My. Farewell Handbook

Janet Akinola Abiola Okubanjo





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Money Advice Service, www.moneyadviceservice.org.uk NHS England, www.england.nhs.uk/eolc National Association of Funeral Directors (NAFD), www.nafd.org.uk NHS Blood and Transplant, www.nhsbt.nhs.uk "Waoh 🏵 😇 just read My Farewell Handbook. It is very useful, very handy, very concise. It is a real 'wake-up'call handbook. More Grace and more wisdom to Yinyinola and Action On Blood 🥸 😘 "

– Ajibola Malomo

"My Farewell Handbook opened my eyes to all the things that I normally take for granted in the management of the elderly. It has also made me to understand everything about organ donation and how to go about it"

- Sola Adewumi Ajiboye

"It is a good guide book as it makes such topics like end of life care easier to talk about. I have shared with families and friends as we all need to raise awareness and talk about it. The times are changing, so also our communities need to adjust to avoid the untold miseries that may happen in our twilight years"

- Olubunmi Adeyemi

"The concise book is a 'must own' for people approaching pension age, the minority ethnic group, and people of British heritage. It is simply a dictionary and good legal companion for the over fifties, but not written in legal jargon"

- Oyewole Yakeen Ajagbe

"Nobody wants to talk about these things, however I started 2020 planning my beloved mother's funeral. In hindsight, it would have been valuable to have had a resource solely targeted at facilitating conversations with loved ones regarding end of life care, burial wishes and financial planning so that you are clear and aligned with a loved one's wishes. Taking consideration of what truly mattered to them, provides comfort to the family bearing the loss"

- Yewande Iseghohimen

"Show it to all black and ethnic minorities in the community" - Pastor James Akinola "My Farewell Handbook is a detailed and informative book that is simple to use. It brings peace of mind for family"

- Katy V. Chung

"It is a necessity, especially for the BAME group, if we really want to help our people suffering and needing help in the various hospitals" - Dr. Adebisi Okubanjo

"My mother was the definition of "sunshine". I miss her terribly and very sad she is not here to see the woman I have become. I tell my kids about her all the time and how much love she would have showered on them. It's been 31 years since she died but It hurts EVERYDAY 😂. A book like My Farewell Handbook would have helped with my discussions with my kids and painting a picture of who she was" - Foluke Olufunmilayo Adekunle

"From its contents, I see My Farewell Handbook as one that enlivens it's readers"

- Abdulkareem Oladele Olatokunbo Adebiyi

"I found the book to be handy. My dad of blessed memory was forward thinking and bought his vault several years before he passed away. He also amended his will and stated the preference for his burial place.

This saved the immediate family from a lot of pressure from his extended relatives who wanted him to be buried in his home town. The will also made a lot of decisions easier with regards to dealing with his assets. I say thank you Daddy for thinking about your after life events and making life easier for your nuclear family. May you continually rest in the bosom of your Lord Jesus Christ Amen"

- Olubunmi Adeyemi

"My Farewell Handbook is an eye opener to a difficult subject - death and organ donations among black people. Glad that someone has taken the bull by the horns"

- Oyefunke Arinlade

"This will help me and my family and friends" - Daksha Patel

MY FAREWELL HANDBOOK

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From The Authors Acknowledgements

This Book Belongs To Message To My Family My Family Tree

Care & Accommodation **Paying For Care** Affairs In Order Inheritance Tax & Wills **End-of-life Care Funeral Plans** Organ Donation

In Loving Memory







Please note: The information provided in this handbook is for GUIDANCE purposes only. It does not constitute financial or legal advice. Always do your own research on top to ensure it's right for your specific circumstances and seek expert advice before you make any decision or transaction.

FROM THE AUTHORS

Growing old or dying are topics that few people like to discuss. In many cultures, they are taboo – never to be mentioned or thought about too deeply. Yet, there is nothing more certain in life than death! And only if we are very lucky, do we also get the chance to grow old.

We owe it to ourselves to determine our own futures and decide what happens to us and the things we care about. And we owe it to our families to make our wishes known.

How do we want to be looked after? Where do we want to live? How would we like to be remembered? What legacy – physical, material and spiritual – do we want to leave when we are gone?

How to use this guide:

- This guide is like a letter from you to your family. Use it to show how your culture and faith has shaped your views on issues like family, care, possessions and legacy
- Read the information on each section. From Care & Accommodation to Organ Donation, we have put the sections in the order they are most likely to be relevant
- Use the tables and forms to explore your options and record your decisions. For example, you might want to calculate how you will pay for the luxury retirement village you have your eye on or you may wish to write down the contact details of the lawyer that legalised your will. It is up to you how much or how little you record in the guide
- We have put empty pages at the back so that you can add other information (or photos) that are important to you
- Last but not least, share your wishes and decisions with your family. You may start these discussions by showing them the guide or simply leave them the guide if you find it too uncomfortable to talk about such matters directly

We hope that My Farewell Handbook will empower you to think about the key issues of growing old, death and what comes after. We believe it will help you to share your thoughts with your loved ones and give them the gift of being able to honour your wishes.

ACKNOWLEDGEMENTS

Yinyinola was among 26 faith and community-based organisations to secure funding to educate communities about donation after death through the BAME Community Investment Scheme led by NHS Blood and Transplant. The scheme was part of a UK government-funded campaign to address the critical shortage of organ donors from black, Asian, mixed race and minority ethnic backgrounds.

Supported by Action On Blood, we used the funding to write My Farewell Handbook. The goal was to provide ethnic minority seniors with a guide that they could use to think about organ donation and other end-of-life and legacy matters. The guide would then empower them to talk about about these difficult issues with their families.

We put together a team of contributors (mainly seniors, 60 years+) from various minority ethnic backgrounds to help us to design, edit and distribute My Farewell Handbook to their peers. Many generously allowed us a peek into their lives by also submitting photos of them and their families that we have used as illustrations throughout the book. By showing them celebrating, fulfilling religious and cultural customs, raising children, working, running businesses, and contributing to society, we hope we have given the world a fuller picture of black, Asian, mixed race and minority ethnic people.

We would like to thank the following people and organisations for contributing their wisdom, time and creativity to the design, review and distribution of My Farewell Handbook:

- Abdulkareem Olatokunbo Adebiyi
- Ajibola Malomo
- Ann Chung
- Colleagues Klub of Nigeria, The
- Daksha Patel
- Dr. Adebisi Okubanjo
- Dr. Amos Alabi Akinola
- Dr. Dapo Odumeru
- Foluke Olufunmilayo Adekunle
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- Katy V. Chung

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- Merseyside Yoruba Community Association
- Olubunmi Adeyemi
- Oyefunke Arinlade
- Oyewole Yakeen Ajagbe
- Pastor James Akinola
- Pastor Sade Olatoye
- Peter Chung
- Rashmi Patel
- RCCG, Fountain of Living Water
- Sola Adewumi Ajiboye
- Yewande Iseghohimen



Janet Akinola YINYINOLA ENTERPRISES Abiola Okubanjo ACTION ON BLOOD

THIS BOOK BELONGS TO

NAME:	
TITLE:	KNOWN AS:
ADDRESS:	
EMAIL:	
TEL:	
ETHNICITY / TRIBE / SECT:	
SEX:	DATE OF BIRTH:
PLACE OF BIRTH:	
NEXT OF KIN & OTHER CLOSE FAMILY	Y:
	help your family learn more about you

MY FAMILY TREE

GRANDAD: GRA	ANDMA:	GRANDAD:	GRANDMA
DAD:			MUM:
SIBLINGS:	M	E	SPOUSE:
CHILD: C	HILD:	CHILD:	CHILD:
GRANDKIDS:	GRANDE	KIDS:	GRANDKIDS:
GRANDKIDS:	GRANDK	IDS:	GRANDKIDS:
show your family where they came from & how they are related to each	e		

other

MESSAGE TO MY FAMILY

Dear family

love and peace

tell your family why you are using this guide

CARE & ACCOMMODATION

YINYINOLA ENTERPRISES + ACTION ON BLOOD

INTRODUCTION

The need for care can arise for different reasons; it might be a permanent need as a result of a disability, illness or frailty in old age or, it might be just a temporary need to get over an accident or illness. But if there is one thing that you can say about many black, Asian and other ethnic minority cultures, is that we look after our sick and our elders.

That is something we can be proud of!

But hang on a minute. Black and Asian elders are NOT being looked after by their families as much as they once were. Times have changed.

Greater education, integration and mixed marriages have influenced our attitudes and those of our families. Perhaps:

• We will CHOOSE to remain independent. We may not relish being brought into our child's household as an unpaid babysitter. Maybe we don't want to leave our buzzing social circle or our lovely home. We might prefer to stay near our Halal butcher, pentecostal church or afro hairdresser rather than move to the soulless commuter village that our child lives in. Maybe it is best if we and our son or daughter-in-law do not live so closely together. Maybe we just don't want to be a burden on our children.

Ethnic minorities better at looking after elderly, says care minister

'They bring with them cultural practices, and we used to have those,' Jackie Doyle-Price tells Tory party conference

DOCUMENTING OUR LIVES: Ovefunke (left) with her late mother

• It may NOT BE PRACTICAL for us to stay with our family. Maybe they won't be able to provide the care we need because everybody goes out to work during the day. Perhaps our care needs will be beyond what they can handle. Our family's house might be too small or overcrowded. They may live too far away or even in another country. They may not have the financial means to care for us properly.

If we decide that we do not want to be taken care of by our children or to live with them, our children may not be happy about that. They may feel offended. They may wonder if we think that they cannot or do not want to take care of us. It is also possible that our children are already worried that they won't be able to care for us properly when the time comes. If so, they might find it difficult to say this to us. They might fear our reaction or what others will think of them. They may feel shame or guilt for "shirking their responsibility" and being "bad children".

Where we will live and the type of care that we will have, will have a big impact on our happiness and that of our family too. It is very important that we talk honestly and openly about this sensitive matter with them. Planning properly now will prevent problems later.



DOCUMENTING OUR LIVES: Daksha (left) with her tour guide, trekking in Mount Everest

ACTION

- Discover what care options are available in your area.
- Find out what practical support from the government you are entitled to and how to access it.
- Decide what care you want and then talk to your family about how to achieve it. Include anyone that may be affected and encourage everyone to voice their concerns.
- Take the necessary steps to prepare for your future care and accommodation. This might involve contacting your local authority or a private care provider.

CARE & ACCOMMODATION

WHERE DO I WANT TO LIVE & GET CARE?

	<u>~</u>	•••	•
Own home			
Home care services			
Live-in care			
Stay with family			
Sheltered housing			
Residential care home			

HOW MY CULTURE, RELIGION & BELIEFS IMPACT THIS ISSUE

MY DECISIONS

CARE & ACCOMMODATION

ARRANGEMENTS I HAVE ALREADY MADE		
RELEVAN'	Γ CONTACTS	
NDB TIME	CONTROLS	
NAME (PERSON/ COMPANY):		
ROLE:	TEL:	
EMAIL & ADDRESS:		
NAME (PERSON/ COMPANY):		
ROLE:	TEL:	
EMAIL & ADDRESS:		

PAYING FOR CARE

YINYINOLA ENTERPRISES + ACTION ON BLOOD

INTRODUCTION

Our abilities to pay for care will differ depending on how much we earned before we retired and how much we were able to squirrel away in savings and pensions.

With lower incomes, on average, than the white population, we have had less ability to save. When we did save, the type of savings products we used were not always the most efficient; not least because some of us rejected interest-based products for religious reasons. We were also significantly less likely to pay into a private pension.

As retirement planning has simply been much harder for us to do, we do not have the same post-retirement nest eggs as our white-British counterparts. Instead, many of us will rely on our families for financial support. During working life, we spent much of our disposable income raising our families rather than saving for our retirement. So now, OUR CHILDREN are our pension plans!

Whilst they will do the best that they can for us, unfortunately, the money our children will provide will generally not be enough to live comfortably on.

Minority ethnic pensioners '24% worse off' than white pensioners

"In 2017/18, white pensioners received on average £13,740 per year from their state, personal or company pensions, while those from ethnic minorities had just £10,393."

Department for Work and Pensions (DWP) in its Family Resources Survey for 2017/18.



DOCUMENTING OUR LIVES: Adebisi hanging out, in Nigeria

Care for the elderly is EXPENSIVE!

- The cost of care in the community will depend on which exact services we require or request, how many hours, and who provides the service. For example, companionship and errand running types of care usually cost less than more intensive personal care and assistance with medication and mobility support.
- Generally speaking, residential care is more expensive than care in the community. Residential care fees are made up of hotel costs (accommodation, laundry, meals, heating and lighting) and care costs (residential care, nursing care, dementia care). The more specialised the care (such as dementia care), the more comfortable the surroundings and the better the facilities, the higher the care home fees.
- Culturally appropriate care is even MORE expensive. The very nature of making care services culturally appropriate creates a higher price due to increased costs. It is more costly to source imported raw materials, find traditional costumes and games, locate religious leaders and get them in for only a handful of residents, operate different kitchens to support kosher, halal and normal meals, translate literature into various languages, employ interpreters, etc.

ACTION

- Explore the financing options that are available to you. You might
 want to consider using your savings, renting out a room in your
 house, releasing equity from your home, taking out some kind of
 insurance or selling some assets.
- Check to see if you are entitled to any financial support from the government. Are there benefits, tax credits or other grants you are not claiming? If you are eligible for financial support from the government, they will likely ask you to undergo a means test to find out if you need to make a contribution.
- Take the necessary steps NOW to fund your needs for care and accommodation in the FUTURE.

PAYING FOR CARE

MONEY I HAVE (OR CAN GET) TO PAY FOR MY CARE

	٤'000	Detail
Carer's Allowance		
My income		
Generate income		
Long-term care plan		
Savings and assets		
Residential care home		
Funds from relatives		
Loans		
Equity release		
Deferred payments		

MY DECISIONS		

PAYING FOR CARE

ARRANGEMENTS I HAVE ALREADY MADE		
RELEVAN	T CONTACTS	
KELEVAN	1 CONTACTS	
NAME (PERSON/ COMPANY):		
ROLE:	TEL:	
EMAIL & ADDRESS:		
NAME (PERSON/ COMPANY):		
ROLE:	TEL:	
EMAIL & ADDRESS:		

YINYINOLA ENTERPRISES + ACTION ON BLOOD

INTRODUCTION

Being well organised about our money is a good idea at all times. But it can be particularly important in old age, when there's an increased risk of illnesses that might make managing our money difficult or impossible.



Get our records straight

Getting our financial affairs in order will solve or prevent money problems like:

- Running up debts. If we find it hard to budget and control our spending
- Living on less than we have to. If we don't claim benefits that we're entitled to
- Hardship for a partner or other family members. If others rely on us to run the household finances
- Unpaid bills. If left unpaid this could mean services like our phone being cut off or that we're threatened with being taken to court.

We do not have to do anything very elaborate or complicated. A simple, but effective, first step is to keep all our financial documents in one place. We can organise them in a way that someone else can understand.

To give us peace of mind about what might happen if we died, we might want to consider getting life



DOCUMENTING OUR LIVES:Daksha (left), with grandson in front of Watford Temple



insurance (life cover, death cover, or life assurance). This involves paying the insurance provider an agreed amount of money (called a 'premium') on a regular, ongoing basis. When we die, the provider will then pay our family an agreed sum.

Get someone to help us

It can be overwhelming to handle bills, pay taxes, apply for benefits, pick up pension, cash cheques, take out insurance, switch utility supplier, check bank statements and remember all the passwords and PINs for our different bank accounts. So that we don't have to struggle alone, we can ask a friend or relative to help. Some people even set up joint bank accounts with one of their relatives.

In case we become too ill or unable to take decisions about our finances, we may need something more formal. A legal arrangement, called a power of attorney, lets someone else act on our behalf if we can't.

Any person we choose to help us or legally act for us, should be someone we can trust completely.

ACTION

- Keep a clear list of all your finances: Your spending, sources of income, debt, savings, investments and properties.
- Don't forget to include any financial affairs that you have 'back home' such as money, property and people you are looking after.
- Consider if life insurance is right for you and your family.
- If you choose someone to help you with your finances, tell your relatives about the arrangement. You don't want to create problems for that person with the rest of the family.
- Set up a power of attorney in advance of when you might need it. To be valid, it must be set up when you have 'sufficient mental capacity'.

UNDERSTANDING MY FINANCIAL SITUATION

Expenses	€,000	Detail
Mortgage		
Council tax		
Life insurance		
Other insurance		
Tithes / Charity		
Utilities		
Subscriptions		
TV licence		
Entertainment		
Internet / Phone		
Other		

Sources of income	€'000	Detail
Salary		
Pension		
Benefits		
Maintenance		
Dividends		
Interest		
Rental income		
Other		

UNDERSTANDING MY FINANCIAL SITUATION (CONT'D)

Detail

£'000

Savings, investments &

p. opoy		
Cash savings		
Investments		
Main residence		
Other property		
Other		
Debts	5,000	Detail
Mortgage		
Credit cards		
Hire purchase		
Other debt		
Other		
	MV	DECISIONS
	, IVI 1	DECISIONS

OTHER NOTES & CALCULATIONS	

ARRANGEMENTS I H	AVE ALREADY MADE
RELEVAN'	Γ CONTACTS
NDB TIME	CONTROLS
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EMAIL & ADDRESS:	

INHERITANCE TAX & WILLS

YINYINOLA ENTERPRISES + ACTION ON BLOOD

INTRODUCTION

What happens to our money when we die? It's essential to plan how our money should be handled once we're gone. Good planning will help make sure our family are ready to meet any of the costs that might arise. It will also allow us to provide for our loved ones and ease the burden on them.

Understanding Inheritance Tax (IHT)

IHT is a tax on the estate of someone who's died. It can cost our loved ones hundreds of thousands of pounds when we die. Even though we will no longer be around, it is US that pays the tax, not our family. How much we pay will depend on the value of our estate at the time. It is very important that we understand IHT and how it affects us. If we plan carefully, it is possible to pay no tax at all!

Making a will

A will lets someone decide what happens to their money, property and possessions after their death. If we die without making a will – referred to as dying 'intestate' – the law specifies how our estate will be divided. This means our assets won't necessarily be passed on in the way we would prefer.

When we don't leave a will, we also leave our family to divide things amongst themselves.

Many families have been ripped apart by years of arguing, expensive court battles, and deep resentments as they fight over the possessions of a relative.

IS THAT WHAT WE WANT FOR OUR FAMILIES?

To leave a legacy of PEACE, leave a will!

Making a will is the only way to make sure our assets go to the people we love when we die and ensures we don't pay more IHT than we need to. It can also help us to make sure our family know how to claim our life insurance policy when the time comes.

As ethnic minorities, we are less likely to settle our affairs according to UK customs than our British peers. We should definitely consider having a will if:

- We have financial interests 'back home', as well as in the UK
- We are part of a polygamous family, are in a blended family or have stepchildren. Or we recognise a child that has not been legally 'adopted'
- In our culture, it is the late husband's extended family, rather than his wife and children, that inherit his property. Or the deceased's brother is expected to take responsibility for his family
- We want anyone other than our spouse to receive any of our assets. Or we are not yet divorced but are estranged from our spouse

ACTION

• Find out more about IHT and how it affects you and your estate. If you own your home, find out how it will be treated. Take the necessary steps to carefully plan your estate. Should you give away any assets now? Consult a qualified financial, tax, or wealth advisor.



 Consider what you would like to leave for your family, relatives, friends and charities – and write it down. Your bequests may not have high monetary value but may be special to you. Make sure your will is legal, valid, up to date, stored safely and can be accessed at the right time. Don't forget to tell your family that you have made a will.



INHERITANCE TAX & WILLS

MY SITUATION & INTENTIONS

	X	••	~
I am UK resident			
I am UK domiciled			
Spouse is UK resident			
Spouse is UK domiciled			
I intend to pass my main residence to my (grand)children			
I will make a will			

HOW MY CULTURE, RELIGION & BELIEFS IMPACT THIS ISSUE	

MY DECISIONS

INHERITANCE TAX & WILLS

ARRANGEMENTS I H	AVE ALREADY MADE
RELEVAN	T CONTACTS
KELEVAN	1 CONTACTS
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END-OF-LIFE CARE

YINYINOLA ENTERPRISES + ACTION ON BLOOD

INTRODUCTION

Death and dying are profound events that most of us avoid thinking about until we are faced with the death of someone we know - or the possibility of our own imminent death due to old age or sickness.



Professionals talk about 'end-of-life care' when referring to care for someone who is in the last months or years of their life. This type of care is designed to help them to live well until they die, with a focus on dying with dignity.

For many of us ethnic minorities, end-of-life subjects are considered taboo. Talking or even thinking about them make us feel very uncomfortable. So the way we make end-of-life decisions is quite different to how white people make their decisions.

When we are terminally sick, we are more likely to desire life-sustaining treatment (such as intubation and artificial feeding) than the majority white population.



DOCUMENTING OUR LIVES:Rashmi (left) & Janet (right) provided quality care for ethnic miniority elders in the UK together, for many years



As our cultures tend to value families making decisions together or at least influencing our decisions, we are less likely to talk to our families or doctors about what we want or to complete advance care planning documents. Advance care planning (ACP) - the term professionals use to describe the conversation between people, their families and those looking after them about their future wishes and priorities for care - reflects Western values of autonomy and self-determination.

But ACP – as difficult as it may be to do – is crucial for good end-of-life experiences. No one will be able to give us what we want unless a) they know what it is that we want and b) we tell them well before the time comes. So, we need to find out what is available, make an informed decision and record it for our families. This will save everyone a lot of stress and fear during what will already be a very difficult time.

Things to consider

- Many of us want to die at home, surrounded by the things and memories we care about, and with our families around us.
- Whilst we and our families will have some choice about end-of-life care, the final decisions will come down to a few different things, including the level of medical care we might need at that time.
- If our condition is such that we need to be in a hospital in the UK, we will be able to receive end-of-life care from specialists in the form of pain relief.
- If we need to go to a hospice, we would have access to services from a wide range of specialised staff, such as occupational therapists, reflexologists, religious practitioners and bereavement counsellors, as well as nurses and doctors. We could attend the hospice during the day or choose to live there for the last few weeks of life.

ACTION

- Understand your options and consider what you might like to do when the time comes. Who would you like to be there? Where do you want to be?
- Unless you are terminally sick, ACP isn't necessary. However, do talk to your family about other end-of-life decisions.

END-OF-LIFE CARE

WHAT CARE DO I WANT?

	3	•••	•••
End-of-life care at home			
End-of-life care in a care home			
End-of-life care in a hospital			
End-of-life care in a hospice			

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MY DECISIONS

END-OF-LIFE CARE

ARRANGEMENTS I H	AVE ALREADY MADE
RELEVAN	T CONTACTS
NAME (PERSON/ COMPANY):	
ROLE:	TEL:
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NAME (PERSON/ COMPANY):	
ROLE:	TEL:
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FUNERAL PLANS

YINYINOLA ENTERPRISES + ACTION ON BLOOD

INTRODUCTION

Did you know?

The top three sources of family conflict witnessed by funeral directors are:

- 1. Estranged families being forced together following the death of a relative
- 2. Uncertainty over a deceased person's wishes and what the funeral arrangements should be
- 3. How the funeral will be paid for

When we eventually pass away and a funeral needs to be arranged, our family will be left with a bewildering number of decisions to make and potentially significant bills to pay.

Usually one person – the head of the family? our first born child? the only person present in the country at the time? the person with the deepest pockets? – will be called upon to project manage the whole thing. Organising a funeral has been compared to hosting the Olympics, on a tight schedule, with limited budget and whilst negotiating a cease fire between warring nations! MAYHEM! During this time, the 'project manager' of our funeral will also be grappling with their own grief and sense of loss. As ethnic minorities, our funeral arrangements may be even more complex.



FUNERAL CUSTOMS:
Mongolia & Tibet -Vajrayana
Buddhists believe that after
death, the soul moves on. The
body is placed in a sky burial.
Photo by Antoine Taveneau/CC
BY-SA





DOCUMENTING OUR LIVES: Celebrating the passing of an elderly person in Yoruba custom. Ajibola (top picture, in the centre) with her friends at her father's funeral. Her father's coffin in the church (bottom picture)

In the UK, it may not be possible, legal or easy for our families to observe traditional funeral or mourning rites. Our children may have become 'too British' and may not know or appreciate our customs about death or mourning. As independent thinkers, it is possible that we do not agree with what some of those customs represent. Our religious views may have changed over time. We may not want our families to take on the trouble or expense of a traditional extravaganza. Perhaps we just like the simplicity of a British funeral!

Whatever our views, we can make it easier for our families to take the many decisions that they will have to make and to respond to the many different opinions that they will likely hear, by planning our funerals in advance. We should think about what is important to us – who to involve, who to invite, where it should be – and share that with our families. By reducing the distress, uncertainty and conflict of planning a funeral, we can help the ones that we leave behind.

As our families are unlikely to feel comfortable talking about our deaths and funerals, we may have to raise the topic ourselves. If we really can't talk about it, we can always write our ideas down somewhere that it will be easily found after we are gone – like in this

handbook!

ACTION

- Think about what kind of funeral you want and how it will be paid for. Are there any cultural or religious aspects that you are not comfortable with or that your family may struggle to do?
- Speak to your family about your wishes or leave a record for them to find when you pass on.
- Help your family members to understand and celebrate the funeral and mourning customs and rituals from your culture and religion.





BY-SA

FUNERAL CUSTOMS: Bali - Cremation is a sacred duty that releases the soul so it is free to inhabit a new body. Photo by Rezy Humanoiz/CC BY

FUNERAL PLANS

MY VIEWS

	X	•••	~
Burial			
Creation			
Christian: Type			
Muslim: Type			
Hindu: Type			
Sikh: Type			
Jewish: Type			
Other religion: Type			
Secular			
Rest in the UK			
Rest in another country:			

HOW MY CULTURE, RELIGION & BELIEFS IMPACT THIS ISSU	JE

MY DECISIONS		

FUNERAL PLANS

ARRANGEMENTS I HAVE ALREADY MADE		
RELEVANT CONTACTS		
RELEVANT CONTACTS		
NAME (PERSON/ COMPANY):		
ROLE:	TEL:	
EMAIL & ADDRESS:		
NAME (PERSON/ COMPANY):		
ROLE:	TEL:	
EMAIL & ADDRESS:		



ORGAN DONATION

NHS BLOOD AND TRANSPLANT

WHY IS ORGAN DONATION IMPORTANT?

People in need of transplants rely on others being willing to donate their organs and tissue to save or positively transform their lives.

We could save or improve up to nine lives by donating our organs when we die, and we can help even more people by donating tissue.

In the UK, 2018/19 saw more people than ever before, donating their organs when they died. Over two thirds of families approached about donating a relative's organs in that year supported donation going ahead.

But there is still a shortage of organ donors.

Every day, across the UK, someone dies waiting for an organ transplant. In 2018/19, 400 people died while waiting for their call and a further 777 were removed from the Transplant Waiting List due to deteriorating health.

Many of these would have died shortly afterwards.

Currently over 6,000 people are still waiting for a transplant.

DID YOU KNOW?

Over 6,000 people are waiting for an organ transplant RIGHT NOW!



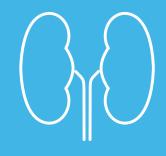
DID YOU KNOW?

Black and Asian people are more likely to develop health conditions that require a transplant than white people



DID YOU KNOW?

The best organ donor match for black and Asian people are other black and Asian people



HOW DOES ORGAN DONATION AFFECT BLACK AND ASIAN PEOPLE?

People from black and Asian communities are more likely to develop conditions such as high blood pressure, diabetes and certain forms of hepatitis than white people. This makes them more likely to need a transplant.

Although many black and Asian patients are able to receive a transplant from a white donor, for many, the best match will come from a donor from the same ethnic background.

BAME communities represent only 13% of the UK population, yet 31% of those waiting for an organ are from BAME communities. Sadly, many will die waiting for a transplant due to a lack of suitable donors.

On average, white patients wait 640 days for a kidney transplant, while BAME patients wait 875 days.

This is due to a shortage of organ donors from BAME backgrounds.

THE LAW HAS NOW CHANGED

From May 2020, all adults in England are now considered as having agreed to donate their organs when they die unless they record a decision not to donate, known as 'opt out', or are in one of the groups not covered by the new law.



HOW DOES ORGAN DONATION WORK?

When a person dies in circumstances where donation is possible, a specialist nurse from the organ donation team will talk to the family about the possibility of organ and tissue donation.

Where the person's decision is known, the nurse will work with the family to honour that decision. In cases where there is no known decision, the nurse will sensitively ask the family to support donation going ahead. Organ donation will never go ahead if a family does not support it.

In cases where donation goes ahead, the family are also consulted on the deceased's medical, travel and social history. This information ensures the organs and tissue are safe to donate.

The family can also tell the nurse about any particular requests the deceased may have had to help ensure that organ donation goes ahead in line with their faith or beliefs.

All the main religions of the UK support the principles of organ donation.



ACTION

- You still have a choice about whether you want to be an organ donor or not when you die. You can even specify which organs or tissue you would like to donate.
- You can register your decision, whatever that is, on the NHS Organ Donor Register.
 www.organdonation.nhs.uk/register-yourdecision
- It is important to talk to your family about your decision as they will still be involved in the process.



DID YOU KNOW? Most adults will be deemed to consent to donating their organs UNLESS they opt out!

You MUST talk to your family about your decision - whatever you decide to do

This information is provided by NHS Blood and Transplant, a public body, sponsored by the Department of Health and Social Care. It provides blood and transplantation services to the NHS. This includes managing the donation, storage and transplantation of blood, organs, tissues, bone marrow and stem cells, and researching new treatments and processes.

ORGAN DONATION

MY DECISION

	×/ v
I have recorded my organ donation decision on the NHS Organ Donor Register	
Date:	
I have spoken about my organ donation decision with a member of my family	
Data:	
Date: Who I told:	

Register your decision on the NHS Organ Donor Register. www.organdonation.nhs.uk/register-your-decision

HOW	MY CUL	TURE,	RELIGION	& BELIEFS	IMPACT	THIS ISSU	JE

give your family an initimate glimpse of your life, experiences and the people that matter to you



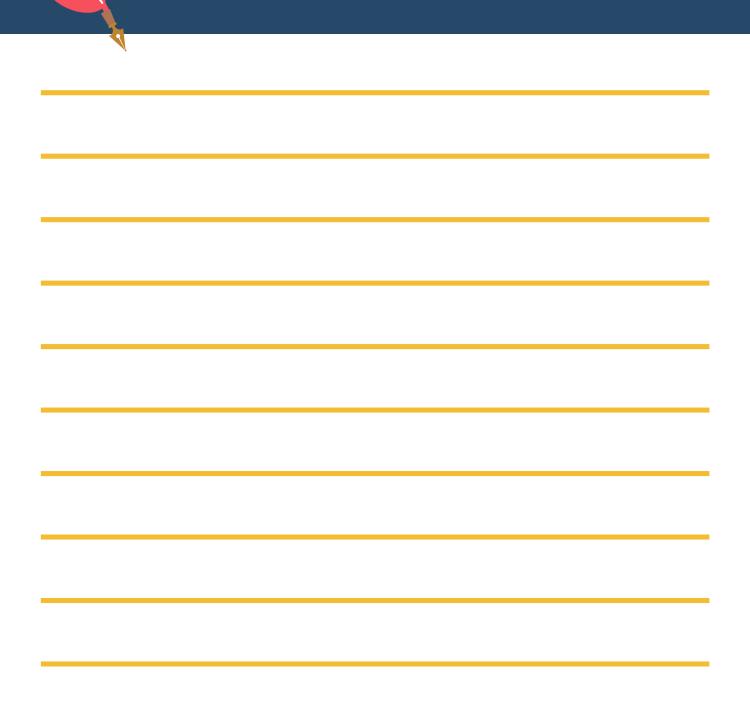


DOCUMENTING OUR LIVES:Left - Daksha (1st on the right) with her sister & sister-in-law in Regent's Park, London, 1970. Right - Daksha (1st on the right) with her sisters in 2019.





DOCUMENTING OUR LIVES: Left - Janet (in the centre) doing Ekiti cultural dance at Public Health School of Nursing, Ibadan, Nigeria 1981 or 82. Right - Still dancing, Janet (in the yellow) supporting her friend, the mother-of-the-bride, at a wedding reception in London, 2019.







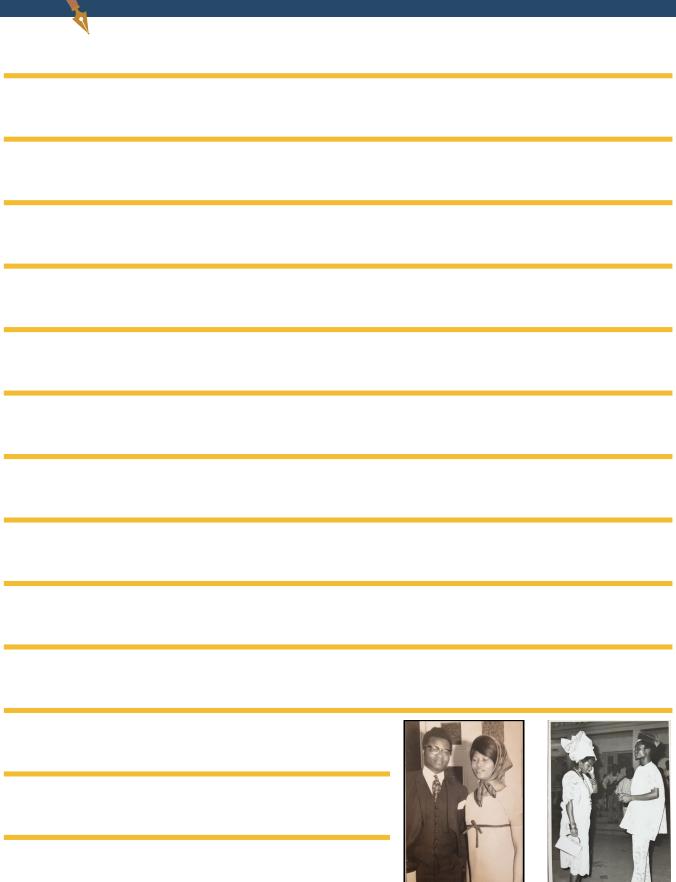
DOCUMENTING OUR LIVES: Left - James (far right) attending his son's graduation with his wife & daughter. Right - Daksha (in green) receiving an award for 30 years of community service by 27 Patidar Samaj, Oct 2019.

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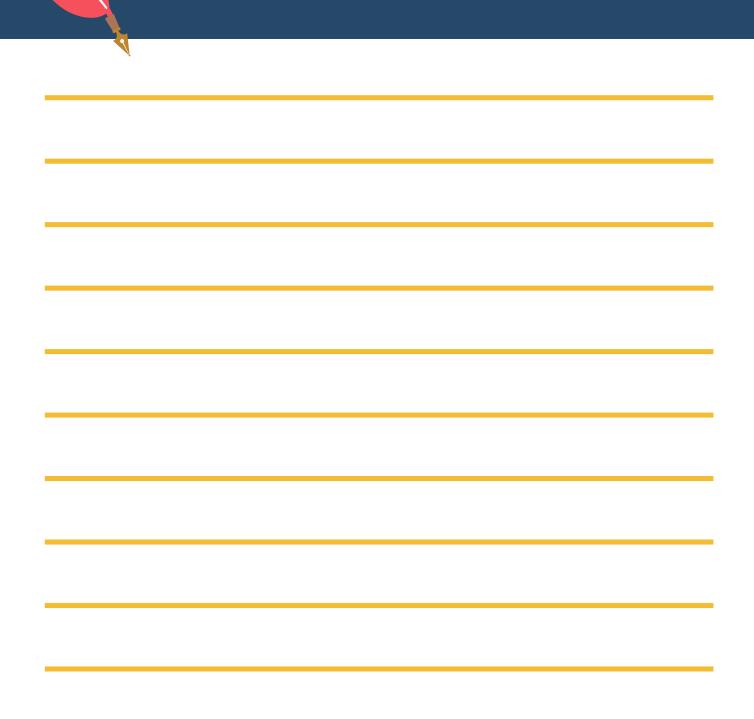
DOCUMENTING OUR LIVES: Left - Janet (3rd from the right) with other ladies supporting each other as the West African Eastlea Women's Association (WAEWA), 1990s. Right - Daksha (1st on the left) planting trees in the mountains of Nepal, 2017







DOCUMENTING OUR LIVES: Love ℰ marriage in the 1960s and 1970s

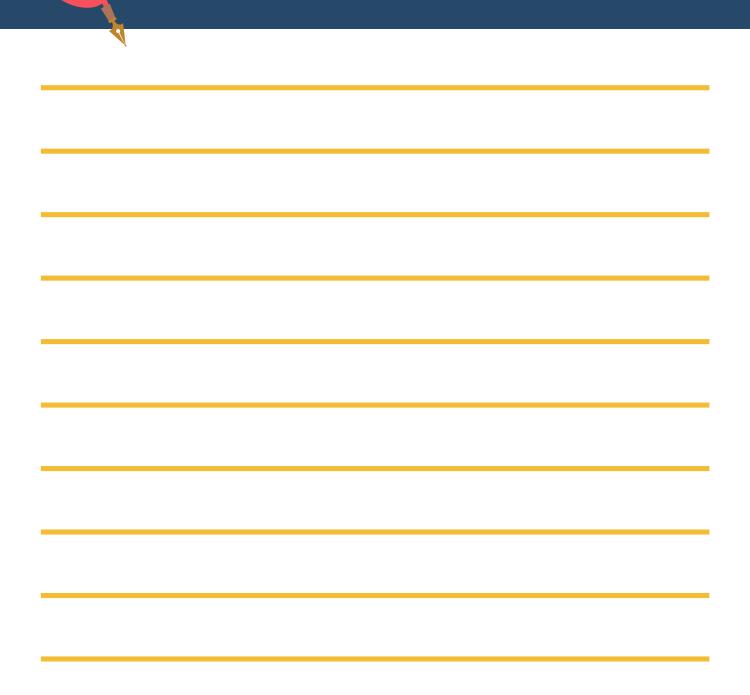








DOCUMENTING OUR LIVES: Left - Daksha at a ceremony of Lord Krishna in Mayfair, London. Centre - Daksha aged 14 in Kampala, Uganda. Right - Ann (left) & Peter (right) celebrating Ann's 60th birthday on a family holiday in Morocco, 2019



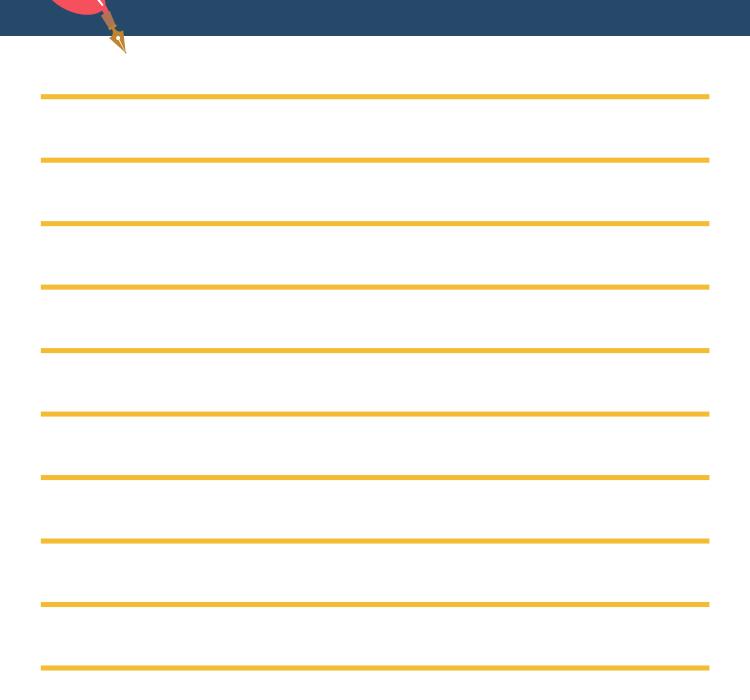






DOCUMENTING OUR LIVES: Left - Amos as a foreign student in Manchester, in the 1980s. Centre - Adebisi (1st on the left) at Buckingham Palace with his sister, grandson & daughters, Aug 2018.

Right - Daksha at London Bridge with her grandson.









DOCUMENTING OUR LIVES: Left - Daksha (right) with her eldest daughter in 2019. Centre - Janet (left) with her eldest daughter in Nigeria, in 1977. Right - Janet (left) with her eldest daughter in London, in 2016

In loving memory

OLORI ALICE ADEPEJU AJIBOYE
CHIEF DR JOHNSON KOLAWOLE ODUMERU
DAHYABHAI & NIMALA PATEL
MORONKE OLUBUNMI ODUSOTE
JANET ADUNNI MORADEUN ALABI













When I come to the end of the road; And the sun has set for me I want no rites in a gloom filled room; Why cry for a soul set free?

Miss me a little, but not for long; And not with your head bowed low Remember the love that once we shared; Miss me, but let me go.

For this is a journey we all must take; And each must go alone. It's all part of the master plan; A step on the road to home.

When you are lonely and sick at heart; Go to the friends we know. Laugh at all the things we used to do; Miss me, but let me go.

"Let me go", by Christina Rossetti

"IN THIS WORLD NOTHING CAN BE SAID TO BE CERTAIN EXCEPT DEATH AND TAXES"

- Benjamin Franklin, 1789 -



But if we are very lucky, we will experience old age before we pass on.

HOW DO WE WANT TO LIVE IT? HOW DO WE WANT TO DIE? WHAT LEGACY DO WE WANT TO LEAVE?

My Farewell Handbook will help you explore these profound questions and find your own answers. Recognising that talking about care homes, inheritance, death, organ donation and such issues are TABOO in many black, Asian and ethnic minority communities, the book will empower you to have these difficult conversations. It will support you to tell your family what matters to you, the decisions you have made and how they can honour them.

"... a 'must own' for people approaching pension age..."
– Oyewole Yakeen Ajagbe

"... detailed and informative ... brings peace of mind for family"
– Katy V. Chung

"... very useful, very handy, very concise... a real 'wake-up'call handbook" – Ajibola Malomo

"... will help me and my family and friends"

- Daksha Patel



Make your wishes

known &

known family

help your them