffin. Supplied with a fitted natural cotton lining and rope handles.



### ENGRAVED PLATE

The Engraved Name Plate is available on request for both the Seagrass and Willow Coffin.



[bradnamjoinery.co.uk](http://bradnamjoinery.co.uk)



### WILLOW COFFIN

A traditional style, natural willow coffin suitable for cremation and burial. It features a wooden base, load-bearing handles and is supplied with a cotton lining and matching quilt and pillow.

# Review, refocus and recharge

2024 has been an exceptionally busy time for us at SAIF. The past 12 months have been filled with numerous milestones and memorable achievements for us, including:

- A very joyful SAIF Banquet weekend with the then SAIF President Mark Horton in York.
- The landmark agreement between SAIF and the National Association of Funeral Directors (NAFD) for a single code of practice across the UK. The framework for this is based on the Scottish Government's statutory code, which comes into force in March 2025.
- Well-attended regional meetings across England and the Regulation Ready roadshow, which took place at several locations across Scotland.
- A productive National Funeral Exhibition (NFE) in Stoneleigh, where it was great to meet many members.
- The continued growth of SAIF membership, with 45 new members.
- Continuing collaboration as part of the Deceased Management Advisory Group (DMAG) ([www.dmag2020.org](http://www.dmag2020.org)) with the Ministry of Justice (MoJ), Department for Work and Pensions (DWP) and the Department of Health and Social Care (DHSC).
- The launch of an immersive funeral experience in the Gedling Crematorium chapel, Nottingham, with collaboration from Westerleigh-Obitus.

This year has also presented us with challenges and some 'lowlights', such as:

- The awful news of an investigation into Legacy Funeral Directors, Hull, its impact on families and the reputational harm to thousands of funeral directors.
- The significant number of deaths of close friends of SAIF.
- The challenges of implementing the medical examiners regime and gaps which created delays and risks from undeclared medical implants and who is responsible.
- The continued rise of direct cremation with mass TV advertising and resulting concerns about

displaced grief from unattended services. There is also a lack of clarity in the public's understanding of unattended cremations and the diminished experience for mourners.

## Next steps

Looking ahead to 2025, we have countless

opportunities for innovation:

- The next generation of digitally aware funeral directors is entering independent funeral homes and supporting the creation of engaging and positive communications of personalised funeral choices.
- Several independents are creating online brands to secure direct cremations, providing opportunities to explain funeral options and retain clients long-term.
- SAIF Digital will continue providing regular digital resources to equip members.
- Collaboration with other independents to work together across the regions.
- Join SAIF social media campaigns, from 'SAIF Inspected' to 'Let's talk about direct cremation', and 'We are ready for regulation'.
- The establishment of the SAIF Environment Group, led by Oliver Towner, will prepare independent funeral directors for future environmental legislation as well as environmental, social and governance (ESG) standards.

The future of independent funeral directors is at stake with multi-layers of competition. This is something SAIF's Executive Committees are cognisant of and they will continue to profile the value of attended funerals. SAIF is looking to produce more resources for members in 2025.

Here are three key areas to bring to your strategies in 2025:

## 1. Generative AI and digital communications

We have spent the last couple of years being wowed by the potential of generative artificial intelligence (AI) and hearing how it is going to change the world.

*"Consumers expect businesses to meet them where they are, with services tailored to their needs and of consistently excellent quality"*

SAIF Digital has been using the creativity of AI in its designs this year. With critical input, AI can produce initial ideas for your social media communications.

The next step will be AI working across your operations between departments or work areas. Find out how experts are integrating generative AI into small business strategies.

**Goal:** 2025 can be a year of learning more about how AI can assist our client experiences.

## 2. Resilience in an age of uncertainty

There is much uncertainty in the world, from international security to changing consumer behaviour for small businesses. Therefore, SMEs need their firms to build deeper capacity to survive and adapt to disruptions.

**Goal:** In 2025, how will you equip your firm to be resilient in the face of so much change? For example, talk with your intergenerational staff, test and assess some small new approaches.

## 3. Customer experience (CX) is king

As markets mature and buyers become more discerning, businesses that excel in delivering friction-free, hyper-personalised and memorable experiences will find they are well-positioned to rise above the competition. Increasingly, we know that more than just competing on quality and price, consumers expect businesses to meet them where they are, with services tailored to their needs and of consistently excellent quality.

For some of us, this means delivering funeral services that are outside our comfort zone.

Personalisation has always been a strength of independents because we are agile and fast to adapt when we choose to be.

**Goal:** In 2025, how can you increase the breadth and depth of your learning to improve your CX?

Meanwhile, wishing you and your team every good wish for Christmastime and may 2025 be full of good things, with excellence and joy as the hallmarks of your service to the bereaved. 📍

Best wishes,



Terry Tennens  
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SAIF Chief  
Executive  
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*Terry Tennens*

GET  
NOTICED!

SHOWCASE  
OUR  
SERVICES

THINK  
DIGITAL

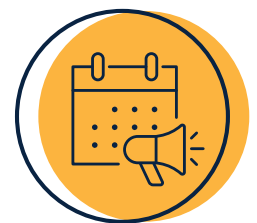
BOOST  
WEBSITE  
VISITS

ATTRACT  
MORE PLAN  
ENQUIRIES

SECURE  
FUTURE  
FUNERALS

# Get ready to make things happen in 2025

Some new year resolutions are easy to keep – especially when they create lasting benefits, and we're here to help you stay on track.



Even small updates to your marketing plans can help bring in more business, widen your customer reach, and strengthen your position in the marketplace. So get ready to take on the new year, and watch your business goals take off.

## A ready-made plan for success

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

## Take action today

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

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

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



# Getting our transformation journey underway

*Our new brand identity and media campaign are part of our drive to attract customers and give them the products that they need, making it an exciting time for our organisation*

**T**hroughout the autumn months, I spent much of my time speaking to our funeral director partners up and down the country about the significant challenges we're facing in the market, and the ambitious strategy we're pursuing to ensure that we grow and succeed together in the coming years.

This requires us to embark on a broad-reaching transformation journey, and we achieved the first major milestone on that journey just a few weeks ago with the launch of our new brand. You'll easily recognise the updated logo, which still has an autumnal leaf as its focal point, and we've gone back to basics to incorporate 'funeral plans' front and centre. Everything you see in our new brand look and feel was driven by research – with customers, funeral directors and employees – to ensure we've developed a powerful, national brand that will resonate with customers and align with your own local brand.

Our brand launch also coincided with the launch of our much-anticipated TV advert, which, for me, gets right to the heart of why we do what we do. John Byrne, newly appointed SAIFCharter Chair, joined us in Glasgow for our brand launch day and talked to our staff about his genuine enthusiasm for the advert. I'm hearing real positivity from our partners in response to the new campaign, and I hope it's something we can all truly get behind.

When combining our national reach with the local presence of our partners, I believe we have a strength that our competitors can't rival, so please do embrace the items in your brand toolkit and show your local communities that you offer Golden Charter funeral plans. The campaign is running across TV, radio and online, so now is the time to help them make the connection between the advert they saw or heard and their local independent funeral director. You can also find a behind the scenes look at our new TV advert with Jill Hood, our Chief Marketing Officer, on **pages 14-15**.

*"I'm hearing real positivity from our partners in response to the new campaign, and I hope it's something we can all truly get behind"*

But what comes next on our transformation journey? Now that our new brand is in place, we will be ensuring that we offer a range of products that meets the needs of an evolving customer base. Once again backed by research, we're in the process of reviewing our products to determine what they need to look like in order to achieve our strategy.

You can read about one recent example of this research on **page 8**, which looks into why people are choosing direct cremation plans.

As we approach the end of the calendar year, I need to take the opportunity to thank the 511 businesses taking part in our Royal British Legion and Poppyscotland campaign, raising vital funds for serving and ex-serving personnel and their families. At the outset of this year's fundraising campaign, our partners had helped us to raise more than £800,000 for the charities – a truly astounding achievement – and the total is growing day by day, with £25 donated for every funeral plan sold by participating partners. That number alone demonstrates the amazing things that can be achieved by working together.

Finally, with Christmas and New Year just around the corner, it's impossible not to reflect on the past year, and – in particular – the past four months. Since Charlie's sudden passing, the wide-reaching condolences and messages of support offered by people throughout the independent funeral director community has been so greatly appreciated by all of us at Golden Charter. Although I realise the funeral directing business doesn't get to shut its doors during the festive period, I wish you a little downtime to enjoy Christmas and New Year with your loved ones, and I look forward to working closely together in 2025. **i**

Mark Huggins



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RESEARCH

## Unburdening family and friends is key driver for direct cremation

An independent study looking at the factors driving growth in direct cremation plan sales has shown that making things easier for family and friends at the time of need is the single biggest factor influencing purchasers.

While lower costs, keeping things simple and the speed and efficiency of direct cremation were also cited as important reasons for choosing a direct cremation plan, the main consideration is removing the burden from those left behind. Respondents felt that this would allow family and friends to focus on their grief and spend time with each other, instead of having to organise a funeral.

The study, which involved in-depth interviews with those considering a direct cremation plan purchase, also showed that understanding of direct cremation has increased significantly since Golden Charter last commissioned research on the area in 2022. However, it did identify some knowledge gaps in relation to what happens after the body is collected and before it is taken to the crematorium, and what happens after the cremation takes place but before the ashes are returned to the next of kin. This highlights the need for greater transparency for those considering purchasing a direct cremation plan.

Jill Hood, Chief Marketing Officer at Golden Charter, said: "This research, coupled with feedback from our network, is proving highly valuable in helping us to develop and shape our product range, ensuring we create plans that meet the needs of different types of customer."

"It's clear those considering direct cremation plans are different to those who purchase traditional funeral plans. They may be slightly younger, but most notably they're different in terms of their attitude and outlook – they're happy to break free from tradition, they value simplicity and believe it's better for their loved ones to grieve in their own time instead of at a funeral service."

Recent figures released by the National Association of Funeral Plan Providers (NAFPP) show that almost 65% of plans sold between April and June this year were direct cremation plans.

INNOVATION

## Celebrating excellence: gold for being green

*Prestigious award highlights Leverton's dedication and commitment to sustainability*

**E**co-conscious North London funeral director Leverton & Sons Ltd has achieved a respected industry accolade for its efforts to make send-offs more sustainable.

The business, which is renowned for its service to both local families and the Royal family, has attained a gold award from the Greener Globe Funeral Standard scheme.

Leverton & Sons had previously been awarded bronze for devising and implementing an environmental policy, and this latest milestone comes after the management team completed an audit across the firm, identifying

areas of best practice and opportunities to go even further for the planet.

Hannah Leverton, the firm's spokesperson, said: "We've been committed to green funeral practices for many years. For example, we were the first funeral director in the UK to offer an electric hearse to bereaved families. So, it's fantastic to receive recognition for our work in this area."

"But the journey doesn't end here. We'll be building on this award with additional environmental initiatives, such as more zero-emission vehicles, sustainable coffin types and reductions in energy and water consumption."

Hannah added: "With demand for greener funerals growing, it's vital that funeral directors not

*"With demand for greener funerals growing, it's vital that funeral directors not only offer eco-friendly options but can also demonstrate broader sustainable practices in the running of their businesses"*



*(From left) Carolyn Day, of the Greener Globe Funeral Standard, presents Leverton & Sons' team members Andrew, Hannah and Pippa Leverton with their Greener Globe Funeral Standard Gold plaque*

PARTNERSHIP

## We will make a difference

More than 500 independent funeral directors have signed up to donate £25 to the Royal British Legion and Poppyscotland for every Golden Charter funeral plan sold or allocated between late October and 31 March 2025.

Since the charity partnership was established in 2016, Golden

Charter and its funeral director partners have raised more than £800,000 to provide lifelong support for serving and ex-serving personnel every day of the year.

Ben France, Head of Corporate Partnerships at the Royal British Legion, said: "Over the last nine years, Golden Charter and participating funeral directors

have raised over £800,000 to help us provide practical,

emotional and financial support to veterans and their families when they need us most.

"On behalf of the Royal British Legion and all we serve, I want to say a huge thank you for your generosity and kindness. Through the extraordinary commitment from Golden Charter colleagues and independent funeral directors across the UK, we have been able to transform the lives of thousands of people in the Armed Forces community for the better." All funeral director





“I’ve no doubt that we will see the business succeed in achieving our highest platinum award in the near future.”

In addition to Greener Globe Funeral Standard recognition, Leverton & Sons is a member of the Association of Green Funeral Directors and Natural Death Centre. The business is also committed to Camden Climate Change

only offer eco-friendly options but can also demonstrate broader sustainable practices in the running of their businesses.”

The Greener Globe Funeral Standard initiative was launched by former crematorium manager Brendan Day, in a bid to drive environmental awareness among what is a very traditional sector.

Of the award, Brendan said: “We’re pleased to see such a renowned funeral director as Leverton & Sons receive our gold award. It’s very well deserved, given their pioneering approach to sustainability in funerals and it sends a really positive message to the wider profession about the need to protect the environment.

Alliance’s Cutting Carbon scheme.

Leverton & Sons was established in 1789 by John Leverton and operates five offices across Inner and North London – Camden, Golders Green, Hampstead, Kentish Town and Muswell Hill.

Former Chairman Clive Leverton was also a founding member of SAIF.

For many years, the company has been at the forefront of innovations in the funeral profession. For example, it was a pioneer in elevating women to frontline funeral directing roles at a time when the industry was still male dominated, and was one of the first businesses to publish its prices online.

#### DIARY DATE

### Education focus

The countdown to the 2025 Cremation and Burial Communication and Education (CBCE) has begun.

Next year’s event will take place Monday 23 to Wednesday 25 June at the Hilton Southampton – Utilita Bowl.

Organised by the Cremation Society and the Federation of Burial and Cremation Authorities, CBCE 2025 will include experts and keynote speakers to discuss some of the significant developments in the sector.

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



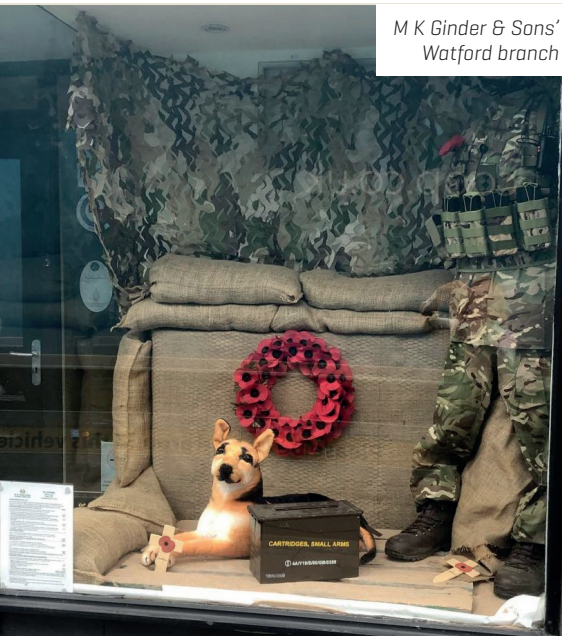
#### COMMUNICATION

### Meeting friends

SAIF CEO Terry Tennens F.SAIF welcomed the opportunity to speak to members of the Funeral Suppliers Association (FSA) about co-regulation of funeral directors and his past career endeavours.

Terry said: “It was excellent to be among friends at the FSA and particular thanks to Alun Tucker, CEO, President Anthony Hill and President-Elect Jade Wilcox.”

The talk took place during the FSA’s recent annual general meeting.



M K Ginder & Sons’  
Watford branch



M K Ginder & Sons’  
Bushey branch



Victoria House  
remembrance display

partners of Golden Charter are eligible to opt into the campaign, which means that a £25 donation will be made for every plan sold or allocated to the business until 31 March 2025.

To find out more, speak to your Golden Charter business manager or email [rbl@goldencharter.co.uk](mailto:rbl@goldencharter.co.uk).

Pictured are remembrance window displays of funeral directors participating in Golden Charter’s Royal British Legion and Poppyscotland campaign, featuring Victoria House Funeral Service and M K Ginder branches in Watford and Bushey.

ADVERTORIAL



## Meet the tech Angels

As a new SAIF Associate, the team at Your Business Angels [YBA] specialise in helping funeral directors generate consistent enquiries through targeted Google Ads campaigns.

YBA is committed to supporting the funeral industry to ensure local funeral directors are found by local families when they need it most.

For SAIF members, YBA are offering a free 30-minute digital marketing review, where the team will share

how your business could get more enquiries through an improved online presence. No techie jargon, just practical, straightforward advice so your business doesn't miss an opportunity when it matters most.

As a top 3% Google Ads agency with award-winning strategies, YBA has a proven track record to deliver strong results for funeral directors.

To book your review email [team@ybappc.co.uk](mailto:team@ybappc.co.uk) and visit [saif.ybappc.co.uk](http://saif.ybappc.co.uk)



CELEBRATION OF LIFE

# Community marks major milestones

Families and friends honoured a decade of compassionate care and support by a Birmingham-based undertaker. A Natural Undertaking first opened its doors 2014.

Since then, owners Carrie Weekes and Frances Glover have provided funerals and memorials to countless families.

In celebration of its 10th anniversary, a special remembrance event was held for families on Friday 13 September – a date seen by many as unlucky but was the perfect time to mark the important milestone for Carrie and Frances.

The evening began with a procession from the firm's premises on Vicarage Road to All Saints Church, accompanied with drumming from Babatunde Live.

"It must have looked like a very strange protest march to anyone passing by – families were proudly carrying A4 pictures of people they had come to remember, following a beautifully painted coffin which was filled with wildflowers," said Carrie.

ANNIVERSARY

## Happy 5th birthday!

Massam and Marshall celebrated five years of trading with the opening of a new branch.

David Massam, a member of the SAIF Exec Committee, and business partner Charles Marshall, made sure it was an anniversary to remember with the move to larger premises in West Lancashire.

The new branch offers a fresh environment for families and comes with state-of-the-art chapel facilities, as well as a community room which can be used for training, local groups or a small chapel to hold small intimate services.

David said: "We are proud to continue the work we have started in our fresh new funeral home and the team and I have all worked together to offer the best facilities for our families to feel at home."



David Massam and Charles Marshall



David and Charlotte Long, funeral director of the new branch





*“We are incredibly proud of our whole team, past and present and everyone who has helped us achieve these two milestones. Here’s to the next 10!”*

*Owners Carrie Weekes and Frances Glover with the dedicated team and Ross Hickton, SAIF First Vice President*

At the church the evening was handed over to the families to share their stories and thoughts. Short videos were also played featuring families who had some important memories and perspectives to share. In between the stories, attendees sang and listened to folk music from Bethany Kay on the banjo and Lauren Elliott on the harp, followed by food and drink in the nearby All Saints Centre.

**Untying of the ribbon**

The celebrations continued a few weeks later with an official opening of the firm’s second branch in Hall Green on 31 October with SAIF First Vice President Ross Hickton in attendance.

Carrie said: “We threw open our doors, invited our friends and neighbours to have a look around and had an official opening ceremony.

“The fact that our chosen date happened also to be Hallowe’en felt very much like serendipity and has come as little surprise to those that know us.

“A huge thank you to Ross Hickton who patiently untied our orange organza bow in his capacity of Vice President – hereby declaring us well and truly open.

“We are incredibly proud of our whole team, past and present, and everyone who has helped us achieve these two milestones. Here’s to the next 10!”

*Ceremony of remembrance and celebration for 10 years service*



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APPOINTMENT

## Newly elected National President

The British Institute of Funeral Directors (BIFD) has appointed its new National President.

Amanda Pink, Dip. FS, LMBIFD, will step into the role to advance BIFD's mission of fostering excellence and education in the funeral profession. Amanda will bring her dedication to the highest standards of funeral service and a long-standing commitment to professional development into the role.

She also brings her wealth of experience and a deep respect for the evolving needs of funeral professionals and the communities they serve.

According to the BIFD, having been involved with the association for several years, Amanda has demonstrated an unwavering commitment to supporting colleagues and enhancing the quality of care provided to families.

A spokesperson for the BIFD said: "As National President, Amanda will be instrumental in guiding the Institute's initiatives, supporting member development and expanding opportunities for professional growth through educational programmes and qualifications. She looks forward to building on the achievements of her predecessors and championing the values and objectives of the BIFD."

"The BIFD extends its gratitude to Amanda Dalby, Immediate Past President, for her invaluable contributions and looks forward to her continued involvement in the Institute."

Amanda Pink



ASSOCIATE

# Supporting families with natural options

**I**ndependent funeral directors are renowned for going the extra mile, from motorcycle processions to colourful displays, so that families can personalise goodbyes. As part of this, eco-funerals have become mainstream, offering environmentally friendly options.

And, with the rise in direct cremations, SAIF associate, The Natural Burial Company, is priding itself in working with funeral directors to provide options for all budgets.

"With direct cremation services becoming increasingly popular, the Natural Burial Company, in common with many funeral directors, share concerns regarding ensuring that limited services, while cost effective, must also allow the opportunity is available to say goodbye, and that a memorial is provided for everyone.

"This ensures value while caring for the bereaved, the environment and also having a beautiful place to visit and remember."

Accordingly, the firm has a range of services available for funeral directors, including a simple natural burial service that allows six people to attend and an officiant can conduct a 30-minute service. Another option is the direct unattended natural burial service, which provides an unattended funeral service.

The firm's burial grounds are situated in Loughborough, Leicester and Wolverhampton, though funeral directors throughout the UK can access the services.

Full details of all services are available from the firm's team, by emailing [christopher@thenaturalburialcompany.co.uk](mailto:christopher@thenaturalburialcompany.co.uk)



SUPPORT

## The importance of saying goodbye

The Association of Independent Celebrants (AOIC), has been working behind the scenes to evaluate how they can work in partnership with the funeral profession as

demand for direct funerals increases, often omitting the need for a full service.

As a result, the AOIC introduced a leaflet to inform families of the importance of grieving and how, despite taking the decision of holding a direct funeral, the healing process can be helped by holding a fitting service.

The AOIC noted that, while direct funerals can reduce financial cost, the emotional cost to those left grieving can be high if they are not able to process emotions together with friends and family.

Phil Spicksley, AOIC interim CEO, said: "Many of our members have experience of holding

services either before a direct funeral or after a funeral has been held. They have experience of helping families organise a service or in some cases a family gathering or party to celebrate the life of their loved one."

Email [admin@independentcelebrants.com](mailto:admin@independentcelebrants.com) for more information.

Every life tells a story  
... don't miss your  
chance to share it



End of Life  
Celebrations  
for Direct  
Funerals

# BE PREPARED

Employment law changes and implications for the funeral profession

**A**imed at introducing changes to address key employment issues, particularly those related to workers' rights, the Government introduced the Employment Rights Bill 2024 in October. To ensure compliance and reduce exposure ahead of any changes, the funeral profession must quickly adapt. But, where to begin?

Kate Rigby, Head of HR Consultancy at Loch Associates Group, attended the recent Education Day in Leicestershire and spoke to members about the key changes ahead. With questions about the implications, Kate shares guidance on how to navigate the proposed changes.

## Labour's employment law reforms

Labour's 'plan to make work pay' seeks to address employment issues such as pay inequality, job security and work-life balance. It is intended to represent the biggest upgrade in employment rights for a generation.

While these changes aim to eliminate exploitative practices and protect workers, they could pose significant changes in practice for many of the UK's businesses, requiring adoption of new practices and challenging the habits of working people.

## Could time be called on zero hour contracts?

Many businesses rely on zero hour contracts to meet fluctuating demands and, when handled correctly, they offer benefits to both businesses and workers.

The Employment Rights Bill does not go as far as an outright ban, which was perhaps expected. However, it does set out how zero hour workers can expect to be treated regarding working patterns, including whether guaranteed hours could be offered.

To ensure the impact of adopting any new measures is understood, the Government ran a 'consultation on the application of zero hours contracts measures to agency workers' from 21 October until 2 December 2024.

## Day-one employment rights

Currently, employee protection, such as the right to claim unfair dismissal, applies after two years of service. Under the new rules, these protections would be immediate.

Employers will need to ensure that, along with having robust and meaningful probation processes in place, they are following a fair process and have a fair reason to dismiss an employee, whatever their length of service. Businesses that adopt thorough and compliant recruitment and dismissal processes will ensure that expectations of their workforce are clear, and that the frameworks for assessing this and acting upon findings are transparent.

Due to the potential of increased legal disputes, when dismissals haven't been handled properly, there has been an increased adoption of employment tribunal insurance, which covers legal costs and settlements, providing peace of mind.

Sitting alongside this, clear and appropriate HR processes enable managers to support workers in their role while also ensuring that businesses have the most effective workforce available to them.

## The right to flexible working

Labour's push for increased flexibility in working hours also merits attention.

Changes provide a day-one right to request flexible working. While this can be refused by an employer based on certain prescribed grounds, the Bill introduces a requirement for it to be reasonable for the employer to refuse such a request.

## Take a proactive approach

In light of these impending changes, I strongly recommend taking action now.

While not yet legislation, what we do know is that effecting change in any organisation takes time. Taking this opportunity to audit and review what you currently do and adopt robust HR practices is sensible to mitigate any likely areas that will impact you. Leaving this too late will undoubtedly cause disruption and stress.

As a special offer for SAIF members, Loch Associates Group will undertake a free HR health check to support you with this. In 30 minutes, these checks provide an assessment of the risks you may face and the effectiveness of your existing policies, highlighting potential gaps.

It's clear the Labour Government's employment law reforms will significantly impact the funeral profession. Our cross-functional team of solicitors and HR professionals combine to provide the very best expertise in HR, legal and training to support you. **i**

To book your free 30-minute HR health check or for any other assistance, please contact Kate by emailing [kate.rigby@lochassociates.co.uk](mailto:kate.rigby@lochassociates.co.uk) or calling 0203 667 5400.



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# BEHIND THE SCENES OF GOLDEN CHARTER'S NEW TV AD

*The emotional benefits of our funeral plans lie at the heart of our new national marketing campaign, prompting a warm reception from our funeral director partners*

**O**n a damp, 'dreich' day in September I spent a day on location at a house just outside Glasgow to film Golden Charter's new TV advert. This would form the centrepiece of our upcoming national marketing campaign and brand relaunch taking place just three weeks later.

With all the hard work of the past few months starting to come together into something tangible, the atmosphere could fairly be described as a mix of nerve-racking and exhilarating as I settled into a small room tucked away in the back of the house. From here I would spend the day watching the filming taking place on a monitor, while feeding back views to the director via a member of the production team with an earpiece.

## Getting there

Relaunching a brand and embarking on a national TV advertising campaign is a significant investment for any business. Our starting point was a rigorous programme of research to ensure we created a brand look and feel and an advertising campaign that resonates with our core customer base – as well as the rapidly emerging group of new customers we haven't been reaching before now, who are over 55 and predominantly seeking to purchase a funeral plan online. To grow and ensure the future success of Golden Charter and our funeral director partners, it's essential that we understand and serve both our core and our growth audiences.

As I wrote about in the last edition of *SAIF Insight*, we spoke to potential customers, employees and our funeral director partners about our brand. This was underpinned by desk-based sector and competitor research to ensure we had a real understanding of the market and customers before defining our new brand identity and campaign strategy.

Our research made one thing in particular very clear – the animated, cartoon-style characters that had featured in our marketing for several years were no longer resonating, at both a national and local level, and we needed a return to using real people to promote our proposition. The advert also had to hit the right note between authentic, emotive and relatable to ensure that viewers considering a funeral plan purchase would choose Golden Charter over other national funeral plan providers vying for their business.

## Bringing it to life

Working with creative agency Story and production company Greenroom Films, we identified director Michael J Ferns – a BAFTA-winning filmmaker who has worked with household brands including Dove, Sainsbury's and Nespresso – as the best person to translate what we do into film. As I saw the storyboard come to life on the day, I knew we had selected the right person for the job, but seeing and hearing all of the feedback from our employees and funeral director partners post-launch has given me real confidence that the advert is going to connect with people considering end-of-life planning and highlight the benefits a funeral plan can bring. Our campaign messaging emphasises that with a Golden Charter funeral plan, our customers aren't just taking care of their funeral – they're taking care of their family, too. It encourages

*"This [campaign] is all about showing our characters as real people with real lives, creating an emotional connection with the audience that lingers beyond the final frame. This isn't just about selling a product, it's about honouring the importance of memory and capturing the unique character of those we cherish."*

**Michael J Ferns, Director of Planned By You. Sorted For Them**



*It was a long day on set*



**Jill Hood**  
Golden Charter  
Chief Marketing  
Officer



## Five facts about *Planned By You. Sorted For Them, Golden Charter's* new TV ad

**1** The actors playing the four main characters – George, Gloria, Jen and Sunny – were given back stories to give them something to build their performance around.

**2** The music featured on the advert, *Tiny Things About You*, was composed specifically for us by Alexander Wells.

**3** All scenes featured in the advert were filmed at the same location, at a house just outside Glasgow, on the same day.

**4** The advert is showing during daytime and evening slots on Sky, ITV and Channel 4 TV channels, as well as across a range of on-demand channels.

**5** We reached an estimated 13.7 million viewers during the advert's first fortnight on the small screen.

a proactive approach, highlighting the emotional, practical and financial benefits of our funeral plans.

The responses we've received from funeral directors have ranged from "relieved" and "I love it!" to "this is something I can really get on board with".

### **Making it a success... together**

But our growth strategy can't be delivered alone. It depends on the support of our funeral director partners up and down the country, and in Northern Ireland, by displaying our new point of sale materials in their windows and offices, posting content from our social media planner on their

chosen platforms and – most importantly – following up every funeral plan enquiry they receive as a result of this activity.

The relationship between Golden Charter and our network of independent funeral directors is our key strength and what sets us apart, and if we work together on this we can and will make our investment in the campaign go so much further.

All businesses that partner with Golden Charter have been provided with a campaign toolkit including point of sale materials and social media content to enable them to align their local independent brand with the national marketing campaign. **i**

Further resources are available to Golden Charter's funeral director partners at [mygoldencharter.co.uk](http://mygoldencharter.co.uk)



Behind-the-scenes footage from the day

# MEDICAL IMPLANTS: SERIOUS RISK FROM FAILURE TO CLARIFY

*With the new medical examiners system in place for almost three months, Paul Allcock F.SAIF, UK Government Liaison, provides an update on the new processes and how SAIF is working hard to get clarity regarding the responsibility of medical implants*

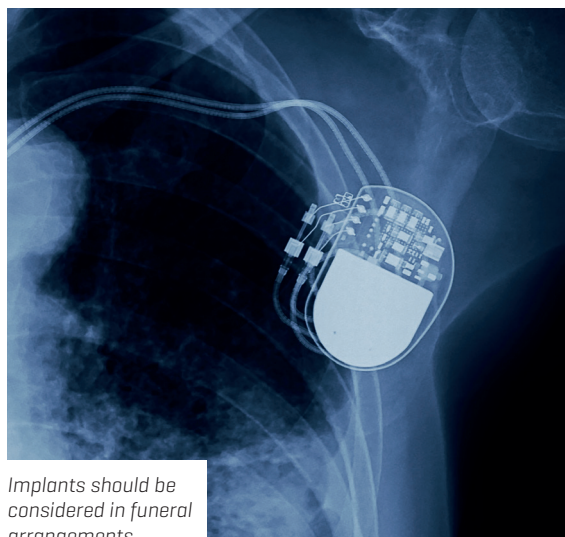
**T**his year we witnessed the implementation of the Cremation, Coroners and Notification of Deaths (England and Wales) (Amendment) Regulations 2024. This included the official start date for the new medical examiners process and with it came many concerns from members regarding the transition process and the potential for delays in funeral arrangements.

Initially there were a number of issues reported by members, the majority of which were caused by the expected lack of preparation by many GP surgeries across the country. This seems to be slowly improving as more doctors become familiar with the new process due to the regulation now being on a statutory footing. However, there are still reports of delays with the medical examiner and coroner, as well as some seemingly avoiding communication with funeral directors. This is proving particularly unhelpful at a time when we are all still familiarising ourselves with new procedures.

## Form filling

Several other concerns have been raised, including the completion of form one – the application for cremation in England and Wales. Initially the Government was insistent it should only be completed by the applicant with the support of the funeral director. Thankfully, following many submissions from

*“We cannot and must not take responsibility for whether there is one [an implant] present or not”*



*Implants should be considered in funeral arrangements*

SAIF and fellow members of the Deceased Management Advisory Group (DMAG), this guidance was changed to allow the funeral director to complete form one provided the applicant signs to confirm that all the answers submitted are correct. Thus, saving any concerns over the completion of the form by anyone with difficulty in understanding the questions or completing the document without assistance.

## Dangers from medical implants

Another ongoing issue is the transfer of information regarding medical implants. This information is now included in the medical certificate of cause of death (MCCD) to the registrar, who then attaches a separate form (nine D) with a green certificate which includes the status of any implants. This information is alternatively included in the coroners form six.

Unfortunately, on both forms of notification there is the option for ‘don’t know’. Since its launch on 9 September, ‘don’t know’ has led

to many circumstances where this option has been used rather than the clarity of ‘yes’ or ‘no’. Again, SAIF lobbied the Ministry of Justice (MoJ) to get the ‘don’t know’ option removed from both forms. This is yet to be resolved and, understandably, the crematoria authorities are particularly concerned about this.

The knock-on effect of official documentation offering no clarity regarding the presence of an implant creates a huge chance of explosion in crematoria, putting at risk both equipment and staff.

Connected to the presence, or otherwise, of any implant is the question of who is responsible for the statement of presence and the removal of such devices.

Historically, this was the responsibility of the doctors completing the old cremation form B or four, depending how far back you go, and they charged a fee for doing so. Increasingly, in recent years, the task was left to the funeral director for the convenience of the doctor. Now we are finding that some practices, including NHS Trusts in parts of the country, are refusing to arrange removal of any implants and are publicly stating that this is now the responsibility of the funeral director. This cannot be allowed to become the expectation of any department, be they government, medical, coroner or crematoria.

As funeral directors we can only state whether we have physically removed an implant, we cannot and must not take responsibility for whether there is one present or not, even after one has been removed as it is not unusual for there to be more than one implant present.

SAIF is working hard on members’ behalf to get clarity on this matter and rest assured we will not accept responsibility for something when we have no access to the required information. The responsibility must lie with those with access to the medical records of the deceased. 📞



**Paul Allcock**  
F.SAIF  
SAIF UK  
Government  
Liaison

## Quick guide

Reforms to the medical examiner system in England and Wales came into statutory effect almost three months ago, ensuring all deaths in health settings that are not investigated by a coroner are reviewed by NHS medical examiners.

At the recent SAIF Education Day, Dr Jason Shannon, Lead Medical Examiner for Wales, presented a discussion of the new regime. Dr Shannon listened and empathised with delegates where GP surgeries had not read the protocols and the number of ‘don’t knows’ with medical implants on the medical certificate of cause of death (MCCD).



TV  
campaign  
now live

# To support you, we're not leaving anything to chance.

As the partner of choice for independent funeral directors, we focus on your success. We do everything possible to secure and protect your business today, and for the future.

Key to supporting you, and capturing market share together, is raising awareness of Golden Charter. Our new campaign – which includes advertising on TV, radio and online – will help us do just that.

## **Make the most of the new campaign**

We want to put your business in the spotlight. From point of sale materials for your premises, to advertising templates and social media posts, you'll have easy access to an extensive range of tools and resources to help make the most of the new campaign and promote your relationship with Golden Charter.

To find out more about the support and resources available, visit [mygoldencharter.co.uk](https://mygoldencharter.co.uk) or speak to your Golden Charter business manager.





# FINAL COUNTDOWN

*SAIF has spent months diligently preparing members for landmark regulation – the launch of Scotland’s code of practice – which will set a new gold standard for professionalism and is poised to be the blueprint for UK-wide industry reforms. Let’s delve into one of the most important milestones in our history.*

# O

n 1 March 2025, the Scottish Government's Funeral Director Code of Practice will be implemented. The code, which has its legal basis in the Burial and Cremation (Scotland) Act 2016, was approved in January 2024, with funeral directors given a one-year grace period to align with the requirements. SAIF has been instrumental

in preparing members, hosting a series of events and communications and providing a comprehensive outline of the regulatory changes.

SAIF Scotland held a **Regulation Ready roadshow**. Led by Joe Murren F.SAIF, the roadshow involved meetings across Scotland to provide information and understanding regarding the changes required by the new Code of Practice and the timelines for compliance.

You can read more about ensuring you are 'Regulation Ready' in our article below, written by Joe.

The 2024 **SAIF Scottish Education Day** in Dunblane featured speakers from the Scottish Government's Burial and Cremation department. The representatives focused on what members needed to know about the upcoming Scottish regulation and how to prepare for implementation.

The Scottish Government also released an **open letter** introducing the code to funeral directors. The letter, from Public Health and Women's Health Minister Jenni Minto, has been shared on **SAIF's website**, [www.saif.org.uk](http://www.saif.org.uk)

Members will have also received several **print and digital communications** from SAIF, including **newsletters** and **social media** posts.

Articles and features have also appeared in multiple issues of **SAIFInsight**, including 'One code: delivering the highest levels of care' (issue 257), and the **magazine's website** [www.saifinsight.co.uk](http://www.saifinsight.co.uk)

### Are you ready?

Ahead of the statutory requirements coming into effect, let's have a quick recap on what members need to know.

When the Funeral Director Code of Practice was approved in January 2024, businesses were given a year to align with the code's requirements ahead of full compliance by 1 March 2025.

### What does the code cover?

The code covers six areas of a funeral directing business:

- Engagement of the funeral director and transfer of the deceased
- Care of the deceased and premises used by funeral directors
- Planning the funeral service according to the wishes of the deceased and bereaved
- Delivery of the funeral
- Complaints
- Business continuity and managing risk

In the introduction section, the code outlines how adherence to the regulations will "assist in providing transparency in the goods and services offered to the bereaved".

### Outcomes

The code also seeks to achieve three outcomes:

- Minimum standards of care of the deceased.
  - The establishment and promotion of a common understanding of good practice in relation to care of the deceased.
  - Increased transparency of choice of goods and services to help people in Scotland to make informed decisions.


### Singular code for UK funeral directors

The Scottish code has set a template for wider funeral regulation, leading to a singular set of standards across the UK.

SAIF and the National Association of Funeral Directors (NAFD) have been working hard to develop one code to deliver the highest levels of care for funeral directors across the UK, based on the Scottish code.

Terry Tennens, SAIF CEO, said: "The Scottish code is a very positive template for regulation elsewhere in the country and is testament to what can be achieved when all interested parties take a consultative approach to business governance.

"We encourage funeral directors across the UK to familiarise themselves with Scotland's new code, as it is an important milestone in the history of the funeral profession."

Read the *SAIFInsight* feature 'Setting the Standard' (issue 255) for more. Further information will also be shared in future issues of this magazine. 

*"Every person in Scotland will have a dignified and respectful funeral and bereaved families can be reassured that good standards of care will be provided"*  
– Scottish Government

The full Scottish Government's Funeral Director Code of Practice can be viewed at [bit.ly/govscotcodepractice](http://bit.ly/govscotcodepractice)

## Regulation Ready

SAIF Scotland's Executive organised the Regulation Ready roadshow to share details about the Funeral Director Code of Practice and funeral director licensing scheme.

With the new code enforceable early next year, Joe Murren F.SAIF, SAIF Scottish Government Liaison, explains more.

The first in a series of Regulation Ready seminars took place at the Crookston Hotel, Glasgow. This session was the start of the SAIF Scotland programme to ensure all members

were prepared for the Scottish Government's Code of Practice becoming enforceable from 1 March 2025. This was the first plank in the refocused support for members, putting SAIF Scotland at the forefront of funeral directors' representation and support in Scotland.

SAIF Scotland's Executive decided that continuing a programme of assessments with the same criteria as Scottish Government inspections would not be in the best interests of members and could lead to facilities and standards being assessed differently, causing serious consequences for our members.

It was agreed that the focus of SAIF Scotland going forward would be to support

*Continued on page 20 >*



# Seminars attracted 76% of members

→ > Continued from page 19

members in all areas of their business. This includes regulations, legislation, business management, HR, business development and growth, representation with the Government, health and safety, and training. These are just some areas that will continue to demonstrate the value of SAIF membership.

A total of 13 seminars were arranged with venues adjacent to our members' locations, allowing them the opportunity to attend with the minimum of disruption to their business.

Seminars were organised from Tain in the north to Dumfries in the south, and from east to west, with Kelso and Kilmarnock locations. These events are now complete, with some of the more remote and island members being contacted shortly and in time for the enforcement date in 2025.

The seminars attracted an unprecedented 76% of members and, although the topic was the main reason for attendance, the venue and early evening timing proved to be important in making it convenient for members.

There was a high level of participation and questions from members. Attendees also took the opportunity to discuss other areas of concern and shared information with their local colleagues – some of whom had never met before.

A small survey was conducted following each seminar and the results were positive, showing that this type of local meeting was favourable to members attracting a higher attendance and greater involvement.

There is no doubt the Regulation Ready roadshow has been a success and these sessions have provided useful feedback on how we communicate and interact with our members.

The Scottish Executive needs to take these results and decide how to use them to shape future members' support in Scotland.



**Joe Murren  
F.SAIF**  
SAIF Scottish Executive and SAIF-CMA Regulatory Taskgroup



## Shaping the funeral sector

**SAIF praised for providing “vital knowledge and expertise”. Here, Joe Murren F.SAIF explains the Executive’s role in maintaining positive and productive links with the Government.**

During a meeting with crematoria and the Scottish Government on changes to medical forms in England and Wales, it was highlighted that a death had to be fully registered for a funeral to take place legally in Scotland.

This affected deceased being repatriated from England and Wales who were the subject of a coroner’s inquest, as the death would not be registered until the conclusion of the inquest, which could be several months away.

We believe this came about in 2015 when medical cremation forms were discontinued and registration became the sole arbiter for referrals to the Death Review Service. At the time, the coroners’ procedures were not accounted for and an anomaly denying a deceased a funeral in their homeland of Scotland was created.

Although funerals have taken place since then using the coroners’ documents, crematoriums were told they could no longer use these to provide funerals in Scotland in these circumstances.

On being made aware of this, SAIF Scotland immediately contacted the Burial and Cremation team at the Scottish Government and, over the following days, assisted in correcting this

unacceptable position, as we knew of several active cases with members when a funeral would be denied.

We also had the assistance of Jackie Baillie MSP, who raised this at First Minister’s Questions and contacted the Cabinet Minister for Health.

The Burial and Cremation team worked at pace and, within a short period, had prepared a suitable amendment and had it laid before Parliament, with it passed the following day.

On behalf of SAIF Scotland members, I wrote to Jenni Minto, Minister for Public Health and Women’s Health, and passed on our thanks to her staff for the excellent and quick response to our concern.

The Minister thanked us and responded with the following notable quote: “My officials and I hold SAIF in high regard as a stakeholder and truly appreciate the vital knowledge and expertise that you and your colleagues continue to provide as the new regulatory framework for the sector is developed. I look forward to continuing our constructive dialogue in the months and years ahead in developing the remainder of the regulations under the Burial and Cremation [Scotland] Act 2016.”

This shows the development and growth of SAIF Scotland over the years in raising standards and the profile of our Scottish members with local and national governments.

Your Scottish Executive will continue to maintain positive and productive links with the Government and provide instructive information that helps to shape the funeral sector for the benefit of the bereaved and those who serve them.



*“My officials and I hold SAIF in high regard as a stakeholder and truly appreciate the vital knowledge and expertise that you and your colleagues continue to provide” – Jenni Minto, Minister for Public Health and Women’s Health*

# CAPTURE THE BENEFITS OF GOING GREEN

*Our industry is changing, and embracing a more sustainable future will help your business to grow and make proactive choices that protect the environment*

**Oliver Towner, Managing Director at Arthur C Towner Ltd and SAIF National Executive Committee Member, discusses SAIF's Environmental Group and how proactive environmental changes can protect your businesses' future.**

**I**n recent years, our industry has seen a huge raft of changes and involvement from outside parties. From the Competition and Markets Authority (CMA) and the Financial Conduct Authority (FCA) to various inquiries and local council inspections, we are facing new rules and regulations – and this is just the start.

And this has, rightly, taken up the bulk of our attention.

When I first became involved with the National Executive committee I did so with a promise to ensure we weren't surprised by any other changes that may come our way. One major area where this might happen is with environmental regulations.

I am proud to have established the SAIF Environmental Group (SEG), serving as its Chair. This group will form the basis of our approach as a society to sustainability and any future regulation and legislation around climate change. I would like to thank those who have already expressed an interest in being a part of this group, namely David Garland-Thomas, Lucy Porter and Mark Binnersley. If you would like to be involved with SAIF's response to climate change, contact SAIF Business Centre.

There are already several avenues for firms to 'beef up' their environmental credentials and part of SEG's role is to look at the options available and provide advice and suggestions on all of these paths for a variety of business sizes and available budgets. Currently, if you are starting to look into the world of sustainability and 'greener' working it can be a bit confusing. Terms such as 'carbon neutral' and 'net zero' are thrown around a lot by companies in all industries and it's not always easy to understand what they really mean.

I recently had the pleasure of attending the first carbon literacy course specifically for the funeral industry, hosted by Sarah Jones of Full Circle Funerals. Sarah has been working on her business's green credentials for quite a while, something which was evident in the course.

Carbon literacy is basically an understanding of greenhouse gas emissions and the impact our businesses have on the environment. It also promotes a path towards measuring our carbon footprint – the quantified amount of carbon emissions our activities produce. It is my opinion that this is a fantastic starting point. Knowing where your business is at currently and being able to measure the various sources of emissions, will go a long way to informing any potential changes you might make.

There are practical things that we all know about, from recycling to electric vehicles. But, by measuring our emissions we may uncover some huge and non-disruptive changes that can be made at very little or no cost.

Why should you care? In short, as we've seen with the CMA and FCA recently, at some point, someone will come along with a large (sustainably sourced) stick and tell us we all must be doing these things. At that point, it may need to be rushed, with little funding or support and, because everyone else will be doing it, there won't be any competitive benefit.

Getting in early and proactively looking at your business and the changes you can make will allow you to access funding and support, saving a lot of money in the long run. It will also give you a competitive edge over your rivals. A recent YouGov poll found that 60% of Britons agree that climate change is the biggest threat to civilisation and 21% are willing to invest more in products that favour sustainability. It makes

good business sense then to align with the public on this issue. 🌱

*"By measuring our emissions we may uncover some huge and non-disruptive changes that can be made at very little or no cost"*



To get involved with SEG, contact SAIF Business Centre by emailing [info@saif.org.uk](mailto:info@saif.org.uk) or calling 01279 726777.

# UK TO NOLA

*SAIF members join international conference in New Orleans, USA*

**S**AIF Vice President Ross Hickton headed across to the United States of America for the National Funeral Directors Association (NFDA) international conference and exhibition on an educational and fact-finding mission.

Ross was joined on the trip by fellow SAIF member Joseph Barsby, of G Seller and Co, Hinckley.

The conference in New Orleans, nicknamed NOLA, was spread over six days, including three days' access to the exhibition. The event

had a similar setup to the National Funeral Exhibition (NFE) that takes place in the UK every two years, but a key difference was the number of educational and informative seminars and workshops for attendees to join.

Referring to the conference discussions, Ross said: "Interestingly, the biggest 'threat' to the majority of funeral homes in the USA is cremation. Burial has been the leading method of disposal in the USA for many years, however, the trend to move to cremation is starting to take stream and many funeral homes are concerned about revenue dropping and families not taking full advantage of their palatial funeral homes."

During the trip, Ross and

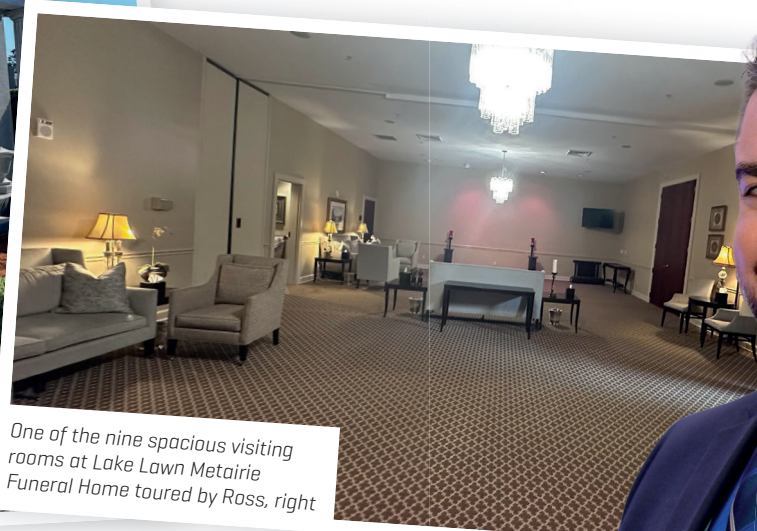
Joe also visited Lake Lawn Metairie Funeral Home and Cemeteries in New Orleans and were given a full tour. They were shocked at the size and layout of the business, which includes nine visitation rooms, two chapels that each can seat more than 300 people, coffee lounges and a private reception room.

There is also the Metairie Cemetery, which was established in 1872 and spread across 127 acres. The memorials, graves and tombs were a sight to behold, some costing more than \$1 million.

During the visit Ross and Joseph spent time exploring the exhibition hall, meeting suppliers and funeral companies from the USA. A lot of the products are similar to what we have in the UK, though a few of the standout products included:

- A dedicated section of a hearse deck to hold and transport the cremated remains urn or container to the family or cemetery.
- A dedicated firm of architects

*One of the impressive memorials at New Orleans' historic Metairie Cemetery*



*One of the nine spacious visiting rooms at Lake Lawn Metairie Funeral Home toured by Ross, right*



“It was a successful trip, eye-opening to see how things are done across the pond and a great opportunity to network with other funeral directors from around the globe”



## LIFELONG LEARNING

Here is the current 2025 course list for the Independent Funeral Directors (IFD) College.

### JANUARY

**14th:** Health and Safety in the Workplace, 9am-1pm, Zoom

**21st:** Funeral Foundation, 9am-1pm, Zoom

### FEBRUARY

**5th:** Diploma Module 2: Managing Care After Death, 9am-1pm, Zoom

**6th and 20th:** Funeral Operative Skills, 9am-1pm both days, Zoom

**11th:** Health and Safety, 9am-1pm, Zoom

**20th:** Health and Safety, 9am-1pm, Glasgow

**20th:** Funeral Foundation, 1.30pm-5pm, Glasgow

**25th:** Funeral Foundation, 9am-1pm, Zoom

### MARCH

**4th:** Health and Safety, 9am-1pm, Curry Rivel

**4th:** Funeral Foundation, 1.30-5pm, Curry Rivel

**5th:** Arranging and Administration, 9.30am-4.30pm, Curry Rivel

**6th:** Health and Safety, 9am-1pm, Zoom

**10th and 17th:** Health and Safety **unit 1, 10 March and unit 2, 17 March,** 7pm-8.45pm both days, Zoom

**11th and 18th:** Health and Safety **unit 1, 11 March and unit 2, 18 March,** 7pm-8.45pm both days, Zoom

**11th:** Diploma Module 3 – Leading, Managing and Motivating People, 9am-1pm, Zoom

**18th and 25th:** Infant and Child Funerals, 9am-12pm, Zoom

**18th and 25th:** Diploma Module 1 – Understanding the Responsibilities of the Modern Funeral Director, 9am-1pm both days, Zoom

**20th:** Funeral Foundation, 9am-1pm, Zoom

**31st and 7 April:** Funeral Foundation **unit 1, 31 March and unit 2, 7 April,** 7pm-8.45pm both days, Zoom\*

### APRIL

**1st and 8th:** Funeral Foundation **unit 1, 1 April and unit 2, 8 April,** 7pm-8.45pm both days, Zoom

**2nd, 9th and 30th April and 7th May:** Funeral Arranging and Administration, 9am-12.30pm each day, Zoom\*

**12th:** Funeral Operative Skills, 9.30am-4pm, Cambridgeshire

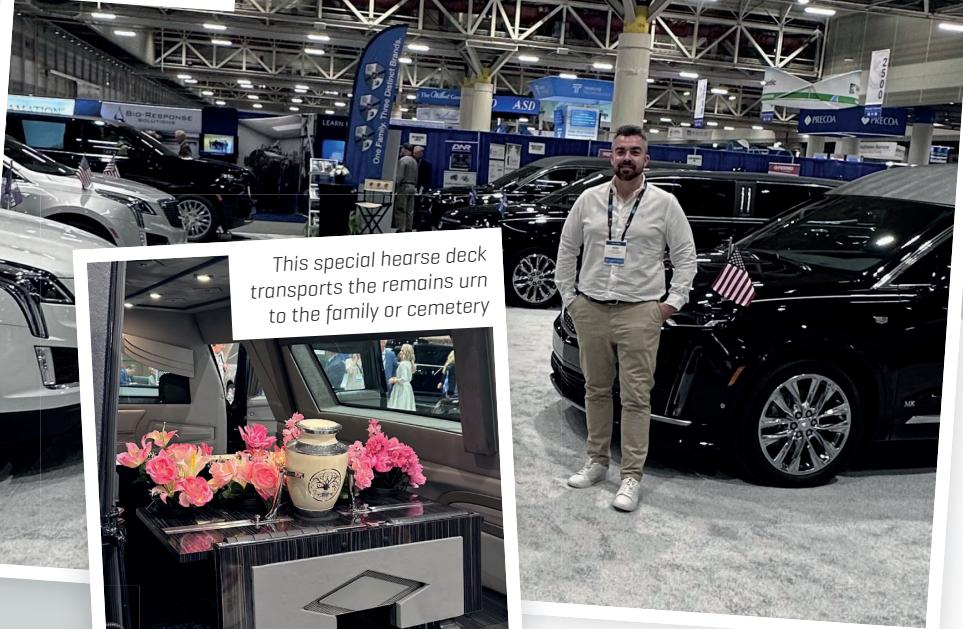
**29th:** Diploma Module 4 – Delivering Customer Service Excellence in the Funeral Sector, 9-10.45am, Zoom

\* These courses feature two or more units which take place over two months.

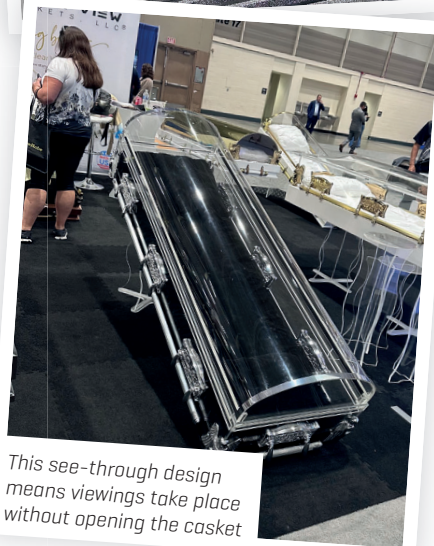
Courses dates right at time of going to print. Visit [www.ifdcollege.org](http://www.ifdcollege.org)

Courses dates right at time of going to print. Visit [www.ifdcollege.org](http://www.ifdcollege.org)

Ross explores the funeral vehicles on display in the Expo Hall



This special hearse deck transports the remains urn to the family or cemetery



This see-through design means viewings take place without opening the casket

who only design and build funeral homes and cemeteries across the USA.

- A casket that is completely see-through, allowing viewing to take place without having to open the casket.

The NFDA also hosted a mock New Orleans-style jazz funeral, which included a full brass band, horse-drawn carriage and community of mourners paying their respects in full local style. It was a true sight to behold.

Ross said: “It was a successful trip, eye-opening to see how things are done across the pond and a great opportunity to network with other funeral directors from around the globe.”

The next conference is due to take place in Chicago in October 2025, which is expected to be a larger event than New Orleans. Ross and Joe have several family-owned funeral homes lined up to visit on that trip. **i**



# A Diamond Partnership

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

Compete on a level playing field



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

~~£325~~ **£292.50**

**The Unattended Direct Cremation (after discount)**

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

~~£400~~ **£360**

**The Unattended Direct Cremation and Collection (after discount)**

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

~~£525~~ **£472.50**

**The Witnessed Direct Cremation Service (after discount)**

A 10-minute service, limited to a maximum of 8 mourners, designed for families that may choose an unattended service but wish to witness the committal. There is no formal service, the 10 minutes provides time for quiet reflection. The SAIF member delivers the coffined deceased to their local Westerleigh Group crematorium. The service is available between Mondays and Thursdays, limited to 9.00am and 9.15am service times only.† Bookings for this service can be made directly with the local Westerleigh Group crematorium (not available at Torbay Crematorium).

~~£635~~ **£571.50**

**The Limited Early Morning Service (after discount)**

A short early morning service, which is either funeral director led or family-led, with a 20-minute service, limited to a maximum of 20 mourners. The SAIF member to deliver the coffined deceased to the Westerleigh Group crematorium. Available between Mondays and Thursdays, limited to 8.30am, 9.00am or 9.30am service times only.† Bookings for this service can be made directly with the local Westerleigh Group crematorium (not available at Forest of Dean Crematorium).

**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

~~£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.

† Local restrictions on times may apply.



# teamwork

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



**RENEWAL DEADLINE LOOMS / PREPARING FOR 2025 BANQUET / SAIFCHARTER IS LISTENING / REDUCING FESTIVE STRESS**

**PRESIDENT**

## Dedicated service

**A**s we approach the end of another year, it is both a privilege and a responsibility to take a moment to reflect on the journey we've shared as members of SAIF. This year has brought its own set of challenges, triumphs and transformative discussions, particularly as the conversation around regulation of the funeral profession takes centre stage.

### A year of resilience and commitment

The past year has tested our resilience as independent funeral professionals. From navigating economic pressures to adapting to the evolving needs of families, we have collectively risen to meet these challenges with integrity and compassion. I have seen first-hand the dedication of our members – from small, family-run businesses to larger independent firms – in upholding the highest standards of care during some of life's most difficult moments.

Our work is deeply personal and I am proud of how we balance tradition with innovation. Whether through improved staff training, sustainable practices, or new ways of offering families personalised support, we are always looking for ways to serve better.

### The path to regulation

One of this year's most significant discussions has been around the future regulation of the funeral sector. It is no secret that the conversation has been long overdue. Families deserve to feel confident in the services they receive and, as independent funeral professionals, we deserve a framework that ensures fair competition, accountability and trust.

The Government's ongoing consultations, the work of the Fuller Inquiry and the introduction of measures, such as the Financial Conduct Authority's (FCA) oversight of pre-paid funeral plans, have shown the tide turning towards a more regulated future. At SAIF, we have been actively engaging with policymakers, sharing insights from our members and advocating for a regulatory framework that recognises the unique challenges and contributions of independent funeral directors. Our position has always been clear: regulation must strike the right balance. It must protect consumers while respecting the independence and diversity of funeral providers. Over-regulation could risk homogenising the sector and stifling the very qualities that make independent funeral directors so essential to our communities. Co-regulation – a partnership between the industry and an independent regulatory body – remains the most viable path forward.

### Looking ahead with purpose


As we look to the year ahead, I encourage all members to remain engaged in this vital conversation. Regulation is not just about compliance; it is an opportunity to elevate our profession, to set ourselves apart as trusted providers and to secure the future of independent funeral directing for generations to come.

SAIF will continue to champion your voices, ensuring any changes to the sector reflect the realities of our work and the values we hold dear. Together, we can help shape a regulatory framework that supports professionalism and safeguards the personal, compassionate approach we pride ourselves on.

### Thank you for your dedication

Finally, I want to thank each of you for your unwavering commitment to the families and communities you serve. It has been an honour to represent you as SAIF President during such a pivotal year. The strength of our organisation lies in its members and I am inspired by the resilience, empathy and professionalism you demonstrate daily.

As we enter a new chapter in the funeral profession, let us do so with unity and purpose. Regulation, when approached thoughtfully, is not something to fear. Instead, it is an opportunity to build an even stronger foundation for the vital work we do.

Together, we are shaping a future where independent funeral directors remain at the heart of their communities, offering care, dignity and trust when it matters most. 



SAIF President  
Declan Maguire

## Looking to buy or sell your business?

SAIF Acquisitions is a brokerage service for SAIF members



For more information, please contact **Claire Day** on **0345 230 6777** in the strictest confidence and with no obligation



We provide the introduction, you decide if the opportunity is right for you

## 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 Tom Byrne (Perth, Perthshire)  
01738 552777  
tom.byrne@brianreidandsonltd.co.uk

### Colourful Coffins

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

### DFS Caskets (part of Jukes Group)

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

### Earth to Heaven

Mr Dilton Pike (Charlwood, Surrey)  
01243 786072  
sales@earthtoheaven.co.uk  
www.earthtoheaven.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 and Galloway)  
01461 206099  
info@jrtweedie.co.uk  
www.jrtweedie.co.uk

### JC Atkinson and Son Ltd

Mr J Atkinson (Washington, Tyne and Wear)  
0191 415 1516  
jamie@catkinson.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@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)  
01694 592212  
chris@rvowles.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 (Westonzoyland, Somerset)  
01278 691105  
coffins@musgrovewillows.co.uk  
www.musgrovewillowcoffins.co.uk

### Passages International Inc. Ltd

Mr R Crouch (Maidenhead, Berkshire)  
01288 290220  
passages@iscall.co.uk  
www.passagesinternational.co.uk

### Somerset Willow England

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

### Tributes Ltd

Ms A Masters (Poling, West Sussex)  
0345 388 8742  
marketing@tributes.ltd.uk  
www.tributes.ltd.uk

### Urns UK Ltd

Mr P and Mrs B Patel (Potters Bar, Herts)  
01707 645319  
info@urnsuk.com  
www.urnsuk.com

### CEMETERIES & CREMATORIES

#### 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 (Buckinghamshire)  
01494 872158  
info.chiltern@greenacresgroup.co.uk  
www.greenacresgroup.co.uk

#### GreenAcres Woodland Burials Colney

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

#### GreenAcres Woodland Burials Epping

Carren Graham (Essex)  
01592 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 Duggett (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@lyncoakes.co.uk  
www.lynoakes.co.uk

### EDUCATION & TRAINING

#### Greener Globe Funeral Standard

Brendan Day and Carolyn Day (Coerphilly)  
029 2252 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  
gtembalming@btinternet.com  
www.gtembalming.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 Tom Byrne (Perth, Perthshire)  
01738 552777  
tom.byrne@brianreidandsonltd.co.uk

#### CPL Supplies (Stainless Steel Specialists)

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

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

Mr David Clarke (Annon, Dumfries and 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 (part of Mortuary Solutions)

Mr Paul Marston (Pudsey, Leeds)  
0113 256 3633  
info@mortuarysolutions.co.uk  
www.mortuarysolutions.co.uk

#### Jukes Group Limited

Mr James Warburton (Staffordshire)  
07936 341287  
james@jukesgroup.co.uk  
www.jukesgroup.co.uk

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

Mr Chris Barker (Upton-upon-Severn, Worcestershire)  
01694 592212  
chris@rvowles.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 Quill (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 and Sterilisers)

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

#### W.J. Kenyon (Refrigeration Equipment)

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

### FINANCE & PROFESSIONAL SERVICES

#### Complete Voice & Data Solutions Ltd (Broadband and Cloud Telephony)

Mr M Ridgway (Newcastle-under-Lyme, Staffordshire)  
0333 772 9544  
mike@completevoiceanddata.com  
www.completevoiceanddata.com

#### Curtis Legal Ltd (Probate and Assistance with Funeral Costs)

Mr C Bond (Mannouth, Marnmouthshire)  
01600 772288  
cbond@curtislegal.co.uk  
www.curtislegal.co.uk

#### Forum of Private Business/rrdar Limited

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

#### Flourishh by 2H Ltd (Brand Development)

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

#### Frontline Communications Group Ltd (Call Handling/Delivery Service)

Mr D Jones (Purton, Wiltshire)  
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 (Willington, Staffordshire)  
07917 221497  
guy.turner@funeralconsultancy.co.uk  
www.funeralconsulting.co.uk

Continued on page 30 >

## Don't forget the renewal deadline

### SAIF annual membership subscription due by 31 January 2025

SAIF Business Centre has started sending out the annual membership subscriptions, which must be paid by 31 January 2025 to ensure your membership and accompanying benefits continue.

For members who have not signed up for direct debit, you will be able to pay electronically by either BACS, debit or credit card, or online via the members area.

**Please note that this year subscriptions will not be posted but the amount to pay and method can be found by logging into your account via the secure members area of the website, or by calling the Business Centre on 0345 230 6777 or 01279 726777.**

### SAIF COMMERCIAL PARTNERSHIPS 2024

#### Dynamic Fireworks Ltd (a Heavenly Stars Fireworks)

Nigel Claydon/Tina Claydon & Pauline Claydon  
Essex  
01206 710777  
sales@heavenlystarsfireworks.com  
www.heavenlystarsfireworks.com

#### Fidelity Energy (Utility and Energy Consultant)

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

#### Focus Group (IT, Telecoms and Connectivity Services)

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

#### MultiPay Merchant Services (Card Payment Processing and Card Machines)

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

#### SAIFsure (Uncorn 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 Boddaley  
Southend-on-Sea, Essex  
01702 312737  
enquiries@saifresolve.co.uk  
www.saifresolve.co.uk

## Music to your ears?

Is playing music in the workplace a good idea? What are the licensing requirements and is there any way around them? Here's what you need to know and consider...

### Licensing requirements

If you intend to play recorded music in the workplace for employees or customers, including background music on a radio, TV or other digital device, you need a licence [called 'TheMusicLicence'] from PPL PRS.

Under the Copyright, Designs and Patents Act 1988, permission is needed from the relevant copyright holders to play their music in public.

Obtaining a music licence gives you this permission in relation to the vast majority of commercially available music.

The licence cost varies according to your business sector and music use but starts at around £129 plus VAT per

year for an office with four or fewer staff.

You can contact PPL PRS on 0800 182 2003 to get a quote for a licence for your business.

*Tip: You don't need a licence to play royalty-free music in the workplace and you can search online for available options, but going down that route may backfire.*

### Is music a good idea?

Research over the years has indicated that listening to music at work can improve productivity and motivation, decrease stress and make workplaces more enjoyable, provided it is used properly, i.e. staff are listening to uplifting, popular songs.

Some employees also report feeling more engaged when listening to music during repetitive tasks, plus music can be used to mask external distractions, such as background noise. However,



New SAIFCharter Chair John Byrne reflects on the great work of 2024 > Page 29

SAIF BUSINESS CENTRE UPDATE

# Dress to impress: SAIF's AGM and Banquet Weekend

**W**e can finally release details for the upcoming SAIF AGM and Banquet Weekend. On behalf of the National President Declan Maguire, the National Executive Committee and the SAIF Business Centre, we cannot wait

to see everyone at Glasgow's Hilton Hotel on 4-6 April. The weekend will commence on Friday 4 April with a welcome lunch, when members can meet associate members and catch up with colleagues. This will be followed by an afternoon interactive education session and speakers will be announced shortly. On Friday evening, guests will cross the pond and go back in time to 1980s Miami, with the hotel ballroom being transformed into a casino. If you wish to don your shoulder pads, backcomb your hair or dress as Don Johnson, go for it - fancy dress, however, is optional. Saturday morning will be the official annual general meeting followed by lunch and free time to explore Glasgow. The black-tie banquet is that evening with entertainment by The Minogue Brothers and, for those night owls, there is the customary supper. On Sunday morning we bid farewell to National President Declan Maguire and welcome current First Vice President Ross Hickton, who will take the reins of National President. Details on how to book this event will be sent to members shortly, so keep checking your emails. [i](#)

other employees can struggle to concentrate when music is playing, and it might not be suitable in a lot of office environments, such as where employees are required to talk to clients on the phone and music blaring out in the background would appear unprofessional. Plus, not everyone has the same tastes - some will prefer classical music while others enjoy pop.

### Own music

One option would be allowing staff to listen to their own music using headphones/earphones. You'll need to take account of health and safety risks here, which makes this option unsuitable for some workplaces, such as those where there is dangerous machinery.

If this is an option, employees should nevertheless be required to keep the volume of their music at a reasonable level as not only can noisy earphones disrupt others and make it difficult to interact with colleagues on work matters, but loud music can also create safety issues, for example, if an employee cannot hear a fire alarm or is



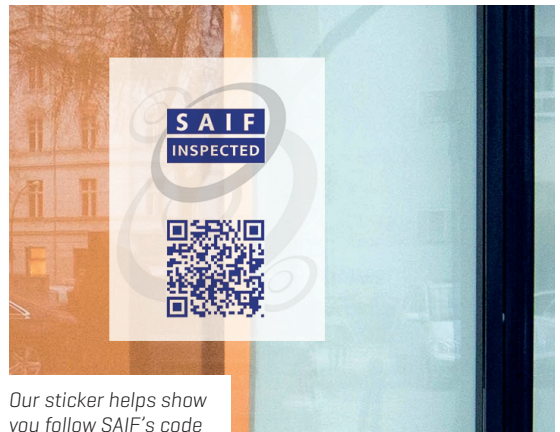
unaware of what is going on around them.

For more information on the PPL PRS music licence, visit [pplprs.co.uk/themusiclicence](http://pplprs.co.uk/themusiclicence)

Tips & Advice Business Database: Employment & HR 19.10.2024



**Claire Day**  
SAIF Business Centre Administration Manager



Our sticker helps show you follow SAIF's code

## 'SAIF Inspected'

Following the release of the Fuller Inquiry Phase 2 report, which drew attention to the mistreatment of the deceased by a minority of funeral businesses, it is now more important than ever to reassure the public about your high standards.

The best way to do this is by making the community you serve aware of your adherence to the UK's strictest funeral director Code of Practice, the SAIF Code.

SAIF members will find a window sticker within the magazine that has the 'SAIF Inspected' logo plus a QR code that links to the SAIF Code of Practice. If you have not received one and you are a SAIF member, please call the SAIF Business Centre.

Additional 'SAIF Inspected' marketing and social media resources are available in the members' section of the SAIF website, as well as the SAIF Digital Facebook group.

## Festive opening times

The SAIF elves have been working hard this year and already planning for a busy 2025.

Over the Christmas period the SAIF Business Centre opening times will be:

- Tuesday 24 December, 9am-3pm
- Friday 27 December, 10am-2pm
- Monday 30 December, 10am-2pm
- Tuesday 31 December, 10am-2pm

Normal hours will resume from Thursday 2 January 2025.

**From all at SAIF Business Centre we wish all of our SAIF members and readers a Merry Christmas and Happy New Year.**



### 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  
[@ifdcollege.org](mailto:sharon.welford@ifdcollege.org)



## We're Here When You Need Us

This Christmas, we're available every weekday with the exception of Christmas Day, Boxing Day, & New Year's Day.

info@tributes.ltd.uk

0345 388 8742

www.tributes.ltd.uk

Season's Greetings

The Original  
**Colourful Coffins®**  
*As individual as you*

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Glitz, Glamour & Sparkles • 24 colours  
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Call 01865 779172 or email enquiries@colourfulcoffins.com to order your FREE sparkle samples



# Making sure your voices are heard

*Incoming Chair John Byrne reflects on all the great work the SAIFCharter Insight Group has been involved in over the past year and discusses the opportunities available to independents in 2025 and beyond...*

**I**t gives me great pleasure to write my first column as the newly appointed SAIFCharter Chair. It's only been two months since my fellow Executive members elected me to this position but what a two months it has been for our members, with our company launching its new brand identity and a major marketing campaign.

It's great to see all the work being done to get Golden Charter funeral plans in front of more customers and considering why they should buy a plan from us. I hope you've caught the new adverts which are being played across TV, radio and digital channels. The modern feel and heart-warming sentiment behind the campaign will really resonate with families.

Whether looking for a traditional cremation or burial service, or a no-fuss direct cremation, Golden Charter is making sure customers know that we, as independent funeral directors, can help them secure funeral services.

I know it can be difficult to stay focused on how valuable funeral plan sales are to our businesses, given our focus on providing services to at-need customers. However, we can't ignore the fact that the pre-arranged funeral share continues to grow steadily, due mainly to the rapid growth in 'direct to cremation' plans, and the statistics show that we are losing potential future customers to these new competitors.

## Working together for success

To support our association and Golden Charter to work collaboratively and increase funeral plan sales for independents, we established our SAIFCharter Insight Group in late 2023.

The group was set up to engage with more members and provide a forum for our most ambitious, forward-looking members to share insights on best practice, innovation and planning for success. I'm pleased with how the group has grown, consisting of funeral directors with varying business sizes from across the UK.

With funeral planning offering peace of mind to thousands of families every year, it's their needs and wants that drive change in our market. That's why a key focus for our group has been discussions around improvements.

As part of Golden Charter's commitment to being easier to work with, representatives have been joining our Insight Group meetings to seek feedback. Our group has focused on how to improve users' experience on [mygoldencharter.co.uk](http://mygoldencharter.co.uk). Helping to make our day-to-day lives easier frees up time and allows us to offer plans as seamlessly as possible, connect with families and secure future market share.

I'm sure most of you will agree that the removal of paper plan summaries for new plans and funeral benefit options is a big step forward. We've also been really pleased to help shape the information available on [mygoldencharter.co.uk](http://mygoldencharter.co.uk). Having information that is easy to access and understand is a great help and provides a better experience for the families we work with.

To remain successful as independents, we must understand and keep pace with developments within the wider market. So it's been great to see independents coming together and discussing ideas with Golden Charter, which has been acting quickly on our feedback.

We're really excited by how the group is developing and it is a valuable channel to ensure the voices of independents are heard. At our latest meeting we had a healthy debate about direct cremations/unattended funerals. To get involved, speak to me or SAIFCharter Secretary Jill Glencross. We'd love you to join us.

Finally, I'd like to acknowledge our members who will spend the festive period helping bereaved families. I hope you, and those working with you, find time to rest and relax. I look forward to working together in 2025. ●

**John Byrne**  
SAIFCharter Chair

## 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 Chair, the SAIFCharter Secretary, or any of the Executive members around the country through the details below.



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DR BILL

# Reducing holiday stress

Avoid feeling frazzled this festive season with our expert's advice on keeping calm, seeking support and giving yourself the gift of self-care

Christmas is coming! But even as I write this in November, I'm aware that the holiday season is already here. Festive movies are on TV and seasonal paraphernalia in the shops even before Hallowe'en.

Every year, we promise ourselves that we will get a better grip on the holidays, taming the tension and stress of the season we always get caught up in. But, somehow, it never seems to work.

It's no wonder we get tense at this time of year. It's always a busy period, both professionally and personally, with so much to do. In the midst of meeting year-end deadlines at work and making travel or family arrangements, there is a seemingly insurmountable list requiring our attention.

Activities such as attending school concerts, planning parties, cooking, baking, visiting and being visited, buying presents, organising outings and a multitude of other tasks can consume us. You want to be composed and organised, have fun (while not gaining weight) and enjoy all the other elements of this most



wonderful time of the year. But it doesn't always work out that way.

If you want to experience a festive rather than a frazzled season, perhaps this stress-prevention plan will help.

### 1. Identify stress-relief tools

It's easy to become so preoccupied with 'the tyranny of the urgent' and taking care of the 'necessities' of the season that there is little space, time or energy left to devote to 'you'. But when your own needs and self-care fall to the bottom of your 'to do' list, it's a one-way ticket to a tired, cranky, impatient, 'bah humbug' you.

The best gift you can give your family, friends and yourself this season is be a positive, healthy, happy you. The secret to achieving this is giving yourself permission to put the quality of your own life at the top of your holiday wish list.

So before the season takes over, identify three stress-relief tools you can use to relax, replenish and take better care of yourself. It will be different for everyone. For me, it might be whacking golf balls at the indoor driving range; others will have similar physical activities, such as swimming, working out, or going for a walk. Engaging in physical activity of any kind releases endorphins which help you survive and continue functioning, reduce stress and improve your sense of wellbeing.

But it doesn't have to be physical. It can be mental relaxation, meditation, reading your favourite book, watching a film, sleeping in, performing breathing exercises, or something as simple as a nice, hot bath.

Write your own ideas down and when you feel like you are reaching the edge of your comfort zone, make a pledge to engage in one or several of these stress-relieving activities. Put those endorphins to work.

### 2. Ask for help

Let me hazard a guess. In all likelihood, you are very good at helping others but not so great at asking others for help. I've found that caregivers who give of themselves every day are often the worst at allowing others to reach out to help or support them. The myth that 'professionals should be strong and able to cope'

is not strength, but a weakness. We are all human after all, people who need people.

But, admittedly, asking for help can be extremely difficult. Sometimes the toughest task of all is just becoming aware that you could use some assistance and feeling comfortable asking for this.

One of the traditional signs of burnout or compassion fatigue is an attitude of omnipotence or indispensability, one that says: "I'm the only one who can do this. If I don't do it nobody else will, or at least not as well as me."

If you think you need to do it all, think again. Acknowledge that support will ease your load and make things happen faster. Delegate some tasks or responsibilities.

Once you get over your inhibitions over seeking support, you'll find that many really do want to help you in your efforts to create a wonderful holiday season. Resist the temptation to go it alone or take on more than you can reasonably do.

Remember, people who talk about their stress and their problems are not attention-

*"Before the season takes over, identify three stress-relief tools you can use to relax, replenish and take better care of yourself"*

seeking, they are support-seeking. As American television host Mr Rogers once famously said: "Anything that is mentionable is manageable."

### 3. Eliminate holiday stressors

You probably already know what and who the physical and emotional stressors are that

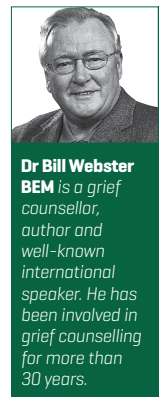
consume a lot of your holiday energy. This season, take a few minutes to make a list of all the things (and people!) that may be a source of stress.

Once you've completed this 'stressor inventory', make a conscious effort to lessen or eliminate their effect one by one.

If you know that cooking dinner for the entire family is high on your stress list, then don't commit to it this year. Either say no, ask another family member to host, or delegate some of the food and table preparation to those who will attend.

Make a game or competition out of it. It is within your control to say yes to the have-tos and the things that fulfil you, and no to your shoulds and ought-tos.

A joy-filled festive season is always possible. Choose what you want your personal experience to be. With the wisdom and power to create stress-free holidays, connect with what you really want and give yourself permission to enjoy it. **i**



**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.

Do ask for help and delegate some tasks



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Expert advice on providing a safe environment and managing risks to the health and welfare of your staff

### Record your findings and share these with the person concerned

It is important to explain how you will keep your employee and their child safe. Once you have completed the individual risk assessment, record your findings and share these with your worker and their safety representative, if they have one.

If you identify a risk that could cause harm to your worker or their child, you must firstly decide if you can control this risk. If you cannot control or remove the risk, you must do the following:

- Adjust the person's working conditions or hours to avoid the risk
- If that is not possible, give them suitable alternative work

The Employment Rights Act 1996 states that suitable alternative work should be offered, when appropriate, before any suspension from work. This must be suitable and appropriate for the pregnant worker or new mother and on the same terms and conditions, including pay.



By **Simon Bloxham**  
Safety for Business

## SAIF MEMBERSHIP UPDATE

### PENDING MEMBERSHIP FULL MEMBERSHIP PENDING

#### Kevin Christer and Alan Beal Cramlington Family Funerals Ltd

The Old Rex Cinema, Front  
Street, Klondyke, Cramlington,  
Northumberland NE23 6RF  
Previously advertised on SAIF website  
Close date: 24 October 2024

#### Beverley Kenny and Thomas Nicholson Emotions Funeral Service Ltd

North Lodge, Stoney Royd, Swan Bank  
Lane, Halifax, West Yorkshire HX3 9HR  
Previously advertised on SAIF website  
Close date: 5 November 2024

#### Denise Jay Chapman

#### Forever Together Funeral Care Denmead Ltd

Unit 2, Hambledon Road, Denmead,  
Waterlooville, Hampshire PO7 6NU  
Previously advertised on SAIF website  
Close date: 12 November 2024

#### Denise Jay Chapman

#### Forever Together Funeral Care Paulsgrove Ltd

197 Allaway Avenue, Paulsgrove,  
Portsmouth  
Hampshire PO6 4HC

Previously advertised on SAIF website  
Close date: 13 November 2024

### FULL MEMBERSHIP PENDING - SCOTLAND

#### Marion W Fraser

#### William T Fraser & Son

Culduthel Road, Inverness,  
Scotland IV2 6AB  
Previously advertised on SAIF website  
Close date: 13 November 2024

#### Adam David Thurston

#### Marske Funeral Services Ltd

14 The Wynd, Marske, Cleveland,  
North Yorkshire TS11 7DA  
Previously advertised on SAIF website  
Close date: 13 November 2024

### ASSOCIATE MEMBERSHIP PENDING

#### Mr Richard Todd

#### Memoria Limited

The Pool House, Bicester Road,  
Stratton Audley, Bicester,  
Oxfordshire OX27 9BS

Previously advertised on SAIF website  
Close date: 4 December 2024

### ACCEPTANCE INTO MEMBERSHIP ACCEPTANCE INTO FULL MEMBERSHIP

#### Laura Henwood

#### Henwood Funerals Ltd

Quarry Park Road, Newquay,  
Cornwall TR7 2NP

#### Paul Morse

#### Morse Funeral Services Ltd

38 London End, Beaconsfield,  
Buckinghamshire HP9 2JH

#### Anna Jezewska

#### Watermans Funeral Directors Ltd

40 High Street, Sittingbourne,  
Kent ME10 4PB

#### Mark Thomas and Ivor Thomas

#### Ivor Thomas Funerals Limited

81 Rhydelig Avenue, Heath,  
Cardiff CF14 4DB

#### Jamie McCulloch and Carl Gleave

#### McCulloch & Gleave Independent

### Funeral Services Limited

17 Market Place, Heywood,  
Lancashire OL10 1LA

### ACCEPTANCE INTO FULL MEMBERSHIP - SCOTLAND

#### Laura Wood

#### Joe Dawsons of Buckie Funeral Home Ltd

25 East Cathcart Street, Buckie,  
Moray, Morayshire AB56 1NA

### ACCEPTANCE INTO

### ASSOCIATE MEMBERSHIP

#### Mr Chilton Pike

#### Earth to Heaven

Unit 8 John Lory Farm, Norwood Hill  
Road, Charlwood, Surrey RH6 0EB

### FULL MEMBER NEW BRANCH

#### George Scott & Son (Funeral Directors) Ltd incorporating

#### Henry Tomes Ltd

Barham House, 31-33 Tower Road,  
Bournemouth, Dorset BH1 4LA

### NO LONGER A MEMBER

### FULL MEMBER

#### Henry Tomes Ltd

Barham House, 31-33 Tower Road,  
Bournemouth, Dorset BH1 4LA

#### Gibsons Funeral Services Ltd

Craddock House, 25 Coopton  
Hill Road, Bishop Auckland,  
County Durham DL14 6EN

#### Branches of above:

40 Bridge Street, Howden-le-Wear,  
Crook, County Durham DL15 8EX

Association Street, Shildon,  
County Durham DL4 1EF

#### Grassby & Sons Ltd

#### (Grassby Funeral Service)

8 Princes Street, Dorchester,  
Dorset DT1 1TW

#### Branches of above:

Colin J Close Funeral Service  
Peel Close, Salisbury Road, Blandford  
Forum, Dorset DT11 7JU

#### Grassby & Close Funeral Service

4 Innes Court, Sturminster Newton,  
Dorset DT10 1BB

#### Grassby & Stocking Funeral Service

22 Crescent Street, Weymouth,  
Dorset DT4 7BX



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



Pregnant workers shouldn't have to sit or stand for too long

If that is not possible, suspend your worker on paid leave for as long as necessary to protect their health and safety and that of their child.

#### Common risks to consider

Pregnant workers and new mothers could be more prone to injury, which may not become apparent until after birth. Postural problems can occur at different stages of pregnancy and on returning to work, depending on the individual and their working conditions.

You should make sure that pregnant workers and new mothers are not:

- Sitting or standing for long periods
- Lifting or carrying heavy loads
- Using a workstation that causes posture issues.

Long hours, shift work and night work can have a significant effect on the health of pregnant workers, new mothers and their children. They may also be particularly vulnerable to work-related stressors.

Not all workers will be affected in the same way but mental and physical fatigue generally increase during pregnancy and following birth.

You should assess the risks posed by:

- Long working hours and fatigue
- Work-related stress
- Temperature
- Noise

#### Risk of physical injury

Check whether you need to provide extra control measures, for example, to protect your worker when:

- Working at height
- Working alone
- They are at risk of work-related violence
- Exposed to vibration

#### Exposure to harmful substances

Many chemical and biological agents can harm pregnant

workers or new mothers. They can also be passed on to their child during pregnancy or breastfeeding.

These could include:

- Lead
- Toxic chemicals such as mercury and pesticides
- Infectious diseases

#### Rest and breastfeeding at work

Pregnant workers and breastfeeding mothers are entitled to more frequent rest breaks. You should talk to them so you can agree the timing and frequency. You must provide a suitable area where they can rest. This should:


- Include somewhere they can lie down, if necessary
- Be hygienic and private, so they can express milk if they choose to do so – toilets are not a suitable place for this
- Include somewhere to store their milk, for example, a fridge.

#### Night work

Pregnant workers and new mothers can work nights, provided the work involved presents no risk to the health and safety of them or their child.

However, you should offer suitable alternative day work, on the same terms and conditions, when:

- Your worker's individual risk assessment has identified a risk from night work
- Their doctor or midwife has provided a medical certificate stating that your employee should not work nights.

If it is not possible to provide alternative day work, you must suspend the employee from work on paid leave for as long as necessary. This is to protect their health and safety and that of their child. 

## Considering selling your business?

Received an offer and would like a view on it?

Need help with an acquisition?

For further information, please contact

**Guy Turner** on  
07917 221 497

  
**Funeral Consulting**

Advice on buying and selling



[www.funeralconsulting.co.uk](http://www.funeralconsulting.co.uk)



### Help is at hand!

Talk to a safety professional at Safety for Business by calling 08456 344164. As a member of SAIF, you are entitled to a discount on its fees when Safety for Business helps with your health and safety needs. The business can visit to see how you are doing when it comes to compliance.

# 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.

## NATIONAL



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National  
President



**PAUL ALLCOCK F.SAIF**  
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**DAVID MASSAM**  
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**TERRY TENNENS F.SAIF**  
Chief Executive  
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**JIM HENSHELWOOD**  
Honorary Life  
President

## 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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