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THE TRUTH

about Legacy.com



**Setting the record straight:
How top funeral homes are using
Legacy to reach more people.**

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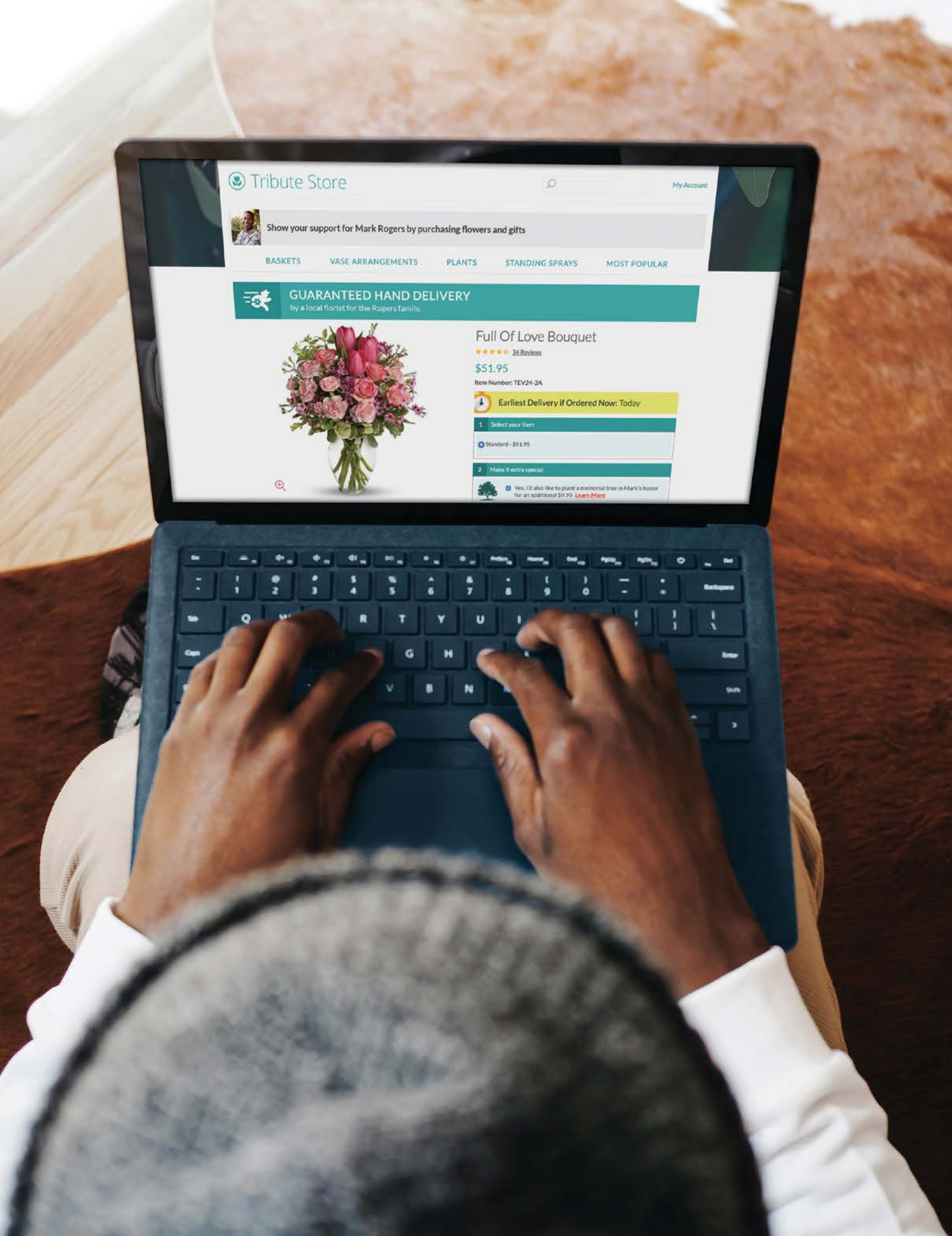
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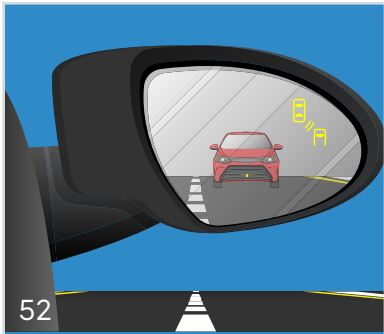
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Live Oak Bank's team of funeral home and cemetery loan experts offer a variety of loan products to meet the diverse needs of the funeral profession and can offer small business funding of over \$10 million. Visit their website at www.liveoakbank.com/funeral to learn more.



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INDUSTRY ALERTS



FOUNDATION PARTNERS GROUP DISRUPTS \$28.7 BILLION DEATH CARE MARKET WITH STRATEGIC FOCUS ON CREMATION AND INNOVATION

Boosts market share with strategic acquisitions.

Orlando, FL — In a year in which a global pandemic sent shock waves through the funeral business, Foundation Partners Group continued to invest in innovation and methodically executed a strategy to acquire funeral service businesses with a high cremation mix to become one of the nation's leading providers of cremation services and the second largest provider of funeral services by case volume,

Foundation Partners acquired eight funeral service businesses with 25 locations this past year, growing its footprint in three states with existing locations and expanding to two new markets -- Kentucky and New Mexico. Owned by Access Holdings, a Baltimore-based mid-market investment firm specializing in a buy-and-build investment approach, the company now operates nearly 160 locations in 20 states and will serve more than 75,000 families this year.

"It's been nearly one year since the COVID-19 pandemic hit the funeral profession like a tidal wave, and the result has been a fundamental shift in the way many families think about the final disposition and memorialization of loved ones," said Foundation Partners Group President Kent Robertson. "While funeral directors across the country quickly pivoted to online arrangements and streaming services, fear of infection, government restrictions and the reality of delayed memorials caused many families to consider cremation for the first time."

In a market estimated to reach \$28.7 billion this year, the cremation rate in the U.S. reached an all-time high of 54.6 percent in 2020. A Cremation Association of North America (CANA) study, released in November 2020, which looked at data from 15 states for the period from March – August 2020, reported a dramatic increase in the average annual cremation growth rate – from 1.5 percent for the last decade to an average of 2.74 percent during the height of the pandemic.

"Foundation Partners was founded 10 years ago with the belief that cremation is the future," Robertson added. "Our industry-leading infrastructure operates at a mix of 86 percent cremation and puts us in a perfect position to take advantage of the current trends."



Tom Kominsky, Foundation Partners Group chief financial officer, leads the company's M&A growth initiatives. "Our acquisition strategy is to partner with independent funeral home operators who believe in providing the highest quality service for families regardless of the final disposition method they choose," Kominsky said. "We do this by building density in existing markets and expanding into new ones. Assisting owners with their succession planning and providing a partner to help further grow their businesses and extend their legacies sets Foundation Partners apart and makes us the buyer of choice for many funeral home owners. We offer open and honest advice throughout the entire process and support them every step of the way."

A key to the company's growth has been its ability to leverage the knowledge and expertise of former owners. A large number of former owners stay on, continuing to manage and expand their businesses with Foundation Partners' support.

In an innovative, multi-channel approach to pre-need and at-need funeral service sales, Foundation Partners firms offer families everything from multi-sensory ShareLife® memorial services to simple cremation services offered under its Tulip Cremation brand. Offering affordable, online direct cremation arrangements allows the company to reach a new audience at a fraction of the cost of building and operating brick-and-mortar locations.

Foundation Partners Group is one of the industry's most innovative providers of end-of-life experiences and products. The company owns and operates a network of nearly 160 funeral homes, cremation centers and cemeteries across 20 states. Visit www.foundationpartners.com to learn more.

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EWA NOT ONLY SURVIVES THE COVID-19 PANDEMIC, BUT THRIVES WHILE CELEBRATING 13TH ANNIVERSARY



Fort Wayne, IN — Eagle's Wings Air (EWA), the nation's leading logistics provider of air transportation management services to funeral homes and shipping services, is celebrating its 13th anniversary this week after a year of historic operational challenges – and organizational growth.

"Despite the profound impact of COVID-19 on the available airline capacity throughout much of 2020, EWA solidified and strengthened its position as the industry leader thanks to its highly dedicated and hardworking team members and a quick change to a more flexible work-from-home operating model," said Dave McComb, CEO of EWA.

"The past 12 months have certainly been the most challenging of my 25-plus-year career in the air logistics business," said Frank Kaiser, President of EWA. "Even more than September 11, 2001, when I was leading a customer service function at an airline and we grounded our entire fleet of aircraft for three days. The loss of capacity and disruption to global airline networks related to the pandemic has been much more dramatic and required constant coordination with our airline partners."

"It's hard to put into words how incredibly proud I am of our team," Kaiser added. "They are tired, but they have proven repeatedly over the past year their resiliency and dedication to serving our clients at their greatest time of need."

After an initial decline in company volume during the confusion and shutdowns that gripped the nation during the March-May period in 2020, EWA has been managing at an average year-over-year growth rate of 22 percent.

"I believe this is a testament to our service model and the value we offer the funeral service profession," explained Dave McComb, co-owner of EWA and a former independent funeral home owner. "I'm excited how we've emerged as a team stronger and better positioned than ever. We've added staff and invested in new technology – all to enhance the service we provide our funeral service clients."

Eagle's Wings Air (EWA) was founded in 2008 and is the nation's leading logistics provider of air transportation management services to funeral homes and shipping services. Through a centralized customer service center, EWA leverages proprietary software and their knowledge of airline operations to find the best flight itinerary, secure space on the aircraft, and proactively monitor status of transfer from start to finish, delivering time-savings and peace-of-mind to its funeral service clients. To date, EWA has proactively managed more than 175,000 transfers of loved ones home for ceremony. Learn more by visiting www.EWAcare.com or by calling 866-550-1392.

J3Tech SOLUTIONS ACQUIRES FUNERAL RESULTS MARKETING, EXPANDS OFFERINGS

Full service provider in funeral industry web design, pay-per-click, and SEO joins company.



Scottsdale, AZ — J3Tech Solutions (J3Tech), a sister company of Johnson Consulting Group, announces the acquisition of and partnership with Funeral Results Marketing.

J3Tech provides tech-based solutions in the funeral and cemetery space. Funeral Results Marketing is a digital marketing company with strengths in website design, online arrangements, pay-per-click marketing, and search engine optimization.



"J3Tech works to redefine how funeral professionals communicate with the families they serve through better technology," explained Jake Johnson, president and CEO of Johnson Consulting Group. "Rob Heppell and Funeral Results Marketing brings a deep knowledge of a funeral business' presence and marketing online, so the acquisition is a logical fit."

"I have partnered with Jake to expand the support and reach of Funeral Results Marketing," said Rob Heppell, co-owner and consultant of Funeral Results Marketing. "As part of J3Tech, we can combine our creative and strategic digital branding with the data-driven powerhouse of the Performance Tracker customer experience and survey analysis tool."

"Adding more integrated web-based solutions for the benefit of our clients and the profession is our number one priority," added Lori Salberg, Director of J3Tech. "Acquiring Funeral Results Marketing allows us to provide more support, resources and solutions for clients who are not only growing their online footprint but also turning to technology to make better business decisions and to communicate more effectively with the families they serve."

With a dedicated team at the forefront, J3Tech will anticipate and identify market trends and will create digital technology solutions within the funeral and cemetery profession. "It is our job to stay in front of changes in the way people do business, to see trends as they form," Johnson said. "This new strategic partnership on the digital side of the funeral business is an evolution of that process."

J3Tech Solutions is a technology driven company that provides tech-based solutions in the funeral and cemetery space. For more information on J3Tech, reach out to Lori Salberg at lori@j3techsolutions.com. Funeral Results Marketing is a results-focused digital marketing agency solely focused on assisting funeral homes, cemeteries, cremation providers and suppliers to grow their businesses. For more information on J3Tech and the Funeral Results Marketing partnership, reach out to Lori Salberg at lori@j3techsolutions.com.

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THE DOMANI GROUP LAUNCHES DOMANI PRENEED

Orem, UT — The Domani Group is excited to announce that on April 1, its third anniversary as a company, it is re-entering the preneed space and is launching a third-party preneed marketing agency, Domani Preneed.

Jon Lefrandt, CEO and Co-Founder of The Domani Group, describes this as “a full-circle moment for Domani. Our backgrounds are in preneed, and we are very passionate about it. We revolutionized aftercare, and we’re excited to do the same for preneed.”

Riley Facer, Co-Founder and Chief Revenue Officer of The Domani Group, shares his excitement surrounding the announcement, “Over the past three years, we have learned what funeral providers and families need and want. We’ve taken that learning and positioned our services and our team to deliver a full-scale preneed offering that is second-to-none. We couldn’t be more thrilled for what’s ahead.”

Funeral providers who begin to write preneed with Domani Preneed can expect to receive Domanicare aftercare and preneed appointment setting included as well as packages that include lead generation, sales training, online planning through eFuneral, best-in-class CRM, and much more.



Domani Preneed sales will be funded exclusively by Homesteaders Life Company. Jon Lefrandt describes this as “the only logical choice for an insurance provider. Homesteaders is the best in the business, and we’re excited to have them by our side in this journey.”

Domanicare, the award-winning aftercare program that has generated more than 10,000 five-star Google reviews for funeral homes across the country, will still be available to any funeral home provider. Domani’s standalone preneed appointment setting services will continue to be available to funeral home clients of Homesteaders Life Company and any third-party marketing organizations using Homesteaders.

The Domani Group provides funeral homes with the highest-quality aftercare and preneed programs in the profession. They are also the leader in generating Google reviews for funeral homes to improve visibility and grow at-need case volume. To learn more about the complete offerings of Domani Preneed, visit domanipreneed.com.

EXPRESS FUNERAL FUNDING ANNOUNCED AS THE NEW PREFERRED VENDOR FOR THE PROFESSIONAL PARTNERS GROUP



Clarksville, IN — Express Funeral Funding, the FASTEST. EASIEST.® and largest privately held insurance assignment funding company in the nation is pleased to announce they have been selected as the preferred funding vendor for Professional Partners.

“We are honored to have been selected as the new exclusive provider for the funding of at-need life insurance assignments and are pleased to introduce exclusive benefits to Professional Partners and their member firms,” said Deanna Wilkinson, director of sales & marketing for Express Funeral Funding.

Professional Partners is an established network of independently owned funeral homes and cemeteries in over 30 states. Their goal is to provide the independent funeral director access to additional operating income by significantly reducing their expenses, while ensuring that honor and integrity remain within our industry.

“We are excited to welcome Express Funeral Funding as the preferred vendor for funeral funding. Express Funeral Funding is efficient and simplifies the funeral funding process while providing exceptional customer service and quick funding times,” said Alex Calvert, owner of Calvert Funeral Homes and founder of Professional Partners.

For more information on Express Funeral Funding, please visit their website at www.expressfuneralfunding.com or call 812.949.9011.

To learn more about Professional Partners Group, visit their website at www.professionalpartnersonline.com.

GOT NEWS?

Do you have a press release that you would like to share with the readers of **Funeral Business Advisor** magazine? If so, we would like to inform our readers. Send all correspondence, via email, in a text document. Please include a high resolution logo and your contact information. Send to michael@funeralbusinessadvisor.com.

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Who is TribuCast® and what services do you provide?

The TribuCast® Remote Attendance System™ has been thoughtfully designed to let family and loved ones attend a funeral or memorial service in real time on a phone, tablet or computer regardless of their location. It is a private, personalized, portable and pay-per-use live streaming system with no registration fees, no monthly fees and no annual fees. TribuCast® utilizes a funeral home's iPhone or iPad and does not require any significant equipment purchases.

How did TribuCast® get involved in the funeral industry?

TribuCast®, a division of LIVECLOUDTV™ whose motto is "Life's Moments Live", was born out of the knowledge that funerals are deeply important, not-to-be-missed events that help loved ones through some of their darkest days. Missing a funeral can lead to lack of closure and unresolved grief that can have long-term physical and emotional consequences. From that base, the TribuCast® team assembled clergy, funeral director and grief counselor round tables and research sessions to understand what makes funerals transformational. With the knowledge we could help loved ones and the industry, TribuCast® was formed in 2016 and launched nationally in 2018.

What makes TribuCast® unique?

TribuCast® is unique because it was built from the ground up as a grief management tool that helps funeral directors create an online environment that closely matches the in-person experience of attending a funeral or memorial service. With TribuCast®, funeral directors are able to include the same personal touchpoints they share with in-person attendees with those attending remotely such as: a guest

book; service program; prayer cards; family photos; tribute videos; memorabilia; awards and remembrances. This limitless personalization helps provide families with comfort and healing, regardless of where they are when a loved one passes.

How does TribuCast® provide a solution for funeral homes?

TribuCast® puts control of the service timing and surrounding personalized content in the hands of the funeral director, which sends a strong message to the families they serve. Its' easy-to-use system and often heralded customer service and support takes the burden of everyday challenges off of staff, enabling them to apply their grief management skills to help loved ones through their most difficult days.

What are the benefits to funeral homes to work with TribuCast®?

TribuCast® truly provides unparalleled customer service for both funeral homes and remote attendees alike:

- TribuCast® Monitors provide funeral directors with real-time support and assistance before, during and after every service so they can achieve the best possible result while seeing to the needs of the families they serve.
- Remote attendees also have access to real-time customer support via 800# or email should they require any assistance or have questions about an upcoming service. This greatly reduces the workload and burden on a funeral home's staff and increases the value clients see in the live streaming service you provide.

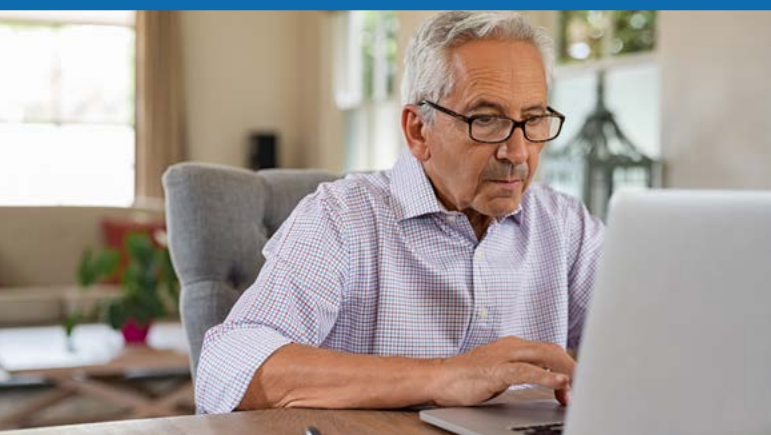
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At Eastside Memorial Funeral Home, Park and Crematory, it's not about mourning death, it's about celebrating life and being kind to the earth while doing so. Located in beautiful Minden, Nevada and run by an unstoppable mother-daughter duo Irene and Nadia Shahin, the cemetery has continued to impress the families it serves for over three decades. Eastside Memorial Park was the first green cemetery in all of Nevada and the recently added funeral home is Minden's first green funeral home.



Eastside Memorial has been certified as a natural burial ground through the Green Burial Council and is the only certified green cemetery in Nevada. When celebrating the life of a loved one, families can know that they are being kind to the earth when they choose Eastside Memorial. The Minden Memorial Park achieved GBC certification by prohibiting the use of vaults (partial, inverted or otherwise), vault lids, concrete boxes, slabs or partitioned liners, and by prohibiting the burial of decedents embalmed with toxic chemicals, as well as banning burial containers not made from natural or plant derived materials.

With a large population of baby boomers in the area looking for alternative options in the deposition of their loved ones, Eastside Memorial is a perfect match for their community. Many of the residents planning or helping plan funerals are expressing with confidence that they do not want big, heavy metal caskets and complicated services - they want something simple where the focus is on the celebration of life, remembering love, and spending time with family.

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From the very first day, Eastside Memorial has always valued being kind to the earth and aligned themselves with companies that operate similarly. That is why they love working with Esmerelda Kent of Kinkaraco. Irene and Nadia love that Kinkaraco gives them high end silk options and more budget friendly muslin options as well, so they can provide green services to families no matter their budget.

“My parents moved from California to Nevada to retire. Once in Nevada my dad began to work on a development project here in the town of Minden in 1985. The town had a need for a cemetery and worked with my dad to have it developed. The way we got into the industry is not traditional in any sense. The business was not passed down through generations but was created to fill a need in the community,” explains Nadia Shahin, Co-Owner of Eastside Memorial Park and the daughter side of the duo.

Recently, Irene and Nadia noticed that it would make it much easier for the families if they could go to one location to make all their funeral arrangements. With their sights set on a new goal, the mother-daughter team made it happen and opened a funeral home and crematory on their property in 2018.

“There was a need to create one location where families could come and get everything done. So that is why we decided to become a full-service location. We want to help our families as completely as we can and make the process simple - adding the funeral home and crematory really helped us accomplish that,” continues Nadia.

It comes as no surprise that Eastside Memorial has been able to remain successful over the years. Lead by Irene and Nadia, the family business doesn’t just stay up to date with the latest trends - they set them. They have been instrumental with paving the way for green burials to stay relevant and their passion for serving the families of their community shines through each and every day. Their ability to listen to what families really want and deliver services far above expectations ensures Eastside Memorial will remain for some time to come.

“Listening to the needs and wants of the families is what we do best. Making their vision a reality - no matter how untraditional - is what makes us stand out. Every person

grieves in a different way, we want to do everything we can to make sure the service is exactly what they want and need,” Nadia states passionately.

In addition to providing green options, Eastside Memorial is also known for their specialized veteran services.

“We hosted a big event this year and brought in the Vietnam moving wall, The Wall that Heals to the cemetery. With the help of our local veteran organizations here in town, we were also able to bring in speakers, fundraise, and orchestrate a fly over. It was a huge event that brought in over 4,000 people and was an amazing experience for all our veterans and us as well. Being able to create a space and an event to help people heal was a really humbling experience and meant a lot to the veterans and families of Minden,” further states Nadia.

Eastside Memorial has a dedicated veteran section in their cemetery. They host events on Memorial Day and Veteran’s Day and participate in Wreaths Across America at Christmas time which honors the veterans of their cemetery with a wreath-laying ceremony at each gravesite.

In today’s evolving industry Nadia wants to remind funeral directors and funeral home, cemetery, and crematory owners to take customer service seriously.

“Customer service should always be your number one priority. Putting the families first is so important. You will always be successful if you are in this business for the right reason - to exceed the expectations of the families you serve,” Nadia strongly advises.

Looking forward to the future, Irene and Nadia are excited to get the community more involved in what they do. They will be opening their chapel space up for business meetings, family reunions, and weddings in order to encourage people to spend time in their picturesque space.

“We face the Tahoe mountain range. It’s so beautiful and serene and even though we are a little bit out of the way, our views make up for that. To be here is to be surrounded by nature and natural beauty - and we want to share that with our community every chance we get,” she concludes. **FBA**



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GREEN BURIAL CREMATION

The funeral industry has undergone a shift in recent years that is unlike what many other industries have experienced. Like many industries, business trends can change at the drop of a hat. However, the trend towards cremation is one that has happened gradually over time and is not one that should have caught anyone by surprise. Nonetheless, the trend towards cremation has begun to accelerate in recent years and there is no end in sight.

Many times, it is economic conditions that are the biggest culprits, and the economy is often the catalyst that will not only cause a shift in general consumer demand, but also in the demand for the products and services that an industry offers. But in the funeral industry, both are true.

Over the past 20 years, the United States has experienced extended periods of economic growth. But during that time span, there have also been short periods of economic turmoil, resulting in mild and major recessions. For example, during the economic downturn of 2008 (caused by the housing bubble and subsequent speculative lending practices of both banks and mortgage companies), we saw a noticeable increase in cremation rates. However, it didn't just start then, the need and desire for cremation services has been on a steady trend upward since 1995.

Current cremation rates are expected to increase from a current rate of approximately 56% and peak at a high of nearly 80% by 2035. So, if the trend will continue upward, what are you doing (or should be doing) now or prepared to do in we continue to see a spike in cremations?

To help answer this question, *Funeral Business Advisor* magazine recently sat down with 4 prominent vendors and asked them to address this issue and give their guidance and advice on cremation and green burial. We started off by asking these suppliers why they felt it was important for funeral homes to embrace cremation as this trend continues on an upward trajectory.

Barbara Kemmis, Executive Director of CANA (Cremation Association of North America) has her own thoughts on the matter. "Cremation is the new tradition in the United States,"

says Kemmis. "While many families don't understand all of the options available with cremation, they are choosing it anyway—for a variety of reasons."

"This means that if you want to best serve your community, it's time to get proactive," explains Kemmis. "Examine your product and service offerings and what your team is saying about cremation." "If you don't think what you see or hear is getting to the core of what you families want, then make changes!"

Are there trends within the trend? "Green burial is an emerging trend, so it is the perfect time to embrace it," continues Kemmis. "This is an opportunity to establish yourself as the green burial expert in your market. Research where the nearest natural burial or hybrid cemetery might be and add green products to your selection rooms. Scattering tubes, biodegradable urns or even bamboo cremation containers are easy to add and may serve as a visual cue that you provide green options."

Kemmis concluded by saying, "The other important step is to educate your community on the options available when choosing cremation. Show them that you are the one who can help create a unique and personal experience to honor the life of their loved one. Cremation rates will only continue to rise. If you do not embrace that reality now, you risk becoming irrelevant."

According to Andrew Clark, Chief Financial Officer of Foundation Partners Group, he looks at the cremation rate and says you should use caution and not forget about such a large portion of the deathcare market. "With the current cremation rate at approximately 56 percent nationwide, not offering cremation services can mean alienating a large portion of the population," says Clark. "We all entered this profession to serve families and today, with the shifting market dynamics, we are seeing more and more families request cremation services."

Clark continues, "Recent studies show that cost is not the primary factor in a family's choice of cremation. Other factors include environmental concerns, shifting cultural traditions, religious faith, etc. I firmly believe that funeral professionals will need to embrace cremation to meet the needs of families today and into the future."



Mark Brewer, President of Biolife, LLC and creator of The Living Urn® sees the ability to differentiate yourself with unique products as the real opportunity for funeral homes to thrive in the cremation market. "Consumer preference is changing, and most people are now being cremated", says Brewer. "With this growing demand for cremation, there is a significant opportunity for funeral homes to benefit by offering a variety of unique eco-friendly cremation to help families have more memorable and meaningful memorial experiences."

Brewer continued, "Many of our funeral home partners will create packages and services using one or more of our experience-oriented urns to differentiate themselves in the market, generate more revenue per cremation, and inspire families to create personal memorials with cremated remains."

Asking questions and allowing families to disclose their true wishes is critical. Marty Strohofer, Vice-President of Marketing and Product Development for Matthews Aurora had some insight on the subject. "Whether a family chooses traditional burial, cremation, or green burial, it represents the final wishes of their loved one, or the families' wishes for their loved one's final goodbye", says Strohofer. "Traditional burial, cremation, and green burial all represent an opportunity for a family to have a full funeral or memorial service, with the appropriate merchandise selections for final disposition."

Strohofer went on to say, "Many selections can support either a traditional burial or cremation, so the families' selection of cremation does not automatically mean that a service is out of the question."

So, now that we have confirmed that it is important to keep an eye on cremation rates and the trends on a regular basis, what can you do to address these needs? "As with traditional burial, cremation represents an opportunity to serve families during the most difficult time in their lives," remarks Strohofer. "Certainly, the rapid rise of cremation has caused change in the industry, but final disposition does not change the need that families have to remember and honor their loved ones' memories."

Strohofer summarized by stating, "Offering families all options, regardless of final disposition, will help funeral homes continue to be successful even with the continued rise in cremation."

Others who serve the needs of the cremation market echo this sentiment as well. "Funeral directors have the opportunity to be creative and offer a range of personalized memorial products and services for families who choose cremation," says Brewer. "Although it requires some adjustment to expand beyond traditional urns, in the long-term it can have important lasting value."

Brewer continues, "Funeral homes can generate more revenue from cremations and drive more business utilizing a unique offering of products and services for direct marketing and from word-of-mouth from appreciative and satisfied families. Our goal has always been to help funeral directors as much as we can to adapt to and capitalize on the cremation shift."

It is important to take it one step further by educating families on their options. "As cremation grows in popularity, funeral directors will have to present it as an option to more families and be prepared to explain the pros and cons of cremation versus traditional burial," Clark explains.

Clark continued, "This means funeral directors will have to be more well-versed in cremation than ever before to best serve their client families. And, as the options associated with cremation continue to increase, the need for funeral directors to stay current will be even greater."

But does that mean you should automatically assume what your cremation families want? Well, not so fast. "Families who choose cremation or green burial are expressing the values that they live by and wish to display after their deaths", says Kemmis. "In response, businesses must get creative in what services and products they offer and how they present them. Stop and listen carefully to the family first. Then help them select services and products that meet their needs and wishes instead of trying to fit the family into the 'box' or what you expect them to want."

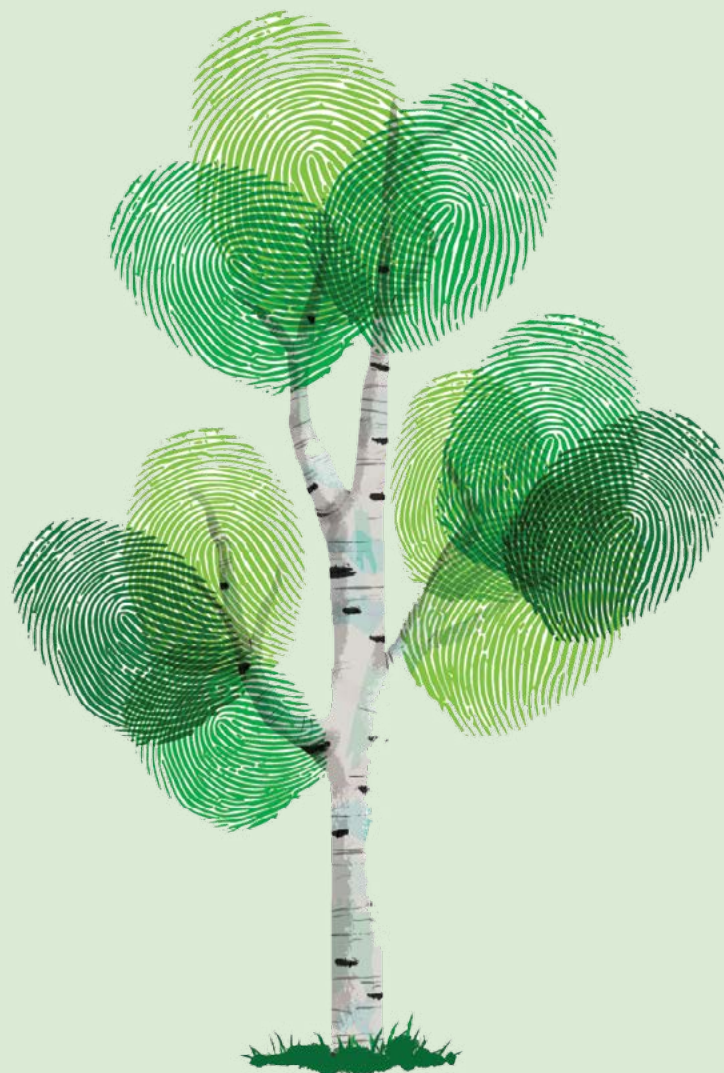
We concluded our interview by asking what future changes in cremation they feel will impact the funeral industry most.

"I believe that the biggest change will come in the area of memorialization," says Clark. "I don't think funeral professionals place enough emphasis on offering permanent memorialization solutions to families who select cremation. By offering more of these options, we can demonstrate to families that the opportunity to honor and permanently memorialize a loved one is equally available and important in cremation as it is in traditional burial."

Others see the opportunity to create packages for families to combat the rising rate of cremation. "We believe there is a very significant opportunity for funeral homes to create packages for families who choose cremation," says Brewer. "Funeral homes should look for a partner to provide the necessary products and services."

What about eco-friendly products that meet the green burial need? "Whether it is planting a tree, scattering cremated remains at a beautiful location using a personalized scattering urn, placing a loved one's cremated remains in the ocean, or other memorials – it is important to have the right partner that can offer a variety of services," states Brewer.

The growing demand for green burials should be viewed as a tremendous opportunity. "Direct cremation is often a compromise choice for customers who would prefer green burial," says Kemmis. "People who express green values in their lives will seek to do so in their deaths, but if they can't find options that support those values they may have to settle for a different solution."



That often means selecting direct cremation with return to the family, even though the family will perform a ceremony on their own later. Wouldn't you rather have that business than not?"

In summarizing our examination of cremation and green burial in today's funeral industry, one important take-a-way is look at cremation not as a challenge, but as an opportunity. "Cremation still represents an opportunity to serve families in the same way as traditional burial, says Strohofer. "Families can still have a full funeral, memorial service, or celebration of life."

"Families can still have a viewing or a small family gathering before the service," Strohofer emphasized. "There are many merchandise options available to support families choosing cremation including cremation caskets, beautiful and unique urns, and highly personalized memorial jewelry like our popular Personal Expressions line of fingerprint, signature, and photo jewelry."

Strohofer concluded, "Stationery, portraits, and other gifts can be offered whether a family chooses cremation or burial. There are so many options available to families choosing cremation or green burial today, and it's important to make them aware of the many choices they have." **FBA**

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Cremation Association of North America

Founded in 1913, the Cremation Association of North America (CANA) is an international 501 (c)(6) trade association of over 3,300 members, composed of funeral homes, cemeteries, crematories, industry suppliers, consultants, and students. CANA members believe that cremation is preparation for memorialization.

We have a long and proven record for tracking and accurately predicting cremation statistics. We were the first to offer crematory operator certification more than forty years ago, and we continue to lead the way in providing progressive education focused on serving families who select cremation.

CANA is the authority on all aspects of cremation. When you register for a CANA certification program, convention, online class or join as a member, you become a participant in a community of cremation experts.

CANA is governed by a volunteer board of directors and led by a professional staff headquartered in Wheeling, IL. Volunteer and staff leaders regularly engage in strategic planning to review and prioritize the member benefits and programs offered.

CANA is best known for crematory operations and research. However, we also offer a wide range of online, on-demand continuing education courses for funeral professionals. These focus on cremation topics to improve your skills when working with cremation families.

There is a continuum of green services that can be offered, so green is more accessible than ever. Supporting cremation or green burial is not an all or nothing proposition. Everyone can find services and products that advance their particular mission and work within their business culture.

CANA offers a wide range of resources to support our funeral home, cemetery and crematory members including a PR Tool Kit, access to a Crematory Management Program, discounts with Regulatory Support Services, access to a Crematory Liability Insurance program, our annual statistics report, affordable education—and so much more!

CANA = All Things Cremation®: Please visit our website or reach out to CANA using the contact information below if you would like to learn more about our association, the benefits of membership, or to become a member.

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Matthews Aurora is proud to serve our Funeral Home customers with the highest quality products, outstanding service and innovative marketing and business solutions that help them grow their businesses and help the families they serve move from grieving to remembrance. Matthews Aurora is deeply committed to the funeral industry, and we continue to invest in the industry to help Funeral Homes be successful now and in the future. Last year we introduced our proprietary Compass business analysis tool, which our Funeral Service Consultants use to help Funeral Homes assess their business challenges and find new opportunities for growth. Funeral Homes can contact their Matthews Aurora Funeral Service Consultant for a Compass presentation. We are also always focused on the continuous improvement of our products, service, and solutions we offer to our customers. Last year, Matthews launched Matthews Technology Solutions, a business that offers technology solutions to funeral homes and cemeteries.

Matthews Aurora is committed to serving our Funeral Home customers with the highest quality products, outstanding customer service and innovative marketing and business solutions that help them grow their businesses and help the families they serve move from grieving to remembrance. Matthews Memorialization is the only partner that can provide funeral homes and cemeteries with comprehensive suite of solutions that begin with funeral planning and continue through cemetery interment. We offer caskets, bronze memorials, granite memorials, urns, memorial jewelry, stationery and gifts, technology solutions, merchandising solutions, marketing programs, and more. Beyond products, we are deeply committed to continuing to invest in the future of the funeral and cemetery industries, helping to ensure Funeral Homes and cemeteries are successful now and in the future.

Matthews Aurora is intently focused on helping our Funeral Home customers grow their businesses while they help families move from grieving to remembrance. Our comprehensive suite of products and solutions are designed to help customers meet the needs of families today, and we are developing and introducing solutions that will continue to meet families' needs in the future as well.

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Our local teams are community leaders and true end-of-life partners to the families we serve. We offer families the most compassionate care, delivered using the latest best practices and most advanced technology by professionals who are dedicated to the highest standards of quality service.

We support our funeral home, crematory and cemetery partners with an extensive team of experts in operations, finance, human resources, marketing, legal issues, technology, purchasing and training. Our 86 percent company-wide cremation mix means we are always up-to-date on the latest issues and trends involving cremation. By taking much of the operational weight off the shoulders of our partners, we free them to focus on what's most important in funeral service – supporting and serving grieving families.

Foundation Partners is driven by our five unique truths that keep us faithful to our principles and committed to our Partners' traditions and legacies. Our desire to preserve these local legacies, combined with our innovative approach of presenting families with a variety of options in an omni-channel setting, also sets us apart from the competition.

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Based in Colorado, The Living Urn® is committed to developing and providing unique cremation urns for families interested in eco-friendly memorial options that can be more meaningful and personal.

Working with soil scientists, arborists, and materials engineers, we developed and patented our first product, The Living Urn®, a novel biodegradable urn and tree planting system designed to grow a memory tree from the special urn holding cremated remains. Today, tens of thousands of Living Urn® tree memorials have been planted worldwide and we continue to receive excellent reviews and testimonials from families each and every day. We currently offer more than 25 beautiful tree and shrub options for every zip code so families are sure to plant trees or plants best suited for their local area. Our premium trees are shipped separately, on demand, from our nursery and are 2 to 4 feet high, depending on the tree type and season, with a nice, strong root system.

Over the past few years, we designed and now produce additional proprietary urns and memorials for scattering and burying our loved one's ashes in a dignified way – including The Living Urn® Indoors, the Eco Scattering Urn™, the Eco Water Urn™, the Eco Burial Urn™, the Eco Home Urn™, and Flow the Ice Urn, a patented urn made from a block of ice. In addition, we recently launched Rest in Nature® Scattering Services to scatter remains at some of the most beautiful places in the country – we'd love to partner with your funeral home to offer our services!

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DOING GOOD IN THE FUNERAL INDUSTRY:

BY ABBY CROUCH

WHY IT'S UNDERVALUED AND WHY IT'S ESSENTIAL

The English Author Douglas Adams said it best: "To give real service you must add something which cannot be bought or measured with money, and that is sincerity and integrity". In accordance with the values of Douglas Adams, it's time for the funeral industry to open its eyes to the importance of embracing ethical and eco-conscious business practices.

Despite recent increases in cremation and demand for scattering, the funeral industry as a whole has seen little development in the last 30 years. There have been innovations, yes, but funeral homes are often wary of change, slow to adapt, and often struggle to make their business profitable. The industry often sticks to the outdated practices, beliefs, and products that it has grown comfortable with, despite the rapidly evolving customer demands.

The modern consumer is increasingly interested in options that will reduce or eliminate environmental impact. According to the 2020 NFDA Consumer Preferences and Awareness Survey, 61.7% of respondents are interested in green funeral options. It is essential and overdue that funeral homes adapt to meet these changing needs. Providing customers with sustainable and biodegradable urns, scatter tubes, and eco-friendly caskets can help meet this new demand. Not only do these products help in the fight against climate change, but they are also profitable alternatives to the all-too-often "free" or least expensive option.

Eco-friendly practices are especially important in the funeral industry, an industry that is historically eco-unfriendly. Traditional burial practices, in particular, prove incredibly harmful to the environment. Traditional burials are resource-intensive, as cemeteries often consume vast tracts of land, are maintained with heavy machinery and

industrial fertilizers, and are full of rare hardwood and metal caskets, all encased forever in tons of concrete.

Additional detriment to the earth comes from the finishes, adhesives, fabric linings, and hardware that are utilized in traditional wood caskets. Products made without considering sustainability are often unappealing and impractical to the modern customer, who has these values in mind. Leaving a lighter footprint is a consideration all companies should value and strive to achieve.

Dedication to ethical practices, however, extends beyond just environmental concerns. Unethical manufacturing is prevalent in many industries, including the funeral industry. Child labor, unpaid labor, and poor working conditions are unacceptable business practices, yet practices that still occur. They are particularly prevalent outside of the US, where governments are more likely to turn a blind eye to unlawful, and more importantly, unethical manufacturing practices.

It's crucial that a business's profit doesn't come at the cost of worker wellbeing. Businesses today are expected to look beyond shareholder interest, to the interests of all stakeholders. Partnering with a supplier of certified fair trade products helps to ensure that workers are being fairly treated and fairly compensated. A fair trade certification ensures that products fit an array of rigorous social, environmental, and economic standards. Traidcraft, a leading fair trade organization, says that their vision is "A world freed from the scandal of poverty, where trade is just, and people and communities can flourish."

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manufactured in rural Bangladesh, where a considerable percentage of people can't read, write, count, or even tell the time. Many workers bike miles just to get to their place of employment. At our facility, employees are taught these skills and are provided support in their personal and professional lives in the form of education, medical health, child care, and more. Importantly, producing products in these areas brings opportunity and financial security to members of otherwise marginalized and economically disadvantaged communities.

Companies must aim for more than taking; they must aim to contribute as well. In accordance with this notion, the most successful companies produce or sell products that have true value to customers. Many traditional urns and caskets are incredibly expensive products that are seen briefly and then buried into the ground or collect dust at the back of a closet. These products rarely contribute to a family's memorial experience, they're more a means to an end rather than something the family wants or sees value in.

Funeral homes must realize that products are no longer the focal point of the funeral. Customers are less interested in products and more interested in an experience. Products provide and facilitate the creation of a meaningful experience that will allow mourners to truly remember and honor a deceased family member or friend. Families seek products that align with these wants and will allow them to actively participate in the celebratory event, rather than just being a spectator. This is one of the reasons that scattering is becoming increasingly popular. Scattering urns allow families to say farewell in locations that hold meaning and sentiment to them and their departed loved one. A family that spends every winter skiing in Colorado, for instance, is able to choose to scatter on the trails of the Rockies and celebrate the memories and life of their loved one. A family in Montana is able to scatter around the family ranch or by the river.

The funeral industry has been slowly adapting to these new environmental, social, and circumstantial expectations of customers. In order to appeal to the modern consumer, companies in the industry need to align with the values and expectations of families and not expect them to adapt to often "tired" or outdated products and services.

Data-driven businesses will evolve to better meet the demands of families and will be seen as industry leaders, ensuring future growth and profitability. They will stand ready to not only prosper economically, but they will have raised the bar in the industry by benefiting not only shareholders but all stakeholders as well. FBA

Abby Crouch is a Marketing Associate at Passages International. Passages has led the green sector of the funeral industry for 20 years, with the largest selection of innovative, environmentally-friendly urns. Passages' marketing team can be reached by phone at 505-273-5149, or by email at marketing@passagesinternational.com. For more information on green funerals and their benefits visit www.aGreenerFuneral.org.

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“Funeral homes really need to view Legacy as an entirely separate and important channel to market their business.”

WELTON HONG, CEO of Ring Ring Marketing

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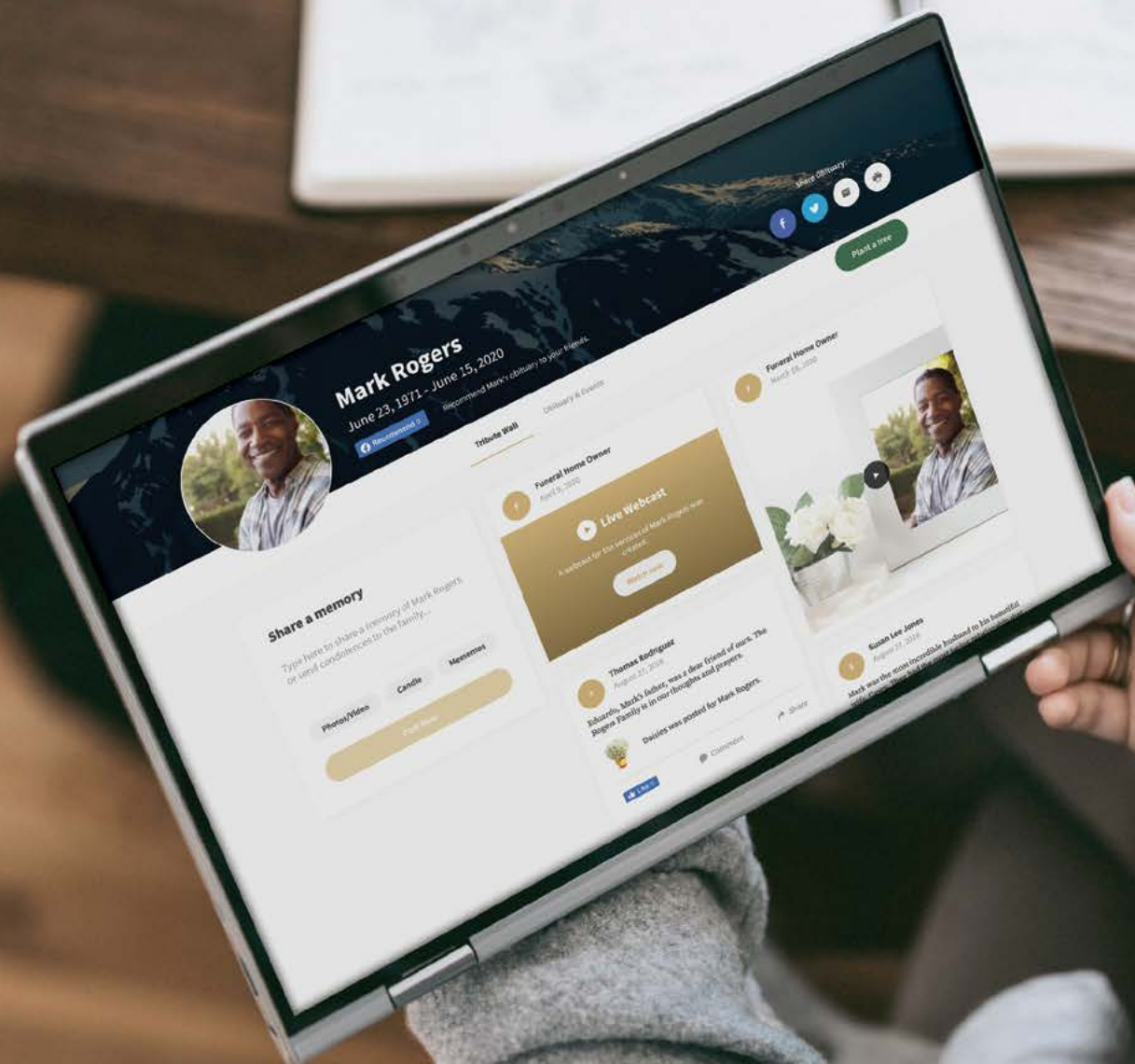
Legacy's tools for understanding performance and market dynamics are “simple and accurate,” says John Keohane, Co-President of Keohane Funeral Homes, “and let us truly benchmark our effectiveness in the communities we serve.”

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Bruce Tulgan

Keynote: Be a Go-To Person: Be Indispensable Without Burning Out

In today’s interconnected, highly-interdependent workplace, collaboration is a requirement and being a good collaborator is necessary no matter what type of work you do. Unfortunately, too many people find themselves overcommitted and unable to deliver. The good news is that there is a way to become an indispensable, go-to person at work without burning out. Bruce Tulgan tackles the challenges all employees face by helping identify over-commitment syndrome and siege mentality, defining what real influence looks like in today’s workplace, and discussing how to improve collaboration by aligning communication up and down the chain of command. By presenting his “when to say no” and “how to say yes” framework, attendees will understand how to build the skills that will improve their working relationships and establish their reputations as indispensable employees.



Alan Wolfelt, PhD

Keynote: Exploring the Significance of Permanent Placement: Understanding and Teaching the WHY

Dr. Alan Wolfelt will explore the reality that more and more people are questioning the value of funerals and the need for permanent memorialization. When people don’t understand the WHY, they are at risk for confusing efficiency with effectiveness. Come learn from one of North America’s leading death educators as Dr. Wolfelt focuses on the WHY. He will remind you that your ability to sensitively convey the value of this important decision is directly related to your fundamental belief in its importance. This inspirational, information-rich presentation will encourage you to use a model of information, education, and honoring choices.

EDUCATIONAL SESSIONS*

*All educational sessions will be recorded for on-demand viewing

Monday, May 17

12:00–1:30 PM

Keynote: Ten Ways to Have Better Conversations
Celeste Headlee

Tuesday, May 18

11:45 AM–1:00 PM

Keynote: Be a Go-To Person: Be Indispensable without Burning Out
Bruce Tulgan

1:00–1:50 PM

The 27 Challenges Managers Face: Step-by-Step Solutions to (Nearly) All Your Management Problems
Bruce Tulgan

Strategic Outsourcing: Is it Right for Your Organization?
Don Winsett, Ed Gallagher

Well, To Tell You the Truth...
Dale Clock

3:00–3:50 PM

Adapting Your Business Model as a Result of a Pandemic: A Reimagined Funeral and Cemetery Profession
Chris Cruger, Doug Gober

What About the Kids?
Vicki Jay, Megan Lopez

Legal & Legislative Update
Poul Lemasters, Esq., Les Schneider, Michael Pepperman, Mary Beth McGowan, Keenan Knopke, CCCE

4:00–4:50 PM

Reputation Management in Today’s Online World
Joe Weigel

Creating Meaning with Small Moments of Ceremony at Initial Transfers
Marc Markell, PhD, Angela Woosley

Live Streaming 2.0: Building Your Virtual Brand
Bruce Likly

Wednesday, May 19

1:00–1:50 PM

If You Embrace Disruption the Future is Yours
Chris Keller

Back to Basics: Cemetery Trust Primer
Beth Kmiec

Eco-Thanatology in the Funeral Home
Sam Perry

3:00–3:50 PM

Digital Trends and the Future of Funerals
Zach Garbow

2020 Changed the World of Work Forever. Where Do We Go from Here?
Mark Jorgensen

Conversation Café: Management

4:00–4:50 PM

Stand Out from the Crowd Leadership Building: Motivating a Winning Team
Larry Mersereau

Tissue Donation: What Takes So Long and Why It Matters
Jonathan Boyd

Planning a Precious Goodbye After Miscarriage, Stillbirth and Early Neonatal Death
Sherokee Ilse

Thursday, May 20

11:45 AM–1:00 PM

Keynote: Exploring the Significance of Permanent Placement: Understanding and Teaching the Why
Alan Wolfelt, PhD

1:00–1:50 PM

Advancing Your Mission: Going from Strategic Planning to Doing
Dione DeMitro

In Plain Sight
Christopher Cooke, CCE

Begin with the End in Mind
Julie Masters, PhD

3:00–3:50 PM

Re-Imagining the Cemetery for More Relevance to Your Community
Mitch Rose, CCCE, CCE, Frank Sanchis

Digital Identity Theft: Tales from the Crypt
Eric Jackson

Conversation Café: Strategic Planning

4:00–4:50 PM

How to Be Part of Online Death Discussions
Gail Rubin, CT

Tips for a Successful Cemetery Management Software Implementation
Jacqueline Tiso

5:00–6:00 PM

Cocktails & Laws: Legal Issues Deathcare Can Learn from Classic Cocktails
Poul Lemasters, Esq.

Friday, May 21

12:30–1:00 PM

Keynote: Walking the Walk: Strategies for Having “The Conversation” with Ourselves and Our Community
Kate DeBartolo

2:00–2:50 PM

Why Your Exit Plan Needs a Post COVID-19 Tune-Up
Tim Hermann

How to Talk to Families Who’ve Suffered a Loss by Suicide
Anne Moss Rogers

The Future of Pet Loss
TBA

TOWARD A MORE SUSTAINABLE FUTURE

BY KENT ROBERTSON



Increasing cremation rates, new shades of green funerals and shifting government policies are evidence that funeral home owners who recognize and stay ahead of the growing environmental movement will be well-positioned for success in the coming years. But what's involved in adopting "green" funeral practices and how can funeral businesses of all sizes begin to take steps toward sustainability?

Both the National Funeral Directors Association (NFDA) and the Cremation Association of North America (CANA) offer a wealth of information and resource links on their websites. The NFDA, for example, now offers members the opportunity to earn a Green Funeral Practices Certificate. The award program recognizes exceptional NFDA funeral homes that have adopted and implemented ethical, sustainable green funeral and business practices in order to become more environmentally responsible to client families, employees and their communities.

Based on our experience at Foundation Partners Group, there are a number of simple ways to incorporate green strategies into your daily business practices, some of which, many funeral homes already have underway. They include:

Embracing Technology: While our team was well on the way to embracing technology in many of our processes before the pandemic, COVID-19-inspired quarantine and social distance requirements accelerated the adoption of technology in funeral organizations of all sizes in 2020. The change from in-person to virtual arrangements and electronic

signatures, for example, has eliminated mountains of paper and gone a long way toward preserving our forests and the many benefits trees offer the environment.

Offering Virtual Services: Another side benefit of pandemic-related funeral service practices is the reduction in travel resulting from technologies that allow services to be live-streamed to friends and relatives both near and far. Think about the number of flights not taken and road trips avoided as families remembered and honored loved ones from afar. All signs indicate that funeral homes will continue to offer these value-added services, which today's educated consumers will continue to demand.

Purchasing Carbon Offsets: The importance of taking responsibility for our impact on the environment is even greater at large funeral service organizations, like ours. All forms of disposition have some impact on the environment and, while cremation may require fewer resources than some other disposition options, our company-wide cremation rate of 86 percent means we're always looking for ways to reduce our carbon footprint.

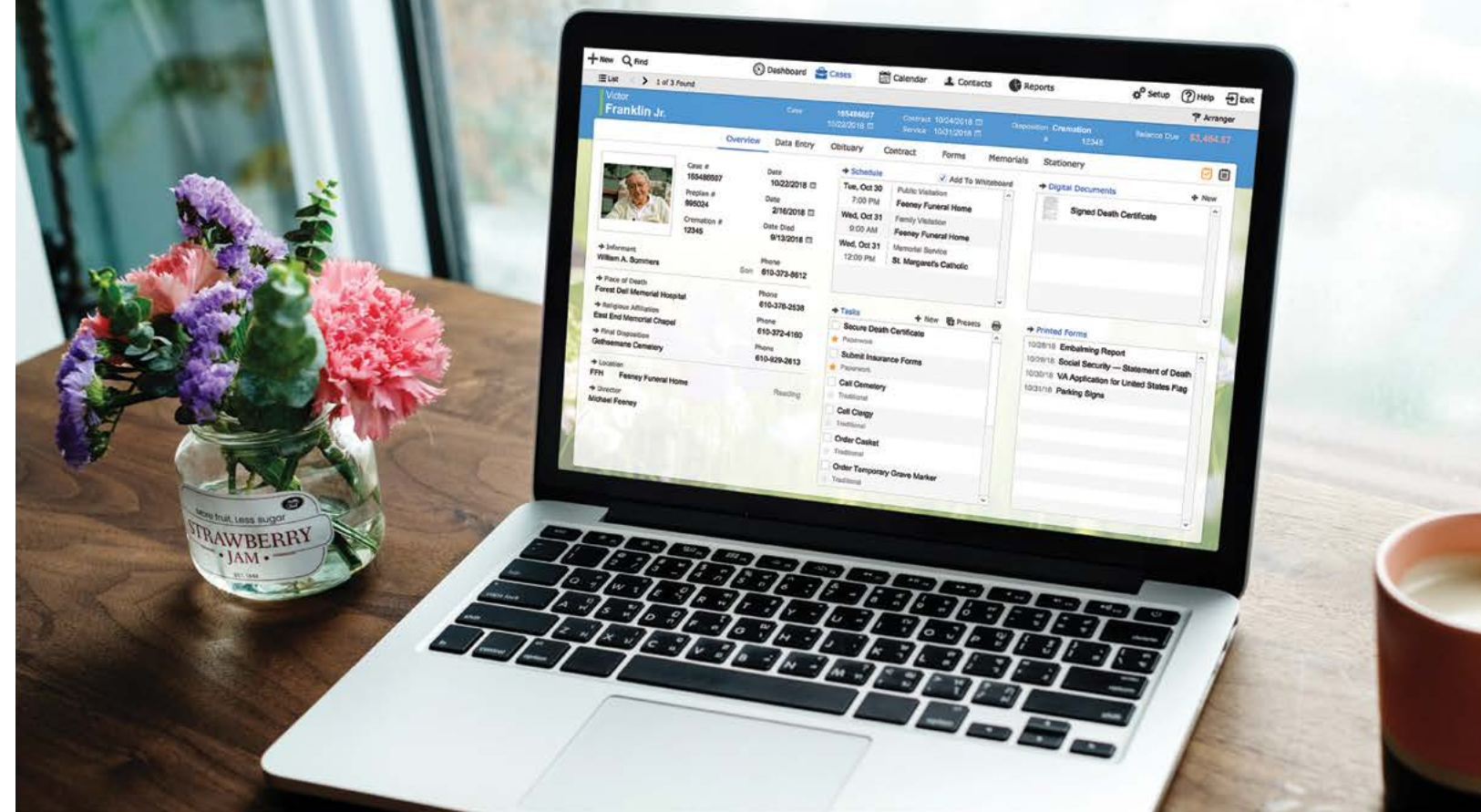
The good news is that there are a number of organizations that sell carbon offsets, which fund carbon offset and renewable energy projects that are working to reduce greenhouse gases in the atmosphere. By supporting projects that offset carbon emissions and generate renewable energy, funeral home owners can help to power the innovation and growth we need to transition to a low carbon economy of the future.

Supporting Reforestation: We all can contribute to the quality of our air by supporting nonprofit groups working to restore our nation's depleted forests. These groups plant trees, which play an essential role in decreasing carbon dioxide in the atmosphere.

Last month, Foundation Partners Group teamed up with American Forests, the oldest national nonprofit conservation organization in the United States, to plant more than 50,000 trees in honor of the families served by the tireless efforts of our team of funeral service professionals during the pandemic.

As we think about the impact we can make through our professional lives, these are just some of the ways that can begin to make a difference in our environment. This April is the 51st anniversary of Earth Day and a perfect time to reflect on our environmental legacy. **FBA**

Kent Robertson is President & Chief Operations Officer of Foundation Partners Group. He is an experienced entrepreneur and corporate leader who demonstrates his company's commitment to partnership, relationships, innovation and compassion on a daily basis. Prior to joining Foundation Partners Group, Kent was Founder and CEO of Fenix Parts, a company specializing in auto parts recycling with annual sales of more than \$120M. Prior to Fenix, Kent spent more than 20 years working with Stericycle, the nation's leading provider of healthcare waste services. He can be reached by phone at 888-788-7526 or kent.robertson@foundationpartners.com or via their website at www.foundationpartners.com.



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EVERYDAY IS TRAINING DAY

FUNERAL DIRECTOR TRAINING; WHAT YOU ALLOW WILL CONTINUE

BY JEFF HARBESON

The solution to practically all funeral director's performance problems is training. However, the majority of funeral home owners have no training programs or initiatives in place to improve proficiency and production for their staff. I recently attended a seminar where over fifty funeral home owners were in attendance. In an open forum session, I asked, how many of the owners made unannounced arrangement observations of staff? Astonishingly, not one funeral home owner raised their hand. Funeral arrangements with a family are unequivocally one of the most critical touchpoints with a customer and where revenue for the funeral home is generated. Yet, few owners take the time observe conduct during the all-important interaction for consistency of presentations, accuracy of information provided, and how the arranger is positioning the funeral home from the perspective of customers. My follow up question was how many owners had a training program in place at their funeral home? A few raised their hand however admitted most was really not training, but Continuing Education. The entire consensus of the group, outside of mandatory credits for CEU's where Pre-Need or Ethics are the topics, for the most part was a waste of time. Why? Requirements for successful completion of a CEU session is making sure payment has been made for the credits and the paperwork in order signifying attendance is correct. Otherwise, no pass/fail or requirement by the attendee to retain any of the content is attempted. Education is not training. Reading to educate how to juggle is one thing, however actually performing the feat without training or practice is another.

The decision to provide training for staff at a funeral home is a leadership decision and shouldn't be considered only after a costly mistake is made. Training should be continuously provided to change behaviors and drive consistent performance for success. Prior to formulating a training program, owner/leaders should identify specific areas that may need improvement. For example, a funeral home that has multiple funeral directors meeting with families, whether under one roof or not, but using the same General Price List is a worthy start. A wonderful exercise is to examine the performance of the multiple directors by measuring how many calls conducted in a given period, perhaps a quarter. In the chosen quarter, how many families did each director meet and lead from start

to finish, broken into burial and cremation categories. Both burial and cremation have subsets of how much revenue was generated from services, products sold, and ancillary sales. The data will show the average number of families a funeral director met during the quarter as well as the average revenue per call for each category along with total revenue. Armed with this information, a funeral home owner may then measure the productivity of his arranger staff and create training programs to elevate each team member's performance. Depending on the number of arrangers working at a particular firm, the disparity between the most and least effective could reveal questions for the necessity of training. What are the positive tenets of the best funeral arranger and why do families make better choices for services and/or products that the other arrangers? Conversely, exactly what information is being shared with families and in what manner is the lowest producing arranger presenting? The optimum situation for a funeral home owner is every family is presented everything consistently so the family can make good arrangement decisions. Consistency in the arrangement room provides an owner an expected outcome of increased revenue and profitability.

Another worthwhile exercise for a funeral home owner/leader to conduct is similar to the beforementioned revenue per director, however focused on accounts receivable. The examination of the firm's overall accounts receivable should be a routine report, however further digging into individual arranger performance is necessary. The results of the accounts receivable deep dive will reveal gaps of performance in the arrangement room such as a failure to enforce the funeral home payment policy. I've literally trained thousands of funeral arrangers in my career and when I ask the how/when in the arrangement conference is the payment policy addressed, the vast majority arrangers' answer: "At the end of the conference when we give the goods and services statement." The typical statement from the arranger to the family: "Our charges are \$X,XXX, how are you going to take care of the bill today?" Continuing the line of identifying the errant arrangement room performance, my next questions is what do you do if the family has a problem with paying for the funeral bill? My favorite answer from funeral directors: "We tell them payment is due before services are rendered." I

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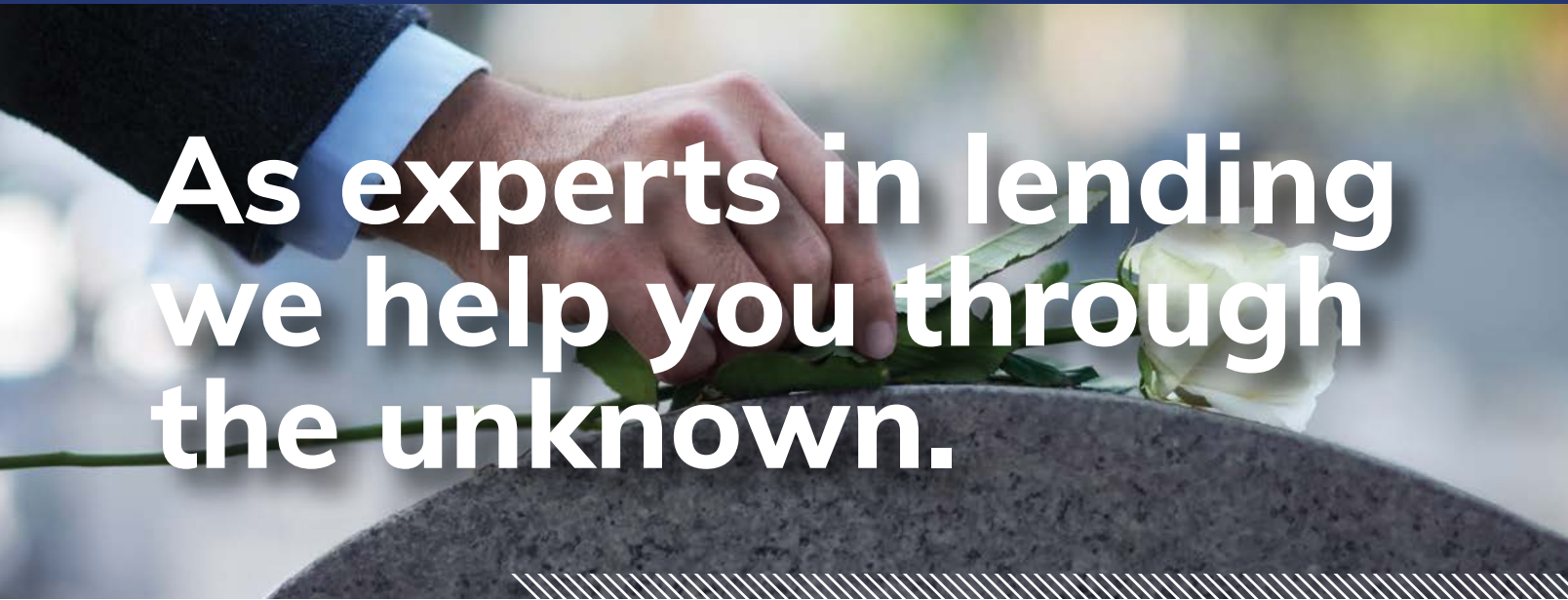
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literally laugh and respond: have you ever stopped a service because payment has not been secured” followed by: “if you require payment in full before services rendered, why does your firm have accounts receivable?” Funeral home owners should be asking the same questions of their staff and more importantly, observing the arranger’s presentation in the arrangement room with families. Accounts receivable problems can be corrected with training; however, training cannot be provided when leadership in the funeral home either does not exist or ignores the problem.

Practically every funeral home owner I breach the question about their training program, provides me the answer (or excuse) exactly the same: “We don’t have time to conduct training.” Translation: “I don’t care about taking time to improve my staff’s skills, performance, morale, and increase our family’s positive funeral experience at our firm.” Unquestionably, every funeral home is busy and more so since COVID-19 attacked our lives. However, taking fifteen minutes two or three times a week to sharpen skills, address problems with solutions, and basically practicing what seems to be already refined is considered a waste of time? Why do baseball players take batting practice before every game? Baseball players are professional athletes and the best of the best, why should they train right before a game? Because intentional and consistent training provides an expected outcome of better results. After addressing the “we don’t have time” with owners the next excuse is “I/we don’t have anyone on staff that is qualified to train us.” Again, my response to yet another excuse: “if that’s the case, why don’t you utilize outside resources to improve your team and allow those resources to help train your staff train each other?” Once again, do not bring logic into a conversation.

The bottom line about funeral profession training within an operating funeral home? If leadership does not exist, neither will training. The hubris and comfortability of continuing the status quo will continue until a disastrous event takes place and only then will focus shift to behavior modification. After all, what could go wrong? Driving mishaps with funeral home owned vehicles, mis-identifying a body, forgetting to present something important to a family in arrangements, conducting services without payment, incorrect death certificate information, sexual harassment, and a social media post by an employee. Oh wait, those are headlines in the news about funeral homes. Each of these problems can be corrected with training. What you allow will continue. **FBA**

Jeff “The Funeral Commander” Harbeson is an accounts receivable reduction and cash flow increase expert with C&J Financial. Jeff’s expertise was garnered at his funeral homes by training staff to secure payment for goods and services rendered prior to contract agreement. Armed with his experience, he trains funeral professionals across the country to improving cash flow and reducing accounts receivable at their funeral home. Jeff is also a co-host of the popular Funeral Nation online show with funeral industry superlative Ryan Thogmartin. Jeff can be reached by email at jeffh@cjf.com and let’s chat about me providing your team training at no cost to reduce your accounts receivable and increase your cash flow.



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FUNERAL PROFESSIONAL SPOTLIGHT

JEFF McCAULEY
President & Founder
FuneralScreen

Jeff & Sue McCauley

As it turns out, Jeff McCauley was destined to own a business that provides essential products for funeral homes. But Jeff had an indirect path to where he is today. As an 18-year-old, he started out working part-time in a funeral home. But in 1995, Jeff took a leap of faith and became a part-time owner of a funeral home. Now let's move forward 25+ years, and today Jeff owns the company that he founded, FuneralScreen. His company provides innovative products and services to funeral homes across the nation and his products have become fundamental in helping funeral homes provide an exceptional experience for their families.

But it did not start that way. Jeff's story started like so many others, with a career path that took him in many different directions. Growing up near Archer Avenue in Chicago, Illinois, Jeff did not realize at the time what his future would hold. But ironically, Archer Avenue was unique because it was a street that was occupied by many funeral homes. As a teen, Jeff's curiosity would often lead him to these funeral homes, and on more than one occasion, that curiosity had Jeff standing on garbage cans so he could peer inside.

Fast forward a few more years and Jeff's brother became a licensed funeral director. So at the age of 18, Jeff took a part-time job working in the same funeral home as

his brother. He recalls his first experiences were that of washing cars and assisting at wakes. Simultaneously, he was pursuing another interest that he had and took a second job installing car stereos. After a year of working at the funeral home, Jeff was tasked with the important job of performing removals. "At the time, I thought it was unusual for a young man to be given such an important job," he recalls. "However, back then, it was not a requirement to be a licensed funeral director to perform removals, and I was excited to have that opportunity."

But fate had not intervened yet. Jeff left his job at the funeral home and went on to pursue a career in electronics. In the early-1990's, Jeff managed a few car stereo shops in the Chicago area. He later went on to work as a manufacturer's representative, selling products for various electronics manufacturers throughout Illinois.

Around this time, Jeff's brother made the decision to build his very own funeral home in Bolingbrook, Illinois. Jeff recalls, "I was fortunate enough to have the opportunity to invest in my brother's funeral home, as a silent partner." So together, they built Bolingbrook-McCauley Funeral Chapel in 1995. He added, "I didn't work at the funeral home at first, but it was my first meaningful endeavor into the funeral industry. But it did lead me to the decision to

attend mortuary school and pursue funeral service as a career. Shortly after my decision to attend mortuary school, I began working part-time in the funeral home until I graduated as a licensed funeral director in 1999."

After graduating mortuary school, Jeff went on to work full-time in the funeral home that he and his brother owned. "I enjoyed my time working as a funeral director, but deep down inside I always had an entrepreneurial spirit with a desire to own my own business," Jeff recalls. "Having worked in the electronics industry, I remember feeling that the funeral industry was very antiquated in their use of technology compared to what I had experienced during my time in an industry that was completely driven by innovation."

During this time, Jeff felt that funeral directors were still not embracing technology. He pointed to one specific example of how funeral homes were still struggling with white plastic letters on felt boards. "I felt strongly that I could bring some technology into the funeral industry that could make positive changes and help funeral homes become more productive," Jeff remarks. "And because I was an owner of a funeral home, I had the unique opportunity to bring in some of my own ideas and provide to my families. Ideas that I may have otherwise been unable to try if I was merely an employee."

Early on, Jeff had several ideas he wanted to try. "Before tribute videos became common place in the industry, I began making videos for the families I served," Jeff said.

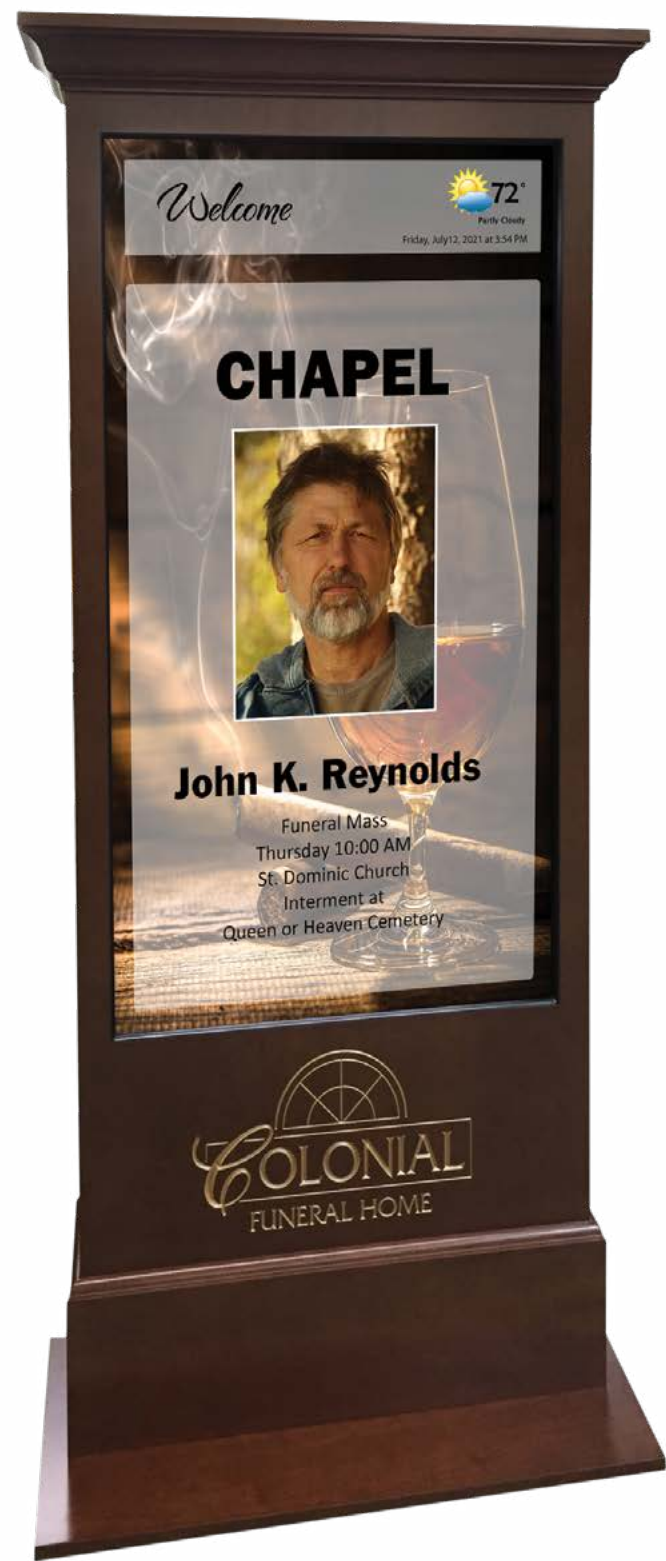
"And at that time, there was no dedicated consumer-based software to assist me in creating these videos. So, I began making these videos using the only available software at the time, relying mostly on Photoshop and other rudimentary software. It allowed me to create photo slide shows that I began to experiment with by offering them to my families."

It came as a bit of a surprise to Jeff but offering this product in his funeral home seemed to have a positive impact on his families. So much so that Jeff quickly realized that he may be onto something special. As time went on he began to modify and improve his videos over time. Simultaneously, Jeff also began to explore ways in which he could offer this product to other funeral homes and give them the same experiences that he was seeing with his families.

In the beginning, it was challenging to find a way to distribute the product to others," recalls Jeff. "At that time, the software and hardware needed to properly create and display these videos was limited. Therefore, we had to find a way to not only deliver this service, but also enable the funeral homes a way to show the videos we could create for them. And we needed to do so with the available resources that the funeral homes had to work with at that time."

The solution was made possible when Jeff discovered that he could provide each funeral home with a media player that they could download to a television within the funeral home, and this would allow them to play videos





**FuneralScreen's
Signature Free-Standing Sign**

he created. Next, Jeff provided the funeral homes with a secure digital (SD) memory card that was pre-loaded with the videos. These two solutions together would allow the videos that Jeff created to be downloaded and played on a television within any funeral home in America, thus giving others the ability to create the same positive experience for their families that he was witnessing with his families.

Voilà, in 2003 a new business was born!

Around this time, Jeff explored other ideas as well. "I remember vividly the negative experiences that we had using plastic letters on a felt board," he recalls. "I think every funeral home can relate to what it is like to drop a box of letters and watch helplessly as they scatter across the floor, and then spend the next half-day picking up and reorganizing the letters."

Jeff recalled the frustration that his funeral home would experience using plastic letters and felt boards. This frustration resulted in his funeral home moving away from felt boards and replacing them with a simple frame that was inserted with a printed sign. "It was around this time I remembered saying to myself, if I can create digital videos, maybe I can find a solution for this problem too," recalls Jeff. "I immediately thought of the possibility of creating a digital sign. Something that would not only act as a guide, but that could also be personalized with a photograph of the deceased. And maybe even take it a step further, I could ask a few questions about a person's life that would enable me to personalize it even more by allowing by creating a 'theme' background that could be a reflection of that person's life."

As with all of Jeff's ideas, he felt a digital sign could offer a much better experience for a family when they walked in the door. The initial iteration of Jeff's 'digital directory' idea was developed around 2005. In the beginning, a funeral home could use the same media player they were using to play the tribute videos that Jeff had already been creating for them. "We developed software that enabled a funeral home to go online, answer a few simple questions, pick the background, and indicate how many services that they had that day," Jeff said. "This would allow the software to create an image. Once the image was created, the funeral home would then download this image to the memory card and insert into the media player. Using the media player that we already provided, the image could be displayed, essentially creating a digital directory sign for their lobby."

Once developed, Jeff immediately began testing the digital sign in his funeral home. He remembers vividly the immediate positive reaction by his families. "It was incredible to see the immersive experience and the emotional connection by the families," he recalls. "It was like nothing I had seen before. I remember witnessing families taking pictures of the screen, touching the screen, and interacting with the screen in an extraordinary way."

After 4 years of successfully distributing his products under the Greene Valley Media moniker, Jeff decided to create a dedicated brand for his digital signs. In 2009, FuneralScreen

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was officially launched. Over time, Jeff has continued to use new technologies to improve his products and make enhancements to his products that has kept him on the innovative side of the funeral industry. "I have always strived to stay one step ahead of what the industry needs," Jeff emphatically stated.

In 2010, and with the advent of 'cloud technology', one of these innovations was offering cloud-based solutions. These new solutions would help overcome the limitations that were previously encountered with timely distribution. These limitations included the necessity of a client to have to physically download a file to a memory card and manually transfer that file to the television that housed the media player. This was particularly challenging when there were remote locations and other obstacles that made this manual process difficult and inefficient at times. But newly invented cloud technology and the solutions it now provided would help overcome these challenges. Jeff commented, "This cloud technology changed everything by allowing funeral homes to use a desktop application to remotely change the content on their screens, thus eliminating the manual process that was previously required."

With these new technologies, FuneralScreen had no limitations to what it could now provide. In 2011, FuneralScreen was honored to be awarded the NFDA's 'Innovation Award', which recognizes companies dedicated to advancing funeral service through new and innovative products.

Shortly after winning the NFDA's "Innovation Award", Jeff decided that offering the FuneralScreen product as a stand-alone product could be appealing to some funeral homes. Coming from a funeral home background and taking a funeral director's perspective, Jeff remembers thinking that most funeral directors do not want a television screen hanging on their wall. Jeff jokingly recalls, "I used to say that if you make it look like a grandfather clock, a funeral home will love it!"

With this in mind, FuneralScreen has gone to take great lengths to take their screens and package them in a more conducive look for a typical funeral home environment. They have partnered with a cabinet manufacturer to create enclosures that integrate seamlessly into a funeral home's décor. They did the same by also offering custom framing that could be used with their signage displays, and these frames can also be integrated into any funeral home's décor. Thus, their products have evolved over time and can now meet the needs of both traditional and modern décor.

In 2017, FuneralScreen launched a new product using 'touchscreen' technology, which enabled funeral homes to present their website features directly to the public and facilitate greater interaction with family members and their funeral home staff.

FuneralScreen's most recent product is 'Live Streaming', which launched in April 2020. "Live streaming was something we saw as a natural progression and an opportunity to offer

something that our customers needed, especially as COVID restrictions were becoming more stringent," says Jeff. "We had a customer base that was looking for certain solutions, and we felt live streaming was a solution that we could naturally deliver to them. And we were right. The demand has been incredible and we are proud to offer a solution our customers desperately needed."

Jeff feels blessed and extremely grateful for the experiences and opportunities the funeral industry has provided he and his family. Along with his wife Sue, they take pride in what they have been able to accomplish. "I would say my favorite thing to experience is the excitement that I see and hear after a funeral home receives our product and has a chance to experience how their families react to the product," Jeff proudly declares. "It is gratifying to witness other funeral homes experience the same thing that I experienced many years ago. I think sometimes funeral directors thought that I was exaggerating when I would tell them what to expect and the reactions their families would have."

It seems this has been quite the journey- from an electronic sales rep- to funeral home owner- to funeral industry supplier. A journey that has been not only been rewarding, but life changing for Jeff as well. "It has been quite the ride," Jeff concludes. "I still take pride when a funeral home tells me that they were amazed by their families' reaction to our products. It is such a gratifying feeling to know that we are helping funeral homes provide an exceptional experience for their families, but also giving families all over the country an experience that they will cherish forever!" **FBA**



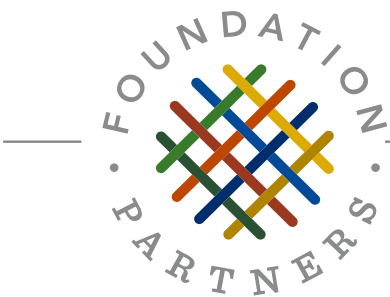
Jeff and Sue McCauley with their son Ryan



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ones and navigate loss. We thank all of our last responders for all they do each and every day. Your quiet strength and resiliency never goes unnoticed. **Thank you!**



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WHY WEB COMMUNICATION MAY BE YOUR FUNERAL HOME'S BIGGEST BLINDSPOT

BY KEVIN R. CZACHOR

Just a few short years ago, if you had asked any funeral professional what the likelihood was of a family reporting their loved one's death online, most would have laughed at the question. The possibility of this occurring seemed so unlikely that the vast majority of funeral directors would not waste a second of thought worrying about missing any important queries from their website. Today, without a doubt, this is happening much more frequently, yet many funeral homes still continue to treat their website communication as an afterthought.

The pandemic has led to a major shift in how all businesses interact with the public. In this age of social distancing, a growing number of people are now going online to research different mortuaries and compare options. As a result, information queries sent through funeral home websites are becoming a much more common method families use to get in touch with a funeral professional.

Most funeral home websites have a 'Contact Us' form instructing visitors to leave their information and reason for contacting. Funeral professionals would frequently overlook these messages because they were often sent to a single, generic email address that was not monitored 24/7. To address this communication gap, my company created a solution to help monitor funeral home website inquiries and ensure on-call directors were notified immediately when an urgent request was submitted. Since winning the NFDA Members Choice Award in 2018, this tool has been activated on over 1,000 funeral home websites.

In an effort to better understand the impact of web communications on mortuaries, we analyzed data on web forms processed within a two-week period. The surprising results confirm just how vital it is for funeral homes to protect their website 'Contact Us' page.

During the fourteen-day period, 1,330 web forms were processed for 1,000 funeral homes. Of these, 936 were legitimate messages and 394 were spam. When analyzing

the legitimate message, it was discovered that 603 were classified as routine, non-urgent messages, 296 were urgent messages and 31 were new death calls.

From this data, one can conclude that on average, two at-need families are reaching out to a funeral home via their 'Contact Us' page every day. In reality, the actual number is likely twenty times greater since the data analyzed was based on only 1,000 funeral home websites and there are approximately 20,000 funeral homes in the United States. This means that dozens of at-need families every day will visit a funeral home website and try to connect with them via their 'Contact Us' page. How many of those business opportunities end up lost in a spam folder?

For those who might be curious about what type of families might use a funeral home website as their first point of contact, there is no specific answer. These web queries ranged from pricing requests, to questions about transporting bodies to other states or countries, to families asking if their deceased loved one had prearrangements with the mortuary. In some cases, the person indicated in their message they could not receive a phone call and requested an email or text with information.

It is also interesting to note that within the same two-week period, 296 urgent messages were processed in addition to the 31 death notifications. These urgent communications range from preneed inquiries, to time-sensitive questions, to families calling about a loved one's upcoming service. This averages out to about 21 urgent messages a day, but again the actual number is likely twenty times greater.

This data affirms funeral homes are receiving urgent messages and business opportunities through their website on a regular basis. Yet, many funeral professionals continue to think of their funeral home website as a static advertisement rather than an open channel of communication. Others will invest a great deal of time and money on their website in hopes of receiving more phone

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calls but fail to account for the potential value of direct website leads. This is a major blind spot that mortuary owners must rectify in order to remain competitive in their market and serve their community with the highest level of customer service.

The pandemic has led to major reversal in the way in which the public engages with their local funeral home. The percentage of foot traffic coming into the funeral chapel has decreased considerably due to capacity limitations and society's avoidance of indoor gatherings. On the flip side of this, funeral homes have more people than ever before visiting their website in order to access online obituaries where they can post condolences to families and access links to live streamed services.

One could argue this change is only temporary and funeral homes will once again regain the foot traffic they had in the past but waiting out the storm is not a winning strategy. Even as pandemic restrictions are being relaxed, many people have discovered the value of attending funeral services from afar via web streaming and demand for this option is likely to remain. The funeral home website will continue to be the first point of contact for many families in the years to come.

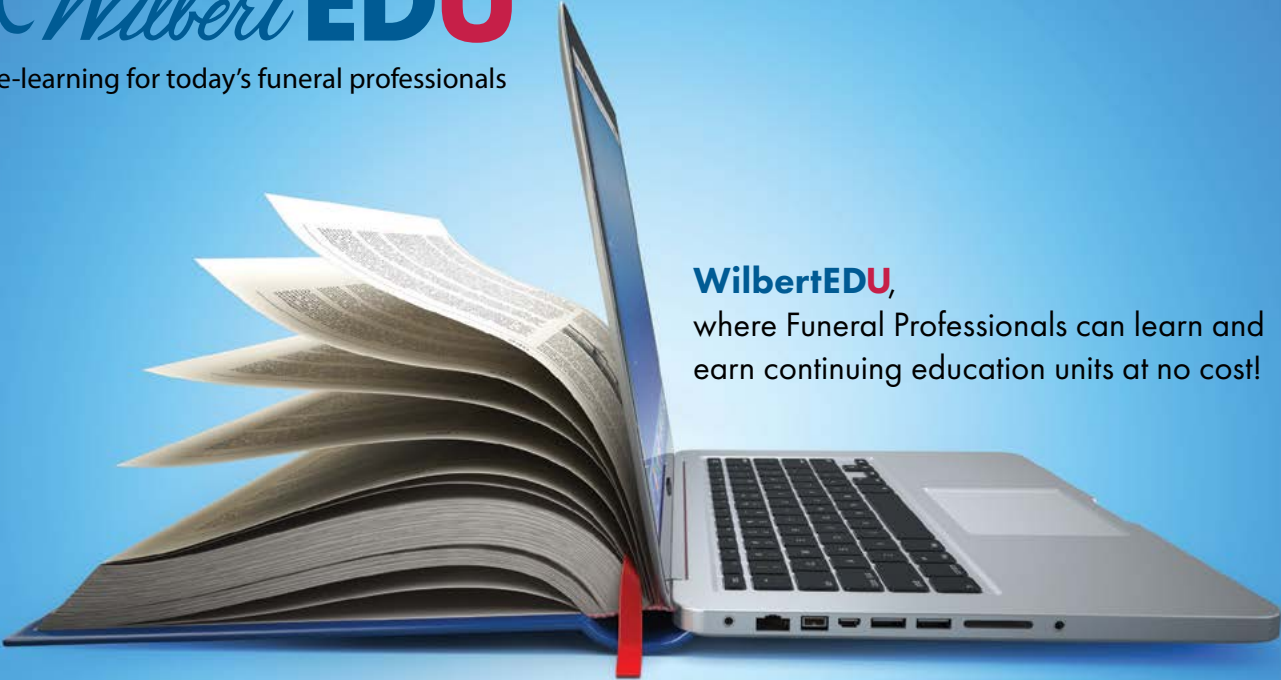
It may seem impersonal or unfamiliar for a funeral home's relationship with a family to begin online. However, as more businesses adopt this approach, families will come to expect online options from their local funeral home. The younger generations have grown up with the internet and therefore will be expecting it even more. Building a responsive web presence with safeguards in place to ensure urgent messages are communicated immediately is no longer a preference or an option, but a strategic necessity.

Beyond at-need families, web communications should also be a consideration when evaluating the funeral home's overall approach to customer service. If those with preneed questions or families trying to make changes to a loved one's obituary don't hear back from someone after submitting a web request, it can have a snowball effect and severely tarnish the mortuary's reputation. Remaining vigilant of all incoming messages, including web forms along with other electronic messaging, ensures the funeral home's commitment to serving the community is never questioned. **FBA**

Kevin Czachor, Vice President & Family-Member Owner of ASD – Answering Service for Directors, has helped develop telecommunication strategies for more than 45 percent of funeral homes in North America. With more than 25 years of experience, Kevin meets with directors regularly to share his expertise on utilizing mobile technology to streamline tasks, enhance communication and increase productivity. Kevin delivers seminars annually on the important connection between communication technology and customer service, focusing on quality control and training. He has also contributed articles on these subjects to many funeral publications. He can be reached at 800.868.9950, or by email at kevin@myasd.com, or visit their website at www.myasd.com.

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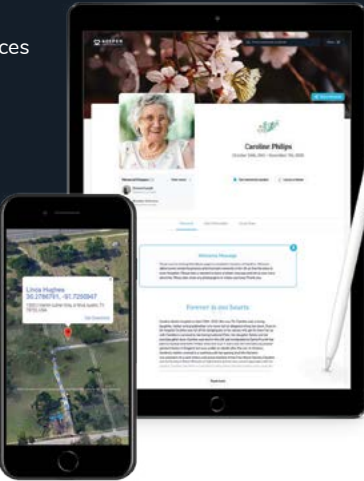
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BEAT THE SOCIAL MEDIA ALGORITHMS TO BETTER MARKET YOUR FUNERAL HOME

BY WELTON HONG

As a funeral service professional, you might have heard about how algorithms relate to your firm's digital marketing. Algorithms control whether your page shows up in searches when people enter certain keywords. They also control when and how your content is displayed to users on social media.

In other words, algorithms have a lot to do with whether or not your online marketing efforts are successful. And I have both good news and bad news about them.

Let's get the bad news out of the way first: Algorithms are powerful. They can decimate a page's traffic overnight, and they're responsible for the organic reach for business posts on Facebook effectively approaching zero.

The good news is that you can act to mitigate some of the impact of algorithms on social media.

What Is an Algorithm?

For those who left high school math behind and never looked back, the definition of algorithm is "a set of rules or a process to be followed when performing calculations or problem-solving operations."

Often, these rules are used by computers and artificial intelligence to perform complex calculations in microseconds and arrive at a decision. For example, in the case of Google, an enormous amount of data is paired with complex search engine rules to determine which pages rise to the top of search results.

No one outside of Google really knows all the rules in the algorithm, although we can guess at a few, and Google tells us about some. For instance, quality pages that work well to answer the intent of the searcher's query get more points in the algorithm than low-quality and/or irrelevant pages.

For extra fun, Google updates its algorithm constantly. It makes about 1,000 updates a year—more than two a day on average. But you only hear about the big ones.

Algorithms on Facebook and Instagram

All of that is true for social media, though Facebook might not make as many updates as Google and users do have some control over what they see.

The social platforms use rules that decide what content people see most often. Those rules take into account a number of factors, including:

- **The user's settings:** For example, if someone blocked your page, it doesn't matter what other rules are in place. They won't see your content.
- **How much someone interacts with your content:** Someone who likes, comments on, and shares your content is typically going to see more of it than someone who regularly ignores your posts.
- **How "popular" your posts are:** Posts that get a lot of interaction are seen as higher-quality or more relevant than those that don't, so social platforms may prioritize them.

10

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• **What's included in the post:** In general, users interact with posts that contain video and images much more than they do with basic text posts on Facebook. Thus the site is more likely to prioritize that type of content.

On top of all that, the social media sites are businesses. Which means they have bottom lines to attend to and (in many cases) shareholders to answer to. They're not in the business of giving free exposure to businesses when they can charge for it.

While Facebook, Instagram, and other sites aren't completely stopping businesses from organically connecting with people (organic means you don't pay for the posts you put on the site), they're certainly not making algorithm decisions meant to heavily support this type of exposure.

For most businesses, Facebook organic reach is about 5.5% or less on average. That means if your funeral home has 1,000 followers, only 55 will see any given post you publish. That number has been decreasing for the past few years and it's likely it will keep inching toward zero.

Instagram reach is higher than that on average but is also declining with every algorithm change.

The conclusion here is that without some intervention, even funeral homes that post regularly on social won't be seen by the right consumers, and that drastically reduces the conversions you might eventually get on these channels.

Then Why Use Social Media?

Does that mean you should quit social media and concentrate on other channels? Not necessarily.

Yes, you should market on other channels—a diverse marketing strategy is as important as a diverse portfolio. If one of your funeral home's channels isn't pulling its weight, another can take up the slack.

But you should also consider keeping one or two social media accounts going and active. The majority of social media users of any age turn to friends and contacts on these sites when they need something, often asking outright for recommendations. They might also look up brands on social media to get a better idea of how businesses—including funeral homes—connect with and care for their clientele.

If you're not on social media, you don't get the benefits of this social proof. And that can mean you lose out to funeral service competitors.

Tips for "Beating" the Algorithm

Staying on social media and actually showing up for consumers does require a bit of work. Here are some tips for "beating" the algorithm and showing up to as many users as possible:

• **Pay.** This is the simplest, most effective way to ensure your posts show up for more users. Convert them into ads

via sponsored post options. This works on Facebook and Instagram, which share an ad tool, as well as other sites such as Twitter. When you pay to boost a post's reach, you can specify the type of audience you want it shown to by demographics, interests, and other factors.

• **Create engaging content.** While the details differ, most social media algorithms prioritize content that more people engage with. If you're getting a lot of likes, comments, shares, and saves, the assumption is that your content is valuable enough to show other people.

• **Ask for engagement.** Ask—nicely!—for engagement that helps you perform better in the algorithms. As of this writing, the most valuable engagement in the Instagram algorithm is a "save." Users can save content to be reviewed later. Many businesses are letting their followers know this is the case and asking for saves, and some are simply providing reference content and reminding people to save it for access down the road.

• **Engage back.** If you set up a booth at a local event to tell people about your preplanning services but you never actually speak to anyone who visits the booth, you're not going to see great results. The same is true on social media. Respond to people who comment on your posts, and like, share, and comment on the posts of others.

Bonus Tip: Consistent Engagement on Social in 15 Minutes a Day

You probably don't have hours a day to sit on social media and chat. While you should put someone in charge of responding to and managing content on your own posts, you can also create engagement outside of your page in just 15 minutes a day. Here's how:

• Decide on no more than two platforms. You can't show up well on every platform even if you *do* have hours a day.

• Follow some pages, people, and hashtags that are relevant to your industry.

• Daily, check out a couple of those pages or hashtags and scroll briefly through the most recent content. Share one or two things that are highly relevant to your own audience and like and comment on a few posts.

That's it. You're done for the day with building off-page engagement. By taking these steps, you get your name and social handle in front of new users, who might click through to your own profile to engage and eventually to your funeral home website. **FBA**

Welton Hong is the founder and marketing director of Ring Ring Marketing (FuneralHomeProfits.com), which specializes in helping funeral homes convert leads from online directly to the phone line. Welton also is a speaker at funeral home conferences and the author of Making Your Phone Ring with Internet Marketing for Funeral Homes. Reach him by email at info@ringringmarketing.com or call toll-free at 888-383-2848.

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GUIDE TO BUYING A BUSINESS

PART TWO

THE ACQUISITION PROCESS AND WHAT LENDERS LIKE TO SEE

BY LIVE OAK BANK

Editor's Note: This is part two of a two-part series taken from Live Oak Bank's "Guide to Buying a Business." The guide is a comprehensive overview for prospective buyers to help them prepare for an acquisition. Part one was featured in the January/February 2021 issue of Funeral Business Advisor Magazine and covered business trends and operations, market trends and how to prepare for ownership. To download the full guide, visit www.liveoakbank.com/fba-guide.

Are you considering purchasing an existing business? If so, this editorial will help guide you through the process. Note that acquisition is simply a more formal banking term that is used when talking about the purchase of a business. This editorial's ultimate goal is to put you on the path to success.

THE ACQUISITION PROCESS

There are multiple steps involved in purchasing a business. First you should look for a partner who believes in your success and is willing to take the journey alongside you. Here is the process you should take together:

Gather Your Team

Before you embark on an acquisition, it is wise to have a team of trusted advisors, including a CPA and an attorney. It's advisable that they have prior experience in acquisition financing.

Explore Financing Options

Lenders who understand the unique aspects of a business will be able to structure the loan to best benefit both the buyer and seller.

Determine the Purchase Price/Deal Structure

Agreeing on the purchase price is a fundamental step that should occur early in the process. The purchase price should be based on a combination of asset values, annual revenues, multiples of earnings and other intangible assets. The building, land, equipment, and furniture will constitute the tangible assets.

Sign a Letter of Intent

Sellers often require the buyer to sign a letter of intent, which is an agreement that prohibits the seller from negotiating with other potential buyers. It also prohibits the buyer from discussing any details of the business to outsiders.

Secure Financing

A lender will look at the buyer's personal credit in addition to the financials of the business. How someone manages his or her personal credit is typically a strong indicator of how he or she will manage their business's credit. When preparing for financing, the buyer should take steps to protect personal credit and avoid making any purchases that will affect his or her credit score.

"A lender will look at the buyer's personal credit in addition to the financials of the business. How someone manages his or her personal credit is typically a strong indicator of how he or she will manage the business's credit."

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The lender will ask for the following requirements from the buyer:

- 1. Three years of business tax returns
- 2. Year-to-date (YTD) income statement and current balance sheet
- 3. Comparable income statement and balance sheet from previous year
- 4. Projections for at least the first three years under new ownership

Due Diligence

As you navigate through the due diligence period, this is the time where the serious research and analysis is done. Make observations and inquiries related to:

- 1. Historical financial statements
- 2. Business tax returns
- 3. Customer/client lists and applicable contracts
- 4. Supplier/vendor list and applicable contracts
- 5. Monthly sales breakdown to determine seasonality
- 6. Current pipeline
- 7. Inventory list
- 8. Employee handbook, organization chart and any employee contracts
- 9. Competition and market share
- 10. Current marketing strategies

Close the Deal

At this point, the deal is done and there is no room for further negotiations. There is a fairly robust closing checklist that the buyer will need to complete before closing the sale. Once closed, it is now time for the buyer to focus on their comprehensive post-acquisition plan.

WHAT LENDERS LIKE TO SEE

From the Business from the Business
The lender will consider the following criteria to ensure that it is a viable business for them to fund.

Positive Trend

Lenders like to see positive trends when examining financials. A decrease in sales or revenues can be a red flag. If the business has negative trends, be sure you can identify the problems and include ways to increase business in your business plan.

Key Employees

When purchasing a business, the reputation of the business can be considered an intangible asset. The staff and community relationships play an important role in the success of the business. Lenders like to see key employees continue working with the new owner, as it diminishes risk.

Seller Training

Lenders want to see a well-thought-out transition plan. The transition and training period can range from one to 12

months, depending on circumstances. Work with the seller to negotiate the training and transition and clearly define them in the purchase agreement.

Seller Financing

When a seller finances even a small portion of the deal, it shows the lender that the seller is confident in the new owner's abilities and leadership. The terms of the seller carry note are negotiated between the buyer and seller.

Working Capital

Lenders may analyze the operational and transitional working capital needs of the company.

From the Buyer

The lender will need a clear picture of you to confirm that you are suitable to run a business set up for success.

Personal Credit History

Anyone who will own 20% or more of the business will need to have acceptable personal credit histories. If any of the guarantors have a history of delinquencies or bankruptcies, that could negatively impact the chance of obtaining financing.

Business Plan

Buyers have to provide the bank a business plan for the business they are acquiring. Lenders want to see that you have a clear understanding of the business you are buying. Include ways to improve the business where you see fit.

Equity Injection Funds

The buyer's equity injection funds cannot be borrowed. It can come from the buyer's savings, an equity investment from a third party or a gift from family or friends.

Transferable Management Experience

Lenders want to know that buyers have the necessary skill set to own and operate the business. Whether it's previous small business ownership experience, sales and marketing, human resource management or financial understanding – this demonstrates that the buyer has what it takes to run a successful business.

CONCLUSION

During this process, you should look for a lender who are acquisition experts. Find a lending team that can accompany you on the journey to buying a business. **FBA**

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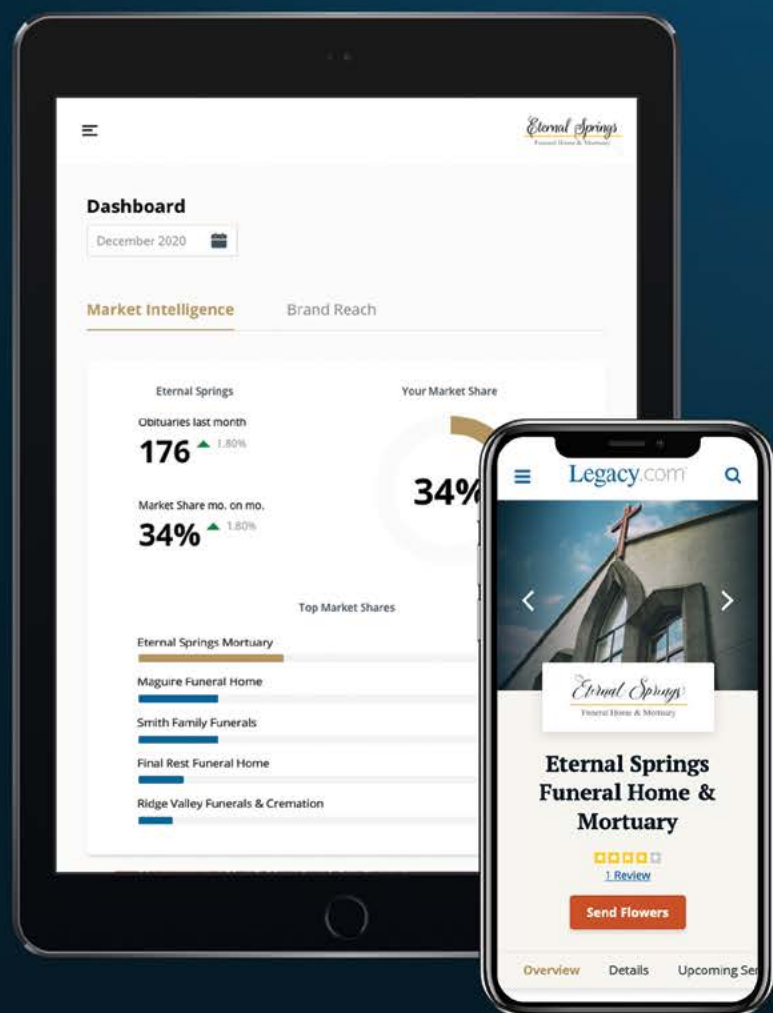
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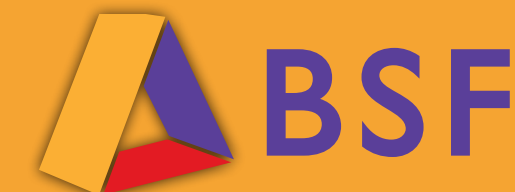
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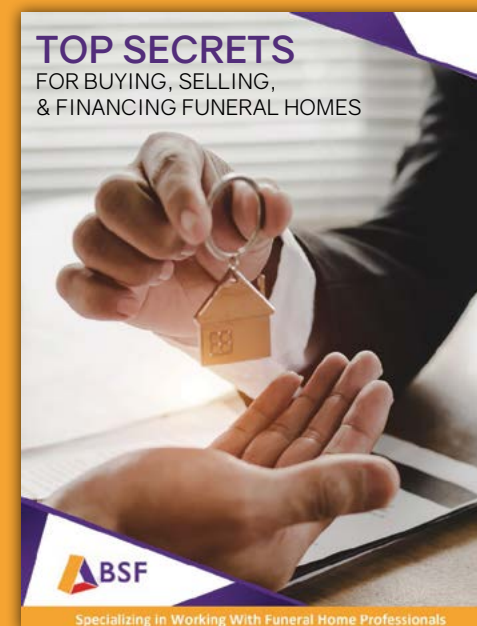
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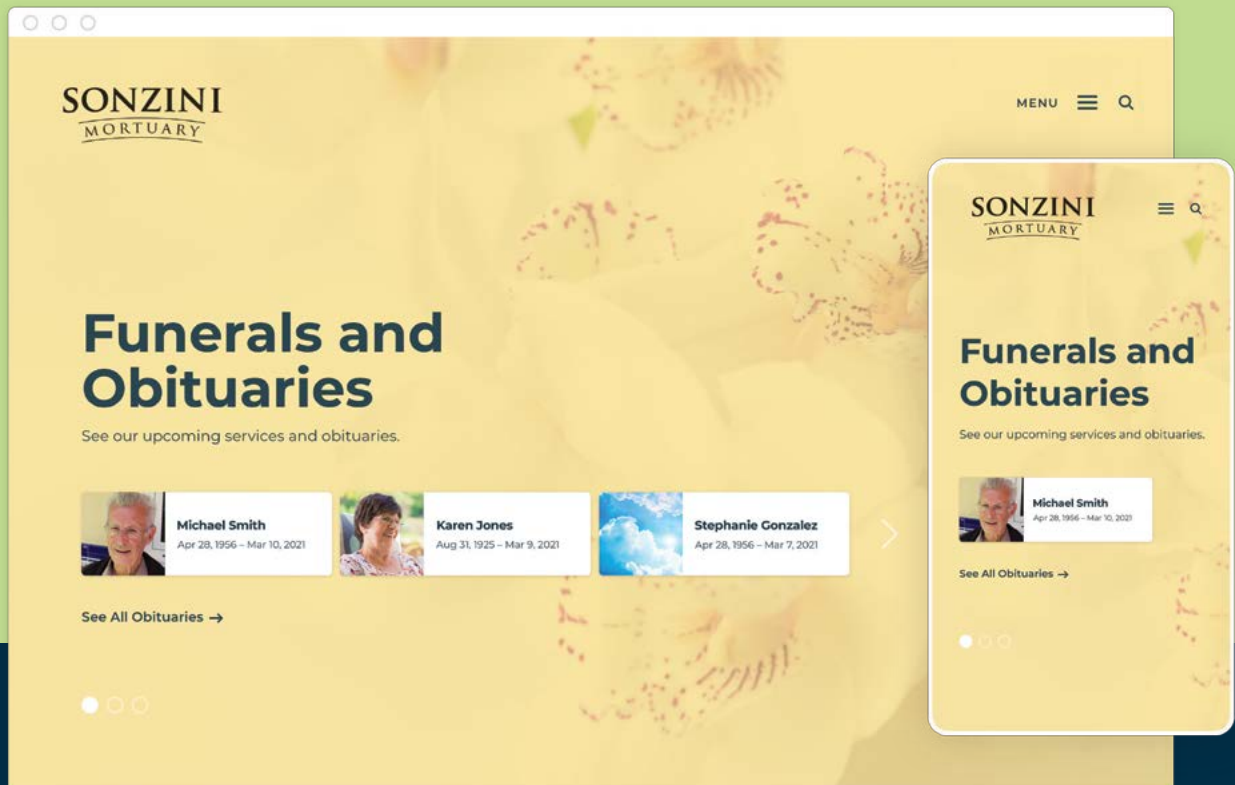


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