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INTRODUCTION

Planning a funeral is one of the most difficult and complex tasks a family can face. This guide has been created to ease that burden. It brings together practical steps, cultural insights, and ready-to-use tools to help families in Ghana and in the diaspora organize dignified and orderly Christian funerals. Each chapter can be read on its own or followed step by step, depending on what you need. Our aim is to give you structure, clarity, and support so that you can focus on honouring your loved one. Documents marked like Funeral Budget Planner in this guide are free resources available on the funeral planner page on GhanaMemorialProducts.

Disclaimer

We do not claim to know everything about funerals in Ghana. Traditions vary widely across regions, ethnic groups, and churches in Ghana. Every individual has unique wishes, and every community has its own way of showing respect to the departed. What we present here is a compilation of common practices and experiences, designed to be a helpful guide. You are free to adapt it to your family's situation. We welcome suggestions for improvement, and we continuously update this guide. It is freely available for families in Ghana and abroad in the diaspora, as part of our mission to support those facing the heavy task of funeral planning.



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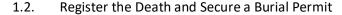


1. First Steps After a Death

Losing a loved one is one of life's most painful experiences. In Ghana, the passing of a family member sets in motion a series of responsibilities that can feel overwhelming in the midst of grief. This chapter offers a step-by-step guide for the very first days after a death. Taking these steps calmly and in order will provide the foundation for everything else that follows.

1.1. Confirm the Death and Obtain a Medical Certificate

- If your loved one passed away in a hospital, a doctor will issue a Medical Certificate of Cause of Death
- If the death occurred at home, contact the nearest hospital or clinic so a medical professional can confirm and document the death.
- This document is essential for all later processes, including registration, burial permits, insurance claims, and funeral planning.



- Visit the **Births and Deaths Registry** in the district where the death occurred.
- Submit the medical certificate, pay the required fee, and request the **Death Certificate** and **Burial Permit**.
- By law, registration should be done within **14 days** to avoid penalties.
- Keep multiple copies of the Death Certificate. You will need them for cemetery arrangements, insurance, pensions, and bank accounts.

1.3. Preserve the Body at a Mortuary

- Arrange for the body to be transferred to a reputable mortuary (hospital or private).
- Ask for embalming if the funeral will not take place immediately.
- Mortuary fees are typically charged daily or weekly; include this in your early budget notes.
- Keeping the body safe allows the family time to plan, set dates, and gather relatives from afar.

1.4. Notify Close Family and Elders

- Traditionally, news of the death is first shared with the **head of the extended family**.
- Hold a small **family meeting** (often at the family home) with key elders and close relatives.
- Appoint a **Chief Mourner** usually a spouse, eldest child, or respected family elder who will represent the family and coordinate planning.
- Inform the deceased's pastor or church leaders, so spiritual and emotional support is provided early.

1.5. Check for a Will or Funeral Instructions

- Ask whether the deceased left a **will**. This may be registered at the High Court Probate Registry, or kept with a lawyer or trusted executor.
- A will may contain specific funeral wishes (e.g., burial location, modest ceremony, funds set aside).
- Identify the **executor** and involve them in planning. Executors are legally empowered to carry out the deceased's wishes
- Respecting a will avoids conflicts later and ensures the funeral reflects the loved one's values.

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1.6. Begin a Simple Budget Outline

- Funerals in Ghana can be costly. Even at this early stage, start a budget note: mortuary fees, coffin, venue, catering, printing, transport.
- Use the <u>Funeral Budget Planner</u> (separate Excel/Google Sheets file) to record initial estimates. You don't need full figures yet—just begin noting expected expenses and possible sources of funds (family contributions, nsawa, insurance).

1.7. Prepare for the One-Week Observance

- Ghanaian custom calls for a **one-week observance** exactly seven days after death.
- At this gathering, funeral dates are usually announced, and community donations (nsawa) begin.
- Start thinking about a simple setup: chairs, water, refreshments, condolence book.
- Refer to the Concise Funeral Checklist to see what tasks should be started in the first week.

1.8. Emotional and Spiritual Care

In the rush of paperwork and logistics, don't neglect your heart. These first days are heavy. Allow space for prayer, tears, and family comfort. Lean on your pastor, elders, and trusted friends. Organizing a funeral is important, but caring for the grieving family is equally vital.

1.9. At the end of Chapter 1, you should have:

- Confirmed whether a will exists (and where it is kept); noted the executor's details.
- A **Death Certificate** and **Burial Permit** in hand.
- The body safely preserved at a mortuary.
- A Chief Mourner appointed and elders informed.
- Executor (if any) and funeral wishes identified.
- A budget outline started in the Funeral Budget Planner.
- Plans underway for the **One-Week Observance**.
- Started a Ghana Memorial with a Donation link so that the family can already collect donation, also from abroad

1.10. Refer to Tools

- <u>Concise Funeral Checklist (Excel/Google sheets)</u> tick off the "Day 1–7" tasks.
- <u>Funeral Budget Planner (Excel/Google Sheets)</u> note early costs and contributions.
- <u>GhanaFuneralServices</u> find and compare trusted funeral service providers (coffins, tents/chairs, caterers, printers, media, transport, tombstones) in your area.
- <u>Ghanamemorialproducts</u> pre-numbered receipt/thank-you book to issue donors a proof of payment at one-week and on the funeral day.
- <u>Donation Link</u>: an activated link in the Ghana Memorial (donation link available with free package) with which family and ftiends can donate digitally in Ghana (eg with MoMo) or from the diaspora (eg with a credit card).

2. The One-Week Observance

The one-week observance or notice (often just called "one-week") happens seven days after the death. It is a simple gathering. Family, church, neighbours, and friends come to share comfort and pray. You also use this meeting to share early plans and agree the way forward.

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2.1. Purpose of the One-Week

- Comfort: meet, pray, and support the immediate family.
- Inform: confirm key facts (date of death, age, church, hometown).
- **Decide**: agree a *provisional* funeral date and location.
- Organise: form or confirm the funeral planning committee and roles.
- **Support**: receive donations (**nsawa**) and pledges to help with costs.

Tip: Keep it modest. The main event is the funeral; this meeting sets a calm, respectful tone.



2.2. What to Prepare (3–5 days before)

- **Venue**: family house, church hall, or a simple open space.
- Seating & shade: a few tents and chairs.
- Catering: If it is desired to provide foods and drinks to the guests
- **Program**: short opening prayer, hymn/chorus, brief remarks, announcements, closing prayer. Do you want to engage a pastor, then prepare as well.
- **Donations table:** bowl/box, Treasurer with the <u>Ghana Memorial Products Funeral Donation Receipt book</u> (pre-numbered receipt/thank-you slips), and one assistant.Condolence list: a sheet or book to record names and contacts.
- **Security/Order**: two ushers to guide seating and keep the walkway clear.
- **Sound**: small PA if the venue is large; otherwise keep it simple.
- One-week funeral posters: prepare a design (photo, name, short "one-week" notice, date/time/venue, contact). You can ask a designer that you can find on Ghana Funeral Services to create a One-week notice/poster or do it yourself on Ghana Memorial Products. Add a QR linking to the Ghana Memorial funeral page; plan where to place them.

See the Concise Funeral Checklist for a tick-off list for the one-week section.

2.2.1. Roles on the Day

- Chief Mourner: welcomes key guests; gives final remarks.
- MC (or elder/pastor): runs the short program and keeps time.
- Treasurer + assistant: receive nsawa, record amounts, issue simple receipts where possible.
- Secretary: notes decisions taken (provisional funeral date, committee names, key contacts).
- **Ushers**: seating, donation flow, and basic order.

Keep speeches short. Avoid debates in public. If needed, note issues and resolve later in a smaller meeting.

2.3. Simple Order of Events (30–60 minutes)

- 1. Opening prayer / hymn (5 min)
- 2. Brief family statement about the loss (2–3 min)
- 3. Short exhortation or Scripture reading (5 min)
- 4. Announcements / updates (10–15 min)
 - o Provisional funeral date and locations (church, cemetery, possible reception grounds)
 - o Committee roles (Chair, Treasurer, Secretary, Logistics Lead)
 - Next planning meeting date



- 5. Nsawa (donations) time (10–15 min)
- 6. Closing prayer and thanks (2–3 min)

Keep music low and respectful. No need for a full band.

2.4. Handling Nsawa (Donations) Properly

- Use **one collection point** led by the Treasurer.
- Record name, amount, and contact. Offer a <u>simple receipt</u> if possible.
- Separate **cash vs. MoMo**. For MoMo, write the **reference** in the notebook. You could use the <u>donation link</u> by sharing it with guests.
- Count with a second person present. Both sign the day's totals.
- Keep funds safe. Deposit to the funeral account/MoMo wallet the same day.
- Share a short accounts update at the next meeting.

Use the **Funeral Actuals Tracker (Excel)** to record real inflows and expenses.

2.5. Communication: What to Say and Where

- **In-person**: the one-week is the first public time to share basic plans.
- WhatsApp: after the gathering, send a short update to the family/church groups (see sample below).
- **Posters**: one-week posters publicly announce the death. Keep them simple and targeted; quantities depend on the community size (see guidance below).
- Memorial page: create or update the Ghana Memorial Funeral Page so people have a single source of truth.

Sample WhatsApp update (editable):

With deep sorrow, the [Family Name] announces the passing of [Full Name], who went to be with the Lord on [Date]. A one-week observance was held today at [Venue]. The *provisional funeral date* is **[Date]** at **[Church/Venue]**. Further details will be shared on our Ghana Memorial funeral page: [link]. Thank you for your prayers and support.

2.6. One-Week Funeral Posters: What to Print & How Many

Purpose: public notice in the local area 2–3 days before the one-week.

What to include: clear photo, full name, age (optional), short text (e.g., *One-Week Observance*), date/time/venue, contact for enquiries, and a QR code to the Ghana Memorial funeral page.

Sizes & finish: A3 is common; use A2 for main junctions. Laminate or use waterproof stock for outdoor spots.

Guidance on quantities:

- Small/neighbourhood gathering (up to ~100 attendees): **20–40** posters.
- Town/city gathering (~100–300 attendees): **50–120** posters.
- Large turnout or widely-known person (300+): **120–250** posters. Adjust up/down based on how many **posting locations** you truly have, and how widely you're using **WhatsApp and the Ghana Memorial page** (which can reduce print needs by 20–40%).

Where to place: family house gate and nearby junctions; church noticeboard(s); main road intersections; market area boards; community information centres; workplace/school/association boards (if relevant). Remove posters after the funeral per local by-laws.

Budget note: cost = printing + lamination (optional) + transport + a small allowance for the distribution team.

2.7. Attire and Atmosphere

- Most families wear **black** (or black with **red**). Keep it simple.
- Sometimes colours are selected with a meaning. Black/red for when a young person has died too soon, black/white for dying of old age and red for the death of royals.
- Maintain a calm, prayerful tone. Avoid loud celebrations at this stage.

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2.8. Decisions to Take at the One-Week

- Provisional funeral date (check church, cemetery, and key family calendars).
- **Preferred locations**: church, burial grounds, and possible reception area.
- Planning Committee: confirm Chair, Treasurer, Secretary, Logistics Lead, Communication Lead.
- Budget direction: if you want to use the Ghana Memorial Platform budget sheet choose Budget A (budget) /B (medium) /C (more expensive) and set a first attendee estimate (e.g., 150, 300, 600).
- Key vendors to source: mortuary/timeline, coffin makers, printers, caterers, tents/chairs, media, transport.
- **Ghana Memorial setup**: memorial page, online condolence book, donation link, (if needed) livestream and start using the Funeral Page section of the Ghana Memorial

Open the Funeral Budget Planner (Excel/Sheets) and set Attendees and chosen Budget A/B/C. This keeps expectations realistic.

2.9. Using Ghana Memorial to Reduce Stress

- <u>Funeral Page</u>: post the one-week outcomes, *provisional* date, and contact person. And later the entire program including instructions. By sharing it, it can be used as funeral announcement and a funeral program.
- <u>Donation Link</u>: share a safe MoMo/card link for diaspora and friends who cannot attend or want to pay digitally
- Online Condolence Book (digital): a gentle space for messages from everywhere instead of multiple WhatsApp threads. And with the Ghana Memorial these messages stay.
- **Livestream (if needed)**: for relatives abroad during the funeral itself or people that can not travel to attend the funeral.
- **QR codes on print:** Use QR codes on printed materials so that people can easily find more information and you can save on printing costs
- QR Tombstone Sticker: plan now so the memorial content is ready by the burial and one-year.

These tools centralise information, reduce print costs, and include the diaspora with dignity.

2.10. After the One-Week: Next Steps

- Update the checklist with tasks agreed and deadlines.
- Contact your **shortlisted vendors** via <u>GhanaFuneralService</u>s and request quotes (printing, tents/chairs, catering, media, transport, tombstones).
- Lock the **funeral date** with the church and cemetery as soon as possible.
- Share a thank-you note to attendees and donors (short WhatsApp/post).
- Schedule the next committee meeting (within 3–5 days) to confirm vendors and budget.

2.11. Common Pitfalls to Avoid

- Turning the one-week into a second funeral. Keep costs low.
- Agree who will be in charge of the funeral and follow common practices to avoid unnecessary disputes.
- Announcing a date before checking church/cemetery availability.
- Poor donation records. Always record **who**, **how much**, **how** (cash/MoMo).
- Arguments in public. Note issues; resolve later in a smaller group with elders present.

2.12. Quick Checklist for the Day (summary)

- Venue ready, chairs and water available.
- MC/pastor identified; short program printed or on a small card.
- Treasurer + assistant seated at donations table with notebook/receipts.
- Secretary ready to record decisions and contacts.
- Short WhatsApp update drafted for sharing after the meeting.
- One-week posters printed and placed at key locations (with QR link to the Ghana Memorial funeral page).

For a full, tick-off list, use the Concise Funeral Checklist.



- 2.13. At the end of Chapter 2, you should have:
 - A calm, respectful one-week gathering completed.
 - A provisional funeral date and preferred locations.
 - A confirmed planning committee with clear roles.
 - Nsawa recorded and kept safely; first accounts noted.
 - **Budget direction** chosen (A/B/C) and **attendee estimate** set in the Budget Planner.
 - The **Ghana Memorial funeral page** created/updated and a short WhatsApp update shared.

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3. Planning the Funeral (From Idea to Booked Vendors)

This chapter turns decisions from the one-week into a clear plan. Keep the tone simple. Make decisions early. Write things down. Share updates so everyone stays aligned.

3.1. Timeline at a Glance

- 4–6 weeks before (or as early as possible): fix the date with church and cemetery; confirm committee roles; set the working budget (A/B/C) and attendee estimate; start vendor calls.
- 2–4 weeks before: lock key vendors (coffin, tents/chairs, catering, media, transport, printing); gather bio/photos for the brochure; draft program; start approvals; send the Funeral Announcements, which can be made on



the platform of <u>Ghane Memorial Products</u> — distribute the WhatsApp announcement card, deliver printed invitations, and post funeral posters/banners; update the Ghana Memorial funeral page (schedule, map, contacts, donation link).

- **7–10 days before:** confirm quantities (attendees, food, brochures, water); finalize artwork; print; reconfirm logistics and times.
- **72–24 hours before:** collect printed items; pack supplies; set up seating charts; share final WhatsApp update and Ghana Memorial link; check payments and floats.

Use the <u>Funeral Budget Planner</u> and <u>Funeral Expense Tracker</u> to keep costs under control as choices become real purchases.

3.2. Confirm the Committee & Roles

Keep roles light and clear. One person can cover two roles if needed.

- Chair/Chief Mourner's Rep: guides decisions; resolves issues.
- Treasurer: budgets, payments, receipts; sends a short update after each meeting.
- **Secretary:** minutes, contact list, vendor sheet, timelines.
- Logistics Lead: tents/chairs, PA, generators, decor, sanitation.
- Catering Lead: food, drinks, water, serving team.
- Transport Lead: hearse, family vehicles, parking plan.
- Media & Printing Lead: photography, video/livestream, posters, brochure.
- Protocol/Ushering Lead: seating plan, VIPs/dignitaries, ushers, security.
- **Church Liaison:** order of service, choir/music, readings, clergy needs.

Share phone numbers. Create one WhatsApp group for leads; keep it focused.

3.3. Fix the Date, Venues & Key Permissions

- **Church/Service venue:** confirm date and time in writing (email/WhatsApp). Ask about sound, projector, seating rules, and honorarium.
- **Cemetery/Burial:** confirm grave availability, fees, and any required **burial permit** or paperwork. Decide grave type (earth, lined, vault) early.
- **Reception grounds:** reserve if needed (school field, community park, private space). Check tents/chairs rules and closing time.
- Mortuary: reconfirm preservation/embalming timing and viewing policy.

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Keep screenshots of confirmations in the committee folder.

3.4. Vendors: What to Book and When

Use simple criteria: reliable, transparent pricing, and available on your date. Get at least two quotes for the big items. Shortlist and compare providers using <u>GhanaFuneralServices</u> (coffins, tents/chairs, caterers, printers, media, transport, tombstones), then pick the best fit and lock dates in writing. In the last chapter we made an overview of all the categories of funeral service providers that are presented on GhaneFuneralServices.

3.4.1. Priority bookings

- <u>Coffin/Casket:</u> choose style and finish (A/B/C). Confirm delivery time.
- Tents, Chairs & Canopies: book for the service or reception area; add head table, family rows, and shade.
- PA/Sound & Power: microphones, speakers, technician, and generator backup.
- <u>Catering</u>: agree menu, serving style, per-person price; set cut-off time.
- Media: photography, videography, livestream for diaspora; confirm deliverables (photos count, video length, delivery date).
- <u>Transport</u>: <u>hearse</u> route and time; family vehicles and drivers; parking plan.
- <u>Printing</u>: one-week posters (if not yet done), **funeral posters/banners**, **brochures/programs**, appreciation cards. Add **QR code** linking to the Ghana Memorial page.

Other helpful services

- Decor & Floral: altar/graveside flowers; simple is fine.
- Security/Ushering: ushers per 50 attendees; basic crowd flow and bag check at entry.
- Sanitation: mobile toilets or access to facilities; cleaning team.
- First Aid: a nurse or first-aid kit stationed near the ushers.

Write vendor names, phone numbers, price, deposit, balance, and due date in your sheet.

3.5. Program & Content (Keep it Timed and Simple)

Work with the church. Aim for **60–90 minutes** for the service.

- Order of Service (sample): Processional → Opening Prayer → Hymn/Choir → Scripture → Tributes (2–4, time-boxed) → Sermon/Exhortation → Announcements & Acknowledgements → Viewing (if allowed) → Committal/Burial → Recessional.
- Tributes: set word/length limits (e.g., 250–400 words) and submission deadline.
- Biography ("Life Story"): collect facts early (dates, schools, work, church roles, family). Keep it accurate and
 respectful.
- Music: choose 2–3 hymns or songs your church can support.
- Viewing policy: decide yes/no, and how to manage the line.

Use the <u>Funeral Page of the Ghana Memorial</u> or a **brochure** to gently guide time—short tributes, clear order, and contacts.

3.6. Printing Plan (Quantities & Checks)

Quantities usually follow attendees:

- **Brochures/Programs:** ≈ attendees. Add 5–10% extra.
- Invitations/Announcements: based on households you must reach. You can also do it digitally to keep the number of prints limited and make use of the Funeral Page of the Ghana Memorial that can function as a funeral announcement and a funeral program.
- Posters/Banners: fixed number for key locations.

Proofing checklist

• Spelling of names and dates; high-quality photo; Bible verses and hymn numbers; church and cemetery addresses; start times; contact phone numbers; **QR code** test to the Ghana Memorial page.

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• One final proof by the **Secretary** and **Church Liaison** before print.

Collect prints 2-3 days before the funeral; store flat and dry.

3.7. Funeral announcements

Purpose: to *invite* people to the funeral with clear details and one source of truth. **When to send:** ideally **2–3 weeks** before the funeral (minimum **10–14 days**).

3.7.1. Main channels:

- **Printed invitation card** (households, elders, associations, workplace)
- WhatsApp announcement card (image) easy to forward; link/QR to the Ghana Memorial funeral page
- Funeral posters/banners (distinct from the one-week): key junctions, church boards, venue signage
- Church & association announcements (Sunday before; alumni/work groups)
- Ghana Memorial Funeral Page (final schedule, map/pin, contacts, donation link)

3.7.2. Content checklist (keep it short):

- Deceased **full name** (and popular name, if any) + **photo**
- Date, start time, and venues (church, cemetery, reception)
- Family/Contact for enquiries (one number)
- Dress code (e.g., black/red; white for thanksgiving) if relevant
- QR code / short link to the Ghana Memorial funeral page (single source of truth)

3.7.3. Quantity planning (guide):

Channel	Typical Quantity	Cost Driver	Notes / Best Practice
Printed invitations	50–300	households & elders to be reached	Hand-deliver to key families/associations; include map pin/QR.
WhatsApp card (image)	Unlimited	_	Use Ghana Memorial Funeral Announcement template; compress for easy sharing; include QR/link.
Funeral posters (A3/A2)	30–100	posting locations	Different from one-week posters; place at church boards, main junctions, venue approach; remove after the event.
Banners (venue/directional)	1–5	size & fabric	1 main venue banner + 1–4 directionals as needed.

3.7.4. Distribution plan:

Family & elders: printed invitation + WhatsApp card

Church & associations: WhatsApp card for groups; 1–2 printed posters for boards **Workplace/community:** WhatsApp card; select printed invites if protocol requires

3.7.5. Samples (editable):

WhatsApp announcement (image caption)

The family of [Full Name] invites you to the Funeral Service on [Day, Date] at [Church/Venue] starting [Time]. Burial follows at [Cemetery]. Reception at [Reception Venue]. Details & livestream: [Ghana Memorial link].

3.7.6. Printed invitation (short text)

Funeral of [Full Name]

Service: [Church], [Day, Date], [Time]

Burial: [Cemetery] **Reception:** [Venue]

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Enquiries: [Contact Name & Phone] **Scan for full details:** [QR to Ghana Memorial page]

How to produce quickly: use Ghana Memorial Products – Funeral Announcement templates (poster, WhatsApp card, printed invite) and shortlist printers via GhanaFuneralServices. Then keep all updates synced on the Ghana Memorial page (link/QR on every item) or your could refrain from prints and just the Funeral Page on the Ghana Memorial.

3.8. Guest & Seating Plan

- Chief mourners/family rows: reserve and label.
- Clergy/Officiants: front-row seats and water.
- **Dignitaries & Associations:** simple protocol—front or side rows.
- **General seating:** aisles clear; ushers every 50 guests.
- **Signage:** entrance, donations table, washrooms, parking.

Prepare a simple map for ushers.

3.9. Budget Control & Payments

- Confirm a **Budget like the A/B/C** categorisation as used in the **Funeral Budget <u>Planner</u>** and keep it visible in meetings to steer costs in the right direction and to prevent unpleasant surprises.
- Use purchase approvals: Chair + Treasurer for big items.
- Keep a small cash/ MoMo float for last-minute buys; log all receipts.
- Track **Deposits** and **Balances** with due dates. Avoid paying 100% up-front.
- After the funeral, complete the <u>Funeral Expense Tracker</u> and share a short accounts report.

3.10. Communication Plan

- Update the **Ghana Memorial Funeral Page** with date, venues, schedule, and contacts.
- Share a WhatsApp card (image) with key details and QR code.
- Coordinate with church announcements on the previous Sunday.
- Keep one **spokesperson** for media or public questions.

3.11. Risk & Contingency

- Weather: tents, plastic covers for equipment, towels, and mops.
- **Power:** generator fuel and tested cables.
- Traffic: extra travel time; alternate route for hearse.
- **Health:** water points, basic first aid, shade for elderly.
- **Security:** cash handling plan; night watch for set-up areas.

3.12. Supplies Packing List (day before)

Brochures; reserved seat signs; donation bowls/receipt book; pens & markers; water; tissues; cable ties/tape; extension cords; phone chargers; hand sanitizer; first-aid kit; waste bags; usher badges.

3.13. Using Ghana Memorial (products) to Simplify

- **Funeral Announcement**: select a template with which one can easily make a funeral announcement themselves or engage a designer to support
- Family Page: presents the entire family to funeral attendants and show the chief mourners
- Funeral Page: one source of truth for time, place, and program.
- **Donation Link:** receive MoMo/card gifts safely; shows who donated.
- Onine Condolence Book (digital): captures messages without manual registers.

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- Livestream: share link on the page; test 24 hours before.
- QR codes on print: reduce poster quantity and help people find details fast.
- QR Tombstone Sticker: plan the inscription so the code points to the memorial page.

3.14. At the end of Chapter 3, you should have:

- Date and venues **confirmed in writing** (church, cemetery, reception).
- Key **vendors booked** with quotes, deposits, and contacts recorded.
- A simple program drafted; tributes and biography underway.
- **Printing plan** approved and sent; pick-up date set.
- Seating plan and basic protocol agreed; ushers assigned.
- Budget on track with deposits and balances listed.
- Ghana Memorial page updated; WhatsApp card ready.
- A short **risk plan** and a packed supplies list for the day.

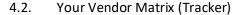
4. Vendors & Contracts in Detail

This chapter helps you choose the right service providers, agree clear terms, and avoid surprises. Keep everything simple, written, and shared in the committee group.

4.1. Shortlisting with <u>GhanaFuneralServices</u> (Quick Workflow)

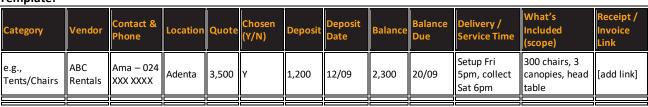
- Search your category (coffin, tents/chairs, catering, printing, media, transport, tombstone).
- 2. **Open 2–3 options** per category; save contacts and prices.
- 3. **Call for availability** on your exact date and location.
- Ask for a simple quote (item + quantity + unit price + total + delivery/collection time).
- 5. **Compare** quality, price, delivery time, and reviews.
- 6. Choose one and secure the date in writing (WhatsApp/email), then pay the deposit.

Tip: For big-ticket items (catering, tents, media), keep a backup vendor you can call if anything changes.



Create one shared table (Excel/Sheets or) and keep it updated. Duplicate rows as needed.

Template:



Link each row to the **Funeral Budget Planner** (planned cost) and the **Funeral Actuals Tracker** (actual payment). Shortlist options via **GhanaFuneralServices** before you decide.



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4.3. Contract Basics (What Every Agreement Should State)

Who: full vendor name, contact, and the family's representative.

What: exact service/items, quantities, and quality level (e.g., 300 chairs, 3

canopies, 2 wireless mics; brochure 24pp A4, full colour; catering rice + stew

+ protein; coffin model & finish).

When/Where: delivery, setup, and collection times; full venue addresses; church and

cemetery times.

How Much: total price, deposit amount and date, balance and due date.

Backup/Replacement: what happens if an item fails (e.g., generator swap, spare microphones,

alternate hearse).

Postponement/Cancellation: refund or reschedule terms; who pays for reprint or extra storage.

Ownership/Usage (media & printing): who owns photos/videos/design files; what format you

receive; basic permission to post on the Ghana Memorial page.

Sign-off: one-page confirmation by both sides (signed or WhatsApp "Agreed" with

date).

Keep the contract short and clear. Screenshots of WhatsApp agreements plus a PDF quote are acceptable if they include these points.

4.4. Category Checklists — What to Ask & What to Get

Use this matrix during calls so you don't miss anything.

Category	Key Questions (ask)	Get / Confirm (deliverables)	Book by (lead time)	Notes / Backup
Coffin / Casket	Model & finish? Correct size? Padding? Delivery time? Mortuary viewing policy? Accessories (name plate/cross)?	Photo of exact model; price; delivery/collection plan; receipt.	2–4 weeks before	Confirm fit + inscription; keep backup maker.
Tents, Chairs & Decor	Chairs per 100? Canopy sizes? Head table? Aisle width? Rain plan ? Lighting at night?	Quantities; setup & teardown times; on-site contact; deposit/balance.	2–4 weeks	Consider generator for lights.
Power Technician on site? Generator		Equipment list; test time; duty contact; refund/replacement clause.	2–3 weeks	Rain covers; spare cables.
Catering (Food, Drinks, Water)	Menu options A/B/C? Serving method (pack/buffet)? Per-person price? Hygiene/hand-wash points? Serving time? Leftovers policy?	Headcount deadline; staff count; serving duration; water/drinks qty; payment details.	2–3 weeks	Tastings if possible; per-plate contract.
Printing & Design (Invites, Posters, Banners, Brochures, Donation Receipt Book)	Sizes (A3/A2)? Quantities? Paper/lamination? Colour accuracy? QR code test to Ghana Memorial page? Delivery date? or Donation Receipt book (NCR): serial numbering? duplicate pages? custom logo/text?	Final proofs (PDF/JPG) approved by Secretary & Church Liaison; for Donation Receipt book: sample page + numbering range; reprint policy; packaging plan.	10–14 days	Laminate outdoor posters; add QR to reduce quantity. keep extra receipt books for one-week and funeral day.
Video, Stream link reliability? Delivery		Sample work link; crew list; backup internet/power; delivery dates in writing.	2–3 weeks	Share links on Ghana Memorial page.

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Category	Key Questions (ask)	Get / Confirm (deliverables)	Book by (lead time)	Notes / Backup
Transport (Hearse & Family Vehicles)	Waiting time included? Extra hour	Number plates; driver contact; payment schedule (deposit vs day-of balance).	1–2 weeks	Escort car if needed.
Mortuary & Embalming		Receipts; release letter (if needed); duty contact.	ASAP	Check no-photography rules.
Security, Ushers & Sanitation	-		1–2 weeks	Volunteers vs paid crew.
Tombstone / Monument	Timeline? Unveiling date?	Drawing/spec sheet; staged payments (deposit–mid–final); defect guarantee.	Plan early (1– 3 months)	Permit may be required.

4.5. Payments, Deposits & Receipts (Safe Practice)

Deposits: typical 20–50% depending on category (printing often 50%; tents/catering 30–40%). Avoid

paying 100% before delivery.

Method: use MoMo/Bank; record the reference like: FUNERAL-[Surname]-[Item]-[Date].

Verify: confirm the registered name on the MoMo line before sending.

Receipts: request a receipt or stamped invoice **the same day**; save a photo/PDF in the shared folder.

Two approvals: Chair + Treasurer approve larger spends in the WhatsApp group.

Sample approval text (copy/paste):

APPROVED — Vendor: [Name], Category: [Item], Qty: [xx], Total: [Amount]. Deposit: [Amount] due [Date]. Balance: [Amount] due [Date]. Approved by Chair [Name] & Treasurer [Name].

approval table (fill in):

Field	Value
Status	APPROVED
Vendor	[Name]
Category	[Item]
Quantity	[xx]
Total	[Amount]
Deposit	[Amount]
Deposit Due	[Date]
Balance	[Amount]
Balance Due	[Date]
Approved by (Chair)	[Name]
Approved by (Treasurer)	[Name]

4.6. Delivery & Acceptance Checklist (on the Day)

- Arrived on time; items match the contract (count & quality).
- Function test: PA on, microphones working; generator starts; livestream link live.

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- Printing correct: names, dates, QR scans to Ghana Memorial page.
- Catering hot and safe; water and drinks distributed.
- Take photos of setup and keep delivery notes/waybills.

If something is missing, write it down, message the vendor immediately, and activate the backup if needed.

4.7. Postponement, Cancellation & Weather

- Agree how dates can move (e.g., church conflict, rain alert) and what fees apply.
- For rain: more canopies, side sheets, plastic covers, walkway mats, towels; indoor backup if possible.
- If printing must change, agree a **reprint discount** for minor errors.

4.8. Media & Privacy Notes

- Obtain verbal consent for close-up filming when possible.
- Ask media to avoid filming sensitive moments on request.
- Ensure you receive usable copies: photos (JPG), video (MP4), and the livestream file within the agreed timeline. Save to the Ghana Memorial page or family drive.

4.9. Red Flags & Quick Safeguards

- Prices far below market with pressure to pay **all** up-front.
- No physical address or verifiable references.
- Name on MoMo does not match the business/person you spoke with.
- Vague promises ("Don't worry, we'll sort it"). Insist on itemised quotes.
- Refusal to state delivery time and backup plan.

4.10. After the Funeral — Close Out

- Collect remaining files: design files (PDF/JPG), photos, videos, invoices, and receipts.
- Pay outstanding **balances** only after items/services are received.
- Update the **Actuals Tracker** and share a one-page accounts summary.
- Post a short thank-you note to vendors and helpers.

4.11. At the end of Chapter 4, you should have:

- A complete **vendor matrix** with deposits, balances, and delivery times.
- Short, clear agreements for each vendor (even if via WhatsApp + PDF quote).
- A tested **delivery & backup plan** (sound, power, transport, rain).
- Receipts and files saved in a shared folder; Actuals Tracker updated.
- Confidence that the funeral day will run smoothly with fewer surprises.

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5. Logistics & The Funeral Day Run Sheet

The goal for the funeral day is **calm, order, and dignity**. This chapter gives you a clear run sheet, roles, and simple tools so everyone knows what to do and when.



5.1. 24–48 Hours Before: Final Confirmations

Tick these off the day before.

- Date & times re-confirmed with church, cemetery, mortuary, hearse, and key vendors.
- Printed items collected (brochures, banners, reserved signs). QR codes tested to the Ghana Memorial page.
- **Site plan** finalised: seating (family, clergy, dignitaries), donations table, ushers' positions, water points, washrooms, media station.
- **Equipment checked**: PA/sound, generator + fuel, extension cords, spare mics/cables, livestream phone/router.
- Catering counts locked (±5–10% buffer) and serving points labelled.
- Cash/MoMo float ready with receipt book; secure pouch/lockbox.
- **Documents** packed: burial permit, death certificate copies, receipts, vendor contacts, simple contracts, waybills.
- **Transport**: hearse route & timings, family vehicles assigned, parking & marshals.
- Weather plan: extra canopies, side sheets, plastic covers, towels; indoor backup if needed.

5.2. Roles on the Day (Who Does What)

Keep roles short; one person can cover two if necessary.

- MC/Service Lead runs the order of service, keeps to time.
- **Protocol/Ushering Lead** seating plan, dignitaries, ushers per 50 attendees, crowd flow.
- Treasurer donations (nsawa), receipts, MoMo references, day-end count & handover.
- Secretary attendance notes, announcements, vendor waybills, incident log.
- Logistics Lead tents/chairs, PA/generator, signage, sanitation.
- Transport Lead hearse, family vehicles, parking/traffic.

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- Media Lead photo/video, livestream (share link via Ghana Memorial page), backups.
- Catering Lead food/drinks/water, serving team.
- Church Liaison clergy coordination, choir, readings, offertory flow.

Share phone numbers in one WhatsApp group for leads. Pin the run sheet and site map in the group.

5.3. Sample Funeral Day Run Sheet (Editable Matrix)

Adjust times to your context. Keep buffers between items.

Time	Activity	Owner	Location	Key Notes / Dependencies
05:30	Team brief & opening prayer	MC + Leads	Grounds	Confirm roles, radios/phones on, share backup plan.
06:00	Hearse departs mortuary	Transport Lead	Mortuary → Family/Church	Release letter in hand; route confirmed.
07:00	Optional family viewing	Protocol Lead	Family house	Short & orderly; ushers manage flow.
08:00	Procession to church	Transport Lead	En route	MC ready; PA test ongoing at church.
09:00	Church service begins	MC/Clergy	Church	Aim for 60–90 min. Ushers monitor seating.
11TO:30	Recessional & move to cemetery	Transport Lead	Church → Cemetery	Ushers guide exit; family rows first.
11:00	Graveside committal	Clergy	Cemetery	Burial permit ready; brief, respectful.
	Photos & thanks	MC/Media Lead	Cemetery	Keep short; direct to reception.
12:30	Reception (refreshments/tributes)	MC/Catering Lead	Grounds	Donations table staffed; water points visible.
14:30	Closing remarks & prayer	MC/Clergy	Grounds	Share thanksgiving service info.
15:00	Teardown & returns	Logistics Lead	All sites	Count gear; sign waybills; tidy venue.

Livestream checkpoints: 08:45 test; 08:55 go-live; pin link on Ghana Memorial Funeral Page (and WhatsApp card).

5.4. Site Layout (Simple Plan)

- Front rows: Chief mourners & immediate family (labeled).
- Clergy/Officiants: near aisle, water provided.
- **Dignitaries/Associations**: reserved side rows with simple signage.
- **Donations table**: visible but not blocking aisles; two chairs; receipt book; MoMo chart.
- Media station: tripod zone; power outlet; avoid blocking aisle.
- Water & first aid: near ushers; shade for elderly.
- Sanitation: toilets signposted; bins at corners.

Add a one-page **site map** to the WhatsApp group for ushers and vendors.

5.5. Donations (Nsawa) & Money Handling

- Use one collection point only. Record name/amount/contact and issue a receipt using the <u>Ghana Memorial Products Funeral Donation Receipt book</u> (pre-numbered NCR). Donor keeps the original; duplicate stays for accounSeparate cash vs MoMo; write MoMo reference in the notebook.
- Count with two people present; both sign the sheet.
- Secure funds immediately; deposit same day if possible.
- Share a short **accounts note** with the committee by evening.
- We advise to make use of the <u>donation link</u> as much as possible, since it provides more comfort, security and transparency

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Suggested MoMo reference format: FUNERAL-[Surname]-NSAWA-[Date]

5.6. Checklists You Can Print

A) Equipment & Supplies

Brochures/programs; reserved seat signs; donation bowls & receipt book; pens/markers; water; tissues; cable ties/tape; extension cords & multi-plugs; phone chargers & power banks; spare mic batteries; sanitizer; first-aid kit; waste bags; usher badges/high-vis; towels & plastic covers; waybills.

B) Documents to Carry

Burial permit; death certificate copies; church letter/invitation; vendor quotes/contracts; payment receipts; cemetery receipts; police letter (if escort); list of emergency contacts.

C) Vendor Phone List (matrix)

Category	Vendor	Contact	Phone	Arrival/Service Time	Notes
PA/Sound					
Tents/Chairs					
Catering					
Media/Livestream					
Transport/Hearse					
Security/Ushers					
Sanitation					

5.7. Protocol, Seating & Crowd Flow

- Ushers 1 per 50 attendees (minimum).
- Keep aisles clear; use rope/tape if needed.
- Label rows clearly: Family, Clergy, Dignitaries, Choir.
- Reserve wheelchair/elderly seating near the aisle with shade and water.
- MC announces movement instructions before recessional and at cemetery.

5.8. Emergencies & Contingencies

- Rain: activate extra canopies; plastic covers; move choir/PA under shelter.
- **Power**: switch to generator; reduce non-essential loads; have spare fuel.
- Medical: basic first-aid; know nearest clinic.
- **Security**: crowd surge plan; protect donations; night watch during setup.
- Late vendor: call backup (keep one per critical category via GhanaFuneralServices).

5.9. After the Day

- Return rentals; sign off waybills; photo-document any damages.
- Pay balances only after goods/services received.
- Update the Actuals Tracker (expenses & income).
- Post a **thank-you message** to helpers, church, vendors.
- Upload selected photos/video to the <u>Ghana Memorial page</u> for family and diaspora.

Sunday Thanksgiving (if planned): keep it simple; coordinate with the church and share the time on the Ghana Memorial page.

5.10. At the end of Chapter 5, you should have:

- A clear **run sheet** with owners and timings pinned in the leads' WhatsApp group.
- Sites set safely: seating, donations table, media station, water & sanitation.
- Nsawa handled properly with records and secure handover.

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- Backups ready for **weather**, **power**, and **vendors**.
- Post-event tasks done: rentals returned, balances settled, Actuals updated, and a thank-you shared.

6. Guest Management and Roles

In Chapter 5, you set the logistics for the funeral day. Now you need to prepare for the people who will attend. This chapter guides you in managing guests respectfully — from chief mourners and in-laws to dignitaries, church groups, and associations. It also shows you how to assign roles like ushers, pallbearers, and donation collectors, and how to include diaspora and online guests. The goal is simple: make sure everyone feels welcomed and every role is clearly handled.".



6.1. Chief Mourners and Immediate Family

The **Chief Mourners** are the official representatives of the bereaved family. Traditionally, this role may fall to:

- The spouse of the deceased.
- The eldest child.
- An elder from the extended family (depending on custom).

Chief mourners usually sit at the front, receive condolences first, and are named on funeral posters. They often wear distinctive mourning cloth (black, or black with red) to mark their role. Guests will look for them to shake hands, say "sorry," and present donations.

Other immediate family members (children, siblings, parents) should also be given a visible place of honor. This makes it easier for sympathizers to identify them and show respect.

6.2. Extended Family and In-Laws

Funerals can be sensitive times between family branches. It is important to give **both the maternal and paternal families** their rightful place (in Akan culture, the maternal family usually leads, but the paternal side is also respected).

- In-laws (the family of the spouse) should be formally acknowledged. Many families even set up a separate canopy labeled "In-Laws."
- Each side may wish to contribute a tribute, financial support, or organize a specific task such as catering or transportation.
- Public acknowledgment of their role during the service or in the program prevents misunderstandings and shows unity.

6.3. Church Groups, Associations, and Colleagues

Most Ghanaians belong to multiple groups — church fellowships, professional associations, alumni groups, or neighborhood societies. These groups often attend funerals in large numbers, sometimes dressed in uniform cloth or T-shirts.

As part of guest management:

- Inform groups early about funeral details so they can organize their participation.
- Assign a spokesperson or usher to welcome them when they arrive.
- Provide a slot in the program for their tribute or donation.

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6.4. Dignitaries and VIPs

If the deceased or family has connections to chiefs, politicians, or other dignitaries, prepare a special reception plan.

- Assign a family representative to greet and seat them.
- Reserve front-row or shaded seats for such guests.
- The MC should acknowledge their presence respectfully.

This attention avoids protocol breaches and shows appreciation for their support.

6.5. Pallbearers, Ushers, and Support Roles

Managing a large crowd requires helpers. Some key roles include:

- Pallbearers: Either family members, friends, or hired professionals. They carry the coffin during the service and procession.
- **Ushers**: Usually youth from the family or church. They guide people to seats, distribute programs, and manage condolence greetings.
- **Donation Collectors**: Trusted family members or church leaders who record contributions and issue receipts if required.
- MC (Master of Ceremony): Keeps the program flowing, calls up tribute-givers, and directs donations. The MC must be respectful, bilingual if possible, and able to balance timekeeping with empathy.
- Catering Helpers: Those assigned to distribute food and drinks so the process is orderly.

6.6. Seating and Hospitality

Seating reflects respect in Ghanaian funerals. Plan carefully:

- Reserve the front rows for chief mourners, immediate family, and elders.
- Provide separate canopies for in-laws, extended family, and church groups if possible.
- Ensure enough chairs it is better to have extra than to leave guests standing.
- Provide drinking water and, if possible, small refreshments for mourners after the burial.

6.7. Condolence Greetings ("Shaking Hands")

At many funerals, there is a time when guests line up to greet the bereaved family. This is a very important cultural ritual.

- The chief mourners and immediate family sit in a row.
- Guests file past, shake hands or hug, and say words like "Ya ko" or "Sorry."
- Ushers can help organize the line so it does not get chaotic.

This greeting gives mourners closure and assures guests that their presence is valued.

6.8. Diaspora and Online Guests

With so many Ghanaians abroad, many funerals now include **livestreams** and possibly (with the Ghana Memorial **digital condolence books**. Families may also receive bank transfers, MoMo, or contributions through Ghana Memorial's Donation Link.

- Assign someone to manage online communication (e.g., share livestream links, confirm receipt of online donations, collect tributes sent digitally).
- At the funeral itself, consider displaying a QR code for digital donations or the condolence book, so even absent guests can be part of the event.

6.9. At the end of Chapter 6, you should have:

• Chief Mourners identified and seated visibly.

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- In-laws and extended families acknowledged with proper space.
- Church groups, associations, and dignitaries informed and coordinated.
- Pallbearers, ushers, MC, and donation collectors assigned.
- Seating arranged and hospitality prepared (water, food, condolence greetings).
- Communicate the Ghana Memorial to all attendants to distribute information
- Online/diaspora guests will be included via livestream, condolence book, or donation link.

7. The Funeral Weekend

In Chapter 5, you set out the logistics and run sheet for the funeral day itself, and in Chapter 6 you prepared for the guests who will attend and the roles they will play. But a Ghanaian funeral is rarely limited to just one day. It usually stretches across an entire weekend — beginning with the wake on Friday, the main service and burial on Saturday, and a thanksgiving service on Sunday. This chapter shows you how to manage each stage so that all the planning comes together in a respectful and well-coordinated way.



7.1. Friday – Wake-Keeping

The wake-keeping, also called "wake" or "all-night," is the evening before the funeral.

- **Purpose**: A time for family, friends, and community to gather, console one another, and keep vigil with prayer, hymns, or sometimes music and drumming (depending on local tradition).
- Venue: Usually held at the family house, community park, or church grounds.
- **Setup**: Canopies, chairs, lighting, sound system, water, and basic refreshments.
- Program:
 - Opening prayer and hymn.
 - Scripture readings or short exhortation.
 - Tributes and testimonies (brief).
 - Singing, drumming, or playback of gospel/Christian music.
 - Closing prayer.

Tips:

- Keep it orderly; avoid excess noise that disturbs neighbors.
- Provide ushers to manage seating and donations.
- Families may decide whether to allow viewing of the body during the wake.

7.2. Saturday – Funeral Service and Burial

Saturday is the main funeral day. It typically draws the largest crowds.

Morning preparations (6–8 AM)

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- Coffin retrieved from the mortuary.
- Body prepared and transported with hearse.
- Ushers, media, and logistics team in position.

Church Service (usually 9-11 AM)

- Order of service: processional, hymns, prayers, tributes, sermon, announcements, viewing (if allowed), recessional.
- Tributes are kept brief (usually 2–4, time-limited).
- Offertory may be collected, and donations are acknowledged.

Burial (late morning)

- Graveside committal led by clergy.
- Pallbearers carry the coffin.
- Prayers, Bible reading, and short exhortation.
- Body interred with dignity; closing hymn or song.

Reception / Gathering (afternoon)

- Held at a family house, school field, church park, or hired grounds.
- Guests are welcomed with water, food, and music.
- Associations and groups may present their tributes or financial support here.

Tips:

- Arrange clear seating for family, in-laws, dignitaries, and church leaders.
- Use ushers to guide condolence greetings (shaking hands).
- Have donation collectors with receipt books or MoMo references.





7.3. Sunday – Thanksgiving Service

The Sunday following the funeral is usually devoted to thanksgiving.

- **Purpose**: To thank God for the life of the deceased and for a peaceful funeral.
 - Attire: Many families choose white clothing to symbolize victory, gratitude, and hope in the resurrection.
 - Program:
 - o Regular Sunday worship, with special thanksgiving prayers.
 - A tribute song or short exhortation may be added.
 - A final offering or donation collection may be made.

After church, some families hold a lighter reception, serving food and drinks to thank guests.

7.4. Do's and Don'ts for the Funeral Weekend

Do's

- Keep tributes and speeches short to respect time.
- Offer water and shade for elderly guests.
- Provide security, especially for handling money.
- Use ushers to control crowds and seating.
- Respect church and cemetery rules.

Don'ts

- Avoid turning the funeral into an extravagant party.
- Do not allow public quarrels or disputes at the grounds.
- Avoid careless money handling; all donations should be recorded.
- Do not forget to acknowledge in-laws and dignitaries.

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- 7.5. At the end of Chapter 7, you should have:
 - A wake-keeping (Friday) planned with program, seating, and security.
 - Saturday's funeral service, burial, and reception organized with clear roles.
 - A thanksgiving service (Sunday) confirmed with attire and program.
 - Clear do's and don'ts shared with the family and committee.
 - Backup plans for logistics, donations, and guest management in place.

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8. After the Funeral

In Chapter 5 you set the logistics for the funeral day, in Chapter 6 you prepared for the guests and their roles, and in Chapter 7 you managed the flow of the funeral weekend. But the work does not end on Sunday after thanksgiving. A Ghanaian funeral continues into the days and weeks after, when accounts must be settled, appreciation shown, and longer-term matters like grief support and tombstone preparation begin. This chapter helps you close the cycle responsibly, ensuring both transparency and care for the family.

8.1. Accounting and Finances

Funerals in Ghana often involve significant donations (nsawa) as well as expenses. After the funeral:

- Gather all receipts, donation records, and outstanding invoices.
- Prepare a simple income vs. expense sheet (what came in, what was spent). Use the Funeral Budget
 Planner and the Funeral Expense Tracker sheets to make this easier update the same files so that the family has one continuous record from planning through to final accounting.
- Share the accounts transparently with the family elders or committee.
- Decide how to handle any balance: surplus may support the immediate family or be saved for future family needs, while deficits are usually shared by the core family or well-to-do members.

8.2. Thank-You Messages and Appreciation Cards

Showing gratitude strengthens relationships and honors those who supported you.

- Prepare <u>thank-you cards</u> or messages for guests, donors, and church groups.
- Announce appreciation publicly in church or on social media/WhatsApp groups.
- Ghana Memorial provides templates for appreciation cards that can be printed or shared digitally.



8.3. Grief Support and Spiritual Care

The days after a funeral can feel empty for the bereaved. Families should:

- Lean on church groups or pastors for follow-up prayers and counseling.
- Check in on the widow, widower, or children regularly.
- Encourage participation in small family gatherings to share memories and provide comfort.

8.4. Tombstone Preparation and <u>Grave Maintenance</u>

In many Ghanaian traditions, the tombstone is unveiled at the one-year memorial (see Chapter 9). But preparations often begin soon after burial.

- Choose a mason or monument company to design the headstone.
- Budget for grave dressing or maintenance to keep the site dignified.
- Consider using a Tombstone QR sticker from Ghana Memorial so visitors can scan and view the digital tribute page of the deceased. Then stories will be not be forgotten and lost for future generations.

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8.5. Handling Legal Matters

If a will exists, or probate is needed, families may begin the legal processes here (see Chapter 10 for details). It is important to:

- Safely store the death certificate and burial permit.
- Start discussions about estate distribution where applicable and see whether there are clear instructions in the vault of the <u>Ghana Online Will Maker</u> if the deceased had an account on this platform.

8.6. At the end of Chapter 8, you should have:

- A clear financial account of donations and expenses, shared with family leaders.
- Thank-you messages and appreciation cards sent out.
- Grief support and pastoral care in place for close family.
- Plans underway for tombstone construction and grave upkeep.
- Key legal documents safely stored and next steps identified.

9. The One-Year Memorial

In Chapter 8 you learned how to close the immediate funeral process with accounting, appreciation, and first steps toward tombstone preparation. In Chapter 7 you saw how the funeral weekend brings together the wake, burial, and thanksgiving. Now, beyond those intense days, The cycle of mourning in Ghanaian tradition, however, extends beyond those first weeks. One year after death, families gather again for a memorial — an occasion that balances remembrance, thanksgiving, and cultural duty. This chapter guides you through planning and carrying out the one-year anniversary, ensuring it honours both faith and tradition.



9.1. Cultural Significance of the One-Year Memorial

The one-year anniversary marks the formal closure of the intense mourning period. In many communities:

• Families unveil the tombstone and formally dress the grave.

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- It is believed this act allows the deceased to fully join the ancestors.
- The gathering reinforces family unity and offers another chance to thank those who stood by the bereaved.

9.2. Planning the Event

Preparation begins weeks in advance:

- Confirm a date close to the first anniversary of death.
- Coordinate with the church for a thanksgiving service.
- Hire masons or monument builders if a tombstone unveiling will take place.
- Use the **Funeral Budget Planner** and **Funeral Actuals Tracker** again to project costs and record actual spending, keeping continuity from the funeral itself.
- Create a <u>One-Year Memorial Invitation</u> on the Ghana Memorial Products platform. This digital invitation can be shared by WhatsApp or printed, ensuring all family, friends, and diaspora supporters are informed.

9.3. The Tombstone Unveiling

This is often the central act of the one-year memorial.

- The grave is cleaned, dressed, and decorated with flowers or cloth.
- A pastor or priest leads prayers and scripture readings.
- The tombstone is formally unveiled, sometimes with a short message from the family.
- Add a Ghana Memorial <u>QR tombstone sticker</u> at this point, linking visitors directly to the online tribute page. This allows future visitors to scan the code and access photos, tributes, and the memorial story of the deceased.

9.4. Thanksgiving Service and Reception

After the unveiling, families typically attend a church service.

- Attire often shifts to white to symbolize thanksgiving.
- Hymns, prayers, and short tributes may be included.
- After church, a modest reception with food and drinks allows family and friends to reconnect.

9.5. Finalizing the Mourning Cycle

At the one-year mark:

- Families may formally end the wearing of mourning cloth.
- Remaining donations or accounts can be reconciled.
- This is also the point where wills or inheritance matters, if pending, may be read or confirmed (see Chapter 10).

9.6. At the end of Chapter 9, you should have:

- A set date and program for the one-year memorial.
- The tombstone completed, unveiled, and grave dressed respectfully.
- A QR tombstone sticker installed and linked to the online memorial page.
- A one-year memorial invitation created and shared via the Ghana Memorial Products platform.
- A thanksgiving service organized with the church.
- Updated records in the Funeral Budget Planner and Funeral Actuals Tracker.
- Closure of the mourning cycle with family unity strengthened and cultural obligations fulfilled.

10. Cultural and Legal Considerations

In Chapter 9, you learned how the one-year memorial brings closure to the mourning cycle with the unveiling of the tombstone and thanksgiving services. Beyond this emotional conclusion, families must also handle deeper cultural expectations and legal responsibilities. This chapter explains how to balance Christian practice with traditional customs, and how to deal with the legal documents and estate matters that often follow a funeral.

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10.1. Mourning Attire and Cultural Practices

Funeral attire in Ghana sometimes carries a meaning:

- Black and red for painful death
- White for deceased old people
- · Red for death of royals
- Custom cloth printing (with the image or initials of the deceased) is sometimes arranged for extended family or associations.

Families should discuss attire choices early to avoid confusion and ensure cultural expectations are met. Remember that while tradition is important, Christian practice emphasizes dignity and moderation.



10.2. Role of Extended Families and In-Laws

In many Ghanaian communities:

- The **maternal family** traditionally leads in planning, while the **paternal family** plays a supporting role (especially among the Akan).
- **In-laws** must be acknowledged respectfully with seating, tributes, and hospitality, as their support is essential for harmony.
- Each family branch may provide specific roles, such as food, music, or financial contributions.

10.3. Blending Christian and Traditional Rites

Ghanaian funerals often bring together both Christian services and traditional practices:

- Christian rites include prayers, hymns, scripture readings, and sermons led by pastors.
- Traditional rites may include libation, drumming, and specific mourning customs.
- Families should agree on which elements to include to avoid conflict, always maintaining respect for both faith and culture.

10.4. Essential Legal Documents

Key documents to secure and store safely:

- Death Certificate issued by the hospital or authorities, required for all further processes.
- **Burial Permit** needed for cemetery or cremation arrangements.
- Probate or Letters of Administration if the deceased left a will or estate to be managed.
- <u>Funeral Insurance Policies</u> if applicable, ensure claims are made promptly.
 Keep all documents organized in a file that family representatives can access when needed.

10.5. Wills and Estate Matters

If the deceased left a will:

- It may be read at the one-year memorial or soon after the funeral.
- Executors should follow the legal process to distribute property and settle debts.
- Families without a will must apply for Letters of Administration in court to manage the estate.

Ghana Online Will Maker offers an automated will for a very affordable price and also connects families with trusted estate planning services, helping future generations prepare documents in advance. We support families in taking care of these matters in a way that safeguards harmony as much as possible, so that there

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are no disputes about how the funeral should be arranged and a clear understanding is reached on how inheritance should be settled.

10.6. At the end of Chapter 10, you should have:

- Clear guidance on mourning attire and cultural practices for the family.
- Extended family and in-laws properly acknowledged and included.
- Agreement on how Christian and traditional rites will be blended.
- Death certificate, burial permit, and any funeral insurance documents secured.
- A clear path for handling wills, probate, or estate matters.
- · Confidence that cultural expectations and legal responsibilities are balanced with dignity.

11. Practical Tools and Templates

In the previous chapters, you have walked through each stage of the funeral journey — from the first steps after death, through the one-week observance, logistics and guest management, the funeral weekend, post-funeral responsibilities, the one-year memorial, and finally cultural and legal considerations. To make the process easier, this chapter brings all the practical tools together in one place. These resources give families ready-to-use checklists, planners, and templates so that nothing is forgotten and every detail can be handled with clarity and dignity.



11.1. Funeral Checklist

A <u>comprehensive step-by-step checklist</u> to guide families through the process:

- Immediate actions after death (medical certificate, death registration).
- One-week observance tasks (venue, donations, poster design).
- Funeral weekend logistics (transport, catering, sound system, guest seating).
- Post-funeral actions (accounts, thank-you notes, grief support).
- One-year memorial preparations (tombstone unveiling, invitation, thanksgiving service).

11.2. Funeral Budget Planner

The **Funeral Budget Planner** helps families plan projected costs:

- Categories include mortuary, coffin, catering, transport, printing, attire, flowers, and more.
- Each item can be assigned an estimated cost and responsible person.
- Helps avoid overspending and ensures early financial planning.

11.3. Funeral Actuals Tracker

The Funeral Expense Tracker records what was actually spent and what donations were received:

- Tracks income and expenses in real time.
- Provides a clear account to present to family elders or the funeral committee.
- Ensures transparency and strengthens trust within the family.

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11.4. Templates on Ghana Memorial Products

Families can access editable templates via the Ghana Memorial Products platform:

- One-week notice (digital or printable poster).
- Funeral announcement (poster and invitation).
- Funeral program/brochure (order of service, tributes, photos).
- **Appreciation card** (digital or printable, for after the funeral).
- One-year memorial invitation (digital, printable, and shareable on WhatsApp).

11.5. Digital Tools for Communication and Memory

Through the Ghana Memorial Products platform, families can:

- Create a <u>Funeral Page</u> to centralize all details, reducing printing costs.
- Share a **Donation Link** for secure and transparent local and international contributions.
- Host a Online Condolence Book for friends and family worldwide.
- Use Livestream services so diaspora guests can attend virtually.
- Install a **QR Tombstone Sticker** that links directly to the online memorial.

11.6. At the end of Chapter 11, you should have:

- A complete checklist covering all stages of the funeral journey.
- A Funeral Budget Planner with estimated costs assigned.
- A Funeral Actuals Tracker updated with real expenses and donations.
- Templates ready to use for notices, announcements, programs, and appreciation cards.
- Digital tools from Ghana Memorial Products activated to support communication, fundraising, and remembrance.

12. Annex – Funeral Service providers categories with links

No.	Service Category
1	Air Freight (Repatriation)
2	Air Freight (Within Ghana)
3	Autopsy Services
4	Burial Permit
5	Catering
6	Church/ Chapel Service
7	Coffin Perfume
8	Coffin/ Casket Dealers
9	Condolence Books
10	Cremation Service
11	Death Certificate
12	Death Records Retrieval
13	Embalming Services
14	Eulogy Writing Services
15	Flowers/ Wreaths
16	Funeral Announcement
17	Funeral Appreciation Card
18	Funeral Banner
19	Funeral Brochure

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No.	Service Category
20	Funeral Design of Digital and Printed Products
21	Funeral Directors
22	Funeral Home/ Mortuary
23	Funeral Insurance Cover
24	Funeral Planner
25	Funeral Poster
26	Funeral Printed Products - Printers
27	Funeral Wear
28	Grave Diggers/ Construction
29	Grave Maintenance
30	Grave Reservation
31	Headstone/ Tombstone
32	Hearse
33	Hospice Care
34	Mausoleum Design/ Construction
35	Memorial Boards
36	Memorial Digital
37	Mobile Toilets
38	Mortuary Cosmetologist
39	Obituaries - Newspapers
40	Obituaries - Radio
41	Obituaries - TV
42	One week notice
43	One year anniversary
44	Online Condolence Book
45	Pallbearers
46	Personalized Memorial Items
47	Photography
48	Printed Memorial Magazine
49	Professional Mourners
50	Public Address System
51	Seats/ Tents
52	Transportation/ Car Hire Service
53	Trust Registration
54	Urns
55	Video/ Streaming Services
56	Wills/ Estate Planning

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