



N. S. WIBBERLEY

FUNERAL DIRECTORS & MEMORIAL CONSULTANTS



FUNERAL SERVICE BROCHURE 2021

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Welcome statement

We are delighted to present some of the ways we can assist with the funeral arrangements of a departed loved one.

We are committed to providing an open, transparent, honest and truly bespoke funeral ceremony to all those who choose to use us.

People assume our work is sad and gloomy, but this couldn't be further from the truth. It's an honour to look after every person in our care and the friends and family who remember them. It's a beautiful thing to help people celebrate someone they love and bring their vision for the day to life.

A message from Nick

I started N. S. Wibberley Funerals in 2018 after nearly a decade working for some of the most respected names in the industry. I knew I wanted to do things differently and, most of all, I wanted to serve the community I've lived in all my life.

My wife and our dedicated team work alongside me to serve the people of Beckenham, Catford and far beyond. We're very proud to be a truly family-run firm and our customers are reassured by knowing exactly who's taking care of their departed loved one.

Our customers also value the opportunity to keep their loved ones close, as we are the only funeral



directors in the centre of Beckenham with our own on-site mortuary.

We love what we do, and it is our greatest pleasure to enable a family to hold the final farewell that is right for them.

"We received a wonderful service that was very respectful of the grief that the family were experiencing. The thoughtful and sensitive suggestions were not intrusive but supportive of our needs. Nick shows tremendous respect and empathy and managed to make what was a very difficult occasion a worthy and memorable celebration, that all who were present were strengthened and uplifted by.

A sincere thank you to all at N. S. Wibberley for your care and support at what was a difficult time for our family."

- Mr Ossie Folkes

The N. S. Wibberley way

Our philosophy on funerals

We believe that a beautifully arranged funeral is more than a tradition and a farewell. It's an opportunity to celebrate a life, find peace and acceptance and bring calm to a time that can be filled with worry, sorrow and confusion.

When you work with us, we take our lead from you. We don't have set packages to sell and we won't push you fit to a mould. We know that every family is different and that's what makes our job so rewarding.

It's an honour we never take for granted and we are deeply invested in caring for both your family and the deceased to the highest standard. We love what we do and it shows in the way we do it.

Taking care of everything

From collecting the deceased and caring for them to arranging and conducting the funeral, our team of experienced, professional and compassionate funeral directors look after every detail.

We know it's also a great comfort to our customers that they can keep their loved ones close. Our on-site mortuary means you can arrange to come and see your loved one whenever you like, as many times as you need to.

Starting from scratch

Don't worry if you're not sure what your loved one wanted or how to begin planning a funeral. You'll find us friendly, approachable and highly experienced in all kinds of funerals. We'll ask the right questions about the deceased and their family, make suggestions where we feel they'd be helpful, and offer guidance and advice wherever you need it.

Bringing their vision to life

Whether your loved one left specific instructions or you have a sense of what their wishes would be, we'll do everything we can to make it happen. In our years of conducting funerals, we've seen all kinds of ways to honour someone's life, from heavy metal and rainbows to football themes and musicals. There's nothing too imaginative, opulent or original when it comes to our funerals, and we are honoured to take responsibility for helping you create the perfect celebration.

We'll guide you through the process, helping you bring your vision to life.

"I went to Wibberley's with my son and daughter after my husband's death. We met Nick - he was so helpful as he guided us through the various processes and options that could be offered. We all agreed that this would be the right choice of funeral directors for us.

Nick was able to assure us that our specific choices could be met with dignity and respect. This certainly proved to be the case. A local funeral service took place; immediate family and many friends attended.

My husband was then taken to Staffordshire where we met other family members and friends for a short burial ceremony the next day.

We felt that Wibberley's treated us with the care and empathy that would have been given to a member of their own family - we could not have asked for more. These comforting memories stay with me and our family."

- Mrs Rosemary Brown

Arranging a funeral

Allowing you to create your perfect goodbye

Our funerals are completely bespoke. We do not have a set of packages which we push you into choosing between, but rather we take our lead from you and arrange a funeral which is right for you and your family.

Our bespoke funerals are built-up by combining your personalised choices from each of the following four main sections:

1. Our service to the person who has died

Including collecting them from their place of death, washing and dressing them, and caring for them right up to the day of the funeral in our purpose-built mortuary in Beckenham.

2. Our service to you, the family

Including all of the administrative, legal and medical preparation for the funeral. We will organise everything so that you do not have to, but you will always stay in control. You choose between our 'essential', 'full' and 'complete' services to you, depending on how much support from us you desire.

3. Your personalised choices for the funeral

Including things like your choice of coffin, your preferred number and style of funeral vehicle, and many other options like the releasing of doves, the recording and/or streaming of the service and much more.

4. Any third-party payments we make on your behalf

This will typically be things like the church, cemetery or crematorium charges. It may also include things like fees to organists, florists and/or doctors. Anything charged by a third party we will (if you desire) pay on your behalf and add to our account, so that you only have to worry about one invoice. We put nothing extra on these charges.

Honest and transparent pricing

Each one of our funerals is different, and because you choose only the items you want, the charges and prices are equally different depending on your personal choices.

We are committed to being totally transparent and open about the charges we make, and you will find a complete list of the options and charges on the 'our prices' page of our website. We can discuss this with you in detail, and give you an individual itemised estimate.

OUR BRANCHES

BECKENHAM BRANCH

Address:

280 High Street
Beckenham
BR3 1DY

Opening times:

Monday - Friday: **9am - 5pm**
Weekends: **by appointment**
Bank holidays: **by appointment**

Contact us 24 hours a day:

beckenham@nswfunerals.com
020 4542 9686



CATFORD BRANCH

Address:

2 Sandhurst Parade
Catford
SE6 1DH

Opening times:

Monday - Friday: **10am - 4:30pm**
Weekends: **by appointment**
Bank holidays: **by appointment**

Contact us 24 hours a day:

catford@nswfunerals.com
020 4542 9687



CHOOSING THE COFFIN

One of the most important decisions to make is the choice of coffin or casket. Some families will want a simple and dignified traditional coffin, some will want a more ornate or decorative option. For many, the woven and wicker options are now the preferred option. We have an extensive range of coffins, including simple traditional wooden or wood-effect options, including simple light-weight

options for cremation. We also have hand-carved religious options such as the Last Supper or Marian coffins. We are pleased also to offer an extensive range of alternative options, include personalised picture coffins and coffins in any colour or combination of colours.

Our American-style caskets are also available in both wood and metal, and offer a more luxurious option which is favoured by some nationalities and religions. We also have an extensive range of eco-friendly coffins, made from materials such as wicker, wool, bamboo and banana-leaf.

Whatever you want, we can help you.



Pallbearing

It is a lovely gesture for family or friends to carry (or 'bear') the coffin of a loved one themselves at a funeral. However, if you would prefer, you can use a team of professional bearers to do this for you. We provide a team of four bearers as standard with the costs of our hearse, but if you would like more, we can easily arrange that.



Speak to us directly about whether you feel you would like family and friends to bear the coffin, or whether you would prefer for us to do it on your behalf.

Embalming

Embalming is always optional. If you opt for it, embalming preserves the body and prevent further deterioration prior to the funeral. It removes the obvious and distressing signs of death and restores of as normal an appearance as possible.

We use only highly skilled embalmers who have followed the courses of the British Institute of Embalmers (BIE) and are fully qualified and experienced. They carry out their work to the highest standards and in our purpose-built facility enabling N. S. Wibberley to give the best level of care to the deceased.

Embalming can only be carried out when the death has been registered and permission has been received from the family. If we are taking someone abroad, there is a specific embalming procedure which must be followed. We can talk you through all the options.

CHOOSING THE FUNERAL VEHICLES

An important decision for the funeral is the choice of vehicles. Whether a simple traditional hearse or a full cortege of limousines and bespoke alternative hearses, the choice of what vehicles to use has a big effect on the feel of the entire funeral.

Our standard fleet of vehicles are our privately-owned traditional black Hearse and Limousines. Our hearse is beautifully extended with raised large glass panels at the back for clear views of the coffin and flowers. Our limousines are stretched to include room for 6 passengers.

In addition to these standard vehicles, we are also proud to offer a number of alternatives via relationships we have built with a number of local carriage masters and other providers. We can arrange for white or silver vehicles, as well as more unusual alternatives like rainbow, pink or leopard-print hearses. We can also arrange

for traditional horse-drawn hearses, or even motorbike hearses. Discuss all the options with us when we are arranging the funeral. We have access to a wide array of vehicles, whatever it is you want.



OUR CHAPELS OF REST

Visiting your loved one for the final time

If you choose, we can arrange for your loved one to be laid in one of our lovely chapels of rest. Our chapels have been specially designed to create a comfortable environment where you and your family can spend the time you need with your loved one.

We have chapels of rest in both of our branches and they are both designed to serve all religious denominations and none.

You can visit the chapel during our normal opening hours without prior arrangement. Out of hours viewing can be arranged by appointment. If you wish, we can also arrange to bring your loved one home prior to the funeral.

We can also arrange for you to use our chapels to wash and dress your loved one yourself. We will help you with this, or leave you to do it, if you would prefer.



Washing and dressing a loved one is an important part of the funeral process for many cultures, and we are very happy to assist with this in any way.

We will discuss all the options with you at the time of the arrangement. We are happy to make our chapels available to you at any time.

THE NAMES OF OUR CHAPELS

Our Catford branch:

The Mulligan Chapel

Named after Fr John Mulligan, the chapel in Catford is dedicated to the memory of the former parish priest of Holy Cross Catford, from 1993 - 2009. Fr John was very close friends with Rachael, Nick & the whole family. He died suddenly in 2018.

Our Beckenham branch:

The Creagh-Fuller Chapel

Named after Fr Tomas Creagh-Fuller, the chapel in Beckenham is dedicated to the memory of a true "Beckenham boy" who worked and ministered in many churches around Beckenham and elsewhere in South London before his death in 2019.

Broadcasting from our chapels

Gather together, anywhere in the world

We know how difficult it can be for friends and family when they're unable to pay their respects to a loved one in person. Our on-site chapel of rest is fitted with state-of-the-art webcasting equipment, giving you the option to hold a service that guests can attend from anywhere in the world.

This two-way technology allows guests to watch the proceedings live, as well as be seen and heard in the chapel. Services can include a viewing of the body, private prayer, closing the coffin for the last time or any ideas you might like to suggest.



Live streaming the funeral



Due to the restrictions caused by the Coronavirus, there has been a notable rise in families choosing to live stream the funeral service, so that people who cannot join the ceremonies in person are still able to take part.

In addition to the widespread pre-existing options of live streaming in many churches and crematorium

chapels, there are also a number of options available for streaming services held outside in cemeteries or woodland burial grounds. This includes professional webcasters who can attend funerals and live stream directly to a Facebook page or YouTube channel. Speak to us about all the options available.

PRINTED ORDERS OF SERVICE BOOKLETS

A lasting keepsake of your loved one's funeral



We are able to help with the 'in-house' designing and printing of orders of service for funerals, memorial services, and any other special occasion.

We will design the document according to your brief, and work with you to make as many changes to the design proofs as necessary before printing on thick media paper stock on our professional-level printer.

Our minimum quantity order is 35 copies. The cost of these is included in our Full and Complete services to the family. However, this can be added as an 'add-on' to the Essential service to the family, if you prefer. Higher quantities are also available, charged per copy.

You can include pictures, messages from family and friends, links to online notices or donation pages, and any other information you want the funeral guests to have.

We can re-print the design as many times as you like in the future, if you decide you would like more copies to keep.

Online funeral notices

All the information you want to give out, in one place

We have partnered with the brilliant online resource Funeral Zone in order to provide personal online funeral notices, sometimes called announcement pages or obituary pages. Our funeral notice pages are bespoke and unique, and can have as much or as little information on them as you wish.

Friends and acquaintances are also themselves able to interact with the page, leaving messages and posting their own photos.

You can manage the page directly, or we can do this for you.



Charitable donations

More and more families are opting to raise money for charity in memory of their loved one. This is sometimes as well as inviting people to send flowers, and sometimes instead of flowers.

We can help collate and manage the donations people make in memory of your loved one. People can send us cheques, cash or pay directly to us via bank transfer or credit card. We will keep a record of all the donations we have received and send them all off together following the funeral. We will also give you a list of all those who donated, in order that you can contact them, should you so wish.

In addition to this traditional way of donating, the online funeral notices hosted by *Funeral Zone* is linked directly to *JustGiving*, and so donations can be made directly to the charities through these online notices as well.

FLORAL TRIBUTES

Celebrating your loved one's life in colour and beauty



Flowers are one of the most beautiful and vibrant ways to celebrate the life of the person who has died and whom we are missing.

Whether you want a simple white and green coffin spray, or a larger array of different tributes and designs, we can work with you to find exactly the right floral tributes for the funeral.

We work with a number of excellent florists and can produce anything including simple sprays, floral lettering, garlands, pillows, posies, gates of heaven, and more unique and bespoke displays.

MUSIC AT THE FUNERAL

Beautiful live music to celebrate a life well lived

As a family of professional musicians we are always very happy to advise and guide on the music for the funeral. The choice of music for a funeral is one of the most important aspects of the ceremony.

The music, whether modern or classical, should ideally be in keeping with the taste of the person who has died, whilst also providing comfort to the bereaved. We can offer help, advice and suggestions for music of all kinds.

Music at a funeral usually includes most (if not all) of the following:

- Music before the ceremony, as mourners assemble
- A piece as the coffin is carried in
- Hymns (if the ceremony is religious)
- One or two musical items during the ceremony
- Music at the end of the ceremony

Many families choose a favourite song, or a piece of music which has a special significance. The music will often reflect the life and tastes of the person who has died.

Let your arranger know your music choices and we will provide all the pieces.

We can help arrange professional live musicians, be they singers, a soloist, a choir or a group of musicians or a band. There is also the option to play recorded music which is special to the family or which the deceased themselves loved.



Choosing an Urn

Following a cremation, you may opt to choose an urn for the ashes. There are two types of urn. The first type are temporary (or single-use) urns, such as scattertubes and waterurns, for the dignified disposal of the ashes. The second type are lasting urns which are designed to be kept and cherished.

We have urns made from metal, wood, and a whole variety of other materials. Many can be engraved and personalised with your own choice of wording or other inscription. All our urns are listed on our website and can be discussed in detail with our arrangers.



Releasing doves



Releasing doves is a beautiful way to symbolise the spirit of a loved one leaving us and going home.

We are pleased to have partnered with several dove companies who own and train homing doves all around London and the home counties. When the doves are released at the funeral they find their own way home, often beating the handlers there.

When you opt to release doves, the price includes the time of the handler who brings them to the funeral and guides the family members who are releasing them.

STONE MEMORIALS

Lasting tributes for your loved one's grave

Choosing a stone memorial is an important part of the process following a funeral. There is usually a delay of around a year before we can erect a stone on the site of a grave, as it takes this long for the ground to settle following a full burial. However, the bespoke stones we offer take around four to six months from ordering to completion, so thinking about it shortly after the funeral is a good idea.

There are two types of stone, a 'lawn memorial' or a 'full memorial'. Lawn memorials are when the stone simply stands straight upright, either with or without a matching base. Full memorials are the same but with stone also extending out over the grave itself.

Our stones are available in marble as well as granite. The granite options are also available in many different colours.

The inscription on the stone can be cut in several different ways, and finished with differed colours of gilding. The first 75 characters of the inscription are included in the cost of the stone.

Once you have chosen your desired stone and paid your deposit, we will send you artwork mockups of the stone, and once you have approved the artwork our masons will get to work in creating and erecting your stone.

Our stones are listed on our website, or available in our printed brochures in our funeral homes.

Example of lawn memorial



Example of full memorial



Bereavement Support Payments

You may be able to receive a Bereavement Support Payment if your husband, wife or civil partner died on or after 6 April 2017.

You could be eligible if your partner either:

- * paid National Insurance contributions for at least 25 weeks
- * died because of an accident at work or a disease caused by work

When they died you must have been:

- * under state pension age
- * living in the UK

Please ask us for some more details

Department of Work and Pensions

You could get a Funeral Expenses Payment (also called a Funeral Payment) if you get certain benefits and need help to pay for a funeral you're arranging. Your Funeral Expenses Payment from the DWP will then be deducted from any inheritance you go on to receive from the deceased's estate. The estate includes any money or property they had but not a house or personal things left to a widow, widower or surviving civil partner.

Funeral Expenses Payment can help pay for some of the costs of the following:

- * burial fees for a particular plot
- * cremation fees, including the cost of the doctor's certificate
- * travel to arrange or go to the funeral
- * the cost of moving the body within the UK, if it's being moved more than 50 miles
- * death certificates or other documents

You can also get money for any other funeral expenses, such as funeral director's fees, flowers or the coffin.

Since April 2020 it is possible to get up to £1,000 towards the funeral. The payment will not usually cover all of the costs of the funeral

Funeral finance payments

N. S. Wibberley Funerals are able to refer you to a consumer credit provider, Funeral Safe Ltd.

Funeral Safe is a consumer credit provider specialising in tailored funeral finance. Launched in 2016 by funeral industry and financial industry experts, Funeral Safe has been created to provide simple, accessible and affordable finance for covering funeral costs. They are regulated by the financial conduct authority (FCA) and governed by an independent supervisory board.

They understand the financial strain a bereavement can cause and aim to ease that strain so you can concentrate on the important things and remember a loved one in the way you wish.

They pride themselves on being a responsible lender. They only lend to people who can afford to repay their loan without putting themselves in any financial difficulty. If their affordability checks suggest that a borrower may struggle to afford their loan, they will not lend to them.

Transparency is at the forefront of all they do. You make the decisions that are right for you, you have your own online login area to manage your loan on an ongoing basis. They offer you as much or as little assistance as you require allowing you to make informed decisions based on facts.

They are committed to making sure their customers have the most transparent, responsible and comfortable repayment journey.

“Peace of mind for you and your family”



The Coroner

If the death was not expected then a doctor is not legally allowed to certify the cause of death, and the case will be referred to the coroner. If this happens, then the coroner will hold an investigation into the cause of death.

What if a post-mortem is needed?

The coroner may decide a post-mortem is needed to find out how the person died. This can be done either in a hospital or coroner's mortuary.

You cannot object to a coroner's post-mortem - but if you've asked, the coroner must tell you (and the person's GP) when and where the examination will take place.

After the post-mortem

The coroner will release the body for a funeral once they have completed the post-mortem examinations and no further examinations are needed.

If the body is released with no inquest, the coroner will send a form ('Pink Form - form 100B') to the registrar stating the cause of death.

The coroner will also send a 'Certificate of Coroner - form Cremation 6' if the body is to be cremated.

The coroner holds an inquest

A coroner must hold an inquest if:

- the cause of death is still unknown
- the person might have died a violent or unnatural death
- the person might have died in prison or police custody

You will need to get an interim death certificate during the inquest, so you can notify the registrar of the death. Once the inquest is over, you can get the final death certificate from the registrar.

Get an interim death certificate during the inquest

If you need proof of the death while you wait for the inquest to finish, ask the coroner for an interim death certificate.

Use the interim death certificate to notify a registrar of the death while the inquest is still taking place.

Registering the death

Who should register the death?

A relative should register the death.

If a relative cannot register the death, you can do it if you:

- were there at the time of death
- are an administrator from the hospital (if the person died in hospital)
- are in charge of making funeral arrangements

What do you need to do?

The register office will tell you what you need to do when you contact them.

The register office may also want to see the person's:

- birth certificate
- Council Tax bill
- driving licence
- marriage or civil partnership certificate
- NHS medical card
- passport
- proof of address (eg utility bill)

Ask the register office what to do if you do not have them.

You'll need to tell the registrar:

- the person's full name at the time of death
- any names previously used, eg maiden name
- the person's date and place of birth
- their last address
- their occupation
- the full name, date of birth and occupation of a surviving or late spouse or civil partner
- whether they were getting a State Pension or any other benefits

Documents you'll get

When you register a death you'll get:

- a Certificate for Burial or Cremation (the 'green form') - gives permission for burial or an application for cremation
- a Certificate of Registration of Death (form BD8) - you may need to fill this in and return it if the person was getting a State Pension or benefits (the form will come with a pre-paid envelope so you know where to send it)

You can buy extra death certificates - these will be needed for sorting out the person's affairs.



**Thoughtful, considerate and caring.
A wonderful service throughout and afterwards.
The family very much appreciated all the
personal touches and respect shown at all times.**

- Mr J Cotter

