



When *The* Time Comes

Settld is a new online portal that takes the bureaucracy out of bereavement – C.E.O Vicky Wilson tells us about the Durham-based end-of-life administration service shaking up the industry

There's nothing more heart-breaking than losing someone you love. Nothing can prepare you for it, and everyone needs time to grieve and to come to terms with loss. What people should never have to come to terms with is the ridiculous amount of legal administration surrounding a death.

Settld founder Vicky Wilson, the creator of a tech start-up which has already received tremendous industry praise, is poised to change the industry for the better.

'Settld is a very simple, secure online form that takes between 10–15 minutes to fill in. You upload the required documentation which we then use to inform all associated organisations at once. Instead of having to contact 20 different service providers, because most people leave behind at least 10 to 20 different accounts (anything from banks to social media), they just fill in one form with us and then we have a secure dashboard where all the information from the accounts is logged and stored with all the documents they need,' Vicky explains. 'Essentially, it makes the whole process super streamlined, and means

there's one less thing for people to worry about as they're grieving.'

Vicky and her mother Julie were inspired to create a simpler solution to end-of-life administration when faced with the painful loss of Vicky's grandmother, June. Vicky kindly shares the events of that day, reflecting on the absurdity of the logistics associated with bereavement.

'I remember clear as day. The funeral director had visited the house, and just before he left he said, "Oh, by the way, you need to make sure you call the bank, the insurance companies, energy providers, etcetera, and let them know your grandma has died."' She goes on, 'instead of being able to sit with the rest of the family looking at photos and going through nostalgic memories of my grandmother's life, me and my mum spent six hours between us in grandma's kitchen, having miserable conversations, waiting on call lines, having the same conversation time and time again, telling them that this person had died. I just remember thinking, "why on earth is there not one form that can fill all this information in for me?'"



Determined to fix what she saw as a bewildering oversight, Vicky, working with a fantastic team, brought Setld to life. A team Vicky describes as, 'incredibly smart people, all behind this mission to change the industry and create something much better. It's quite magical.

'We've been so lucky. I can't say enough about how great the support has been. We started out with an Innovate UK co-relief grant just short of £50,000 that allowed us to get an MVP started, built and tested. We then got another grant that took us just short of £300,000. I don't know if we'd be where we are today if we hadn't received the support from the NE community. It catalysed what we're doing now.'

Vicky also mentions the crucial support she has had from smaller investors and members of the public that shared her vision to change the industry standard for end-of-life administration. This included a petition launched by Vicky and her mother to change industry standards so that responsibility is alleviated from grieving families. 'In the beginning we just got so much support from smaller grant pots. I've actually been blown away with the sheer amount of support we've had from organisations that are willing to jump in and just help us make connections,' Vicky says. 'This is a very human problem; everyone experiences death at some stage. I think that's how we managed to get so much support on the petition. There's a reason 93,000 people signed it with no marketing behind it. People wanted to see new standards brought into place.'

The extent to which Vicky cares for those dealing with loss comes from a place of genuine empathy, evident in her determination to position Setld as free at the point of use for members of the public. 'We're not a charity. We do operate for profit, but we never charge members of the public. We are a completely free public service, that's really important to us. People can use Setld without paying anything, we only charge professionals. We either charge solicitors or we charge the institutions which we work with as we save them up to 60 percent in operational costs. We can also protect professionals from financial and representational risk when things go wrong, letting us keep Setld as a free service for grieving families.'

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Setld removes the burden of notifying companies of a person's death, taking that responsibility on behalf of mourners. However, Setld also takes active steps to reduce the emotional trauma that death can leave us with, meaning more time is spent healing rather than liaising with business.

'When we did a survey last year on bereavement care, which 2,600 people answered, 23 percent found the process traumatic, 87 percent found it time consuming, and 78 percent said they found it upsetting,' Vicky continues. 'You're burdened with this sense of grief and at the same time you're being distracted and pulled in lots of other directions, partly because, until now, there's been no standard. Take the death certificate, it's absurd that in this day and age people don't know how many death certificates they have to buy because companies can't agree on what they want to do with them. Some need a physical copy, some just want photographic evidence. It leads to confusion at a critical point where people just want to be able to grieve. With Setld we take all that away.'

For more information on Setld's end-of-life administration service, go to www.setld.care