PRICE GUIDE

BANCE
FUNERAL SERVICES

Options to suit your
needs and budget

Each funeral arrangement comprises of many varying elements according to each particular client family's preferences and requirements.

Contents

Easy to understand pricing	4
Why funerals are important	5
The role of the funeral consultant	7
Fee structure	8
Personalised arrangements	9
A Timely Option	12
Pricing examples	13
Frequently asked questions	21
About Bance Funeral Services	24

Pricing you can trust

Just as we are all different, so too are our funeral wishes - the total cost will depend on the arrangements you choose to put into place.

There are certain inclusions and certifications that are necessary for all funerals, including disposition of the body for burial or cremation. Some of these costs are fixed, others will vary. However, there are many more elements that will differ from funeral to funeral.

Understanding your needs

The aspects of each funeral arrangement will inevitably vary according to each individual client family's requirements and preferences. Just as importantly, arrangements are often impacted by cultural and religious necessities.

Arranging a funeral involves a great deal of personal interaction. It relies on a close collaboration between our funeral planners, and you, as the client family.

Through this close collaboration you will understand the full extent of our role and all the elements that the funeral arrangement and pricing comprise of. And when it comes to pricing, we will explain fully all the factors impacting prices.

We are here to talk to you...

We welcome all enquiries about funeral costs, whether it be over the phone, at our office or in your home. We will take the time to assist you in making your loved one's farewell exactly how you wish it to be.

Once we have gained an understanding of your requirements and preferences, we will provide you with a written estimate of costs.

Please don't hesitate to contact us to discuss your requirements and obtain an obligation free estimate.

Scott Bance
Managing Director - Bance Funeral Services

Why funerals are important

Our lives are shaped in so many ways, impacted by many things: special people, special moments, incredible accomplishments and unique experiences. School years, graduations – your first job… falling in love, getting married – having kids….

Funerals are another important life event in any family, to be recognised and celebrated.

Often being conceived as being outdated and unnecessary - funerals are actually important rituals which help us to acknowledge death, and remember the person who has died and what they have achieved and lived during their lifetime.

Funerals help us to say goodbye and support one another - and help us to acknowledge the reality that someone in our life has died.

When we experience the death of someone we love, a funeral assists in a number of ways:

The need to acknowledge the reality of the death.
First you need to acknowledge the death in your mind.
Then, over time, you will acknowledge it in your heart.
A funeral service to help you understand in your heart that your loved one is gone.

The need to move towards the pain of loss.
Healthy grief means expressing your painful thoughts and feelings, and a funeral allows you to do this.

The need to remember the person who died.
To heal, you must shift your relationship with the person who has died from one of physical presence to one of memory.

The need to develop a new self identity.
You may be a mother, father, daughter, son, sister, brother or friend. So when someone close to you dies, your self identity changes. A funeral can help you begin the process of developing a new self identity.

The need to receive ongoing support from others.
Funerals are a public means of expressing your feelings about death and they are a public setting for offering support in grief.

The above information has been drawn from the work of Alan D Wolfelt PhD, who is a respected author, educator and consultant to the funeral industry.

When someone we love dies we often question the meaning of life and death. To heal, you need to explore these questions if you are to work through your grief.

Role of the funeral consultant

There are few services that you'll need that are as sensitive or as personal as those provided by a funeral consultant. And few people really understand the extent of a funeral consultant's roles. It starts from the moment they are called and doesn't end until the wishes and needs of the family are fully met.

At Bance Funeral Services, our role includes (but is not limited to):

* Providing prompt and personal attention at all times - 24 hours per day, seven days a week, every day of the year.
* Transferring the deceased into our care at any time of the day or night.
* Consulting with the family about funeral arrangements and details for the service.
* Registering the death with Births Deaths and Marriages.
* Obtaining death and cremation certificates.
* Providing copies of death certificates, certified by a Justice of the Peace, for insurance benefit processing, and for probate.
* Preparing and submitting death and/or funeral notices, including online notices.
* Preparing the body for viewing, including dressing and cosmetic preparation.
* Preparing the deceased for embalming if neccessary.
* Making arrangements with church, chapel or venue of your choice.
* Consulting with clergy or celebrant.
* Organising a viewing.
* Supply of vehicles.
* Liasing with florists.
* Organising music or musicians for the service.
* Preparation of production of service booklets.
* Preparation and production of audiovisual for the funeral service and/or wake.

At every stage of the process, the wishes of the family are paramount and Bance Funeral Services are committed to providing the service that meets your requirements and best honours the life of your loved one.

Choosing a funeral provider

Does the funeral provider come highly recommended? Recommendations from doctors, clergy, carers, family and friends can be a good yardstick when making your choice.

Does the funeral provider's style fit with that you you and your family? The quality of service and amount of information provided is important when selecting a funeral provider. So it is helpful to look at their website and other resources when making a decision.

Where is the funeral provider located? A local funeral provider will likely be more convenient. Using a local family owned funeral provider can sometimes be more beneficial.

What is the range of costs and services available? Each funeral is uinque. Choosing a provider to cater for your choices and one who is transparent regarding pricing is important.

Is the funeral provider a member of the Australian Funeral Director's Association? The AFDA is the only national professional association for funeral directors. Members adhere to a strict Code of Ethics and Practice designed to meet both the community needs and expectations in all aspects of service delivery.
Bance Funeral Services are a member of the AFDA.

Fee Structure

The total cost of a funeral will depend on the arrangements you wish to have put in place and the relevant fees will fall into three categories:

1. Planning fee
2. Third-party fees
3. GST

Bance Funeral Services will provide you with a written estimate prior to the conduct of the funeral. This estimate will clearly set out the goods and services falling within each of these categories.

Following the funeral, a final account will be provided to you. This account will also clearly set out the relevant fees.

Planning Fee

When you engage Bance Funeral Services to arrange and conduct a funeral, we charge a Planning Fee. This is a fee for engaging our professional services and reflects the advice, guidance, care and creativity our teams provides throughout the process.

Inclusions

The following items are included in the Planning Fee:

* Prompt personal attention 24 hours a day, seven days a week, every day of the year.
* Making arrangements, liaising with third-party service providers and other related activities.
* Use of our premises for arrangement meetings.
* Use of our facilities for viewing or vigil prayers.
* Use of our gathering space for the service.
* Supply of vehicles.
* Preparation and lodgement of death and/or funeral notices, including online notices.
* Registration of death with Births Deaths and Marriages.
* Staff members required to conduct the service.
* Transfer of the deceased within a 100km radius of Wagga Wagga into our care.
* Collection of ashes.

Exclusions

Fees for the following items are not included in the Planning Fee. Some items are required for all funerals and others are optional. These items are generally supplied by Bance Funeral Services and will be charged accordingly.

* Transfer of the deceased outside normal working hours into the care of Bance Funeral Services.
* Purchase of coffin or casket.
* Order of Service Booklets.
* Mortuary care.
* Audio Visual presentation.
* Embalming (where required).
* Grave marker for rural cemeteries
* Weekend and public holiday surcharges.
* Third party fees.

Third Party Fees

Also called disbursements, third-party fees are paid by Bance Funeral Services (at cost) on your behalf to the suppliers so that we are able to conduct the funeral in accordance with your wishes.

When it comes to a funeral service, there is no one size that fits all. Whether it be a traditional religious service or a contemporary celebration that you are after, our staff can suggest suppliers who can provide the services you need at a price that will suit.

Services attracting third-party fees may include:

* Cemetery (burial plot/reservations/chapel hire).
* Crematorium (chapel hire, cremation fees).
* Medical certificates (where required).
* Death Certificate.
* Clergy or Celebrant.
* Venue hire.
* Flowers.
* Music (including musicians/vocalists).
* Death and/or funeral notices.
* Catering.
* Memorial options.
* Monumental masonry.

Third Party Fees

GST is payable on all Bance Funeral Services Planning Fee and the supply of related goods and services.

Personalised arrangements

Funerals are about honouring lives - and just as every life is unique, every goodbye can be too.

Gone are the days of cookie-cutter style funerals - each one is different. You can be as true to tradition as you wish or as contemporary as you like when making the arrangements. You don't even need to call it a funeral. It can be called a gathering, farewell, memorial or anything you feel fitting.

Our local community is remarkable in it's cultural diversity and we pride ourselves on providing service and care of the highest quality in a way that meets the full spectrum of needs.

No matter what your specific requirements are, our staff are on hand to arrange the most fitting farewell.

That is why we provide a wide range of choices - to allow you to craft a farewell that suits your needs, your preferences and budget.

All prices listed are GST Inclusive.

Required items

The following items are required for all arrangements; pricing accords with the level of service chosen.

Planning Fee For coordination and conducting the Funeral Service	One location (where the funeral is entirely at one location)	$5150.00
	Two locations (where the service and the burial/cremation are at different locations)	$5460.00
Transfer Fees	Transfer into our care (from place of death or other location) Monday to Friday business hours within 100km radius of Wagga Wagga	No charge
	Outside business hours within 100km radius of Wagga Wagga	$495.00
	Outside 100km radius of Wagga Wagga	Price on application
Mortuary Care	Preparation for burial or cremation (including dressing)	$780.00
	Embalming (where required)	Price on application
Coffins	Composite board and timber coffins (pricing from)	$600.00-$4390.00
	Custom printed coffins (from)	$2950.00
Cemetery	Burial site	As charged by the cemetery
	Interment services	As charged by the cemetery
Crematorium	Cremation services	As charged by the crematorium
	Hire of Chapel at Crematorium	As charged by the crematorium
Legal Documents	Medical Certificate of Cause of Death	As Charged by Practioner
	Cremation permits (there is no charge for cremation permits when the Coroner is involved; in all other cases, both a Clause 81 and Clause 82 permit are required)	
	Attending Practitioner's Cremation Certificate (Clause 81)	As charged by practitioner
	Medical Referee's Cremation Permit (Clause 82)	As charged by the practioner

Optional items

The following items may be chosen at your discretion; pricing accords with the level of service chosen.

Viewing Where requested and if possible	At Bance Funeral Services (between 9am to 5pm weekdays up to 2 hours)	No charge
	At Bance Funeral Services (weekends up to 2 hours)	$275.00
Venue for the service	Bance Funeral Services gathering space	No charge
	Venue of choice	As charged by the supplier
Vehicles	Mourning car (up to four passengers)	from $400.00
Clergy or Celebrant	Clergy	As charged by clergy
	Celebrant	As charged by celebrant
Legal documents	Death Certificate	As charged by the supplier
Stationery and personalisation	Memorial Book (guest register to be signed by attendees at the service)	$110.00
	Order of Service: (minimum order 50) 50 x 4 page booklet 50 x 8 page booklet 50 x 12 page booklet 100 x 4 page booklet 100 x 8 page booklet 100 x 12 page booklet 200 x 4 page booklet 200 x 8 page booklet 200 x 12 page booklet 300 x 4 page booklet 300 x 8 page booklet 300 x 12 page booklet	 $175.00 $200.00 $225.00 $350.00 $400.00 $450.00 $700.00 $800.00 $900.00 $1050.00 $1200.00 $1350.00
	Tribute Slideshow (up to 40 photos) - compiled by Bance Funeral Services Additional slideshow for Wake (up to 150 photos) *Please note: Slideshows produced by a third party must be provided to Bance Funeral Services 24 hours prior to funeral service to ensure compatability with equipment).*	$350.00 $80.00
	Flowers	As charged by the supplier
	Musicians and Vocalists	As charged by the supplier
	Photography/Videography and Livestreaming	As charged by the supplier
Press notices	Placing of death and funeral notices in newspapers and online	As charged by the supplier

A Timely Option

We understand that there are circumstances where only the basics are needed. That's why we have put together a simple timely arrangement option, which includes cremation with no attendance or service.

The price listed is GST inclusive.

Included items

Planning fee (all arrangements)	
Transport (transfer into our care during business hours Monday-Friday 9am - 5pm, and later to crematorium)	
Mortuary care (preparation for cremation)	
Crematorium Fee and Crematorium Levy	
Collection of ashes (from crematorium)	
Legal documents (medical certificate, death certificate and cremation permits)	
' TOTAL	$4750.00

Pricing examples

To assist you understand how your funeral choices impact pricing, we have compiled a list of examples.

Please note, that these examples are indicative only and do not represent 'packages' offered by Bance Funeral Services. They are simply provided to aid your understanding of the choices available and how these choices come together to form the total arrangement price.

Example 1

Personalised arrangement

Religious service and burial with guests attending both locations.

Harry, a 70 year old retiree and father of two has passed away suddenly in his sleep. His wife Julia has asked Bance Funeral Services to organise his funeral.

Following the death of his mother when he was younger, Harry had spent some time discussing with Julia what his funeral preferences were. Because of this, Julia has a detailed understanding of what he wanted for his funeral arrangements.

Harry was an Anglican and wanted his service to be held at his local church, officiated by a minister he had known for many years. He also wished to be buried in the same cemetery as his late mother - the Wagga Wagga Lawn Cemetery.

Julia has requested a family viewing on a Saturday when her children could be in attendance. She has also requested a personalised arrangement incorporating a church service, followed by burial.

Julia expects around 200 people to attend the service, so she would like to have a memorial book for people to sign. She also wishes each person to have a copy of the order of service.

Julia would like Bance Funeral Services to publish a photo tribute slideshow with around 80 photos she and the children have provided of Harry. She has also requested a simple arrangement of flowers in Harry's favourite football team colour of Sydney Swans (red and white).

Julia has advised she has booked the local club that Harry would frequent for the wake, catering for all in attendance to have light refreshments.

Required items

Planning fee (service and burial at different locations)	$5460.00
Transfer into our care from Wagga Wagga Base Hospital during business hours	No charge
Mortuary care	$780.00
Torrens style solid timber coffin	$2880.00
Burial fee paid to Wagga Wagga Lawn Cemetery (balance owed on reservation)	$6471.00
Medical Certificate of Cause of Death	No charge

Optional items

Church, minister, organist and verger charges	$715.00
Death and funeral notices in Wagga Daily Advertiser	$385.00
Tribute slideshow - 40 photos	$350.00
200 x 8 page order of service booklets	$800.00
Memorial Book	$110.00
Family flowers on coffin (in red and white Sydney Swans colours)	$250.00
Certified copy of death certificate from Births Deaths and Marriages	$60.00
Music for cemetery (provided by Bance Funeral Services)	No charge
Catering for Wake and hire of venue	To be paid direct to venue by family
TOTAL	**$18261.00**

Harry was an Anglican and wanted his funeral service to be held in his local church led by a Minister he had known for many years.

Example 2

Personalised arrangement

Non-religious service and cremation, with guests attending both locations.

Gemma and Olivia have lost their youngest sister Amelia to cancer aged 45. They have asked Bance Funeral Services to conduct her funeral service and cremation.

Amelia was very outgoing and a member of the local touch football club and was also a committee member for the past ten years. Her sisters would like to celebrate Amelia's personality and interests. As the town they lived in was a small community, the general consensus was that there would be a lot of people at the funeral service.

Gemma and Olivia's thoughts are to incorporate a service led by a celebrant at Amelia's home touch football field, followed by a private committal service at the local crematorium attended by immediate family only.

In celebration of Amelia's love of her touch football club, Gemma and Olivia have asked guests to dress in club colours - yellow and white. The flowers they have chosen for the service will also have this theme.

Gemma and Olivia anticipate around 300 people to be in attendance at the service and have requested 300 order of service booklets. They have also requested livestreaming of the service to allow those unable to attend from interstate to watch the service. They also requested a Memorial book for guests to sign.

Paper notices are also to be placed into the Wagga Daily Advertiser to advertise that Amelia has passed away and the funeral details. In the notice it is requested that guests bring a chair to sit on to alleviate the cost of hiring chairs.

They have asked that Bance Funeral Services produce a slideshow for the service of 40 photos. A few of Amelia's friends play in a band and they will play live music while the slideshow runs.

The after-service gathering will be held at a local club where the family will pay for catering, venue hire and drinks separately.

Amelia was a popular touch football player who had a love for her touch football team and friends for many years. Her sisters want the funeral service to celebrate her life interests.

Required items

Planning fee (service and cremation at different locations)	$5460.00
Transfer into our care from Calvary Palliative Care 7pm	$495.00
Mortuary care	$780.00
White Lilium Coffin	$2795.00
Cremation fee paid to Wagga Wagga Crematorium	$1696.00
Attending Medical Practitioner's Cremation Certificate	$108.90
Medical Certificate of Cause of Death	No charge
Medical Referee Cremation Permit	$108.90

Optional items

Celebrant fee	$550.00
Hire of Venue (touch football grounds)	$500.00
Hire of Chapel at Crematorium for immediate family only	$435.00
Death and funeral notices in Wagga Daily Advertiser	$385.00
Tribute slideshow - 40 photos	$350.00
300 x 4 page order of service booklets	$1050.00
Memorial Book	$110.00
Family flowers on coffin (in yellow and white)	$300.00
Certified copy of death certificate from Births Deaths and Marriages	$60.00
Music for crematorium (provided by Amelia's band friends)	No charge
Livestreaming of service	$550.00
Hire of AV for sound and audio at service	$1850.00
Hire of Marquee	$750.00
After service gathering	To be paid direct to venue by family
TOTAL	**$18323.80**

Example 3

Personalised arrangement

Private graveside service with close family and friends in attendance and a Catholic Priest to preside over the service.

Elizabeth (known as Betty), passed away over the weekend at her nursing home aged 82 where she had been resident for 10 years. She had never married or had children but was survived by two siblings, Mark and Elaine whom she remained very close with. Betty is to be buried with her late father.

Earlier in her life Betty was a regular church-goer, but she was unable to attend once she entered the nursing home because of her dementia. She did however remain a devout Christian and looked forward to the regular pastoral care visits.

Because of her failing health, Betty had not had the chance to discuss her funeral wishes with Mark and Elaine, but they were aware that her faith was very important to her and wanted a simple but meaningful religious service. They also identified that they were not expecting many people to attend the service, so after discussing their thoughts with Bance Funeral Services, it was agreed that a Chapel Prayer Service was the most appropriate way of meaningfully celebrating Betty's life.

Also, because some of Betty's treasured nieces and nephews lived out of town, and wanted the opportunity to say one last personal farewell, a viewing during normal business hours was requested.

The family felt that there was no real need for any notices to be placed into the local newspaper. Nor did they feel that there was a need to have a Memorial book for guests to sign as there service would be quite small.

Mark and Elaine thought 50 order of service booklets would suffice as they would then have additional copies to post to people who were unable to attend on the day.

Following the service, Mark invited everyone back to his place to share memories of Betty.

Betty had been a regular church goer, however ill health had kept her from attending her local church. She had never married and her family felt a small prayer service in the Karinya Room would be fitting.

Required items

Planning fee (service and burial at one location)	$5150.00
After hours transfer into our care	$495.00
Mortuary care	$780.00
Sturt style composite board coffin	$1695.00
Cremation Fees	$1696.00
Medical Certificate of Cause of Death	No charge

Optional items

Catholic Priest	$330.00
50 x 8 page order of service booklets	$400.00
Family flowers on coffin (all roses)	$250.00
Certified copy of death certificate from Births Deaths and Marriages	$60.00
Viewing for family members during business hours	No charge
Service in the Karinya Room	No charge
Catering for Wake and hire of venue	To be paid direct to venue by family
TOTAL	**$10 846.00**

Example 4

Immediate arrangement

Michael, aged 85 passed away peacefully at the Lockhart Nursing Home. Bance Funeral Services were contacted to look after the funeral arrangements.

The family agreed that an informal service in the Karinya Room would be most appropriate, with family members each sharing their memories about their dad. Michael would then be cremated and his ashes placed with his late wife at Lockhart at a later date.

Most of his six children are scattered across Australia but were able to be with him during his final days, therefore no one felt that they would require a viewing.

The family decided that as the gathering for the service was to be an informal one, there would be no requirement for order of service booklets or a Memorial book for guests to sign.

Michael was a quiet family man whose children all lived throughout Australia. As they were all with him when he passed away they decided an immediate funeral arrangement would best suit.

Required items

Planning fee (service in one location)	$5150.00
Transfer into our care from Lockhart Nursing Home during business hours	No charge
Mortuary care (preparation for cremation)	$780.00
Sturt style composite board coffin	$1695.00
Cremation fee paid to Wagga Wagga Crematorium	$1696.00
Attending Medical Practitioner's Cremation Certificate	$108.90
Medical Certificate of Cause of Death	No charge
Medical Referee Cremation Permit	$108.90

Optional items

Certified copy of death certificate from Births Deaths and Marriages	$60.00
Service in the Karinya Room	No Charge
Family flowers on coffin (half sized arrangement)	$150.00
Music for crematorium (provided by Bance Funeral Services)	No charge
TOTAL	**$9748.80**

Frequently Asked Questions

What do I do when someone dies?

Usually the best option is to contact us and we will guide you through what needs to be done as there are different requirements depending on where and how the death occurred. Read our article on Arranging a Funeral.

What is less expensive - burial or cremation?

In Wagga Wagga cremation is less expensive than burial, however in the surrounding shires burial fees vary and may be comparable to cremation fees.

How soon can a funeral be held?

This greatly depends upon the certification of the cause of death. Sometimes there is the perception that the Funeral must take place relatively quickly, however time should be taken to ensure that the Funeral Service is a true commemoration of the person's life. Things to be considered could be the need for family and friends to travel to attend the Funeral Service.

Is a viewing necessary?

A "viewing" is the opportunity to see and spend time with the person who has died, prior to the funeral. It is a personal choice whether to have a viewing or not.

Viewings can offer those chances we wish we had…."if only", to:

* Depending on the time and cause of death, a viewing may allow the family the opportunity to see their loved one in a less stressful environment;
* Confirm the reality of death; and
* To say the "I love you", "I'm sorry", "If only" words we may want to say.

How soon will I get a death certificate?

We will register the death with Births, Deaths & Marriages on your behalf. Generally we receive the certificate within two weeks of the service being held and we then forward this onto the family or their solicitor if instructed to do so.

Who do I need to notify?

Please refer to our helpful checklist on our website.

What are the benefits of pre-paying a funeral bond?

Anyone can take out a Prepaid Funeral Plan regardless of their age or state of health, and in doing so can enjoy the following benefits:

*You can protect your family from the distress of making difficult decisions at an emotional time;
*Your family will be relieved from any financial burden;
* It makes good financial sense. You can ensure that your exact wishes are made known and are carried out;
* Prepaying means real peace of mind for you and your family; and
*You may be able to maximise your pension entitlement. Any money paid into the Plan is not subject to the income or assets test or deemed earnings rule (according to current legislation).

Are there any restriction regarding ashes?

No, as ashes have no legal entity therefore it is completely up to the family as to what they wish to do. Options can be to scatter the ashes (if on private property permission is needed from the owner), inter within a memorial garden, place in an ashes urn, or inter into an existing grave.

About Bance Funeral Services

The Bance family have been caring for families in our communities since 1974. Now in a second generation of funeral service.

Like many industries, corporatisation is also accruing in the funeral industry as many regional funeral companies are now being owned by companies with multiple brands.

It is Bance Funeral Services independence that enables us to provide families with a high level of personal service, care and compassion. Bance Funeral Services are well known throughout the region and are committed to serving the community.

The Bance family have seen many changes in funeral services, coming from very traditional church services to more contemporary services. It is this vast experience that enables Bance Funeral Services to provide families with the experience necessary to plan a funeral service that truly reflects one's life story, whilst honouring traditions but reflecting contemporary ideas.

Our commitment to our community.

• *Every life has a story that should be told, and a personalised funeral service enables families and the community to hear the story. We are committed to providing families with the options that suit the needs, preferences and options the client family require.*

• *A high level of service. We are committed to offering you the highest standards of service as we guide you through the planning of the service, the service itself and once the service is held.*

• *Our pricing. From the simplest service through to the most elaborate celebration of life. We provide a pricing structure you can trust.*

• *Our care to the families within our community whom we serve. We are committed to communities to continue to our ongoing care and support.*

BANCE
FUNERAL SERVICES

12 Ashmont Avenue
Wagga Wagga NSW 2650

(02) 6925 4444
admin@bancefunerals.com.au
www.bancefunerals.com.au

ABN 50 442 844 399

Disclaimer

This brochure is provided for general purposes. Bance Funeral Services gives no warranty and makes no representation to the accuracy, applicability, legal correctness or completeness of any of the contents of this brochure. To the extent permitted by law, Bance Funeral Services excludes responsibility and liability in respect of any loss arising in any way (including by way of negligence) from reliance on the information in this brochure. Bance Funeral Services reserves the right to change the prices listed in this brochure at any time and without notice.

Version November 2023