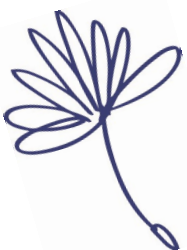




in Tower Hamlets
and Newham

Support and Financial Guidance in Bereavement May 2020



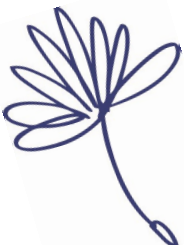
Team Re-New - in Association with
Mind in Tower Hamlets & Newham

Disclaimer

This document has been produced by graduates as part of the Financial Conduct Authority (FCA) CEO Challenge.

It is a mandatory part of our Graduate Development Programme. The FCA sponsors the challenge to encourage graduates to come up with innovative ideas to help members of our community. The content does not form part of any FCA policy.

Prices given in this document are guideline prices only, and should only be used to give you an idea of what you might expect to pay. They were calculated using information provided by funeral directors in Newham and are subject to change. Prices provided are the result of research carried out at the time the booklet was prepared so may differ now. Due to Covid-19 the delivery arrangements for the services described in this booklet may have changed. Please check the providers' websites for up to date information



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Introduction

Grief is a Natural Reaction

The death of someone close can sometimes seem like the most painful thing that has ever happened to you. It can feel bewildering and perhaps frightening but this grief is a natural reaction to loss.



How you feel is understandable and most people will experience similar feelings – initial shock and disbelief, perhaps numbness, through to periods of utter confusion, intense pain and questioning.

Grieving is often a difficult process. It takes time to adjust gradually to life without the person who has died. There is no right or wrong way to grieve.

How this booklet can help

Planning around the death of a loved one can be an extremely stressful experience. The responsibility for organising so much in a short space of time, coupled with the financial cost can be overwhelming, especially when it is difficult to find the information you need.

This booklet aims to support you at this time by providing a wide-range of support and guidance around bereavement planning including breaking down what to expect in terms of funeral costs, what questions to ask your funeral director and what financial aid may be available to support you.

The booklet also provides specific additional guidance, depending on your cultural traditions and religious beliefs.

Mind in Tower Hamlets and Newham - Newham Bereavement Service

Newham Bereavement Service (NBS)

The NBS is for adults living in Newham who have experienced grief, loss and bereavement. We offer a range of support including:

Bereavement counselling - We offer counselling for 6 to 8 weeks, providing a safe space to share your feelings and thoughts.

This service begins with an initial assessment, followed by 6 sessions of counselling as a starting point. There is then the option to extend the counselling by a further 6 sessions.

We will allocate a counsellor to you, who will see you on a weekly basis, at a time that suits you.



Group Support - we offer group sessions with a qualified counsellor to help you better cope with loss on a range of themes. Groups are open to all and provides a friendly, welcoming and confidential space.

Early Bereavement Support - after assessment we can offer you support sessions if you have experienced a very recent bereavement to help you manage in the early stage of grief

The Newham Bereavement Service is delivered by Mind in Tower Hamlets and Newham and commissioned by London Borough of Newham.

For more information visit www.mitnh.org or contact the team using the information on the back of the booklet (page 18)

Preparing for a funeral

Funeral Costs

Funeral costs can be broadly split into two categories – professional fees and disbursements. Professional fees are charged by the funeral director to cover the costs of their services, whereas disbursements are the fees paid to third parties such as ministers, celebrants and crematoria. Prices provided were carried out by research at the time when the booklet was prepared so may differ now.



Professional Fees

Professional Fees vary considerably between funeral directors and according can include a variety of different services. Therefore, when talking to funeral directors it is important to understand what is covered by the professional fee and what is not.

A basic professional charge of around £2000 will typically cover:

- Attending to necessary arrangements (for example talking to third parties)
- Transfer of your loved one into their care
- Care of your loved one until the date of the funeral
- Provision of coffin (no/limited choice of coffin type)
- Transport of your loved one from the director's office to the funeral location
- Viewing of your loved one in the chapel of rest during normal office hours

Funeral directors may offer a package with a larger professional fee or additional products. The items and extra costs included in this may be:

Embalming	around £120
Hearse	around £500
Limousine for the mourners	ranging from around £300 to £500

Preparing for a funeral

Disbursements

Disbursements are charged by third parties such as the cemetery, place of worship or crematorium. Therefore, they will not vary between funeral directors, however may vary between chapels/crematoria. Prices provided were carried out by research at the time when the booklet was prepared so may differ now.



For a cremation, disbursements will include:

Cremation papers

£164

Cremation fee (this will typically include a cremation, all professional services relating to the administration and registration of the cremation and the

- ⇒ No service – around £445
- ⇒ Early service – around £470
- ⇒ Late service – around £850

For a burial, disbursements will include:

Burial papers

around £170

Grave fee (this will typically include the burial, a grave space and number of years interment. Estimate given based on 50

starting at around £4800



Preparing for a funeral



Other Costs

You may wish to add the following to the funeral (prices are the typical extra cost if sourced through a director).

Urn	Prices Vary
Minister/Celebrant to conduct the service at the crematorium	around £215
Extra time for the service	Prices Vary
Urn Floral Tributes	Prices vary between providers (we suggest you check a few and compare)
Organist	around £100
Service Sheets	around £3 per copy
Service in a church prior to the cremation/burial with a minister/celebrant	⇒ Use of the church – £195 ⇒ Ministers fee – around £215
Burial plot for the ashes	around £2300
Internment of ashes	around £100
Collection and delivery of the ashes to a local address	around £150



Paying for a funeral

Money saving tips

No two funerals are ever the same because no two people are the same. Planning a funeral is not about creating an extravagant display, but about giving you an opportunity to celebrate the life of a loved one and say goodbye.



You will be faced with many choices when planning a funeral and sometimes it is hard to know what is right for you and your loved one. In situations where making the decision is more difficult, it could help to bear the following in mind:

1. If you have the opportunity, **talking to your loved one** prior to their death can be very helpful to understand what they want from their funeral. It also gives you a chance to talk to a variety of directors about what they can offer you and your loved one without feeling time pressured.
2. Choosing whether to bury or cremate a loved one is a personal choice. However, if they had no preference it may be worth **considering cremation** as it is significantly less expensive.
3. It can help to be **flexible** about day and time of the funeral. Having the service earlier in the day or on a week-day can often dramatically reduce crematorium fees and church service fees.
4. **Embalming is not always necessary**, directors can often preserve bodies just as effectively and hygienically through other, more inexpensive means, such as climate control.
5. Often it is cheaper to **meet directors at the location** of the funeral. If you wish to travel to the funeral with the body of the deceased, directors may provide transport from their office at a lower cost than from your home.

Paying for a funeral



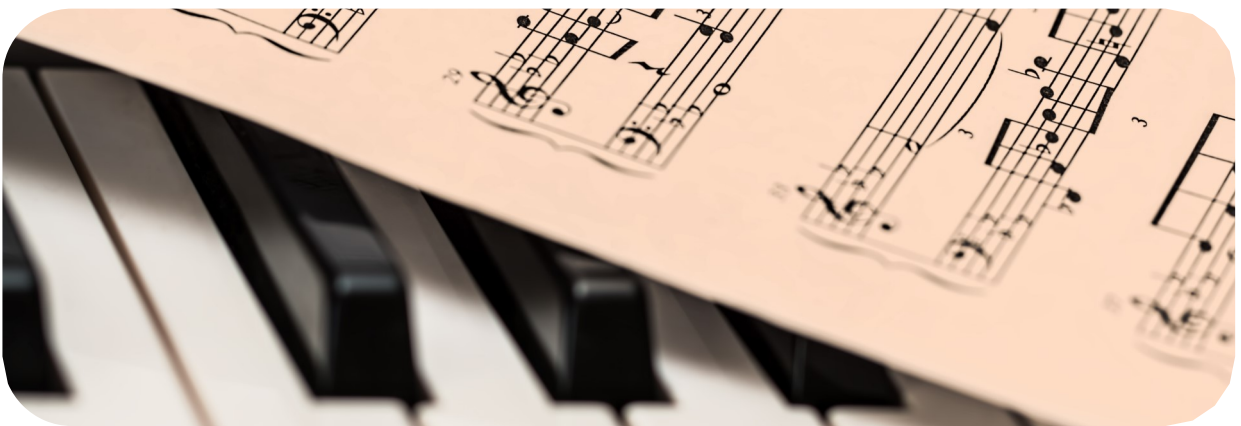
Shop around for easy to source items
Just because an item is included in a funeral package, doesn't make it good value. Many items can be sourced for a smaller cost independently of directors. A good place to start is with a quick internet search

Easy to find examples include:

- Flowers
- Service sheets
- Memorial Cards
- Burial Masonry (headstones etc)
- Wake venue hire and catering
- Coffins – from around £300 - £900

Saying goodbye to someone with a simple funeral can be as personal and dignified as any service. You shouldn't feel you need to overburden yourself with costs just because you think you ought to.

All funeral directors will offer a simple package that will still allow you to honour your loved one which may be right for you. You can also choose to have an unattended direct cremation for as little as around £1300 and hold a celebration separately in a manner and at a time that suits you.



Financial Aid

The full cost of a loved one's funeral doesn't necessarily have to fall on you. If you have recently been bereaved, may be able to claim financial aid which could significantly contribute to the cost of the funeral. The two main avenues to explore in this respect are grants and estates.

Grants

There are three main grants from the Department of Work and Pensions which you may be eligible for.

- 1) Funeral Expenses Payment (FEP)
- 2) Bereavement Support Payment (BSP)
- 3) Guardians Allowance

Funeral Expenses Payment (FEP)

You could get a Funeral Expenses Payment if you get certain benefits and need help to pay for a funeral you're arranging. You will also need to meet certain relationship criteria to the deceased. Full eligibility criteria can be found at: <https://www.gov.uk/funeral-payments>. Whilst payments vary, the average award in 2017/18 was £1461.

Bereavement Support Payment (BSP)

Awarded at a higher and a lower rate, you may be eligible for this payment if your partner died on or after 6 April 2017. They must have been under state pension age when they died.

Higher rate: £3500 upfront and up to 18 monthly payments of £350

Standard initial payment: £2500 upfront and up to 18 monthly payments of £100

You may be eligible for the higher rate if you receive or are entitled to Child Benefits, or if you were pregnant when your partner/civil partner died. All other applicants will be eligible for the standard initial payment.

Financial Aid

Guardian's Allowance

Offered to guardians raising children whose parents have died, the recipient can be granted £17.60 per week, tax free and paid on top of a child benefit. This allowance does not count as income when claiming any of the following:

- Tax credits
- Income support
- Income-based jobseeker's allowance
- Income-related employment and support allowance

Eligibility criteria and further details can be found at:
<https://www.gov.uk/guardians-allowance>



Estates

Estates are another common means of payment or financial support when financing a funeral. An estate comprises all the money and property owned by a person after death. Usually, the bereaved can use the estate to pay for funeral expenses.

However, the executor – who has the legal right to incur and approve expenses on behalf of the estate – must gain the right to the estate before any payment can be taken from it. This right is called a probate and it usually takes between 6 and 12 months for the confirmation for this to be processed.

There are two main ways in which the estate can help finance funeral spending. Either

- The person/people that have arranged the funeral can be reimbursed whether they are the executor or not, following confirming probate.
- Or the funeral director can bill the estate of the deceased, and take a deferred (later) payment once the probate is processed.

Financial Aid

Further help

Some funeral directors offer assistance to those who are planning to use the estate to fund a funeral. For example, some funeral directors will pay the costs of one of their funerals, when you instruct them to complete the Probate and Estate administration process. Their probate solicitors and case managers can manage the whole probate process on your behalf. Make sure to ask your funeral director what type of assistance they can offer with funeral costs.

Additionally, it may be possible to finance the funeral using funds from the bank account of the deceased. Some banks will release up to £5,000 for funeral costs when presented with an invoice and relevant identification.

Other things to look out for

- **'Death in service' payment:** if your loved one was in work, you may wish to contact the workplace to see if there is a 'death in service' or insurance scheme set up.
- **Personal Insurance payments:** be aware that your loved one may have taken out a life insurance policy and/or pre-paid funeral plan so have a look for documentation on any policies which may be stored at the home.
- **Pension payments:** your loved one may have personal or work pension plans set up which you may be entitled to.

If someone has a 'defined benefit' pension it is common that their partner would inherit only a percentage of that sum. However, your loved one may have had a 'defined contribution' pension for which you can nominate a beneficiary who will receive all contributions. If there is the opportunity for any end of life preparations, you may wish to consider updating beneficiaries.

Cultural and Religious Guidance

Traditional Muslim Funeral Services

If you want to bury your loved one according to Muslim tradition, then the funeral service should be carried out as soon as possible. You might want to contact a local Islamic community organisation who would guide you in arranging the appropriate services. This could include pre-funeral rituals such as a ghusl and kafan and would be followed by prayers and a traditional burial.

If you require financial help, then charities such as the Muslim Burial Fund can help you in meeting some or all of the costs associated with the funeral.

Traditional Hindu Funeral Services

If you are planning to carry out a Hindu funeral service then the body remains at home until the service, after which it is cremated. Ten days later, there is a service held at the home of the deceased where, according to tradition, the soul is reincarnated. The ashes may be repatriated to the River Ganges in India, or alternatively, may be scattered across a local water body or some other place of importance.

If you are looking to repatriate the ashes of your loved one, you might want to read the Repatriation section of this booklet. It offers advice on what you should expect when repatriating a loved one.

Traditional Sikh Funeral Services

Sikh funeral services vary widely, and you can plan them according to your own specific needs and beliefs. Some people choose to have a service before or after the cremation; others simply have a cremation with a few prayers recited. Generally, Sikhs cremate their loved ones, however, some also opt for burials. Whilst there is no tradition of raising monuments in memoriam of a deceased loved one, if it suits you, you can.

You may want to consider some of the advice given in the Money Saving Tips section. If you can be flexible, a cremation at an earlier time, or a direct cremation can be arranged. Don't feel like a service is a mandatory expense; you can celebrate the life of your loved one in whatever way suits you best.

Repatriation

Repatriation is the process of returning a person to their country of birth or citizenship. You may wish to do this if you'd prefer to have a funeral for a loved one in their native country.

Repatriating a Body

If you plan on repatriating the body of your loved one for a funeral abroad, you must notify the coroner who oversees your local area and fill out a Removal Notice. You might have to allow sufficient time for a post-mortem examination, and would have to fill out other legal requirements and documentation. For example, the body of the deceased would have to be embalmed, and has to be transported in a zinc lined coffin. This then would need to be certified by the local coroner's office. The fee for your repatriation service will likely cover:

- Collection and care of the person who has died ahead of the flight
- Embalming
- A zinc-lined coffin
- The flight
- Liaising with funeral directors in both countries
- Paperwork and translation of official records

If you require additional services, such as arranging a memorial service or visiting your loved one at the funeral home before the flight, this may mean additional fees.

Repatriation providers may not charge the same amount for different parts of their service. You should ask for a few quotes before going ahead, to find the provider that works best for your budget.

Repatriating Ashes

If you plan on only repatriating ashes abroad, then there is no need to have certification for embalming and transporting. Some airlines will allow you to carry the ashes as part of your hand luggage. However, you will still need the Death Certificate, a certificate from the crematorium and approval from your destination country.

Local Services

Everyone will experience the death of a close friend or family member at some point in their life, and while everyone will be affected differently by this, talking and sharing your feelings may help. There are a number of services offered in Newham for any of your needs during the bereavement process that you can access free of charge.

Newham Bereavement Service

Our service is delivered by Mind in Tower Hamlets and Newham and is partnered with Age UK East London.

Residents in Newham who would like to contact this service can do so by calling 0207 510 1081 or 0207 510 4268. Alternatively, you can send an email to referral@mithn.org.uk.

The service is based at 655 Barking Road, London E13 9EX.

Child Bereavement Service

Child Bereavement UK offers face-to-face support for families where a baby or child has died or where children and young people, up to the age of 25, are bereaved. They also support families who are facing bereavement involving a child or where children or young people are facing bereavement of anyone significant in their lives.

Residents of Newham who would like to contact this service can do so by calling 0208 519 7025. Alternatively, you can email newhamsupport@childbereavementuk.org.

The service is based at Stratford Advice Arcade, 107-209 The Grove, London, E15 1HP.

St Joseph's Hospice

St Joseph's Hospice first opened in 1905 and since then has been supporting and caring for those who are affected by serious illnesses.

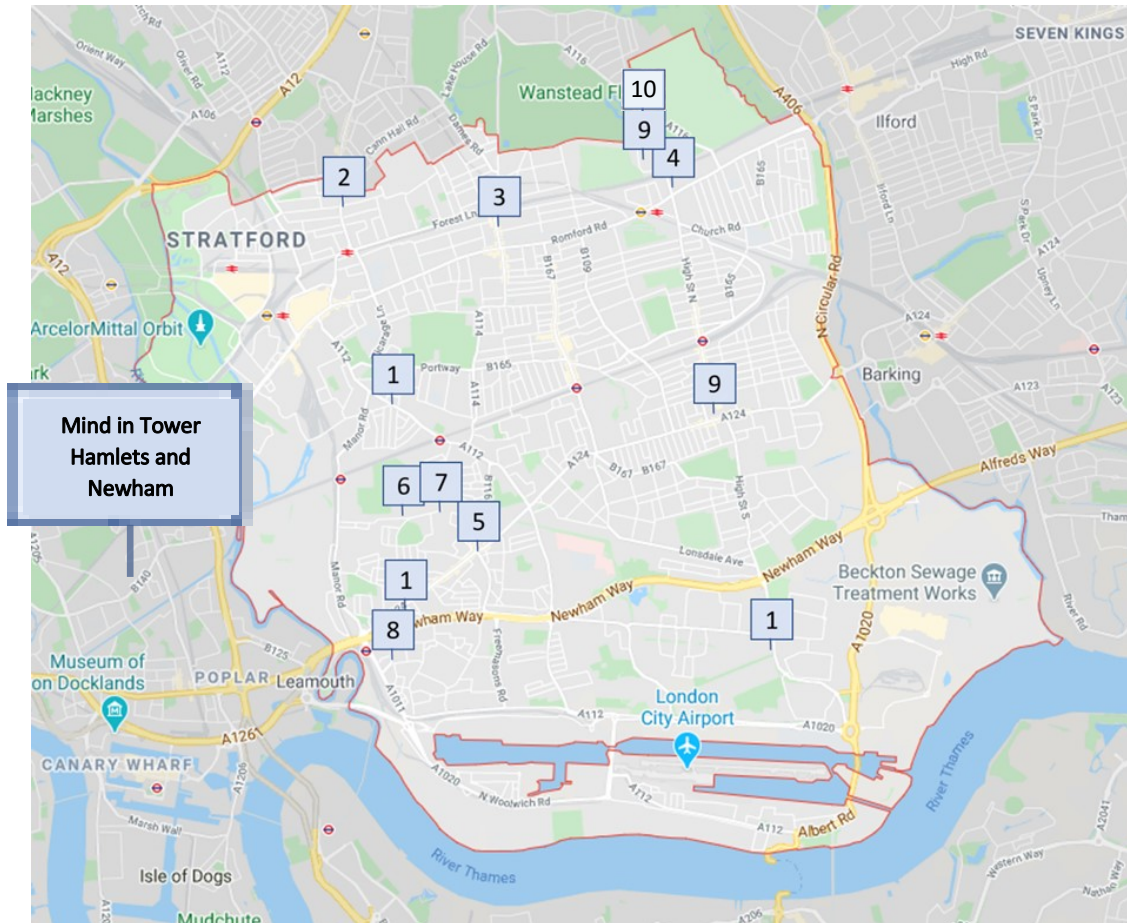
Residents of Newham who would like to contact this service can do so on 020 8525 6000. Alternatively, you can email info@stjh.org.uk.

The service is based at St Joseph's Hospice, Mare St, London, E8 4SA.

Local Funeral Directors

Funeral Directors in Newham

This map aims to cover the funeral directors that can be found within Newham. This list is not exhaustive, but aims to cover a wide variety of funeral directors that cater towards different cultures and faiths. Please ensure that you do your own research before committing to a funeral director to make sure they are the best fit for you.



- 1: T Cribb & Sons – Funeral Directors
- 2: William Denys Funeral Directors
- 3: Gilderson & Sons Funeral Directors
- 4: James Hawes
- 5: Albin & Hitchcock
- 6: East London Crematorium and Cemetery
- 7: Simplicity Cremations in Newham
- 8: Moulana Ezzad Ali Funerals & Repatriation Service
- 9: Co-op Funeral Care
- 10: Compassionate Funerals



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