



**Minutes of the 76th Annual General Meeting of Members
of the London Association of Funeral Directors
held at the Clermont Hotel, Charing Cross, London
on Thursday 18th November 2021 at 7pm**

Present:

Chairman, Adam Ginder and 28 others

In Attendance: J Williams (Secretary)

Paul Cole	Robert Lodge	Tony Rowland	Saul Hunnaball
Paul King	Barry Pritchard	Steve Rowland	David Hall
Jennifer Fearon	Peter Kenyon	Simon Oakes	

It was confirmed that the Meeting was quorate.

The Chairman, President Adam Ginder, welcomed all present.

Obituaries – The Chairman asked that the Meeting be notified of any deaths of members since the previous meeting. The meeting remembered Peter Cladingboel (Dignity). In view of the events of recent months, the meeting also paid tribute to all who had died during the Covid pandemic. Those present observed a minute’s silence.

1 Approval of Minutes

Approval of the Minutes of the 75th Annual General Meeting, held 22nd December 2020

Mr Ginder proposed that the Minutes be approved and that the Chairman be authorised to sign them, the motion was seconded by Mr Truelove and unanimously agreed by all present, on a show of hands.

2 President’s Report

Mr Ginder was delighted to be able to address members in person, after almost 2 years of online meetings. Earlier that day, the Executive Committee also had held its first in-person meeting since the advent of the pandemic.

Adam reminisced about his involvement with NAFD/LAFD, for which he held golf largely responsible. Following his father’s death, it had been FD friends, with whom he and his father played golf, who had provided support and business advice. He had recognized the benefit of membership of the FD community, to which he had been very grateful. As he had become more involved, he had been proposed for election to the LAFD Exec., little expecting, a few years later, to serve as President for such an extended period.

When he had been elected President, in April 2019, no-one could have foretold the extended period of his time in office, nor the advent of such a challenging time for the profession. In the early phase of the pandemic, FDs had responded to the needs of the bereaved, in difficult conditions, despite knowing they lacked full understanding the new risks presented. Images from across the World, of overwhelmed services and mass graves, had been sobering. As President, he had been proud of the manner in which London members had co-operated and risen to the challenges presented, in common with colleagues across the UK. A number of LAFD members had served on local Resilience and death management groups, in London and the Home Counties, and had provided superb support. A comment from a FD in the USA had struck a chord: describing FDs as “the only profession that cares for the living and the deceased”; during the pandemic this had proved extremely important.

Having coped well through the worst period of the pandemic, FDs had been given no opportunity to relax. New competitors had entered the sector, in the form of direct cremation providers, and presented a continuing risk.

During his time in Office, the CMA investigation into the sector had continued and concluded; members were well aware of the regulations resulting from the review. The advent of Funeral Planning regulation now presented the latest change for the sector and he urged members to meet the challenge in a positive manner. The forthcoming oversight by IFSO, with the new Code of Practice, presented a new phase in the evolution of the profession.

Throughout the pandemic, despite the work stresses, it had been a source of pride that candidates had continued to embrace education opportunities, which augured very positively for the continuing development of the profession.

Although he had not anticipated serving so long as President, Mr Ginder remained honoured to have been elected to serve London members.

Remembering February 2020, Mr Ginder recalled the Banquet & Ball, held shortly before the first pandemic lockdown, it had remained an enjoyable memory through the ensuing months.

Fundraising efforts on that evening had been intended to support the President's Charity, which Adam had nominated as Group B Strep Support. The charity had provided invaluable support to close friends and he was delighted to present a cheque for £3,220, to the charity's representative, Lynsey White.

Thanking the Association's members for the generous donation, Ms White explained the purpose of the charity: it strove to publicize the risk streptococcus B infection presented for newborn babies, both amongst the general public and to professionals involved in maternity care. It also supported research into infection prevention. The charity was involved in a research project comparing UK and other countries' strategies to address the issue. A vaccine was being developed, but it would take many years for this to be widely available.

The charity promoted testing of pregnant women, to ensure appropriate treatment was available to prevent the infection developing in neonates. Strep B was understood to result in the death of one baby each week, on average, and to cause severe illness in more babies.

Her own involvement in the charity had followed a tragic event in her own family, when, in 2014, her son had contracted Strep B infection, developing septicaemia and dying at only 4 days old.

The charity relied on donations and the funds raised by the Association's members would be very valuable in furthering its work and was very gratefully received.

Report of Sub-committee and District Association activity

Education Committee

Sub-committee Chairman Michael Tiney reported the development of an interactive, online version of the CertFAA course. Although necessitated by a need to adapt during the pandemic lockdowns, interactive, online seminars had proved popular and would continue. This option had allowed access to the course by more geographically diverse range of candidates.

During 2021, there had been 2 online-only iterations of the course, completed in April and August, with a total of 19 successful candidates.

A further course was underway, with 2 groups of students, one attending seminars in a traditional classroom and a larger group joining online sessions. The 16 students all would sit the final exam the following week.

Since its inception in 2007, 341 candidates had successfully completed the course, of which 99 had attained the highest grade.

Demand for places remained high; spaces on 2 courses scheduled for the first half of 2022 were filling fast.

The use of an online platform to deliver education opportunities had not been limited to the CertFAA course. Dr Parsons had delivered an online lecture on London funeral traditions and changes apparent over time, which had been well received. The format had proved successful and would be considered for future events.

On behalf the Committee, Mr Tiney thanked David Hall and Brian Parsons, for their continuing commitment to supporting the Association's education activities and, particularly, for their determination to ensuring learning could continue during the pandemic.

Legislation Report

Mr Truelove reported upcoming changes to laws covering employment. The new rates of National Living / Minimum Wage and of various in-work benefits were provided.

He also informed the meeting of changes to Industrial tribunal organization and awards.

The new ACAS early conciliation rules outlined would apply from 1st December

Simon recommended the Bracher's website to members, as a source of useful summaries of planned legislative changes.

Given recent circumstances, there was little else to report:

Both Southern and Western Districts looked forward to being able to arrange local meetings as soon as possible.

3 & 4 Report of the Treasurer, the Accounts for 2020 and the Auditor's Report

The Treasurer, Richard van Nes, issued the customary penalties to two Past Presidents not wearing their badge. Unfortunately, the pair discovered the fines had been impacted by inflation and now had risen to £10.

Association - Mr van Nes reported the NAFD precept grant application process had been much more complicated an assessment than in previous years. The grant for the year again had been much lower than the sum usually received in the recent past. Only ~£14,000, had been received. Costs would have to continue to be managed carefully, but, nonetheless, it would be challenging to continue to provide events and services to local members.

Local Fund – The local fund predominantly supported expenditure on the annual Ball, consequently there had been few transactions in the year.

Charitable Fund - The Fund supported the Association's educational activities. During 2020 the pandemic had curtailed educational activities. Acknowledging there would be an operating loss, it had been agreed to develop an amended course and trial it with a small cohort of students. The loss on the year was reflected in the accounts presented.

The report on the Association's income prompted questions from the floor.

Mr van Nes reported a suggestion the Association use the Local Fund to supplement its precept income to cover the costs of activities.

Mr Downing insisted this had not been the intended purpose of the Local Fund. Funds belonging to London members must not be used to cover the costs of providing local support to members, as part of NAFD.

Mrs Saville agreed. Members paid subscriptions to national office in the expectation it would be used to fund both national and area support to members. Thus activities provided to members on behalf of NAFD should be supported by the precept grant.

The Local Fund was not, and never had been, monies derived from National. She urged the Executive not to yield to pressure to use funds in this manner.

Richard van Nes proposed that the accounts and auditor's reports be approved by the meeting, this was seconded by Jeremy Field and unanimously agreed by the meeting.

5 Appointment of Auditor

Richard van Nes proposed that Clemence Hoar Cummings LLP be re-elected to hold office as Auditor until the 2022 AGM.

The motion was seconded by Simon Truelove and passed unanimously on a show of hands.

6 Election of Officers and Executive Committee members

Only one nomination had been received for each Office, so elections were conducted on a show of hands. Each nomination was recommended by the Executive Committee.

a) President

Michael Tiney's election to office had been proposed by Adam Ginder and seconded by Michael Tiney.
Michael Tiney was elected unanimously on a show of hands.

b) Vice President

Anji Reeves' election to office had been proposed by Adam Ginder and seconded by Michael Tiney.
Anji Reeves was elected unanimously on a show of hands.

c) Treasurer

Richard van Nes' re-election had been proposed by Adam Ginder and seconded by Michael Tiney.
Richard van Nes was re-elected unanimously on a show of hands.

d) Past President

In accordance with the Rules of the Association, Michael Tiney proposed that Adam Ginder be elected to continue as an officer of the Association, as Immediate Past President. The motion was seconded by Ray Barnes. Adam Ginder was elected unanimously on a show of hands.

e) Other members of the Executive Committee

In addition to the above officers, the Executive Committee included further members. In all, eight nominations had been received to serve on the Committee, all of whom had served during the past year and had indicated willingness to stand for re-election.

Nominees for re-election:

Matthew Barber	Ray Barnes	Robert Lodge
Barry Pritchard	Adrian Saville	Emily Skelton
Simon Truelove	Gary Valentine-Fuller	

The Executive recommend that all of these candidates be re- elected to the committee.

Adam Ginder had proposed that all eight named members of the committee be re-elected. The motion was seconded by Michael Tiney and all were re-elected unanimously on a show of hands.

There was one nominee standing for election: Edward Brunskill (Brunskill Family Funerals). His election was proposed by Adam Ginder and seconded by Michael Tiney.

Mr Brunskill was elected unanimously on a show of hands.

Mr Ginder presented the President’s Chain of Office to Michael Tiney, who in turn presented him with a Past President’s badge.

Mr Tiney then presented the Vice-president’s jewel to Anji Reeves.

In accordance with LAFD tradition, Michael then assumed Chairmanship of the meeting.

Mr Tiney noted Mr Ginder’s extended “year” in office and thanked him for his work on the Association’s behalf, during such a difficult period for member firms.

Michael recalled being invited to a Western District meeting by Mr Barnes, who subsequently persuaded him to stand for election to the Executive. Somehow, he now found himself both Chairman of the Western District Association (albeit soon to retire) and President of London Association. Having initially been somewhat reluctant, he quickly had realized the value of the Association for local members and had become keen to serve.

In preparation for the meeting, Mr Tiney had considered what should be his nominated charity for his period in office. His past, 24-year, military career had suggested a cause supporting serving or former soldiers; his love of dogs had prompted consideration of animal charities; medical research charities inevitably had sprung to mind. Eventually, prompted by family history and his father’s cause of death, Mr Tiney had determined on the British Heart Foundation.

Given the ongoing concerns about coronavirus and the development of virus variants, the Executive had agreed not to hold a Banquet & Ball in 2022, but it was hoped to be able to do so the following year. Mr Tiney looked forward to welcoming members and guests on 25th February 2023.

7 Report on national matters

Mr Tiney introduced Rachel Bradburne, NAFD Policy & Public Affairs Manager, to outline recent and upcoming changes for the sector.

Rachel explained the new role, to which she had been appointed; “Public Affairs” focused on lobbying and campaigning activity of the national association.

She had joined NAFD at a tough time for its members, with the pandemic and new and upcoming regulation. Periods of change inevitably were difficult, but for such a diverse sector to adapt to a new business environment it was to be expected that some would face difficulties, especially during a public health emergency. She had been impressed by the professionalism of members and their determination to support bereaved families.

CMA Order

The CMA had indicated it was satisfied with the level of early compliance with the new rules, but was concerned about those sector firms that had failed to engage or, apparently, were refusing to comply.

CMA had seemed surprised to discover customers generally were satisfied with the service received from FDs, frequently returning to the same supplier: apparently it had expected to find a failing sector.

IFSO

The new body's Board included some FDs, but the majority were from outside the sector, to demonstrate its independence.

All NAFD members automatically would be IFSO registered; FDs without affiliation to a trade association would be encouraged to join. The intention was to promote standards of conduct and services equivalent to those pertaining for NAFD members. NAFD and SAIF both had Codes of Practice that, although different, fundamentally shared similar values and aspirations and promoted similar standards, hence IFSO requirements would be those with which SAIF members would be familiar.

Although policing standards of facilities and care should ensure many competitors provided a high-quality service, it was not always easy to assess the offer. Mr Holmes raised concern about the plethora of virtual firms that had been established. With no physical facilities, they hired / contracted everything necessary, making compliance with standards difficult to confirm. CMA had received complaints, so must be aware of the issues. Mr Holmes believed the CMA actively should seek to deter such firms, not least as their business practice was unfair to consumers.

Funeral Plans

It had been demonstrated that these were not viewed as a simple transaction. Potential purchasers were interested to know which FDs would be involved, to ensure an appropriate standard of care and provision of services.

Mr Downing was disappointed the sector had been subject to detailed investigation, yet there had been no public campaign by the Government to educate consumers about plan features and of what to be aware, or indeed, wary. Consumers should be informed about selecting compliant plan providers. Ms Bradburne reported there was to be a CMA consumer campaign in Spring to enhance public knowledge. NAFD also had tried to alert consumers to the issues; IFSO would be able to undertake this type of campaign more credibly, as it would position itself as an independent voice.

The role of NAFD would change as IFSO took over its standard setting and compliance activity. The Association would have more scope to campaign on behalf of members.

IFSO would be tasked with checking compliance with standards established by CMA. Ideally, SAIF also would be involved actively within IFSO. The regulatory role of IFSO would provide protection for clients and to high quality FD firms.

There was a general assumption that CMA rules would have little initial impact on consumers, as families tended to select an FD based on personal recommendation or return to FDs that had provided past satisfactory service. Most were unconcerned about the ultimate ownership of a branch or whether particular information was displayed in the correct manner.

Consumers probably would not be alert, until CMA started to impose penalties for non-compliance. Although initially there would be some allowance made whilst firms adjusted, CMA would start to punish firms seeming to snub the new regime.

8 Any other business

Members were reminded that silk Association ties were available

There being no further business the meeting closed at 8.40pm