

**DRAFT Minutes of the National Society of Allied and Independent Funeral Directors
Annual General Meeting**

Held on Saturday 10th March 2018, The Grand Hotel, Brighton

In attendance:	
Officers / Executive / SAIF Staff:	
Terry Tennens, Paul Bowley, Alun Tucker, all other en bloc.	
1.	Introduction:
	Terry Tennens welcomed all to the Grand Hotel, Brighton and did the formal housekeeping.
2.	Welcome:
	After a short introduction from Paul Bowley, National President who provided information on what to do in Brighton, Terry introduced Alun Tucker, President Elect to offer the obituaries for the previous year.
3.	Obituaries:
	Members stood in silence as a mark of respect for those who had passed away during the previous year.
4.	Receive apologies for absent:
	All apologies en bloc.
5.	Address from the National President:
	Paul Bowley said that it had been a busy year he attended a variety of meetings including regional meetings, meetings with SAIFCharter and the NAFD, SAIFScotland, opening of crematoriums and meeting associates and members. Paul also mentioned GDPR which comes into force from the 25 th May 2018 and that there is a new beginning with Golden Charter and introduced the new CEO Suzanne Grahame. Paul went onto thank all his fellow directors and members of the Executive and all those of have supported him in his year of office.
6.	Report from SAIF Business Centre by Chief Executive Terry Tennens:
	Terry began by welcoming Suzanne Grahame and new members to the AGM and urged Executive members in attendance to welcome them in person. He said that SAIF has been working closer with the NAFD as well as SAIFScotland in relation to the Stirling Agreement. He explained that SAIF has been vocal in relation

<p>to the number of councils looking to generate more income by offering low cost funerals. He said that in relation to the threat from the Hospice LLP, hospices have been contacted but as of to date there has been no response. He explained that SAIF are acting very cautiously so as not to cause any litigation and that further information and guidance can be found in SAIFInsight and on the SAIF website.</p> <p>Terry also mentioned about the regulations affecting Scotland and how these will affect all areas of the funeral profession and that education will be a key area to address as well as what the minimum standards will look like. He mentioned that there has been disruption in the funeral planning market and SAIF are advising members that they should only be using funeral plans that are regulated and members of the FPA at the sale end and point of maturity.</p> <p>He advised that SAIFScotland and National SAIF have working groups emerging focusing on areas such as ‘the use of technology’, education, Stirling agreement and business innovation. There is also a need or brokerage forum where independents who are looking to sell their business, sell to another independent rather than the corporate’s.</p> <p>He went on to thank the Executive Committee and Paul Bowley for his dedicated service as well as Mark Porteous for his service to SAIFScotland and their respective partners.</p> <p>He ended by quoting President JF Kennedy “Ask not what your country can do for you, but what you can do for your country” -that ‘if we work to together the stronger we will be’.</p> <p>There were no questions from the floor.</p>
<p>7. Confirm the Minutes of the Annual General Meeting held on the 25th March 2017</p> <p>These were unanimously accepted by a show of hands.</p>
<p>8. To receive the Accounts for the year ending 31st December 2017:</p> <p>John Helps provided the following summary highlighting the following: There is a deficit of £64,000 due to the transition of SAIFInsure from Lark. Memberships are up Increase in staff salaries due to the full time appointment of the new Chief Executive Terry Tennens and new Administration Manager, Claire Day. Pension Auto Enrolment has also had an affect The full accounts have been audited by D Hughes and are clean.</p> <p><u>Questions from the floor</u> Sean Martin: Questioned the professional indemnity figure of £47,000. Terry responded: This covered the PI & legal costs and that these have just been renewed and are one of the benefits of membership.</p>

	<p>The accounts were proposed by Sean Martin, seconded by Alun Tucker, and accepted.</p>
<p>9.</p>	<p>To receive the following reports:</p>
	<p>(i) <u>Quality Assurance:</u> Claire Day</p> <p>Following 876 inspections in 2017, no change to the health and safety issues raised in 2016. Advised of the wealth of resources available from the website, assessors and the SAIF office so there should be no shortfalls. Raised the impending changes in Scotland and the impact this could potentially have Nationally and that the care of the deceased and their families – the processes involved need to be documented. Claire welcomed Nicola Jarman to the inspection team who will be covering mainly the South of England and lastly thanked the Assessors for their support and hard work in 2017.</p> <p>Terry mentioned the HR Resource Centre which has a wealth of information pertaining to employee management and is overseen by Claire who is CIPD qualified.</p> <p>(ii) <u>SAIF Scotland:</u> Jim Brodie</p> <p>Jim began by congratulating Paul Stevenson and thanked Mark Porteous for his service to SAIF Scotland. He began by explaining that for the past 10 years there has been no protection for the public and the Westminster government had broken no sweat over this. Last year the Scottish Government has addressed the funeral practice within the next 2 years there will be a statutory code of practice in Scotland with non-compliant funeral directors being fined, jailed and will lose their business. He said that it is not an ‘if’ but ‘when’ these regulations will come into force across England and Wales. He said that there will be a lot more paperwork involved as funeral directors will need to prove what they do and that SAIF Scotland will enforce that it will be mandatory for every Scottish member to have refrigeration. He explained that there is the possibility of a two tier system which will be confirmed in Natalie McKail’s report which is due by Christmas. Jim explained that the funeral expenses have been dissolved by Scotland but the pressure is being kept up with the Scottish government.</p> <p><u>Questions from the floor</u></p> <ol style="list-style-type: none"> 1) In relation to the refrigeration, can this be in one central office? Jim Brodie responded: Each premises will be required to have refrigeration but if the premises are in close proximity then this should not be a problem. 2) Regulation of funeral directors is a long time coming. How will the public be supported – anyone can open a funeral directors and what are the assurances in relation to care of the deceased. Jim Brodie responded: Natalie has enough evidence to ensure that this is addressed 3) Will funeral directors now have to go through exams? Jim Brodie responded: Education is massive and trade associations need to come into their own and prepare – so they will need to look at what is

required to support the members.

(iii) IFD College: Chris Parker F.SAIF

Chris began by explaining that it is 'never a better time to train staff'. There will be a joint working arrangement / partnership between the IFD and the BIFD to offer qualifications for new entrants up to graduate level.

Chris said that she has spoken to 3 MP's in relation to what the government expects in relation to the funeral sector and was advised that there needs to be set a minimum standard at Level 3 NVQ.

She mentioned that she had been looking at the training that the IFD currently delivers across the National Occupational Standards and has been mapping where the gaps are for Level 3. She explained that the IFD will be offering a new unit "Funerals for Children & Child Bereavement" which was recommended following the Bonomy / Mortonhall report. This unit has been accredited and will be hopefully ready for delivery in the Autumn.

Certificates were handed out to Daniel Ginder and Inez Kinton.

Questions from the floor

1) **Suzanne Grahame:** Asked if the new course be extended to those outside of the profession?

Chris Parker responded: That she could not answer that but hoped that the NHS were already providing appropriate training

(iv) Membership: Mark Woollard

Commenced that the information in the AGM booklet was incorrect and should be 1,733 branches not 1,633 and that this was a 2% increase on 2016. Mark introduced the new probationary membership and explained that this is not a full membership, they are not allowed to use the SAIF logo and is only for 12 months – within this time they will be fully supported. He explained that at the end of the 12 months they will not automatically become full members and will need to re-apply.

Mark went on to explain that he and Mark Horton were stepping down from Membership Managers but SAIF would be working with the Business Development Managers at Golden Charter to recruit new members. He made it clear that Golden Charter were not taking over.

There were no questions from the floor.

(v) Standards: Terry Tennens

Terry, on behalf of Richard Edwards, Standards Chairman gave an update on the complaints received during the year, outlining the details of the client complaints and highlighted to members that Procedural Errors and Professional Conduct were the two highest reasons as well as conflict with families. Terry

mentioned that SAIF have renewed the contract for conciliation & arbitration services with CEDR (which have replaced IDRS).

There were no questions from the floor.

(vi) SAIFSupport / SAIFCare: Catherine Betley

Catherine began by explaining that SAIFSupport is a service provided through Professional Help to support the staff direct but also are available to provide advice and guidance to employers so that they can support their own staff and clients in areas such as workplace stress, conflict and mental health. The support provided is via email, face to face, the helpline and also includes 6 sessions of free counselling and also advised not to use the service as a last resort but if there are any prevailing issues for employers and their staff to call SAIFSupport.

Catherine then went on to talk about SAIFCare, that it is an 'opt in' service and they are looking to become the biggest provider in the UK and operates in the same format as SAIFSupport. She explained that they have 100 counsellors across the UK, all are professional trained with the requisite qualifications and discussed the benefits and how to join.

Matthew Gallagher then provided his experience of SAIFCare as one of the pilot branches.

Questions from the floor

- 1) An observation was noted that the leaflets produced were not clear what the service was for, i.e. they should have been headed as 'Bereavement Support'.
- 2) It was asked whether families who have enquired through the relevant funeral directors and have not yet arranged a funeral, call SAIFCare if they will be offered the service.
Terry Tennens responded: that these will be addressed on a case by case basis.
- 3) A question was asked how SAIFCare will know when they receive a phone call from a family, whether the funeral director has signed up.
Catherine Betley responded: that they check with the funeral business before proceeding.

Terry then went on to discuss the feedback and data from the National Survey that was sent out around bereavement.

(vii) SAIFInsure : Terry Tennens / Brian Hart

Terry began by explaining that about 18 months ago the previous broker Lark Insurance, started to make claims that their service would become more call centre based in the Summer of 2016. The Executive Committee made the decision to transition from with the current broker. Terry said that since, there has been legal issue around the use of the domain name but this has now been sorted with Lark making a settlement.

Brian explained that in 1994 he started his partnership with SAIF and has always maintained that he wants to provide a personable service to SAIF rather than a call centre approach. He explained that his product reflects the current environment to ensure that the business is always one step ahead.

He also mentioned the additional benefits especially in relation to GDPR and the cyber liability extension.

(viii) Public Relations and Media: Paul Allcock

Paul mentioned that without Genesis, public relations and media monitoring and the survey would not have happened, as well as assisting with the improvements to the Facebook page, the website including the availability to pay subs online, also gave a brief synopsis of the information provided in the AGM booklet.

(ix) Government Relations: Paul Allcock

Paul explained that there had been a lot of work undertaken between SAIF and the Government, and provided a synopsis of the information provided in the AGM booklet. He explained that the Department of Work and Pensions (DWP) has taken on board the proposals in relation to changes in the application process and eligibility. He explained that it has been agreed that from the 2nd April claimants will be able to receive payments from friends, charities and relatives and also mentioned that there is a separate form for a loss of a child.

He mentioned that the Ministry of Justice (MoJ) has put on hold for the immediate future the proposed medical examiners and the cremation form changes that will come into effect from April.

There were no questions from the floor.

(x) SAIF Next Generation: Ross Hickton and Daniel Ginder

It was explained that SAIF NextGen came about in 2017, when there were discussions around the future leaders in business. They mentioned the different articles that had been written for SAIFinsight and the key areas that they are working on.

They invited business owners to attend the NextGen meeting that was being held after the AGM at 2.30pm and that they will be doing the Three Peaks Challenge with proceeds going to Great Ormond Street Hospital.

Questions from the floor

- 1) It was asked of NextGen that they mentioned that it is all about the nurturing of the 'young, bright & talented' but what about the older generation

Daniel Ginder responded: that NextGen surrounds the senior manager and the progressive member.

2) A question was asked whether there should be an age limit on this

Daniel Ginder responded: that for those over the age of 40, the majority will know the ins & outs of the funeral profession

(xi) SAIFCharter: Suzanne Grahame and Julian Walker

Julian began by explaining the SAIFCharter membership and the strategic goals and how this is linked to the SAIF heritage.

One of the key tasks was to appoint a new CEO for Golden Charter with Julian welcoming Suzanne Grahame to her first AGM. He explained that her experience would help take SAIFCharter forward, to look to develop the interface between SAIFCharter and the funeral director in areas such as shared knowledge, customer liaison, policy rules and key role internal audit. He explained that they want to develop the information and trust with the funeral director and Golden Charter and looking at market analysis to provide real time data. That by 2019 there will be a dedicated team in place along with an updated version of the constitution.

Julian explained that the key drivers have included the loss of the market share and the criticalness of how they respond, with Co-Op and Dignity impacting due to themselves selling funeral plans. There has also been a decline in the at-need market with further impact from low cost and direct cremations. Further attributes was in relation to on-line marketing and the digital capability risk and the regulations in relation to digital communication.

He said that they are looking at how Golden Charter interacts with the funeral directors and has identified that at least 20% of SAIF members are not affiliated with SAIFCharter. For all funeral directors there will be a review of the plan maturity levels identifying the health and investment of these.

Julian went onto discuss the launch of Local Funeral.co.uk and that it seems to be working well. He said that non-Golden Charter and SAIFCharter members will also be listed on shortly.

Suzanne Grahame then went onto explain what she has been doing within her first 100 days in the post. She said that she had met with funeral directors to understand the independent business setting and to gain an understanding of where the funeral directors are coming from and thanked those members who have allowed her into their premises.

She mentioned one of the surprises she found was the issues relating to property, no point of contact and crematoria. She said that she has spent time with the SAIF Executive and SAIFCharter working group to address key areas as well as the regulations in Scotland which in her view will be an absolute.

Suzanne explained that in her role she wants to know what the products for the future are and how do they go about getting a bigger market share.

She ended by explaining the work Golden Charter had undertaken in relation to the GDPR.

Questions from the floor

1) **Chris Parker:** Asked whether Julian felt that he was fulfilling his key role from the SAIFCharter Executive?

Julian Walker responded: That he was

	<p>2) Chris Parker: Asked Julian how he judged SAIFCharter’s efficiency? Julian Walker responded: From the information from the quarterly surveys and feedback and from the regional meetings and the RSM network. Chris Parker stated that at the previous evenings dinner at the SAIF AGM it was noticeable that the SAIFCharter Executive were absent., SAIFCharter could have mingled with Golden Charter shareholders, instead they had their own private dinner which Chris said that she found very disappointing.</p> <p>3) Justin Burgess: Commented that Julian had mentioned about protecting the independent and acting as an advocate, but feels that Golden Charter are disconnected form their plan holders and the feeling is of disillusionment. Suzanne Graham responded: She said that they have received good feedback. She said that it is on her list to ensure that funeral directors feel valued and rebuild trust.</p> <p>4) A question was raised whether there had been failings on SAIFCharter’s behalf for the SAIF members with the last CEO leaving and opening another business in the same lines – should Golden Charter not have addressed this. Julian Walker responded: That they had to be careful in discussing employment issues and that he was not happy with the outcome but he could not control what happens to ex-employees. He also mentioned that it was not the case that there had been a pay-off for the amount of £5million.</p> <p>5) Another member mentioned that this was his second AGM and felt saddened and heartened that with all the talent in the room the lack of unity in place against other professions that he had worked. He asked Julian whether this was something that he should be looking to address. Julian Walker responded: That he wants to remove the animosity that currently exists and to look to work differently with the funeral directors</p> <p>6) Sean Martin: Raised an issue that he had with 2,500 leaflet drop Malcolm Flanders responded: He said that he was aware of the Daniel Robinson mess up and the issues that have come to light Sean Martin: He commented that the documents had not been proof read Malcolm Flanders responded: That there had been a lot of success with the leaflet drops and assured Sean that he would come back to him once he had found out what had happened.</p> <p>7) Nigel Appleby: Asked for clarification that non SAIFCharter members could join Local Funerals Julian Walker responded: That this was correct but did not want to discuss this further as he was mindful that there were 2 other similar based companies in the room and therefore would discuss this further outside of this meeting or at a SAIFCharter meeting.</p> <p>8) Nigel Appleby: Asked why more people hadn’t signed up and whether this was due to a lack of confidence Suzanne Graham responded: She explained that there were still missing pieces and there is still a lack of alignment but this is what she wants to shape and bring together Nigel Appleby: Commented that this is critical and should be a priority Terry Tennens: Explained that one of the issues is looking at an effective forum where members can express their concerns.</p>
10.	<p>Proposed changes to the Rules and By-Laws and Articles of Association</p> <p>Articles of Association</p>

	<ul style="list-style-type: none"> • Change to Companies Act 2006 <p>Rules and By-Laws</p> <ul style="list-style-type: none"> • Page 1: Inclusion of EHS Matters and Laws • Page 1: Privacy and Data Requirements • Rule 5. a) I and iv • Rule 13. b) and e) • Rule 25. a) to e) • By-Law 5. 1.10 & 1.11 • 2.2 – Soliciting for Business • 2.4 • 11. 5 <p>The submitted new Articles and Rules were accepted en-bloc proposed by Justin Burgess and seconded by Sean Martin, accepted in favour of all changes</p>
11.	Election of Directors
	<p>Chris Parker – proposed by Arran Brudenell and seconded by Daniel Ginder, accepted Sean Martin - proposed by Gary Staker and seconded by Jo Parker, accepted Darren Carpenter – no proposer, motion not taken forward</p>
12.	Election of the National Executive Committee:
	<p>(by postal votes only) It was announced that following the postal vote count the new members to the National Executive Committee from 2018 for 3 years were as follows: Paul Allcock, Darren Carpenter, Daniel Ginder, Ross Hickton and Gemma O’Driscoll.</p> <p>Congratulations was given to Paul Stevenson – SAIF Scotland President and James Morris from the S.SAIF Executive who will serve at NAFD Scotland President.</p>
13.	Address from the incoming National President Alun Tucker F.SAIF
	<p>Alun expressed his delight to being elected as President and thanked Paul Bowley and Davina and presented Paul with a gift from SAIF for his</p>

	<p>dedication to his duties for his year in office.</p> <p>He expressed that the year ahead is all about 'Unity' and how important NextGen is in carrying forward the family name. Alun also mentioned the importance of stopping the independent from selling to companies like Funeral Partners and that they should look to sell their business to other SAIF members.</p> <p>He mentioned the Education Day in Leicester on 31st October and that his banquet and the AGM in 2019 will be held at Five Lakes near Colchester from the 28th to the 30th March and that his chosen charity will be Great Ormond Street Hospital.</p> <p>Terry mentioned that he is looking forward to working with Alun and thanked Gary Staker for his service and due to a change of business would be stepping down from his role on the Executive Committee as well as Nigel Appleby.</p>
<p>14.</p>	<p>Any other business</p>
	<p>Terry Tennens mentioned about an issue one of the members raised in relation to funeral directors having problems with the time delay for death verification with families and nursing homes having to wait up to 12 hours for a death to be verified by either the ambulance service, district nurse team or out of hours GP. SAIFinsight article to collect other member's experience.</p>
	<p>Meeting formally closed at 1.15pm.</p> <p>These minutes are not a verbatim record of the meeting.</p>