



Minutes of  
The National Society of Allied and Independent Funeral Directors  
Annual General Meeting  
held on  
Saturday 14 March 2020

In Attendance:

Officers / Executive / SAIF Staff:

Terry Tennens, Jim Auld, Mark Porteous all other en bloc.

**1. Welcome**

Jim Auld welcomed everyone to the meeting and did the formal housekeeping.

**2. Obituaries**

President Elect, Mark Porteous invited attendees to stand and applause in remembrance of those who had passed during the previous year.

**3. Apologies for absence**

All received en bloc.

**4. Address from the National President Jim Auld**

Jim said that it had been a busy year representing SAIF and supporting the membership. He and Daryl had also attended kindred association events where they had connected with colleagues. He had pleasure in attending the regional meetings which had been well attended, plus 3 days at the National Funeral Exhibition where there was the chance to connect with members and associates.

He mentioned the FCA, CMA and the statutory Code of Practice for Scotland and the potential changes to the profession. He said that the members needed to be confident whilst they serve a quality service to the family.

He mentioned that Dignity had advertised as 'not being beaten on price' and the COOP looking to reduce their process however SAIF could not be beaten on quality or standards.

Jim went onto speak about transparent pricing and how a basic coffin pricing structure can differ between competitors.

He mentioned about the Coronavirus and that Terry and Paul Allcock would be giving a fuller briefing, however he said that members should be seeking advice from the authorities and not just relying solely on social media and scaremongering. He said that the profession needs to remain objective and to have contingency planning in place.

He gave his extended thanks to Terry Tennens who had supported him in his term in office as well as personally. He also gave thanks to the SAIF Business Centre and the membership for supporting his



charity Breast Cancer Now. Lastly he gave thanks to Daryl for her patience and was proud to be the 2<sup>nd</sup> National President from Scotland.

## 5. Report from SAIF Business Centre by Chief Executive Terry Tennens & UK Government Liaison Paul Allcock

Terry commenced by stating that it was dynamic times within the profession. In 2005 to 2009 SAIF and the NAFD created a critical planning contingency team with the Home Office. Two and half weeks ago the Ministry of Justice and the Home Office asked for a meeting with SAIF, NAFD, ICCM, FBCA, APCC and FFMA to discuss emergency planning for Covid-19 – this meeting was scheduled for Tuesday 17<sup>th</sup> March. Terry invited Ross Hickton to explain what his company had been doing.

Ross explained that he had met with 3 local funeral directors to discuss how they can support each other in relation with sharing staff, cars, funeral arranging. The council had also asked what the funeral directors in the West Midlands wanted.

No questions were asked.

Terry explained that funeral directors need to reach out to their local authorities and funeral directors – Jo Parker from Abbey Funeral Services in Kent did just this and met with the coroners, pathologists, other funeral directors to discuss planning contingencies.

Paul Allcock then explained that last summer there was a COBRA meeting to review the planning process and then put to local authorities for their directive. Many of these dealing with the initial scenarios were very few and far between, therefore there is the need to reach out to local authorities.

No questions were asked.

Terry explained that on the SAIF website there is a dedicated page to Covid-19 and if anyone has any further ideas on planning contingencies to contact the SAIF Business Centre.

### Questions from the floor

**Jo Parker:** asked about the length of funerals and if families want to wait where does the funeral director stand in relation to the 3 month rule?

**Terry responded:** said that it is down to the government and there instructions for an immediate burial.

**Jo Parker:** said that funeral directors are not getting any instructions from the government with confusion from the current guidelines.

**Paul responded:** that it is down to us as funeral directors to act appropriately and that is difficult for SAIF to be very specific and that SAIF does not have all the information, even though they have been banging on doors.

Terry said that he had learnt from pathologists that Covid-19 can remain on the deceased for up to 9 days which could eventually mean that there will be mass graves in worse case scenarios. In relation to staff seeing the families there will be more clarity on this after the cabinet meeting. Paul then said that it was down to the local authorities to support the funeral director in these worst case scenarios.

Terry then mentioned that in relation to the Prepaid Funeral Market he would be hearing back from the Funeral Planning Providers in due course.



Terry then went on to mention about the Funeral Service Consumer Standards Review (FSCSR) group, with himself and Paul Allcock being on the steering committee with SAIF and the NAFD being the secretariats. He said that there were 2 groups:

- 1) Quality Assurance & Code of Practice
- 2) Consumer Protection & Online Pricing

With regards to the online pricing there are many funeral directors who do not have this but without going into too much detail he explained that in time they will have to. The CMA have already questioned why this was not happening but we have explained that SAIF wants to make sure that there is a level playing field.

There are 2 proposals that will be sent to about 50 stake holders:

- 1) Key information for the consumer
- 2) Questionnaire for consumer consultation which will be put to the CMA

SAIF is looking to hold a special general meeting in May / June to propose changes to the Rules and Articles and Professional Standards.

Paul then discussed the CMA. He said that there had been a lot of documents from the CMA and due to so much cross over addressing different avenues it had been difficult for it all to be taken in. In the AGM report there is a timetable when the documents are to be reviewed and he said that he is not discouraged by the information or the proposals from the CMA - his biggest concern is the local authority funeral services. Further details are in the report. He did say that they had asked the CMA to give further time for SAIF to respond because of Covid-19.

Paul thanked Joe Murren, Jeremy West and Sean Martin for being part of the Regulatory Task Group with himself and Terry.

Paul then said that in spring 2020 the DWP will be increasing the funeral payment benefit from £700 to £1000, he admitted that this was still not enough and with further pushing this may increase further. In relation to the Children's Funeral Fund, see AGM report for more details), there are some sticking points but basically the percentage of take up has not been as big as expected and reminded that claims can be made up to 6 months after the funeral.

#### Questions from the floor

**Becky Horton:** asked what the situation was if it was under the 24 week threshold as currently funeral directors cannot claim.

**Paul responded:** that he would look into this.

#### **6. To confirm the Minutes of the AGM held on 30 March 2019.**

The minutes were proposed by Daniel Ginder, seconded by Arran Brudenell and accepted.

Jeremy asked for the charity figures to be looked at

#### **7. To receive the Financial Accounts for the year ending 31 December 2019**

John Helps referred everyone to the summarised accounts in the AGM booklet and advised that if anyone wanted to see the full accounts he had some on him or he would email them, on request.

Accounts were audited by appointed company D Hughes with a good, clean report.

John provided a summary as follows:

- 14% income increase due to subscription fees
- Increase in expenditure due to SAIFSupport and SAIFCare (further details in SAIFCare report)
- Profit surplus of £71,219
- Balance sheet at year end: Reserve account £241,000. (£60,000 from last year included corporation tax)

#### Questions from the floor

**Jim Parker:** Why was there a drop in building insurance?

**John Helps:** It is due to the timing, but basically a proportion of the costs shouldn't have been in last year but included in this year

The accounts were proposed by Paul Allcock, seconded by Alun Tucker and accepted.

#### **8. To receive the following reports:**

##### **i. Quality Assurance**

Mark Horton provided a summary of the QA report, highlighting the lack of compliance and the move to a risk based assessment process.

No questions

##### **ii. SAIF Scotland**

Scottish President, James Carcary introduced himself thanked Mark Porteous and Paul Stevenson for asking him to become President and said that he had a lot to learn. He said that the numbers attending meetings were dwindling and will be reaching out to members to find out 'what they are looking for'.

No questions

##### **iii. IFD College**

Chris Parker, IFD College Governor was pleased to announce a new award the 'Matthew Gallagher Achievement Award'. The forms will be going out in September with the first award taking place at the 2021 AGM. The award will be available for anyone to nominate those who have overcome a challenge to succeed in their College work but more importantly will keep Matthew's name 'alive'. She explained that the challenges could be difficulties in learning due to as an example -English being a second language.

She also mentioned that there was a need for trainers and assessors due to losing Gemma due to being unwell and Matthew.

Chris then went onto discuss about Hygiene in the Workplace which is also covered in the Health and Safety units. She said that staff know how to wash their hands but do they know how to remove gloves without cross contamination – to which she gave a demonstration and that all staff should be aware. Lastly she mentioned that when washing hands to ensure that the ball of the thumb is washed as this often gets missed.

No questions.

**iv. Membership**

Written report included in the AGM Booklet  
No questions

**v. Standards**

Written report included in the AGM Booklet  
No questions

**vi. SAIF Support / SAIF Care**

Joanna Williams gave an explanation of what SAIFSupport is and how can help the funeral directors and staff in areas such as work stress, relationships, health and bereavement. She explained that SAIFCare was now a full benefit for members with a free telephone helpline, email and web chat box and sign posting where applicable. She explained that there was a rigorous assessment by phone before advising of counselling and that counselling is now paid either by the funeral director of the client.

She explained that both SAIFSupport and SAIFCare were staffed by Professional Help with qualified and accredited counsellors.

No questions

**vii. SAIF Insure**

Brian Hart from SAIFInsure advised that Covid 19 was a 'notifiable disease' and on the 20<sup>th</sup> February 2020 the World Health Organisation has now included this to be 'listed' in insurance policies. He explained the impact that this could have on funeral directors and that if the policy had commenced prior to the said date that they would not be able to claim due to loss of income. He said that he would keep the members updated as and when.

He ended by explaining that they were now looking for more staff and premises.

No questions

**viii. Public Relations and Media**

Mark Binnersley began by thanking Terry, Paul Allcock and Paul Stevenson for their support last year. He provided the following summary:

Reactive:

- That he had bene reactive to the CMA, DWP and Treasury re funeral plans
- Kept stories out of the media an example being about a funeral director in the West Midlands and theft from a donation box. The funeral director when approached by the paper was going to write back to them but Mark intervened, looked into the case and advised accordingly.

Highlights:

- Funeraladvice.org mentioned on moneysavingexpert.com
- Coverage of SAIFCare in local press

Media Interviews:

- BBC 4
- BBC 5 Live
- Working with ITV tonight

Other:

- Social Media Calendar
- Challenged SunLife
- Complaint regarding FSF

Coming Up:

- Loneliness Campaign
- Bereavement Support Groups
- SAIFCare Website
- Financial Times and Times regarding the funeral profession
- Media enquires

No questions.

**ix. SAIF's Next Generation**

Written report included in the AGM Booklet

No questions

**x. SAIFCharter Forum at 11.45am for SAIFCharter members only**

**9. Election of the National Executive Committee**

(by postal votes only – verified by John Helps, Treasurer)

The nominees for the SAIF Executive Committee received were:

Sean Martin

Simon Helliar-Moore

Kevin Moxon

Votes were received prior to the AGM and those elected were:

Sean Martin

Simon Helliar-Moore

**10. Address from the incoming National President Mark Porteous**

Mark began by stating that it was a privilege to be the incoming president and thanked Jim Auld on behalf of SAIF for his work over the last 12 months as a great Ambassador. Mark also went onto thank Terry, the National Executive and Scottish SAIF and congratulated James Carcary in becoming Scottish SAIF President. He welcomed Simon Helliar-Moore to the National Executive and Sean Martin for being re-elected.

He said that his charity this year will be Winston's Wish who through an array of dedicated bereavement services help children and young people cope with grief.

He then commenced by explaining the type of president he will be. He gave a summary of his career to date, and his ethos as a funeral director, Scottish President and a member of the National Executive Committee. He said that he and Jo Parker have discussed the need to highlight over the next couple of years the role funeral directors play in the community and that being a funeral director is 'not just a job but a way of life'.

He finished with his 3 'P's':

- Purpose – the core values and the reason to get up in the morning
- Pride – pride in everything that we do
- Passionate – funeral directors are passionate and are proud in who they are and believe in what they do.



**11. Any Other Business**

The full report was adopted, proposed by Chris Parker and seconded by Mark Porteous.  
No other business

**12. The meeting formally closed at 11.00am**

These minutes are not a verbatim record of the meeting.