



British Institute of Funeral Directors

Educating the Funeral Profession

JOURNAL

SEPTEMBER 2022 | VOLUME 5



THE CPD STANDARDS OFFICE
CPD PROVIDER: 60065
2021-2023
www.cpdstandards.com

In This Issue

- ***40th AGM Details***
Including Agenda and Proxy Forms
- ***The Running Undertaker***
Andrew Cutmore Explores Hampshire on YouTube Channel
- ***S Stibbards & Son Ltd Break Ground***
On New Bereavement Centre and Head Office





The **MazWell**[®]
Group
Exclusive Manufacturer and Distributor of **DODGE**® Products

DISINFECTANTS

RAISING HYGIENE STANDARDS



The MazWell Disinfectant and Hygiene products offer a single solution to your disinfection and sanitation needs with consideration to safety of use, non-toxicity, and the environment. These products address a wide spectrum of bacterial activity and effectiveness against both gram positive and negative. In fact they are **99.999%** effective against the widest spectrum of Bacteria, Viruses, Fungi Spores and Yeast. There is **No Alcohol, Formaldehyde, Gluteraldehyde, Chlorine** or other harmful chemicals in the formulations.

To see our full range, please visit our website at www.themazwellgroup.com.



**Please contact the National Office for all Executive,
Administration & General Enquiries:**

C/O Jem & Karen Mead

BIFD National Office

10 St John Road, Wroughton, Wiltshire SN4 9ED

Tel: 0800 032 2733 Fax: 01920 823 261

admin@bifd.org.uk

Advertisers & Contributors

Allsops

Auden Funeral Supplies

Bennetts Funerals

Colourful Coffins

EventLive

FFMA

Funeral Partners

J C Atkinson

LifeLedger

Muchloved

Motorcycle Funerals

The Mazwell Group

Search4Local

Tributes Ltd

Wilcox Limousines

Please send all News, Articles & Advert queries to

The Editor Hayley Bell:

journal@bifd.org.uk

or Deputy Editor Lucie Kibbey:

deputyeditor@bifd.org.uk

Contacting The British Institute of Funeral Directors

National President, Paul Stibbards:

paul@stibbards.co.uk

1st Vice President, Jem Mead:

jem@meadfamilyfunerals.co.uk

Immediate Past President, Malcolm Serjeant:

malcolmserjeant@gmail.com

Company Administrator Karen Mead:

admin@bifd.org.uk

Chair of Education, Andrew Floyd:

a.floyd@lacialaveracollege.com

The BIFD Journal is an official publication of the British Institute of Funeral Directors and is published online quarterly.

Whilst the Journal aims to encourage the fullest freedom of opinion and expression, it should be understood that unless stated, views and opinions, including those of the Editor and Deputy Editor, should not be construed as being policy of the Institute.

The British Institute of Funeral Directors accepts no responsibility for the accuracy of any claim made by any advertiser within this Journal, or for the quality, suitability or standard of the goods so advertised.

Paul Stibbards, Dip. FD, LMBIFD, MBIE

National President



Dear Members, students, Fellows and associates.

As my Presidential year comes to a close and the end of my delightful letters, I feel it is an excellent opportunity to look at what has been achieved by the board and educational committees and to look forward to the future of the BIFD. To look at where we were, where we are going, and most of all, what I hope we can achieve.

In the year of my appointment, we had just come out of a time; I'm sure many of us wish to forget where friends and family had been apart for a considerable amount of time, with a very unsure future for many.

Like everyone else, the BIFD had to cease our regional meetings, finances weren't in a good place, and support and morale within the membership of our institute were low. Recognition of the BIFD was also particularly low.

This wasn't due to any one element but due to a torrent of challenging circumstances that had landed the institute in a place none of us wanted to be in. On top of this, our profession was under scrutiny in a way it had never been before by forces who didn't understand it.

Along with past Presidents and board members, I had been working together for several years before, let's call it, the 'covid era' to improve the institute, to adapt it from an institute that worked well 40 years ago to one that works well in current times, still ensuring to keep the original purpose of the BIFD:

'Educating The Profession'

One of the very early stages was to gain official government certification in several areas of continued professional development.

Further work involved changes to the rules, some of which everyone did not like. But in the end, our purpose as a board was to provide our members' value for their membership. Our first significant change was to allow fellow qualified funeral professionals access to the institute; this helped increase our membership and subscription.

The Journal team introduced the digital Journal and Newsletter, which helped reduce our production costs and gave the institute more capital to invest in our members.

In the latter part of Malcolm's 2nd year, I worked with many funeral suppliers and other professionals to produce and provide our monthly accredited Continual Professional Development sessions, which allowed members access to value CPD and a platform to interact with other members of the BIFD throughout the country.

Our admin team embraced new online technology to help connect the various committees, which had the unexpected yet positive effect of cutting costs and allowing quicker and more frequent meetings to help move the institute forward. Our admin team has also spent many hours preparing and testing our new website: www.BIFD.org.uk, with many features that will support our members and the institute for many years.

Our very own Journal Editor Hayley, her Deputy Editor, Lucie and content Creator Tianna have provided the institute with an unprecedented social media presence that has helped spread the word of the BIFD.

Our educational committee has also gone through a change and has repurposed to enhance its work within the BIFD and its support for the BIFD's students.

Regional meetings are starting again, though slowly, as many moving parts need to be realigned before they can be held in every region.

Regional C held a meeting in Halifax, Regional G held a meeting in the west, and my region F had a fantastic CPD session at the Anglian Rustic university with a tour of their School of Medicine and an in-depth discussion on bequeathal (donation to medical science).

For my part as your President, among other things, I wanted to raise the profile of the BIFD within our professional circles, this has involved a lot of travel, many of which are recounted in my previous letters, and the NFE exhibition was another opportunity for this, I feel our stand and presence helped this goal massively, we also have connections with Obitus, Westerleigh, many of our kindred organisations and the Institute of British standards to mention but a few, this has helped the BIFD become better known, and I feel more attractive to professions who are looking to qualify in a funeral standard and be part of a membership organisation.

Looking To The Future:

At the start of my year, I set some objectives; many of you will remember them. They were in my first Presidents letter; I found this a great way to focus on what needs to be done to achieve success for the institute. As my Presidency ends in October, I will revisit my objectives and report to you on how they have fared.

Although my time as President is coming to an end, many of the projects I have started remain ongoing, which I hope will still give our members additional value.

I'm working with our conference secretary, David, on a CPD and social weekend, which will be held in early 2023; the idea is to create an event that members can attend not only to gain CPD but also to spend some quality time with fellow members, student of the BIFD and other fellow professions.

I will continue to organise CPD for our monthly zoom meetings and have also offered to work with regions to re-establish regional meetings.

I will work and support the board on their ongoing projects and, of course, those of our newly elected President.

The new processes for supporting our students will hopefully ensure more of them join the institute and form a new generation to evolve the institute continually. My hope for the future is that the BIFD becomes much more than just a platform for gaining a qualification; it becomes a platform of support, networking and socialising for our members.

Before I go, I just wanted to thank you, the membership, for your faith in me this year and our associate members for their continued support of the Institute.

Special thanks to the Westerleigh group for their invitation and hospitality at the various crematoria dedications and, of course, to Alan, their ambassador, for being a great host.

My thanks to the Presidents and teams of our kindred associates, who provide such entertaining and enjoyable conferences.

Finally, but by no way least, my heartfelt thanks to our teams within the institute:

Our Admin team

Our Journal team

Past and present members of the Education Committee

Past and Present Presidents and Board Members.

Conference Secretary and his team.

And of course to the people who support you as our members.

Best wishes to you all in your future endeavours.

Paul Stibbards.

President BIFD 2021 - 2022

The British Institute of Funeral Directors

Conference: 28th – 30th October 2022

Holiday Inn Airport Hotel Southend

77 Eastwoodbury Crescent, Southend-on-Sea, SS2 6XG

BIFD 40th Anniversary Conference & Gala Celebration Dinner

The BIFD was established in 1982 by a group of funeral directors who believed in education and training for their profession; so that members of the public seeking to use the services of a funeral director should be able to choose wisely and get the best possible professional services on offer. It was the last Institute to have 'British' in its name. The BIFD places the educational and professional development needs of Funeral Directors at the heart of its work and promotes best practice through continual professional development. The BIFD is run by professionals for professionals; the BIFD prides itself on responding to what individuals, companies and the funeral profession needs to best serve the bereaved, now and in the future.

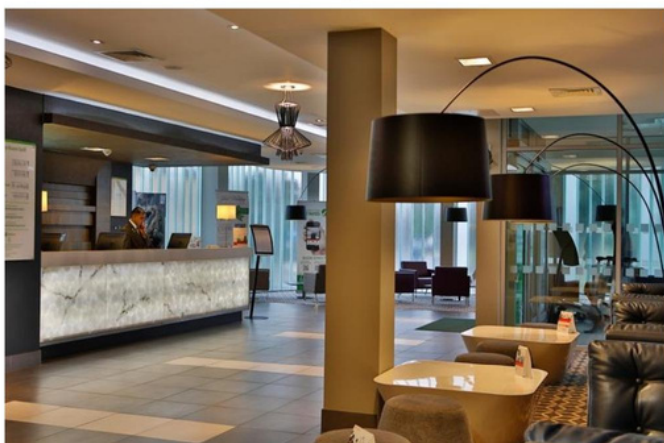
Under the current National President, Mr. Paul Stibbards, Board of Directors and Education Committee, the Institute has a progressive team dedicated to the profession and education. Now 40 years old, the Institute wants to celebrate the changes that have taken place in the profession and funeral education.

Please join us on the 28th – 30th October 2022 to celebrate the Institute's birthday but also to be there influencing the next chapter.....



Venue For 40th Anniversary Conference & AGM

The Holiday Inn Airport Hotel Southend:



The Holiday Inn Southend is situated just a short walk from London Southend Airport and a short drive from Southend Pier, making it perfect for business or leisure. The fresh, bright and **sound-proofed bedrooms** are the perfect place to relax after a long day. The award-winning rooms are designed to offer a range of facilities to enhance your stay; with comfortable beds, free Wi-Fi, flat screen TV and well-equipped bathrooms. You can also enjoy complimentary tea and coffee in your room with ample on-site car parking.

As the BIFD celebrates its 40th Birthday, The Holiday Inn Southend will be celebrating its 10th Birthday.

The 4 Star Holiday Inn Hotel Southend is gearing up to celebrate its 10th birthday throughout October 2022. Exactly ten years ago in October 2012, the Holiday Inn Southend opened and to celebrate the hotel's anniversary, Holiday Inn Southend is planning five weeks full of surprises and special promotions. For the month of October, the Rooftop Bar at the Holiday Inn Southend will be offering a host of signature cocktails for ONLY £5.00 and all you have to do is mention their 10th Birthday to enjoy a host of unique signature cocktails, any day of the week. Throughout the five-week celebration, the 1935 Rooftop Restaurant will also be offering a 2 for £29 lunch menu. Guests can enjoy a 2-course lunch; choose from a list of starters, main courses or home-made desserts and include a drink for only £29 for two people. Lunch is available Monday to Saturday from 12pm to 2.30pm. Pre booking is required.



Throughout the five-week celebration, the 1935 Rooftop Restaurant will also be offering a 2 for £29 lunch menu. Guests can enjoy a 2-course lunch; choose from a list of starters, main courses or home-made desserts and include a drink for only £29 for two people. Lunch is available Monday to Saturday from 12pm to 2.30pm. Pre booking is required.

The Holiday Inn Southend will be marking their official ten-year anniversary with a free glass of Prosecco for all guests visiting the hotel on Thursday 27th October 2022. You are invited to come along and celebrate with their dedicated staff, who will be on hand to share many of the funny stories they have encountered in the hotel over the past ten

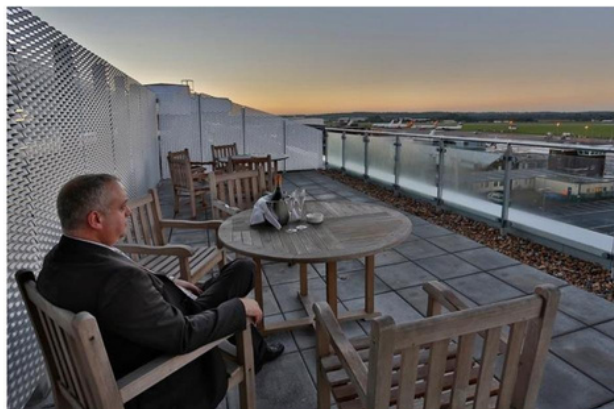
years.

The Holiday Inn Southend has had the honour of hosting 481,4927 guests in its ten years. Over one million pillows have been plumped, over 69,000 kilograms of potatoes have been peeled, while staff at the hotel's 1935 Rooftop Bar have popped over 8,000 bottles of Prosecco. To achieve this, 70 employees from 13 different nations work both front of house and behind the scenes to ensure the perfect and personal IHG service is delivered on time, every time.

With 129 rooms and suites, a ballroom and four conference rooms, as well as Essex only rooftop bar and restaurant, it is a gem on the outskirts of Southend which delivers a personal service with a focus on community responsibility. In May 2017, the hotel won the prestigious Green Tourism Award, the world's largest sustainable certification programme.



The 1935 Rooftop Bar



The 1935 Rooftop Bar is this the only rooftop bar in Essex, offering amazing views over the runway of London Southend Airport. Whilst enjoying dinner on Friday Evening, you will be able to enjoy breath-taking views of the surrounding Essex countryside and perhaps watch a plane or two take off from London Southend Airport.

The name 1935 Rooftop Bar originates from the year London Southend Airport officially opened as Southend Municipal Airport, on 18th September 1935. The start of the Second World War saw the site requisitioned by the

RAF with several squadrons from all over the world based at Southend. During this time the runways played home to the Supermarine Spitfires, Hawker Hurricanes and Bristol Blenheims.

London Southend Airport is still home to the **Avro Vulcan XL426**. Due to its British aviation heritage and as a tribute to the men and women who flew the Vulcan during the Cold War, a local volunteer group known as the **Vulcan Restoration Trust** purchased and now maintains the Vulcan B2 XL426 in live ground running condition at the airport. It opens to the public at the Visit the Vulcan Days held throughout the year just a few minutes' walk from the hotel.



The British Institute of Funeral Directors Conference 2022:

28th – 30th October 2022

Holiday Inn Airport Hotel Southend

77 Eastwoodbury Crescent

Southend-on-Sea

SS2 6XG

The 40th BIFD Conference 2022 Tarif Rates

1. Friday Evening To Sunday Morning – THE COMPLETE PACKAGE

<i>Friday Dinner</i>	<i>.....Double Room (2 People) £470</i>
<i>Saturday & Sunday Bed & Breakfast</i>	<i>.....Single Room (1 Person) £315</i>
<i>Saturday AGM: On Arrival Tea, Coffee & Biscuits</i>	
<i>Saturday Lunch Included</i>	
<i>Saturday Evening Drinks Reception</i>	
<i>Saturday Gala Dinner – Includes 4 Course Meal Followed By Tea & Coffee</i>	

2. Friday Evening To Saturday Morning - ONLY

<i>Friday Dinner</i>	<i>.....Double Room (2 People) £180</i>
<i>Saturday & Sunday Bed & Breakfast</i>	<i>.....Single Room (1 Person) £130</i>
<i>Saturday AGM: On Arrival Tea, Coffee & Biscuits</i>	

Saturday Lunch Is Available On The Day At £25 PP

3. Saturday To Sunday Morning - ONLY

<i>Saturday AGM: On Arrival Tea, Coffee & Biscuits</i>	<i>.....Double Room (2 People) £275</i>
<i>Saturday Evening Drinks Reception</i>	<i>.....Single Room (1 Person) £180</i>
<i>Saturday Gala Dinner – Includes 4 Course Meal Followed By Tea & Coffee</i>	

Saturday Lunch Is Available On The Day At £25 PP

4. The Gala Banquet Dinner Only

.....£60 Per Person

<i>Saturday Evening Drinks Reception</i>	
<i>Saturday Gala Dinner – Includes 4 Course Meal Followed By Tea & Coffee</i>	

5. AGM ATTENDANCE ONLY

.....Free To All Members & Students

<i>Saturday AGM: On Arrival Tea, Coffee & Biscuits</i>	
--	--

Saturday Lunch Is Available On The Day At £25 PP

ROOM UPGRADES AVAILABLE (Subject To Availability)

<i>King Executive Room</i>	<i>.....£25 extra per room per night</i>
<i>Superior Suite</i>	<i>.....£35 extra per room per night</i>

TO STAY BEFORE OR AFTER THE CONFERENCE DBB

<i>.....Double Room (2 People) £145</i>
<i>.....Single Room (1 Person) £120</i>

The 40th BIFD CONFERENCE 2022

BOOKING FORM

Members Name: Membership Number:

Address:

Post Code: Contact Telephone Number:

Email Address: Number of Rooms Required:

Special Dietary Requirements: Yes/No Details of Diet

Arrival Date:/...../..... Departure Date:/...../.....

Attending **Partners** Name:

Attending **Guests** Names:

Attending **Children's** Names & Ages:

See Rates Page To Complete Payment

Tariff (1) – Full Package

Double Rate: £.....

Single Rate: £.....

Please return your completed booking form and cheque, made payable to 'BIFD' for the appropriate amount to the Conference Co-ordinator:

Tariff (2) – Fri to Sat

Double Rate: £.....

Single Rate: £.....

Mr. David Gresty

The British Institute of Funeral Directors

National Office

10 St John Road

Wroughton

Wiltshire

SN4 9ED

07803 955 230

Tariff (3) – Sat to Sun

Double Rate: £.....

Single Rate: £.....

david-gresty@hotmail.com

Tariff (4) – Gala Dinner Only

Total Attendees £.....

Bacs Payments To:

Sort Code: 60-83-01 - Account Number: 20336550

Tariff (5) – AGM Only

£ No Charge

Total Amount Due £.....

BRITISH INSTITUTE OF FUNERAL DIRECTORS

Registered Office:

National Office, 10 St John Road, Wroughton, Wiltshire, SN4 9ED
Company Limited by Guarantee - 06230309



NOTICE OF THE 40th ANNUAL GENERAL MEETING

Dear Member, Student, Fellow & Associate Members,

You are duly invited to attend the 40th Annual General Meeting of the The British Institute of Funeral Directors on:

Saturday 29th October 2022 at 10:00 a.m., at The Holiday Inn Airport Hotel, 77 Eastwoodbury Cr., Southend-On-Sea, SS2 6XG

to conduct the following business:

AGENDA

- 1 Welcome to the Meeting by National President Paul Stibbards (including Minutes Silence for Members we have lost and in respect of the deceased people and families we have served).
- 2 Roll Call: Members present will announce their name, town, region and any office held.
- 3 Apologies for Absence.
- 4 To Adopt Standing Orders.
- 5 Minutes of the 39th Annual General Meeting held on Saturday 9th October 2021 at The Shrigley Hall Hotel, Pott Shrigley, Near Macclesfield.
- 6 Matters Arising from the Minutes.
- 7 Resolutions To Conference (if any have been received by 30th September 2022).
- 8 Education Report.
- 9 Administration, Secretary & Director's Reports.
- 10 To receive the Treasurer's Report and Financial Statements for the period ended 31st March 2022.
- 11 To appoint auditors of the Company to hold office until the conclusion of the next general meeting at which the financial statements are laid before the Company: **Haines Watts, incorporating Philip Nickson & Co., Paradise Farm, High Street, Kempford, Gloucestershire, GL7 4EU**
- 12 To fix subscription rates for 2023-24.

- 13 To appoint the nominated individuals listed below as Honorary Officers, such individuals having been nominated in accordance with the provisions of Regulation 28.3 of the Company's Articles of Association:

National President:	Jeremy Mead
First Vice President:	Amanda Dalby
Second Vice President:	Amanda Pink
Immediate Past President:	Paul Stibbards
National Treasurer:	Karen Mead & David Gresty
The Company Secretary:	Karen Mead & David Gresty
Editor of The Journal:	Hayley Bell
Deputy Editor of The Journal:	Lucie Kibbey

- 14 To re-elect as directors the following individuals who are retiring by rotation in accordance with the Articles of Association: -

1. Region A – Graeme Easton
2. Region B – TBC
3. Region C – TBC
4. Region D – TBC
5. Region E – TBC
6. Region F – TBC
7. Region G – TBC
8. Region H – Andrew McClure
9. Region J – TBC
10. Region K – TBC

15. Adjourn the meeting to the Gala Dinner where the awards ceremony and handover of offices will take place

**Please remember that only members, students, associates and fellows can attend the AGM part of the weekend, no guests are allowed to this part of the conference and ONLY Fully Registered Members can vote.*

Thank you

By The Order of The Board

Secretary - Karen Mead & David Gresty

National President – Paul Stibbards

BRITISH INSTITUTE OF FUNERAL DIRECTORS

Registered Office:

National Office, 10 St John Road, Wroughton, Wiltshire, SN4 9ED
Company Limited by Guarantee - 06230309



The 40th Annual General Meeting of the British Institute of Funeral Directors
Saturday 29th October 2022 at 10.00 am

The Holiday Inn Airport Hotel, 77 Eastwoodbury Cr., Southend-on-Sea SS2 6XG

STANDING ORDERS

- 1. A question will be decided by a show of hands, unless a poll be demanded by the Chairman, or by 10 members entitled to vote either present in person or by proxy. No question shall be declared carried by a ballot vote unless such question has received at least two-thirds of the ballot votes cast. In a case of equality of votes, whether on a show of hands or on a poll, the Chairman shall be entitled to a second or casting vote.*
- 2. During debate, speakers must go to the microphone and announce their Name, Town and Region before they address the Chair*
- 3. Speakers include all Members (both voting & non voting) and students.*
- 4. A member proposing or seconding a resolution must be present at the meeting.*
- 5. The motion "To pass to the next business" shall take priority over all amendments, and, if carried by a majority, shall allow the meeting to proceed immediately with the next business on the Agenda.*
- 6. The mover of the original motion shall have the right to reply when discussion has been closed. No new matter may be introduced or further discussion permitted before the vote is taken,*
- 7. Discussion shall cease if a motion "that the question now be put" is proposed by a Member not having previously taken part in the discussion.*
- 8. A Member shall speak only once in a discussion on a motion or amendment, except by permission of the Chairman, who must also allow other Members the same privilege.*
- 9. All amendments shall be dealt with separately. When an amendment is proposed and seconded, discussion shall be continued to that amendment and a vote taken. If carried, the original motion is then put to the meeting in its amended form, when it is open to discussion and further amendment. If the original motion stands and discussion proceeds.*
- 10. The Chairman shall have the power to adjourn the meeting or to settle points of order not otherwise dealt with in these Standing Orders.*
- 11. Any Member, who has an urgent need to keep a mobile telephone switched on in the meeting, shall sit immediately adjacent to a door and leave the meeting room as soon as a call is received.*

Voting

ONLY Full Voting Members are eligible to vote, and ONLY if they have paid their current subscriptions.

ONLY A Raise of Hand can be used for voting.



BRITISH INSTITUTE OF FUNERAL DIRECTORS 39th ANNUAL GENERAL MEETING

**Held at The Shrigley Hall Hotel, Pott Shrigley,
Nr. Macclesfield, Cheshire, SK10 5SB
Saturday 9th October 2021 at 10.00am**

Welcome by National President: Malcolm Serjeant welcomed everyone to the meeting and held a minute's silence for Members we have lost and in respect of the deceased people and families we have served

Present: Malcolm Serjeant, Paul Stibbards, Jeremy Mead, Karen Mead, David Gresty, David Capper, Clive Pearson, Alan Puxley, Sue Puxley, Adrian Pink, Amanda Pink, Sally Walton, Clive Kirk, Andrew Cross, Andrew Western, Richard Coghlan, Roger Clark, Amanda Dalby, Hayley Bell (minutes)

Apologies: David Parslow

Minutes of the 38th Annual General Meeting held on Saturday 24th October 2020 by virtual means due to Covid restrictions

Proposed: Clive Pearson

Seconded: Alan Puxley

All in favour

Matters Arising from Previous Meeting:

NONE

To Adopt Standing Orders

Proposed: Alan Puxley

Seconded: David Gresty

All in favour

Administration/Secretary Report

376 Full Members, of which 145 are licensed.

7 Lapsed members have re-joined

15 via IFDC/NAFD

41 Registered students

5 Active Tutors

3 Tutors in training

17 Students in training

To Receive the Treasurer's Report & Financial Statements for the period ended 31st March 2021

Proposed: Adrian Pink

Seconded: Sally Walton

All in favour

To appoint auditors of the Company to hold office until the conclusion of the next general meeting at which the financial statements are laid before the company: Haines Watts, incorporating Philip Nixon & Co. Paradise Farm, High Street, Kempford, Gloucestershire, GL7 4EU

Proposed: Amanda Pink

Seconded: Sue Puxley

All in favour

To fix subscription rates for 2022-23 – proposed to stay the same as 2021-22

Proposed: Sally Walton

Seconded: Andrew Cross

All in favour

To appoint the nominated individuals listed below as Honorary Officers, such individuals having been nominated in accordance with the provisions of Regulation 28.3 of the Company's Articles of Association:

- **National President:** Paul Stibbards
- **First Vice President:** Jeremy Mead
- **Second Vice President:** TBC
- **Immediate Past President:** Malcolm Serjeant
- **National Treasurer:** Karen Mead & David Gresty
- **The Company Secretary:** Karen Mead & David Gresty
- **Chair of Education:** David Parslow (for one additional year)
- **Editor of The Journal:** Hayley Bell
- **Deputy Editor of The Journal:** Lucie Kibbey

Proposed: Andrew Western

Seconded: Alan Puxley

All in favour

To re-elect as Directors the following individuals who are retiring by rotation in accordance with the Articles of Association:

- **Region A:** Graeme Easton
- **Region B:** TBC
- **Region C:** TBC
- **Region D:** TBC
- **Region E:** TBC
- **Region F:** TBC
- **Region G:** Amanda Pink
- **Region H:** Andrew McClure
- **Region J:** Andrew Cross
- **Region K:** TBC

Proposed: Adrian Pink

Seconded: Karen Mead

All in Favour

Malcolm Serjeant thanked everyone for their attendance today and adjourned the meeting to the Gala Dinner in the evening.

40th AGM – PROXY FORM

Registered Office: National Office, 10 St John Road, Wroughton, Wiltshire, SN4 9ED
Company Limited by Guarantee - 06230309



Name of Member: _____

Membership Number: _____

Address of Member: _____

Before completing this form, please read the explanatory notes:

I, being a Member of the Company, appoint the Chairman of the meeting or (see note 3)

Alternate Nominee: _____

as my proxy to attend, speak and vote upon my behalf at the 40th AGM held on Saturday 29th October 2022 at 10.00am, and at any adjournment of the meeting held, at The Airport Holiday Inn Southend.

I direct my proxy to vote on the following resolutions as I have indicated by marking the appropriate indication with an 'X'. If no indication is given, my proxy will vote or abstain from voting at his or her discretion and I authorise my proxy vote, or abstention from voting, as he or she thinks fit in relation to any other matter which is properly put before this meeting.

AGENDA ITEMS:

FOR

AGAINST

4. To Adopt Standing Orders _____

5. Minutes of The 39th AGM held on Saturday 9th October 2021 Held At The Pott Shrigley Hall Hotel. _____

7. Resolutions To Conference _____

10. To Receive The Treasurer's Report & Financial Statements For The Period Ending 31st March 2021 _____

11. To Appoint Auditors of the Company Until the Next General Meeting:
Haines Watts, incorporating Philip Nickson & Co., Paradise Farm, High Street, Kempford, Gloucestershire GL7 4EU _____

12. To Fix Subscription Rates 2023 – 24 _____

13. To Appoint the Nominated Individuals As Honorary Officers and such Individuals Having Been Nominated In Accordance With the Provisions of the Company's Articles of Association:

National President	Jeremy Mead	_____	_____
First Vice President	Amanda Pink	_____	_____
Second Vice President	Amanda Dalby	_____	_____
Immediate Past President	Malcolm Serjeant	_____	_____
National Treasurer	Karen Mead & David Gresty	_____	_____
The Company Secretary	Karen Mead & David Gresty	_____	_____
Editor of The Journal	Hayley Bell	_____	_____
Deputy Editor of The Journal	Lucie Kibbey	_____	_____

14. To Re-elect As Directors, The Following Individuals Who Are Retiring by Rotation in Accordance With The Provisions of Regulation 28.2 of the Articles of Association:

Region A	Graeme Easton	_____	_____
Region B	TBC	_____	_____
Region C	TBC	_____	_____
Region D	TBC	_____	_____
Region E	TBC	_____	_____
Region F	TBC	_____	_____
Region G	TBC	_____	_____
Region H	TBC	_____	_____
Region J	TBC	_____	_____
Region K	TBC	_____	_____

Signature: _____

Date: _____ / _____ / 2022

EXPLANATORY NOTES TO THE PROXY FORM

1. As a Member of the Company, you are entitled to appoint a proxy to exercise all or any of your rights to attend, speak and vote at a general meeting of the Company. You can only appoint a proxy using the procedures set out in these notes.
2. Appointment of a proxy does not preclude you attending the meeting and voting in person, however, should you attend in person your proxy appointment will automatically be terminated.
3. The proxy must be a member of the Company and to appoint a proxy other than the Chairman of the meeting, insert their full name on the line after 'Alternate Proxy'. If no name is provided the Chairman will be deemed your proxy. Where you appoint someone other than Chairman, you are responsible for ensuring they attend the meeting and are aware of your voting intentions.
4. To direct your proxy how to on the resolutions, mark the appropriate line with an 'X'. If no voting indication is given, your proxy will vote or abstain from voting at his or her discretion. Your proxy will vote or abstain from voting as he or she thinks fit in relation to any other matter which is put before the meeting.
5. To appoint a proxy using this form, the form must be:
 - **Completed & Signed**
 - **Sent or delivered to the Company at National Office: 10 St John Road, Wroughton, Wiltshire, SN4 9ED**
 - **Received by the Company no later than 30th September 2022**
6. Any power of attorney or any authority under which this proxy form is signed (or a duly certified copy of such power or authority) must be included with the proxy form.
7. If you submit more than one valid proxy appointment, the proxy received last before the latest time for receipt of proxies will take precedence.
8. In order to revoke a proxy instruction, you will need to inform the Company by sending a signed hard copy notice clearly stating your intention to revoke your proxy appointment to **National Office: 10 St. John Road, Wroughton, Wiltshire, SN4 9ED no later than 30th September 2021**. If you attempt to revoke your proxy appointment but the revocation is received after the time specified then, subject to the paragraph directly below, your proxy appointment will remain valid.
9. Communication – Except as provided above, members who have general enquiries about the Meeting should contact **National office on 0800 032 2733**. No other methods of communication will be accepted.

REGISTERED NUMBER: 06230309 (England and Wales)

**REPORT OF THE DIRECTORS AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022
FOR
BRITISH INSTITUTE OF FUNERAL DIRECTORS**

**Haines Watts Cirencester Limited
Old Station House
Station Approach
Newport Street
Swindon
Wiltshire
SN1 3DU**

BRITISH INSTITUTE OF FUNERAL DIRECTORS

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

	Page
Company Information	1
Report of the Directors	2
Statement of Income and Retained Earnings	3
Statement of Financial Position	4
Notes to the Financial Statements	5
Chartered Accountants' Report	7
Detailed Income and Expenditure Account	8

BRITISH INSTITUTE OF FUNERAL DIRECTORS

**COMPANY INFORMATION
FOR THE YEAR ENDED 31 MARCH 2022**

DIRECTORS:

**Mr J P Mead
Ms A J Dalby
Mr G Easton
Mr A McClure
Mr D J Parslow
Ms A J Pink
Mr M Serjeant
Mr P J Stibbards
Mr A G Cross**

SECRETARY:

Mrs K V Mead

REGISTERED OFFICE:

**10 St John Road
Wroughton
Swindon
Wiltshire
SN4 9ED**

REGISTERED NUMBER:

06230309 (England and Wales)

ACCOUNTANTS:

**Haines Watts Cirencester Limited
Old Station House
Station Approach
Newport Street
Swindon
Wiltshire
SN1 3DU**

BRITISH INSTITUTE OF FUNERAL DIRECTORS

**REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31 MARCH 2022**

The directors present their report with the financial statements of the company for the year ended 31 March 2022.

DIRECTORS

The directors shown below have held office during the whole of the period from 1 April 2021 to the date of this report.

**Mr J P Mead
Mr G Easton
Mr A McClure
Mr D J Parslow
Mr M Serjeant
Mr P J Stibbards
Mr A G Cross**

Other changes in directors holding office are as follows:

**Ms A J Dalby - appointed 11 January 2022
Ms A J Pink - appointed 10 July 2021
Mr D Capper - resigned 9 October 2021
Mr K E Snell - resigned 10 July 2021**

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:

.....
Mr M Serjeant - Director

Date:

BRITISH INSTITUTE OF FUNERAL DIRECTORS

**STATEMENT OF INCOME AND
RETAINED EARNINGS
FOR THE YEAR ENDED 31 MARCH 2022**

	2022	2021
	£	£
TURNOVER	102,597	64,224
Administrative expenses	70,276	56,740
	32,321	7,484
Other operating income	119	-
OPERATING SURPLUS	32,440	7,484
Interest receivable and similar income	16	24
SURPLUS BEFORE TAXATION	32,456	7,508
Tax on surplus	(2)	24
SURPLUS FOR THE FINANCIAL YEAR	32,458	7,484
Retained earnings at beginning of year	33,884	26,400
RETAINED EARNINGS AT END OF YEAR	66,342	33,884

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION
31 MARCH 2022

	Notes	2022 £	2021 £
CURRENT ASSETS			
Stocks		100	8,224
Debtors	4	6,766	5,163
Cash at bank		77,984	41,001
		<u>84,850</u>	<u>54,388</u>
CREDITORS			
Amounts falling due within one year	5	18,508	20,504
		<u>66,342</u>	<u>33,884</u>
NET CURRENT ASSETS			
		<u>66,342</u>	<u>33,884</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>66,342</u>	<u>33,884</u>
RESERVES			
Income and expenditure account		66,342	33,884
		<u>66,342</u>	<u>33,884</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors and authorised for issue on and were signed on its behalf by:

.....
Mr M Serjeant - Director

The notes form part of these financial statements

BRITISH INSTITUTE OF FUNERAL DIRECTORS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. STATUTORY INFORMATION

British Institute of Funeral Directors is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going concern

The COVID-19 viral pandemic is one of the most significant economic events for the UK with unprecedented levels of uncertainty of outcomes. It is therefore difficult to evaluate all of the potential implications on the company's trade, customers, suppliers and wider economy. The Directors' view on the impact of COVID-19 is that, given the measures that could be undertaken to mitigate the current adverse conditions and the current resources available, they can continue to adopt the going concern basis in preparing the annual report and accounts.

Turnover

The turnover shown in the Statement of Income represents membership subscriptions and other income receivable from members. Amounts received in advance are treated as deferred income.

Revenue from the rendering of services is measured by reference to the stage of completion of the service transaction at the end of the reporting period provided that the outcome can be reliably estimated. When the outcome cannot be reliably estimated, revenue is recognised only to the extent that expenses recognised are recoverable.

Stocks & work in progress

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell.

Costs include all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition.

Taxation

Corporation Tax is provided on non-trading income, as the annual surplus is not liable to Corporation Tax under the Mutual Trading regulations.

3. EMPLOYEES AND DIRECTORS

The average number of employees during the year was NIL (2021 - NIL).

4. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other debtors	6,766	5,163

BRITISH INSTITUTE OF FUNERAL DIRECTORS

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Taxation and social security	3	5
Other creditors	18,505	20,499
	<u>18,508</u>	<u>20,504</u>

6. MEMBERS' LIABILITY

The company is a private company limited by guarantee and consequently does not have share capital.

Every member of the company undertakes to contribute to the assets of the company in the event of it being wound up while he or she is a member or within one year afterwards for payment of the debts and liabilities of the company contracted before he or she ceases to be a member and the costs, charges and expenses of winding up and for the adjustment of the rights of the contributions amount themselves such amount as may be required not exceeding £1.

**CHARTERED ACCOUNTANTS' REPORT TO THE BOARD OF DIRECTORS
ON THE UNAUDITED FINANCIAL STATEMENTS OF
BRITISH INSTITUTE OF FUNERAL DIRECTORS**

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of British Institute of Funeral Directors for the year ended 31 March 2022 which comprise the Statement of Income and Retained Earnings, Statement of Financial Position and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed within the ICAEW's regulations and guidance at <http://www.icaew.com/en/membership/regulations-standards-and-guidance>.

This report is made solely to the Board of Directors of British Institute of Funeral Directors, as a body, in accordance with our terms of engagement. Our work has been undertaken solely to prepare for your approval the financial statements of British Institute of Funeral Directors and state those matters that we have agreed to state to the Board of Directors of British Institute of Funeral Directors, as a body, in this report in accordance with ICAEW Technical Release 07/16AAF. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than British Institute of Funeral Directors and its Board of Directors, as a body, for our work or for this report.

It is your duty to ensure that British Institute of Funeral Directors has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and profit of British Institute of Funeral Directors. You consider that British Institute of Funeral Directors is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the financial statements of British Institute of Funeral Directors. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory financial statements.

**Haines Watts Cirencester Limited
Old Station House
Station Approach
Newport Street
Swindon
Wiltshire
SN1 3DU**

Date:

This page does not form part of the statutory financial statements

BRITISH INSTITUTE OF FUNERAL DIRECTORS

**DETAILED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022**

	2022		2021	
	£	£	£	£
Turnover				
Sales - Subscriptions	69,815		53,133	
Sales - Education tutors	6,400		5,310	
Other income - Advertising	5,522		5,781	
Conference income	20,860		-	
	<hr/>	102,597	<hr/>	64,224
Other income				
Sundry receipts	119		-	
Deposit account interest	16		24	
	<hr/>	135	<hr/>	24
		<hr/>		<hr/>
		102,732		64,248
Expenditure				
Insurance	1,374		1,142	
BIFD Administration	19,944		20,200	
Telephone	158		201	
Post and stationery	549		782	
Publications	14,900		22,340	
Computer running costs	2,328		2,330	
Sundry expenses	13		13	
Education committee expenses	4,875		1,262	
Board of governors expenses	-		2,050	
NFE expenses	141		-	
Directors and president expenses	708		-	
Accountancy	1,750		2,934	
Conference costs	20,429		-	
Legal fees	2,994		2,994	
	<hr/>	70,163	<hr/>	56,248
		<hr/>		<hr/>
		32,569		8,000
Finance costs				
Bank charges		113		492
		<hr/>		<hr/>
NET SURPLUS		<u>32,456</u>		<u>7,508</u>

This page does not form part of the statutory financial statements

Auden

FUNERAL SUPPLIES LTD

Passion | Pride | Quality

Made in
Britain



Removal Trolleys

Over 13 different
types of trolley



Lightweight Stretchers

A wide range of strong
and versatile stretchers



Covers, Bags & Accessories



Coffin Handling

From Biers to Coffin Lifters we
have all situations covered



BUY OUR LATEST PRODUCTS SECURELY

ONLINE NOW



HIGH QUALITY
IMAGES AND VIDEO

ADVANCED
SHOPPING CART

EASY
NAVIGATION

INTERACTIVE
IMAGES

www.audenfs.com

Mobile Showroom

Our mobile showroom
is packed with our latest
removal equipment!



Factory Showroom

Based in West Yorkshire,
why not visit our factory
to see our latest products?



01924 402080



3 YEAR
WARRANTY



FINANCE
AVAILABLE



FIAT
IFTA



info@audenfs.co.uk | www.audenfs.com

British Institute of Funeral Directors 40th Anniversary

Members
Noticeboard

The Institute was founded on 6th February 1982 by a number of experienced funeral directors, each with an interest in education and sharing their knowledge with persons coming in to the funeral profession.

Over the past 40 years the BIFD has grown into one of the leading providers of education within the funeral service and its Diploma in Funeral Service is the highest qualification available to those within the profession. Indeed our mantra is 'Educating the Profession'.

Our qualified Tutors offer two courses: the Certificate in Funeral Service and the Diploma in Funeral Service. Both these courses are accredited by the University of Greenwich.

The BIFD strongly believes in the Continuing Professional Development of its members and those who choose to attain the required level of 12 hours annually become eligible for the Licence to Practice offered by the Institute.

With over 300 members nationwide, you can be assured there is a BIFD member close to you. "Look for the Licence".

To commemorate our 40th year, we have a stunning tie designed by Past President, David Capper available to buy for £20.00, which includes p&p. Proceeds from the sale of the ties will be donated to National President, Paul Stibbards' chosen charity: The RNLI.

Contact Jem & Karen Mead at National Office to buy one of these exclusive 40th Anniversary designs admin@bifd.org.uk



ALLSOPS

Manufacturers and Suppliers of quality products to the discerning Funeral Director

Personalising



We are now offering engraving on a wide range of our wood and stone products.
Please get in touch for more information!



Visit www.allsops.net to sign-up



To place an order or for more information, call us on 01903 213991 or visit www.allsops.net

Trade Only

Hayley Bell, Dip. FD, LMBIFD Editor of the Journal

Editor's Desk



This past month has been extremely busy for us all behind the scenes at the BIFD, Conference Secretary, David Gresty and his team have been preparing for the upcoming 40th anniversary conference and Gala Dinner, which promises to be an amazing weekend celebrating Paul's Presidential Year, the Institute turning 40 and the achievements of the students over the past 12 months.

Our Admin Team, Jem & Karen Mead have been looking after the many membership renewals, and keeping the Institute running smoothly, hosting our monthly Board Meetings and accredited CPD sessions online.

The support from my Deputy Editor Lucie, along with Social Media Content Creator Tianna, who has been helping me to create high-quality content to be shared on our social media channels; has enabled me to move the production of the Journal and Newsletter entirely in-house, something that we have been discussing for a long time to be able to make savings to the Institute that can be passed on to our membership.

National President Paul Stibbards has been clocking up the miles touring the country, attending many conferences and crematoria dedications, and networking to secure guest speakers for our monthly accredited CPD sessions.

I have recently spent some time as an examiner, marking and moderating Certificate exams and reports to enable them to be sent to Greenwich University for accreditation. This month, I will also be helping with Diploma Exams. I enjoy working with Margaret Nicholl and the examinations team to help provide the highest level of education available in Europe. There have been some changes to the Education Committee, with the introduction of a new chair Andrew Floyd. I want to thank David Parslow for his dedicated years of expertise and welcome Andrew to his new post.

I say it in every edition, but it doesn't seem possible that so much time has passed, and we are less than a month away from October's conference! I am incredibly proud to be a part of the fantastic team who have done so many amazing things.

As we end Paul's Presidential year, I want to thank everyone who has supported the Editorial Team, our advertisers, article writers and supporters who have provided some great content that we have had the pleasure to share with you all.

I want to thank the Board of Directors who have embraced and implemented the changes that we had to overcome the challenges of Covid; I am pleased to have been able to meet so many of you 'virtually' during our monthly CPD sessions, and finally, in-person during the incredible weekend we had at the National Funeral Exhibition.

I look forward to the Conference weekend in Southend at the end of next month, and I hope to see some new and familiar faces there!

Until next time, please contact me if you have any news you would like us to share with our members: journal@bifd.org.uk.

Take care

Hayley Bell
Editor of *The Journal*

BECOME A TUTOR WITH THE BIFD

WWW.BIFD.ORG.UK



Train to teach our University of Greenwich Accredited Level 3 Certificate and Level 4 Diploma, the highest level of Funeral Service Qualification in Europe.

**Register your interest today by contacting National Office:
admin@bifd.org.uk**





The Land Rover Defender hearse accommodates the coffin and flowers with 4 available seats for funeral staff, whilst the support vehicle has 7 seats available.



Bennetts Funeral Directors

Call 01277 887110

www.landroverfunerals.com

Lucie Kibbey, Cert. FS

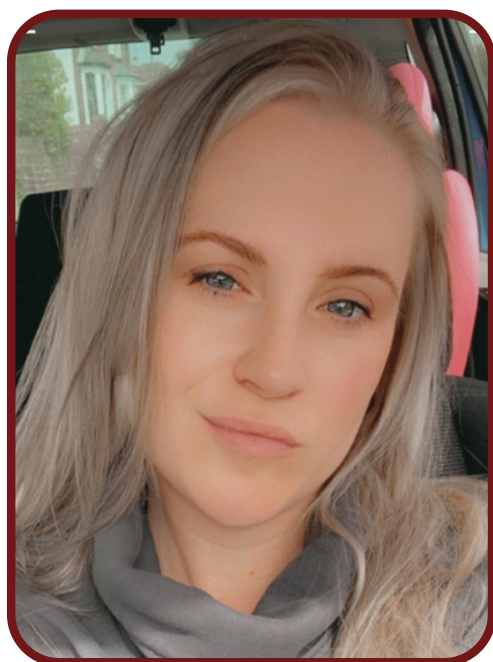
Deputy Editor of the Journal

Deputy Editor's Desk

The Cost of Living and The Cost of Dying

The Bank of England has announced that we are heading for another recession, which is a sad and sobering thought, but with the other increasing costs of living and inflation also on the rise what does this mean for the costs associated with dying?

Pandemic-induced disturbances to the global supply chain and runaway inflation have sent costs rising on just about everything. Common goods most affected by inflation and suffering exponential increases in price include fuel and energy, food and other household goods, airfare, and housing.



In the UK, the Consumer Prices Index (CPI) rose by 9.4% in the 12 months to June 2022, up from 9.1% in May. The rate has abruptly increased over recent months, and the June figure was the highest annual CPI inflation rate in the National Statistic series, which began in January 1997.

In the three months to May 2022, total pay in the UK grew by roughly 6.2%, while regular income increased by 4.3%. However, when this was adjusted for inflation, total revenue fell by 0.9%, while regular payment shrank by 2.28%.

Why are prices rising so fast?

Many things are conducive to the high rate of inflation, including:

- Energy bills have risen rapidly because of high oil and gas prices. They're expected to increase sharply again from October.
- Petrol, diesel, and food prices, partly because the war in Ukraine has driven up the cost of crude oil and squeezed grain costs and production. Fuel prices recently fell from record levels but are expected to remain high.
- The cost of used cars has also risen, the ONS says.
- The costs of raw materials, domestic goods, furniture and restaurants, and hotels have also risen, and higher interest rates make mortgage payments more expensive for some homeowners.

Not all prices behave the same way. So, the cost of some things has grown a little or stayed the same, but it has rocketed upwards for others.

What can businesses do?

While raising prices isn't ideal, it may help combat inflation's effect on your business. Avoid turning off customers with dramatic across-the-board price increases. Instead, raise prices slowly in modest increments and be strategic. Choose areas where customers are less likely to notice.

Raise the Price but Upgrade the Product at the Same Time – Customers feel they're getting more for that extra money. It would help if you looked for ways of adding features, benefits or "bells and whistles" that cost you very little to add to the product or service you're offering but create a "perception" of much higher value.





How has this affected Funeral Costs?

In 2021, the average funeral cost in the UK stood at £4,056. It meant many people are now looking for lower-cost alternatives. That's why unattended funerals and direct cremations are on the rise. Internet searches would show it, too, with searches for 'affordable funerals' rising by 850% in the last 12 months.

Steve Wallis, managing director at Distinct Cremations, based in Great Glen, said his firm was introducing lower-cost plans to help beat the cost-of-living crisis. He said: "We've always tried to react to what families tell us they want. Unattended funerals were first introduced in the UK in 2012 and have been growing ever since, with the latest figures showing that 14% of all deaths in 2020 resulted in direct cremation. That number - which accounts for those when the deceased is taken straight to the crematorium or cemetery without a ceremony - rose to 18% in 2021.

While price rises are one reason, Covid-19 is also a good reason for the rise in non-attended ceremonies. This is because people are moving away from public displays of communal mourning and towards a more private and intimate form of remembrance, as seen through the early part of the pandemic.

Inflation Vs Spend Habits

Consumers have reacted surprisingly to inflation, which has pushed prices higher on groceries, clothing and toys at a rate not seen in 40 years. They don't seem to mind all that much and have kept spending money as they did before.

However, consumer-product companies know that a good thing can't last forever. They're rushing to implement price hikes while they still can. That window could close swiftly when shoppers begin to feel squeezed by inflation and are forced to pull back on spending. Talk of a potential recession is adding urgency to the matter.

Most companies have effectively passed higher costs on raw materials, shipping, and labour to shoppers without isolating anyone because competitors are also raising prices. Even private-label store brands, favoured during economic hardship, aren't immune to rising costs.



The big consumer-products companies — behind popular household brands like Dove body soap, Gillette razors and Pampers nappies — have happily reported to shareholders that elasticity, which captures how much demand for a product fall when prices go up, generally remained at or below expectations through the first quarter, ending March 31. That has helped them grow their sales even as they work to recover margins hit by rising costs.

We continue to see a flight to big brands, with consumers not letting go of small indulgences, like a Coke with lunch, even if the bottle might cost 20 or 30 pence more. At least not yet.

Many companies adjust their outlooks accordingly, assuming demand will be dented as shoppers are eventually pinched by inflation. They look to make their wages stretch further by foregoing certain purchases or switching to cheaper alternatives.

Lucie Kibbey
Deputy Editor



WEBCASTING APP FOR FUNERAL HOMES

WORKS IN CHURCHES, CEMETERIES, AND OTHER LOCATIONS



**LEARN MORE AND
GET 3 FREE SERVICES**
5 MINUTES TO SET UP.

+44 7588 302446

contact@eventlive.pro

eventlive



Colourful Coffins®

as individual as you

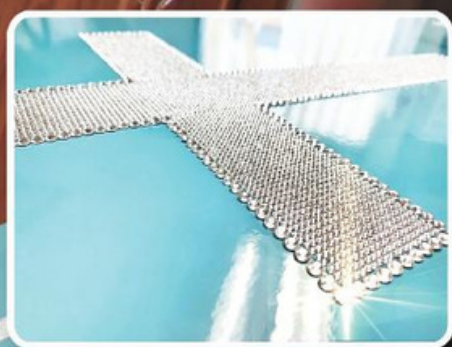
The Original Colourful Coffins®

as individual as you



Don't you think there's enough darkness and misery in the world today? Springtime is a time of joy and colour.

Have a look at our sparkle and glitter coffins, Our range offers more choice, more personalisation, and more quality.



FFMA
Fur and Pet Cremation Manufacturers' Association
APPROVED

 **colourfulcoffin**

Tel: 01865 779172

www.ColourfulCoffins.com



THE RUNNING UNDERTAKER: EXPLORING HAMPSHIRE

ANDREW CUTMORE, DIP. FD, LFMBIFD, CTTLs

My name is Andrew Cutmore. As you have probably guessed from the title, I am a funeral director, running my own business in Fareham, Hampshire. I have been a member of the British Institute of Funeral Directors since February 1999.

My main hobbies are running and local history, so I wanted to combine both. Every month, I will be discovering new places of interest and sharing new content on YouTube.

Running takes me all over the country as I love to explore the trails and I often enter ultra-races such as Run to the Sea, Cophorne 50k and many others.

If you know of any little known chapels or churches, please get in touch, as I would love to run and explore your area.



My YouTube channel can be found at:

www.youtube.com/channel/UCiILhLvISw14n3thxrev_zw

I would appreciate it if you could share, like and subscribe.



A Duo From Two Funeral Homes Completed A 24-Hour Golf Marathon Raising A Staggering £10,000 For Charity.

Carl Tate, Funeral Homes Manager at Daren Persson Funeral Services, which covers North Shields and Wallsend and his brother-in-law Shaun Bruce from John Blenkiron and Sons Funeral Directors in Richmond raised the money for the National Deaf Children's Society. They were joined by Finn Kelly, age 16 who works and plays at the golf club.

Daren Persson funeral Services and John Blenkiron and Sons are part of the Funeral Partners network of high-quality funeral homes.



From L – R, Shaun Bruce, Carl Tate and Finn Kelly

The charity has supported Carl's family, as his granddaughter Cienna-Rose has profound hearing loss after being born three weeks premature in 2021.

Carl said: "Shaun and I are big golf fans and wanted a challenge, so we thought this was the ideal way to raise money for the National Deaf Children's Society and help with all the great work they do for deaf children and their families. We had a great time playing golf even though it was a little tricky when it got dark."

"The support we got from people for the golf marathon was fantastic. There were over 150 people there on the night to support us which was great. I am really pleased that we managed to raise so much money for the charity via donations and money raised on the night, it will make a big difference to many children and the families."

It's not too late to donate to the charity via JustGiving at

www.justgiving.com/Carl-Tate24Hr

Thinking of selling your business? Be part of our story...

“ My decision to sell my business to Funeral Partners is the best business decision that I have made; and to anyone potentially thinking of doing the same, I would heartily recommend that they speak to Funeral Partners first. ”

Philip Tomlins
Merstow Green Funeral Home

Find out more by watching Philip Tomlins talk openly about the Merstow Green Funeral Home story
corporate.funeralpartners.co.uk/merstowgreen

Hear from Funeral Partners Chief Executive Sam Kershaw and members of the Senior team about who we are and what the acquisition journey is like, including helpful tax advice from Freeths Solicitors.



**For an informal, confidential free valuation or conversation
about selling your business now, or in the future, call:**



Sam Kershaw
Chief Executive Officer
07834 531 822
sam.kershaw@funeralpartners.co.uk



Steve Wilkinson
Mergers & Acquisitions Director
07528 970 531
steve.wilkinson@funeralpartners.co.uk

corporate.funeralpartners.co.uk



Your reputation is our reputation

Southend Lifeboat Station
Southend Pier Essex SS1 1EE

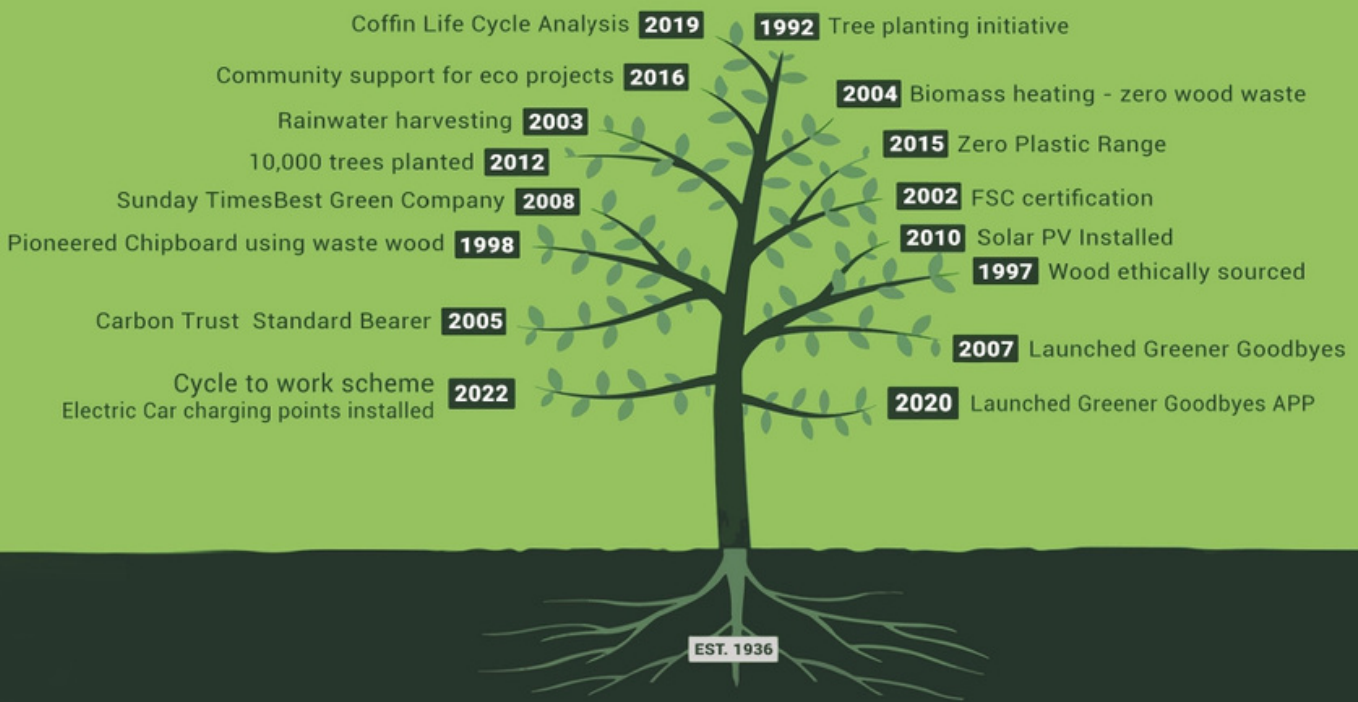


Lifeboats

Southend Lifeboat station is just one of 238 around the coasts of England, Scotland, Wales and Ireland. The RNLi operates a 24 hour a day, 7 days a week, 365 days a year all-weather rescue service around the coast and some major rivers. Additionally the RNLi has lifeguards on major tourist beaches during the summer months and maintains a Flood Rescue service for inland areas.

The Royal National Lifeboat Institution, a charity registered in England and Wales (209603), Scotland (SC037736), the Republic of Ireland (CHY 2678 and 20003326), the Bailiwick of Jersey (14), the Isle of Man (1308 and 006329F), the Bailiwick of Guernsey and Alderney, of West Quay Road, Poole, Dorset, BH15 1HZ. Clayton Engineering Limited (Registered No. 01274923). R.N.L.I. (Sales) Limited (registration number 2202240) also trading as RNLi Shop. RNLi College Limited (registration number 7705470). All companies are registered in England and Wales with registered offices at West Quay Road, Poole, Dorset BH15 1HZ.

Environmentally conscious from the start



It's **Business As Usual**

www.coffins.co.uk





NEW PRINT-WRAPPED ENGLISH MADE COFFIN GOES DOWN A STORM

The latest offering from JC Atkinson, the wrapped modern English Made coffin, has gone down a storm at the NFE. Showcasing this innovative new product extension for the first time, the leading manufacturer of coffins, caskets and urns demonstrated how it is bridging the gap between contemporary and bespoke by enabling families to print or wrap any design directly onto and around this and other coffins.

English Made Coffins, with their more contemporary elliptical style, are handcrafted with care, and each one comes with a book that can be inscribed and one keepsake butterfly. The book inscription allows family and friends to personalise the coffin, whether it is a message, lyrics or a reading.



Moving this personalisation on a step are the three new additional options: the Glitter version, where the coffin is wrapped in a choice of nine different glitter colours; the Picture version, where the coffin is covered in a tailor-made picture in FSC certified paper; and the Printed Glitter option, where it's possible to print directly onto the glitter itself.

Greg Cranfield, Managing Director, explains their appeal: "English Made Printed Glitter and Picture Coffins work similarly to a traditional Picture Coffin. With a fully personalised service standard, the design team makes it easy for customers to offer high-quality, tailor-made picture coffins without fuss, providing proofs for families to approve before ordering. Some people choose to have a full lid printed, but others a blackboard as the lid for friends and family to write messages. The Graffiti design we showcased at the NFE proved very popular indeed."

All coffins come with a pillow and a luxurious liquid poly-satin fabric lining in various colours. Solid load-bearing bar handles ensure quality and security.



English Made Coffins

Contemporary, Elliptical, Handcrafted
& now....**Personalised.**



Full Glitter



Printed Glitter



Picture Coffin



Introducing the NEW Expressions English Made Range.

Visit - www.Coffins.co.uk/Expressions

S. STIBBARDS & SONS LTD BREAK GROUND ON THEIR NEW BEREAVEMENT CENTRE AND HEAD OFFICE.

Stibbards & Sons pride themselves on six generations of experience in helping to arrange funerals in the local community. Their vision today now remains the same as it always has “to provide respectful and personal assistance in fulfilling the wishes of their clients and loved ones”.

Established in 1867, from the company’s humble beginnings, the founder Samuel Stibbards trained as a wheelwright and carpenter, S. Stibbards & Sons has grown to be one of the most well-known and respected Funeral Directors in the area. Now with over 150 years of experience, they continue to offer care, compassion, and support to families both locally and further afield.

The company has always been known for providing the very best in care and service and have seven offices in the local area to cater to their family’s needs. The head office in Hadleigh is on the site of the former blacksmith, established all those years ago and has undergone many a transformation over its 150-year history, in response to the changing needs of the community the company serves.

Generations of the Stibbards family gather at the newest Stibbards site.



From left to right, Lauren Stibbards, Maria & Martin Stibbards, Sue Stibbards-Fryer, Paul Stibbards and David Stibbards, representing 3 generations of the Stibbards family, with representatives from A. W. Hardy Construction.



BIFD President Paul Stibbards playing with his new 'toy'



The Stibbards Family poised and ready to pitch in.

2022 marks the start of a new and exciting stage of development for the company with the construction of a new headquarters at Rayleigh Weir.

Martin Stibbards, the current Managing Director of the family run company states, “around 5 years ago the family realised that to continue to offer the highest levels of service, for which the company was known, we would need to expand and modernise the facilities at our Hadleigh Head office. Much planning and thought soon identified that the site was not able to accommodate all that we needed and so we began to search for a new site to house our head office and facilities for the care of our families loved ones. We were very fortunate to find and purchase the site at Rayleigh Weir in early 2020 and then the pandemic started. After many hurdles we are now in a position to begin the building works and we thank the community for their patience and support whilst we went through the planning process.”

W. Hardy, Building Contractors was delighted to be chosen as the principal contractor to construct the new facilities. A family run company with over 60 years’ experience of serving the Essex community, it shares the values of quality based on tradition and excellent customer service.

The project is expected to be completed by mid-2023, the facility will house enhanced team and training areas and improved facilities to serve the diverse communities the company supports.



A preview of the future:



**Every Month the BIFD offer FREE
one-hour online Accredited CPD Sessions,
which can be used towards our annual Licence**

**Featuring a different guest speaker covering topics
relating to the Funeral Profession**

**Contact National Office to get involved:
admin@bifd.org.uk**



THE CPD STANDARDS OFFICE
CPD PROVIDER: 60065
2021-2023
www.cpdstandards.com



LifeLedger

The free, easy-to-use service that makes notifying companies
of a death simpler, faster and less stressful.

www.lifeledger.com

- Banks
- Broadband & TV
- Building Societies
- Credit Cards
- Energy Suppliers
- TV Licensing
- Mobile Phone Companies
- Gas Suppliers
- Home Insurance
- Store Cards
- Pension Providers
- Car insurance
- Water Suppliers
- Streaming Services
- Loyalty Schemes
- Social Media Accounts
- Subscriptions
- Telephone Companies
- Pet Insurance

PLUS MORE



CELEBRATING 180 YEARS OF SERVICE IN DEVON AND CORNWALL

Walter C. Parson Funeral Directors

Walter C. Parson Funeral Directors proudly celebrate 180 years of dedicated service to local communities throughout Devon and Cornwall.

Little could Richard Walter Parson have imagined in 1842, when he set up business in Stoke Climland, Cornwall, that some 180 years later, the enterprise would still be running under the same family name.

The succeeding generations consisted of his son - John Walter - and his son - Oscar Walter - and his son - Walter Cyril - and his son and daughter - Wally and Sylvia Parson (known as Pat).

Today the business is under the custodianship of Pat's son - Stephen Ware, her husband - Graham May and her Grandson - John Ware.

From the family home at St. Judes, Plymouth, the business expanded during the '70s and '80s to Plympton, then Crownhill and Ivybridge, so there were four offices in and around Plymouth. Much of this expansion was achieved under the expert guidance of consultant Horace Bailey.

In 1999 Wally wanted to retire, and Pat, Graham and Stephen bought the business from Wally to ensure it stayed in the family and continued to run as a family-owned business.

Pat, Graham and Stephen made a conscious decision to continue their predecessor's ethos but knew they had to do more than this to move forward, so they made a plan to expand the business whilst at the same time creating a determined effort to recruit quality staff and train them to the exacting standards of WCP.



Stephen Ware, Graham May & John Ware



The Company set up a school managed today by David Parslow, a national tutor with the British Institute of Funeral Directors (BIFD). To date, this has produced many qualified funeral directors and embalmers, many of whom still work for the firm - and two of the staff gained the award for achieving the highest marks in the country in their particular exam. All a great credit to David's professionalism and essential for the business in the future. It turned out that the next generation of qualified staff was to be needed very quickly.

Walter C. Parson was on the acquisition trail, buying Pidgen & Son in Torpoint in 2003, Hugh Mills & Gaye with offices in Newton Abbot and Torquay in 2006 and Pengelly Funeral Service in Saltash in 2007 and Tavistock & District in 2010. Premises in Exeter were purchased in late 2013 and opened in March 2015 after a complete refurbishment. The Old Police Station, Callington, opened in April 2019, and an extension was added to the garage at Torpoint to accommodate the growing fleet of vehicles in 2020. Finally, the old Barton Surgery, Plymstock, was opened in June 2021.

The firm had grown from 4 offices in 1999 to 12 by the end of 2021.

At an event held at The New Continental Hotel, Plymouth, on 2nd July 2022 to mark this momentous occasion, Stephen Ware, Managing Director, said, "We have invested in people, facilities and premises. Amongst my colleagues at Walter C. Parson, I am very proud to say that we have two former national chairmen; David Parslow was chairman of the education committee for BIFD, and Keith Peacock sat as chairman of the board of examiners for the National Association of Funeral Directors. Today we have 12 offices, 18 funeral vehicles included in the total of 40 vehicles in our fleet and conduct nearly 1,300 funerals annually across the South West Peninsula."



Stephen Ware at The New Continental Hotel, Plymouth

"In today's cut and thrust business world - there are few companies left who can look back on a history of more than a century and three quarters. Fewer still whose business has stayed in the same family for seven generations, and I am very proud that Walter C. Parson has managed to reach that rare milestone."





"The rider that accompanied dad was professional, courteous and completely understood the importance of such an occasion, creating an everlasting memory of my dad."



Contact us in confidence...

Call:

01530 515250

or 0845 3752106

Email :

info@motorcyclefunerals.com

Visit :

www.motorcyclefunerals.com

Motorcycle Funerals Ltd

The Goods Shed

Mannings Terrace

Measham, DE12 7HU

SERVING THE WHOLE OF THE BRITISH ISLES, INCLUDING THE CHANNEL ISLANDS AND THE ISLE OF MAN

THE BENEFITS OF GOOGLE BUSINESS FOR YOUR FUNERAL HOME

Eimer Duffy

Social Media/Digital Marketing Consultant

Being listed on Google is more essential than ever for Funeral Homes and Funeral Directors. You need a Google Business Profile, which provides searchers on Google information about your Funeral business, and places your Funeral home on Google Maps. Do you have one, and if so, do you make the most of it? If you are not making the most of it, you might lose customers to your competition.



Google's own data shows that over 80% of searches (that's the top organic "free" search results (not paid ads) on the first page of Google) get clicked on. These Google results are what encourage most people to want to click on a search result or map listing. So for Funeral businesses, these are important because they provide people with information and access on Google Maps (giving things such as exact location and driving directions) and a clickable phone number for people to contact you quicker than, say, on your website. And makes it easier to contact you even more, especially for people on a mobile phone at a time of need (locally and even worldwide) searching for Funeral homes' contact details in your area.



So what is a Google Business Profile?

It's a free tool Google provides you to help with your online presence. It's a panel with key information on your business which offers you the opportunity to appear on Google and Google Maps. You have the opportunity to showcase all your services, update people on your Funeral business, and add updates (like social media posts), photos and videos. You can be contacted by phone, and people can message you directly on mobile. And this is where people can see all your Google Reviews.

What Are The Benefits?

- It's Free!
- Makes You More Visible Online
- Provides a Great First Impression
- Improves your SEO (optimises your business for search)
- Post Images/Videos & Updates like you would on social media
- Keep people informed of your latest news and information with updated posts
- Communicate with your customers 24/7
- Easily host Google Reviews
- Gain consumer insights from the data you are provided with
- Boost consumer confidence
- It completes your Google presence



And so much more as it can be managed easily on a mobile phone via Google Maps (when you are away from the office) and on a laptop computer.

How Do You Set One Up?

- Go to: <https://www.google.ie/business/> to set up your FREE account.
- Fill in your Funeral business details and information.
- You then get sent the verification code to verify your listing.

How to manage and make the most of your Listing?

Desktop:

Firstly, you need to be in the Gmail account you registered your Google Business Profile to access on a computer and the app. Then either log in on <https://www.google.ie/business/> or if you are in Google, about to do a search, look up to the right-hand corner of your screen and click on the nine dots beside your profile image and click on the Google Business Profile logo (blue shop front). You then get access to your Google Business Profile.

Mobile Phone:

Access using the Google Maps app. After accessing Google Maps, click on your profile image at the top right of your mobile screen, click on "Your Business Profiles", and your Funeral home's name.

Managing and Updating:

From there, you can add information, photos/videos and social media like posts (called Updates), reply to messages and reviews etc... And when it comes to reviews, don't forget to reply to reviews within 48 hours.

All in All...

Having a well-managed and up-to-date Google Business Profile will help you get more potential families to reach out to your funeral business. Being correctly listed can improve your online presence for search. People are searching online for Funeral Directors, Funeral Homes and Funeral services daily. It is your opportunity to make an excellent first impression and guide people right to your door rather than your competitor.

If you don't have a listing, it's not too late; apply for a Google Business listing today. If you do have a listing, review your one and begin making the most of managing it and updating it so that you stand out online.

**Want More Ideas Or Help?**

I hope you found this helpful. If you would like more questions answered or want more information on having an online presence, using social media and how to leverage it for your funeral business, or anything else, do contact me: <https://fitsocialmedia.ie/>

Eimer Duffy, Social Media/Digital Marketing Consultant and Trainer at FIT Social Media. Specialising in assisting Funeral Directors to gain a better online presence and build communities and trust online in a short space of time. Providing live and interactive sessions for all knowledge levels and at a time to suit your diary - working with you via Zoom.

much loved

THE ONLINE TRIBUTE CHARITY



REMEMBER. SHARE. DONATE.

The award-winning online funeral notice, donations and tribute service from MuchLoved, not only provides bereavement support for your families, but also helps grow your business. Working in partnership with over 500 funeral directors, we have raised over £100 million for UK charities and good causes.

Unlimited funeral notices | Online funeral donations
Training and support | Independent review service

Contact our Support Team:
01494 722818
support@muchloved.com

MuchLoved Charitable Trust
Reg Charity No. 1118590



funeralgiving.org



DO YOU NEED HELP NAVIGATING YOUR FINANCES THROUGH DIVORCE?

TAMSIN CAINE, FINANCIAL PLANNER

Tamsin Caine is a divorce specialist financial planner & co-author of *Your Divorce Handbook, It's What You Do Next That Counts*.

For More Information or to order a copy of the book please go to www.smartdivorce.co.uk



“I’ve never heard of anyone doing that before” is the most common reaction to first meeting a divorce specialist financial planner. There are less than 40 accredited by the family justice organisation Resolution to provide this advice. But what does it actually mean in practice?

Not The Money Person

Marriages, or civil partnerships, are teams and in teams each player utilises their strengths. As a result, there will be things that each person does because they are best placed to do those jobs, or they prefer them. It may be that one prefers to do the cleaning whilst their partner looks after the garden.

In the case of money and finances, it generally falls to one person to take responsibility for researching and organising the bank accounts, insurances, mortgage, etc. They automatically manage everything money related and it’s rarely a cause for concern. But when a couple divorce or dissolve their civil partnership one person may experience an additional layer of fear because they haven’t kept in touch with the marital finances and feel that they don’t understand the money side of their relationship. They don’t feel comfortable at the prospect of taking responsibility for this alien area of their new life.

There may also be concern that their ex could bamboozle them when it comes to agreeing a financial settlement. This is the point at which many clients will feel that it's advisable to contact a divorce specialist financial planner.

The Dreaded Form E

When you're working with a divorce professional, whether it be a lawyer or a mediator, almost the first thing they'll ask for is your "financial disclosure". This is often done using a legal document called the form E, which is 27 pages long and can send many people into a spin from the outset.

A divorce specialist financial planner works with their clients to collect the information needed to complete the form. All figures entered on the form need to be supported by evidence; for example, the bank balance will require a corresponding bank statement.

The part that people often find the hardest is the expenditure section. A factor that could possibly affect declared expenditure may be the issue of "your mate down the pub", who tells you to exaggerate your expenditure so that you get a higher settlement. In practice, this tactic is likely to cost you more in mediation and legal fees, because if your expenditure hugely exceeds your income, it will be clear that this is not an accurate assessment of what you spend.

A reputable divorce specialist financial planner supports you in putting together a realistic current and future expenditure forecast.

Pensions...

Lawyers are generally not pension experts, nor should they be expected to be. However, pensions are often the second biggest, if not the biggest, asset of a marriage and should not be ignored when it comes to negotiating a financial settlement. The next stage of support should be to help the client understand their own pensions, be clear as to what they each have and to then determine whether they need the input of an actuary on their total pensions to work out how best to either divide them, or use a separate lump sum amount to compensate for the difference, known as offsetting.



Once the actuarial report is received a divorce specialist financial planner supports their clients and their lawyers in interpreting the information. This can help with working out an appropriate offer to make to the other side, or help in reviewing an offer that they make.



What Does That Mean For My Life?

When your lawyer proposes an offer of a financial settlement or an offer is received from the other side, it's important to understand what it actually means for you, your lifestyle and its future implications.

A good divorce financial planner will use professional modelling software to help put the offer into context, so their client will be able to clearly see and understand what they will need to earn, whether it impacts on when they will be able to retire, how much they will have to live on in retirement.

These are important questions and the answers could impact on whether the offer works for the client or not.

It might be that there's a requirement to propose a small restructure to the settlement to make the offer acceptable. It's important to remember that compromise should be expected on both sides, as it's unlikely that either will receive all that they wanted. It's commonly said that if one side is happy with the outcome, it was probably the wrong one!

The New Chapter

Following the settlement being agreed and sealed by the court, there may be a lump sum order or pension sharing order to implement. A divorce financial planner will often continue to work with their newly divorced clients for many years post-divorce, helping them to design the next chapter of their lives and work with them to live the life they desire.

This is often the best part of the job, as they see their clients change and grow, as they learn to fly. Divorce has a huge impact on many of those who go through it. Having clarity about their finances can help them to move on afterwards with peace of mind about what their financial future holds for them.

S E A R C H 4 L O C A L



Member Number: 3058

Could your business do with a new website? Do you need a hand with digital advertising?

Your online presence has a big impact on how potential customers perceive your business. As specialists in website design and hosting for funeral directors and suppliers to the industry, we provide a bespoke design service and can help your business attract new customers online. We offer free consultations and expert advice on website design, online advertising, social media and more. To find out how we can help you improve your online presence, call now for a free quote on 01392 409159.



Bespoke solutions for the funeral profession.

-  Price List Manager
-  Funeral Pricing Calculator
-  Obituary Manager

The British Institute of Funeral Directors

Official Merchandise Store

Lapel Badges

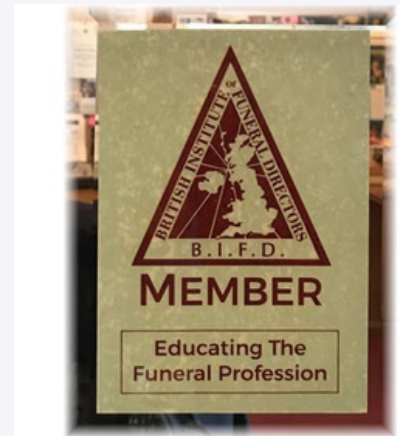


£5.00 each

Member Window Stickers



£1.45 each



£1.75 each

Ties



£10.50 each

available as a tie or clip-on
Not 40th Anniversary Design

Associate Member Window Stickers



£1.45 each



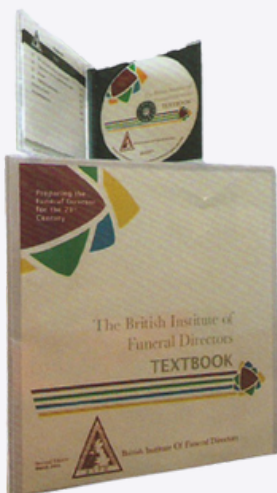
£1.75 each

Pens



£2.25 each

Textbooks



Updated 2020 Edition BIFD Textbooks

Diploma Textbook Hardback: £75.00 + P&P

Certificate Textbook Hardback: £45.00 + P&P

CD Copies: Price Available Upon Request

Original Textbook owners (with proof of purchase)
can obtain a new CD Copy for FREE

To purchase merchandise please contact
Jem & Karen Mead: admin@bifd.org.uk



All items subject to availability. Unless otherwise stated, prices shown include P&P

Photo Urns - New system 2022

Redesigning our urns for the future. This easy to use discreet photo urn has now been designed to be more eco-friendly and also hold a larger capacity of ashes.

Screw in secure fit

Made from recycled paper

Magnetic closure



Question: What do these coffins have in common?



Give families complete confidence in the quality of your coffins

Answer: It's the Symbol of Approval

The FFMA scheme

A universally-recognised accreditation scheme, the Test Protocol, which is funeral industry recognised.



The benefits

Your families can choose with complete confidence.

For more information visit the FFMA website: www.ffma.co.uk

FFMA, 28 Cherry Blossom Close, Ipswich, IP8 3ST. Tel: 07803 562008 Email: chiefexec@ffma.co.uk

Mercedes E-Class Hearse & Limousine

After high demand since NFE we are now quoting March/April delivery on all new hearses and limousines



- Designed using CAD
- Carbon Fiber Body
- Soft Close Doors
- Impressive Fuel Efficiency
- Large Deck
- Large Payload
- ULEZ Compliant

Nissan Athena Hearse

ALL  ELECTRIC

- 100 % Electric
- Recycled Carbon Fiber Body
- Fits 7ft Coffin
- Affordable



Volvo S90 Hearse & Limousine



Quality is not just a word to us, it is a way of life!

As a result Wilcox has just been selected as finalist* for a further two awards & has had two big wins

*Awaiting results: 8th & 18th November



www.wilcox.uk



CONTACT US TODAY
+44 (0) 1942 259 860
Enquiries@wilcox.uk