

Digital storage platform helps navigate the complexities of family death

The global pandemic has made most people consider the mortality of both themselves and their loved ones. Digital storage platform My Family Recovery Plan hopes to make death a little easier to manage for those left behind. We spoke to its innovator, Bernerdine Noronha.

What was your background before becoming involved with My Family Recovery Plan (myFRP)?

I started off as a medical secretary and then progressed into the banking industry. I was fortunate in that I was given the opportunity to wear several hats throughout my banking career – admin assistant, project control officer, business analyst, project manager and business systems consultant. By having various strings to my bow in that regard, it prepared me for the many different lenses I occupied while creating myFRP.

What is My Family Recovery Plan?

MyFRP is a digital storage platform helping you to access important information when you or your loved ones need it most. You can keep all important information and documents online in one hack-tested place to access now or for your family to unlock one day if you're not around.

If a loved one is hospitalised or suffering from a serious illness, the tool can be used as a reference point for finding the appropriate contacts and information needed to continue their day-to-day.

You can store all of your personal information there – like bills, savings, investments and debts – to family networks and personal details like birthplace and employment, and vital documents including wills and burial and organ donor preferences. You can even keep track of appointments, pet information, logins, passwords and PIN numbers.

Our platform is designed so only a user and a maximum of five people nominated by that user can ever see the data. When your nominees access data, they must pass through two-step authentication, and only then will the encrypted information be decoded. This means personal data is stored securely and cannot be shared, sold or used by third parties.

MyFRP is partnered with Microsoft Azure so everything is reliably stored on the Cloud. MyFRP also has the following safety certificates: ISO 27001, PCI DSS, Cyber Essentials, and is GDPR compliant.

We work with a number of businesses of varying sizes and across many different industries who use myFRP for their employees as an employment perk. It can help them to keep track of pension plans, personal data and insurance, and can help ensure workers have transparency around these aspects of their employment.

We also work with consumers to ensure everyone is able to use myFRP for their needs, whether that is end of life planning, or just as an organizational tool.

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Why did you decide to launch My Family Recovery Plan?

When my husband was unexpectedly diagnosed with cancer and spending a lot of time in hospital for treatment, I felt completely lost. I was having to work full-

time, finish my studies, run the household and care for our three children, and I wasn't used to – or indeed prepared for – doing this by myself.

An unexpected issue here was juggling all my household admin and family finances, and I found myself wishing many times that we had prepared for the worst and put all of our important information in one place.

Just a couple of years later, my family suffered the tragedy of a sudden death, and I saw first-hand how difficult it can be for those newly bereaved trying to settle a loved one's estate. The family member we had lost had been responsible for all his family's finances, leaving a lot of anxiety and stress for those having to take this on and work out how to deal with piles of paperwork and difficult documentation.

Both of these situations reinforced my conviction that our family could not be the only ones finding themselves in this position.

I was very aware, more than ever, of the lack of support out there for grieving families who need to tackle complex practicalities at times of emotional upheaval. I was motivated by these experiences to make it my mission to help people keep track of their assets, so that the challenges myself and my family went through can be avoided.

How has the business evolved since its launch?

MyFRP was founded in 2019 and things progressed very swiftly. We designed, developed and launched the platform just this year after a very successful pilot.

The research we carried out found that many Brits are very much unprepared for an unexpected death, so we saw there was a real need for a tool like myFRP. For example, one in four Brits admitted they wouldn't know enough about their partner's finances to be able to wind up their estate if there was a sudden death. MyFRP is designed to help here by ensuring such important life admin can be undertaken without additional stress in any situation in which a

loved one is unable to.

As the pandemic has brought mortality sadly front of mind due to the tragic loss of life across the world, there has also been more interest in planning for death, with many people wanting to get their affairs in order so their loved ones are well provided for .

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What hurdles have you overcome so far?

In the beginning, it took some time in finding the correct technical solution for the project – a place that is easy to navigate and acts as a sort of filing system. As users store sensitive and important information on the platform, it was absolutely vital we created a tool that is both super secure and backed up, which was no easy feat. We spent time with online security experts and have finally come up with a hack-tested solution that means users' data is completely safe from being shared with third parties while also being backed up in the Cloud.

It was also crucial we were able to ensure the right messaging was connecting with our audience. We appreciate throughout our lifetimes our circumstances alter all the time, which can often lead people to think it's counter-productive to back up their documents if their situation is likely to change. On top of that, people shy away from thinking about their own mortality because ultimately, we just don't enjoy speaking about it.

Although we deal with pretty sensitive topics, we needed our audience to know that myFRP is more like insurance for your family, so if the unexpected does happen, they will be covered. The sooner we take care of these things, the less weight and worry we carry with us. Once you're set up, you can add, remove or change any data in line with the changes in your life.

And of course, one of our biggest challenges – as with most businesses worldwide – was navigating around the pandemic. It coincided with the launch of myFRP, which flagged to us that it could be perceived we were attempting to piggyback off of the mass devastation. Being transparent about my own need for the tool meant we've been able to form a more candid and honest relationship with our users.

With regard to the launch, our original plans came to a standstill due to lockdown. This meant we had to adapt and rely more heavily on digital innovations to reach prospective consumers. We are always growing, and this unforeseen obstacle emphasizing the foundation of our product – remaining

paperless and online.

Why do you think it is important to remove the stigma surrounding conversations about death?

People are reluctant to confront their own mortalities – and understandably. None of us like to be reminded that our time here is limited. However, I think a slight change of attitude is needed so that we can be more prepared.

As I mentioned above, in my own experience, failing to acknowledge and prepare for the worst can often mean that you leave your loved ones in stressful and painful situations trying to settle estates, execute wills, sort out messy and complicated paperwork, and paying expensive legal fees to get things resolved.

I believe the stigma needs to be removed around these sensitive topics. Families need to be helped to receive what they are eligible for.

Unfortunately, you have to fight for what is yours or it will get lost. Companies don't come dangling a check in front of you. Ultimately, we need to learn to not only look after ourselves, but our families too, and that includes after our own deaths.

What are your aspirations for My Family Recovery Plan?

Our goal is to continue making users' important documents straightforward to locate and retrieve. However, we appreciate how time-consuming the initial input of data and documents can be, and so we are currently working on secure systems to synchronize data across other tools for a smarter and swifter process.

We are continually developing ways to make the tool personable for each of its

users and so we are currently in the process of implementing features such as voice recognition and voice AI, keeping in mind our users who suffer from memory loss ailments such as dementia.

Users will also have the ability to enable alerts for important events, dates and bills. This way, they can stay more organized, keeping on top of their personal admin. This will be ingrained in conjunction with a reports module so users will be able to see their outgoing bills each month, which we hope will help with money management.

Alongside this, we have noticed a percentage of our users use myFRP for business and so similarly to the reports module, a business module will be implemented for small business owners so they can easily keep track of their incomings and outgoings.

We are in the process of developing two new gifting initiatives: GoaL and Legacy Box. GoaL (Gift of a Lifetime) is a means to fund a loved one in a once-in-a-lifetime event. The Legacy Box is a place where you can store time-triggered letters, photographs and voice recordings for loved ones to receive in the future – a parting gift, if you will.

Bernerdine Noronha is the innovator behind *My Family Recovery Plan*.

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