I would like to share with you all, the simple process that achieved this result



Here is the starting image loaded into Affinity Photo.



Next I loaded a texture called "Death Mask", one of many free textures on this site. https://www.flickriver.com/photos/skeletalmess/sets/ 72157621160055703/



I copied the texture and pasted it onto the original layer, resizing it to suit, using the corner handles.



I then changed the blending mode to "Difference" and reduced the opacity to 90%.



Finally, I added a curves adjustment to lighten the scene, then flattened the image before exporting.

