



POSITION PROFILE

Golden Charter 
Smart Planning for Later Life

Head of Financial
Planning & Analysis



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At Golden Charter, we are one of the UK's leading providers of pre-paid funeral plans, operating successfully since the inception of the funeral plan market in the late 1980s. We are proud to have helped over 800,000 customers plan for their future funeral by connecting to their preferred funeral director, selected from the country's widest network. Our active funeral plans accounted for 24% of the total funeral plan market as overseen by the FPA as of December 2021.

We have been proudly owned by SAIFCharter, an association of 738 independent funeral director firms since 2006.

We work with more than 1,100 local, independent funeral director businesses across the UK with a branch network of more than 2,800 branches. Many of these companies are family run, with strong roots in their communities and a reputation for service and support. Working alongside our independent funeral director network, everyone at Golden Charter believes we have a responsibility to go the extra mile for their customers and their families.

The UK Treasury confirmed that the sale of funeral plans would become regulated by the Financial Conduct Authority (FCA), commencing in late July 2022.

We have been fully engaged in helping shape the future regulatory environment over the last three years, and submitted our formal application for authorisation in September 2021. The Board expect to be amongst the first in the sector to receive the necessary approvals from the FCA and the work to ensure that we are ready for regulation is advanced.

This is a pivotal time for the organisation, with customer preferences about what is expected from a funeral plan rapidly changing as we emerge from the pandemic, while older customers increasingly adopt digital channels. FCA regulation will alter the competitive landscape and it's likely there will be new entrants from adjacent markets.

We believe our independent funeral businesses partners continue to provide the best service and value for consumers, evidenced by the recent Competitions and Markets Authority investigation into pricing in the at-need funeral market. Recent investment has ensured sales processes always treat customers fairly and have equipped the business to operate successfully under statutory regulatory oversight.

We have an ambitious transformation agenda with a particular focus on digital capability.





This is a pivotal time for the organisation, with customer choice in relation to what is expected from a funeral plan rapidly changing as we emerge from the pandemic, coupled with an increase in the adoption of digital channels within the over 50s market place. FCA regulation is also likely to change the competitive landscape and it is expected there will be new entrants from adjacent markets once the funeral planning industry falls under the FCA.

The Board at Golden Charter believes the independent funeral businesses they partner with continue to provide the best service and value for consumers in the market which was reinforced by the recent Competitions and Markets Authority investigation into pricing in the at-need funeral market. The Board also believes the investment that has been made in recent years to ensure sales processes always treat customers fairly will put the business in a strong position to operate successfully under the regulatory oversight of the market.

Golden Charter has an ambitious transformation agenda with a particular focus on digital capability.

Thoughts on Preferred Candidate

The successful candidate will be a qualified accountant (CA, ACCA, ACMA). This individual will have operated at a senior management level in a fast-moving complex commercial environment. Prior experience in a Financial Planning & Analysis role is essential with proven abilities in budgeting, excel modelling, management reporting and business partnering. Leadership experience to manage a team is important as well as having high levels of resilience and positive intent. This is an excellent opportunity for a driven and highly commercially aware individual to play a key role in a business as they transition through a very important period and will offer development opportunity and future career progression.





Job Title: Head of Financial Planning & Analysis

Reports to: Chief Financial Officer

Position Overview

The role holder will lead the Financial Planning & Analysis team, reporting to the Chief Financial Officer. The purpose of the role is to ensure that the Executive team are provided with high quality and insightful financial information, commercial business cases and financial projections to allow the business to deliver on its short and long-term objectives.

The Head of Financial Planning & Analysis will own the financial budgeting and forecasting processes across the Company and will lead the financial evaluation of potential future business opportunities that are identified by the commercial, technology and operational teams.

Responsibilities and Main Accountabilities

- Provide leadership to the Financial Planning & Analysis team, ensuring that stretch objectives are developed and personal development plans are in place
- Develop the wider Finance team functional strategy in conjunction with the Head of Financial Accounting
- Own the annual budget and target setting process for the Company
- Ensure that the team meet with the budget holders monthly to analyse variance to the budget and prepare a narrative for inclusion in the monthly management accounts
- Provide longer-term financial forecasts and supporting analysis to the Executive team
- Prepare formal papers for the Executive Team, Audit Committee and Board as required
- Support the Executive and wider leadership team with data driven analysis and commercial business case preparation
- Challenge current thinking, making recommendations on how to optimise business opportunities and minimise risk/cost to the business
- Oversee the preparation and accuracy of the periodic FCA financial returns in conjunction with the Head of Financial Accounting
- Ownership of the Finance function risk register in conjunction with the Head of Financial Accounting



The role of Head of Financial Planning & Analysis requires a professionally qualified accountant who possesses excellent analytical skills and can develop a full understanding of the business strategy, the wider competitive environment and be able to translate that understanding into high quality financial analysis, insight generation and the enabling of higher levels of financial return within the business.

The individual will work closely with the Commercial Teams, analysing data and presenting it in a provocative way that will drive change and decision making. The ability to take a 'big picture' view is key as well as being highly emotionally intelligent and able to build relationships across the organisation and with stakeholders.

Key candidate requirements:

- Fully qualified accountant with appropriate PQ experience, who has operated at a senior level within FP&A
- An experienced leader, proven experience in motivating and managing others successfully and ability to lead, empower and develop a team of 5
- Exceptional written and verbal communication and influencing skills across a range of levels including Board and Senior stakeholders
- Ability to develop strong, mutually beneficial relationships across the business that leads to being trusted as a Business Partner
- Excellent attention to detail
- Able to interpret numbers and provide analysis and insight concisely to a range of different stakeholders
- Able to design, implement and monitor KPIs and metrics to ensure performance is monitored and early action facilitated
- Experienced in developing complex financial modelling
- A sound knowledge of technology platforms and data to provide accurate and insightful information
- A knowledge of FCA regulatory requirements would be beneficial

The values of the individual matter. Golden Charter's values, described below, are at the heart of its business, driving decisions across every aspect of its operation.

We put people first by:

- Being a people-focussed business
- Treating our customers as real people and not just a number
- Valuing, supporting and developing our people to meet their ambitions
- Respecting each other and working as one team
- Taking ownership for our roles and responsibilities



We do the right thing by:

- Setting high standards of excellence personally and professionally
- Keeping our promises and treating others the way we expect to be treated ourselves
- Learning from mistakes and ensuring minimal impact on our customers
- Being reliable and dependable

We genuinely care by:

- Proving with every decision that our employees, customers and stakeholders matter to us
- Being committed to setting a good example and demonstrating this through our words and actions
- Involving everyone in the company to feel part of the GC family
- Bringing our best to work and supporting one another to realise our potential

We lead the way by:

- Being fast, innovative and agile
- Making a difference, for our customers, colleagues and our business
- Responding to change, adapting to evolving customer needs and offering innovative solutions
- Making courageous decisions and not being afraid to try new things



Golden Charter are an industry leader in the funeral planning sector and aim to maintain this by attracting and recruiting the best candidates who will enhance the quality of their services. Along with providing a competitive salary in the region of £70,000, £6,000 car allowance, opportunities for development and career progression, successful candidates also receive:

- An annual personal bonus and company bonus
- 28 days annual leave plus bank holidays (with an option to purchase or sell holidays)
- Enhanced pension contribution
- Subsidised gym membership
- High Street Discounts
- Enhanced Family Friendly policies
- Long service awards

The role is 35 hours per week and the new model of working means that this role will usually be based at home for 3 days per week and 2 days in the office, but this could be more or less, depending on workload. The offices are in Bearsden on the outskirts of Glasgow with onsite parking and excellent links to public transport.



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The Recruitment Process

- Initial interviews are with our retained advisors at Rutherford Cross
- First round interviews are with the Chief Financial Officer
- Second round interviews are TBC
- Applications should be sent to Hazel Wynn at Rutherford Cross:
hazelwynn@rutherfordcross.com