

AUBREY KIRKHAM

FUNERAL DIRECTORS

ORGANISING A FUNERAL

Planning a funeral for family members or friends can be a stressful and difficult experience at a very emotional time.

The practicalities of organising such an event can appear to be a daunting task, particularly when grieving the death of a loved one.

By spelling out the elements you'll need to consider and listing some of the options available to you, this question and answer document is designed to guide you through the process.

Where do I start?

The first thing to do is check whether the individual left any instructions about the kind of funeral they wanted.

Reviewing their will or an Expression of Wishes form could help to provide clarification, or they might have talked it through with someone else close to them.

For example, they might have stated whether they'd like to be buried or cremated, left details of a particular preference for a venue and might even have chosen music or readings they'd like to be played during the service.

They might also have mentioned a preference about what would happen to their ashes and perhaps if they wanted them to be scattered somewhere special.

If there are no instructions, or if no will exists, then a number of decisions will have to be made regarding the type of funeral and the costs involved.

It's often a good idea to talk to other family members about the many different options. It's a time to discuss what's practical, affordable and, of course, appropriate.

Working with a professional funeral director will certainly help and most will be happy to talk to you about the kind of funeral you want, the options available and the potential costs.

It's important to remember, however, that the final decisions will usually be up to you.

Who do I need to notify?

You can choose to contact the authorities either before or after you've spoken to a funeral director, but all deaths must be registered within five days.

This should be done by the person closest to the deceased and at the Registrar Office nearest to where the death occurred. This is the case even if it was a distance from home and, although a Declaration can be made to register a death in another area, this can often cause a delay.

If you're registering a death that was unexpected, you'll need to take along a medical certificate showing cause of death, signed by a doctor.

Also take, if possible, the individual's birth certificate, council tax bill, driving licence, marriage or civil partnership certificate, NHS medical card and passport - along with proof of your own identity and address (such as a utility bill).

The registrar will need the person's full name, any names used previously (including maiden name), date and place of birth, their last address, their occupation, the full name, birth date and occupation of any surviving spouse/partner and whether or not the deceased was receiving a state pension or other benefits.

Once you've signed the register, certifying that the information you've given is correct, the registrar will issue you with a copy of the entry, a Notification of Death (needed to claim benefits from the Department for Work and Pensions).

He or she will also hand over a green Registrar's Certificate for burial or cremation, which should be handed to your funeral director. No funeral can take place without the registration being in place.

It will also save time if you also inform the GP practice with whom the deceased was registered.

How do I choose the right funeral director?

The role of a funeral director is a wide-ranging one that involves many different aspects, from ensuring the service is properly organised, providing support and guidance for family members and liaising with a raft of other services and organisations.

It is their responsibility to arrange a funeral that meets your wishes and those of the deceased and complies with all legal requirements.

It's a good idea, therefore, to ensure you appoint a company which is a member of the National Association of Funeral Directors (NAFD) and/or the National Society of Allied and Independent Funeral Directors (SAIF).

Members are duty bound to operate to Codes of Practice laid down by these bodies designed to ensure anyone appointing them receives an expert, quality service.

They'll be able to produce written recommendations outlining a transparent breakdown of all costs, they will provide written confirmation of all arrangements before the funeral takes place and have an established complaints procedure should it ever be needed.

They should also provide a full range of options and will respect your choices without putting you under pressure to spend more than you can afford.

Funeral firms do not charge the same prices or, indeed, offer exactly the same services, so it's generally good advice to contact at least two companies in your area for comparison, and to see which you feel is the best fit for you and your family.

You can find a list of fully accredited funeral directors in your area either through the [NAFD](#) (include hyperlink) or [SAIF](#) (include hyperlink).

How much is it likely to cost?

Holding a funeral can be expensive so it can be very important to make decisions in line with your budget.

Your loved one may well have set aside money for such use in their will or made other arrangements, or the cost may be covered by their estate.

But if that's not the case, and you're personally responsible, it's a good idea to see what you can afford and ensure you, and your funeral director, work within that amount.

The average cost of a funeral today is more than £3,000, though that figure can be much lower - or indeed higher - depending entirely on the choices you make.

The cost of a funeral director amounts to a significant percentage of the outlay required, although it should be remembered they do, or at least can, carry out a large number and wide variety of tasks including...

- Taking care of the deceased before the ceremony (including washing and dressing)
- Helping to select a suitable coffin (these can range from bespoke caskets to more affordable, eco-friendly coffins made from robust cardboard)
- Transporting the deceased to a chapel of rest
- Providing a hearse and other vehicles if necessary
- Providing pallbearers
- Organising all legal matters and certificates

They can also purchase flowers, arrange press notices and obituaries, pay burial or cremation fees on behalf of a family, organise the chapel of rest, arrange any music and even make catering arrangements for the funeral reception.

Payment is usually by credit/debit card, cheque or BACS - and it may be possible to arrange a payment plan if arranged in advance.

Should I consider a funeral plan?

Funeral plans ensure that your wishes are taken into account and that the burden of cost does not affect your loved ones.

It's a service that has become increasingly popular and as many as 40 per cent of funeral plans are now pre-paid - and is something we would very much recommend.

Plans can vary with different providers and can include many different aspects of a funeral.

But we have an Expression of Wishes form that asks most of the questions any funeral director would be asking initially and filling in that form will provide vital information for the person making your arrangements.

However, if you do decide to take out a funeral plan, it's absolutely crucial to check that the amount of money you pay in is the amount of money that your provider will pay out.

While plans are safeguarded by rules to protect your money, they are not yet regulated by the Financial Conduct Authority (FCA) - and they should be.

There's evidence that suggests some prepaid plan providers have been paying out far less than the amount paid into a plan and that vulnerable people are being misled.

The Government is proposing to bring funeral plans under the regulation of the FCA and that can't happen soon enough.

Until that happens, it's very much worth seeking the advice of a professional funeral director before committing to any kind of scheme.

What happens if I can't afford a funeral?

Anyone unable to cover the cost of a funeral may be able to receive assistance from the Department of Work and Pensions' Social Fund, depending on circumstances.

Funeral directors will have grant application forms and there are also funeral cost support schemes operated by local authorities.

The Children's Funeral Fund scheme, already operating in Wales and Scotland, was implemented in England on July 23, 2019.

It aims to support families grieving the loss of a child by reimbursing funeral costs of up to £2,000 to burial and cremation authorities, as well as funeral directors, directly.

Some funeral directors, including ourselves, do not charge for baby funerals, depending on circumstances.

What burial choices are there?

The options for burial will often depend very much on locality.

Cemeteries available to the general public are often administered by the local authority and, sometimes, by national companies, so it's likely there'll be a significant cost involved.

Some churchyards still have burial spaces, but these are usually restricted to parishioners or attendees at that place of worship.

There are also many more options beyond traditional burial than ever before including woodland burial, also known as green or natural burial.

This is an option that ensures minimal impact to the environment and usually takes place in natural grounds or designated woodland sites.

There are a number of private greenfield/woodland burial grounds in Shropshire and Montgomeryshire. Options vary, as do costs.

How can I personalise the funeral?

There are no set requirements about what a particular service should be like.

Every individual and every family is different so, if there are no instructions, it's important to think about the kind of funeral that feels right to you for the person who's died.

Many people are not particularly religious and, if you choose a service in a church, it does not have to be very formal. Services in a crematorium can be carried out by your own vicar or chaplain and can focus on celebrating a person's life, rather than mourning their death.

Talk to the person, clergy or otherwise, who will conduct the service and to the funeral director to ensure it will feel personal and be an authentic reflection of your wishes.

Options you may think about for the service could include asking a relative or friend to tell the story of the person's life or asking friends to share their special memories.

There are many other ways to personalise the funeral too and, indeed, many other choices to be made.

- Do you want flowers and, if so, what type and how many? Will others bring or donate flowers and what happens to them after the service?
- What hymns or music will be played?
- Will you have formal invitations and, if so, what will they look like, what type of card will they be printed on and how will they be delivered?
- Will there be a procession to or from the venue? Will you need pall bearers and, if so, who will they be?
- Which casket or coffin will you choose - and do you want a headstone or statue?

What date should I set?

You will probably need to take several different things into account before setting a potential date for the funeral.

The death must be formally registered, of course, and there's usually a long delay if it involves the coroner for any reason.

You, or more likely your funeral director, will need to find out when your chosen venue can host the service and you may need to consider how long it will take family and friends to travel there.

Inviting relatives and friends

If you're organising the funeral alongside others, perhaps one of you could take responsibility for inviting family members and friends of the deceased.

As well as calling, writing to or emailing people, you could also place an announcement, or death notice, in a local newspaper - although a funeral director could do this for you.

This is a good way to reach those who weren't in regular contact with the person who died.

You could also post the news on social media or create a special memorial page which could be shared with people they knew.

Remember to include the date, time and venue of the funeral and mention any wishes about flowers or donations to charity.

For security, it's best to avoid including a personal address in public messages and you could think about asking somebody to keep an eye on the deceased's home if it will be empty during the day.

How can I avoid any family conflict?

The death of a loved one can be devastating for families - a fact that can sometimes put complex relationships under great strain.

Planning a funeral, and even the service itself, can therefore lead to conflict that must be managed with great care.

A good funeral director can help to limit such additional stress to ensure a painful day passes as peacefully as possible.

They should be able to offer guidance, make suggestions and help to manage any potential issues before they arise.

Often by careful and considerate handling of the arrangements, volatile issues can be diffused - at least for a while!

What happens afterwards?

Funeral receptions, or 'wakes' as they're perhaps better known, were once traditionally held at the home of a family member or close friend.

It's now far more common for people to book or hire a venue such as a pub, restaurant, social club, community centre or church hall.

It's a chance for relatives and friends to gather together and perhaps remember the good times they spent with the deceased.

By no means necessarily a formal event, the reception usually features some kind of refreshment, though the types of food and drink that will be on offer are entirely up to you.

Many will pay for the venue to provide food for guests or bring in professional caterers, others will put together their own buffet and some people ask guests to bring along their own refreshments.

Each of the options will demand different costs, of course, and it must be remembered there's no obligation to do anything at all.

Following cremation, ashes can be laid to rest but that does not have to be done immediately - and can be left until several days after the funeral.

Anyone intending to scatter or bury remains should first gain proper permission from the land owner(s) or authorities, while anyone planning to take ashes out of the country where cremation takes place will need to raise an 'Out of Country' letter - again, your funeral director should be able to help.