

NIMAB WELFARE TRUST FUNERAL SCHEME

POLICY STATEMENT

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SECTION 1: Introduction

1.1 Background

NIMAB Welfare Funeral Scheme was established in May 2017, after it was identified that Nigeria Muslim community who are members of NIMAB Welfare Trust in Birmingham, West Midlands needs a scheme that would facilitate the immediate burial of any of its members should the event occurs. This scheme is hope to support in providing exclusively the necessary financial assistance for the burial services that will usually be undertaken by the local funeral directors in West Midlands. It is strongly recommended to everyone who is willing to become a member of NIMAB Funeral Scheme to read, understand and agree to the terms and conditions by completing and signing the application form attached to this Policy Statement. The Scheme will be fully run by a Funeral Scheme Committee set up by the NIMAB's Executives on behalf of the 'Trust'.

This policy statement outlines the terms and conditions of the NIMAB Welfare Trust Funeral Scheme and provides guidelines for its mode of operations, administration and management.

1.2 Aims

- To protect the dignity of NIMAB Scheme Members by fulfil Islamic obligations at the time of death

1.3 Objectives

- 2 To make arrangement for the burial of scheme members in accordance with Islamic rites
- 3 To provide spiritual and moral support for the family of the deceased
- 4 To pay for the funeral expenses of the deceased

1.4 The Scheme

The following shall be the basis on which the scheme operates:

- 1 It shall be a standalone project within NIMAB with a dedicated bank account(s)
- 2 NIMAB stakeholders shall constitute an ad-hoc Scheme Committee consisting of five members (Chief Imam, Office Administrator, 1 Executive Member and 2 General Members). Please note that there must be at least "one member of Mission Board and a Female" amongst the nominated committee members)
- 3 The Scheme Committee members shall be headed by NIMAB's 'Chief Imam' and a 'Secretary' who shall be member of the committee
- 4 The Scheme Committee shall have the responsibilities of administering/ managing the scheme
- 5 The operators of the scheme shall be referred to as "Funeral Scheme Management Committee"
- 6 No individual or group of individuals shall have the rights to change or alter any aspect of this policy statement without approval of the NIMAB Internal stakeholders (Board of Trustees, Council of Elders, Executives, Mission Board)
- 7 The 'Scheme Policy' shall be subject to review as at when required and/or following from the advice of the Funeral Scheme Management Committee

SECTION 2: Membership of the Scheme

2.1 To become a member

- 1 The person must satisfy any of the followings:
 - a. Must be a Nigerian Muslim and registered member of NIMAB Welfare Trust
 - b. Be part of a family or a single adult:
 - i. A family is recognised as the father, mother and their children who live in the same address **within West Midlands**.
 - ii. For a family that are not all Muslims: A Muslim member of the family shall qualify for the full benefits of the scheme while the Non- Muslim shall not benefit from the scheme.
 - iii. Child(ren) of the family must not be above the age of 24 except in circumstances where any of the child(ren) is married or in full time employment.
 - iv. A single adult from the age of 18
 - v. A disabled adult with diminished mental capacity will be automatically qualified to be a member of the Scheme if there's no assistance from the 'Authorities' or if he has no other provisions to cover the cost (Proof required in any of these cases).
 - c. Must be resident in the West Midlands and be a registered member of NIMAB for a minimum period of 3 months
 - d. Must have completed the membership form of NIMAB Welfare Trust Funeral Scheme; returned form to NIMAB's office, paid full membership fee before being admitted fully as a member of the scheme
- 2 For children under the age of 18, their parents must bring their birth certificates or passport to prove their parental responsibility.
- 3 Member(s) must inform NIMAB Welfare Trust Funeral Scheme, If the number of the members in the family changes e.g. for example if a new person joins the family or a dependant marries or has a full-time job
- 4 If a member changes address, telephone numbers or email address, (s)he is required to notify the Funeral Scheme Management Committee within 14 days of the changes with evidence
- 5 If someone wants to become a member of NIMAB Welfare Trust Funeral Scheme, (s)he must come to NIMAB's office with original forms of identification e.g. a Photo card ID and a Proof of Address
- 6 A person, who is not residing in the West Midlands, cannot become a member of the NIMAB Welfare Trust Funeral Scheme.
- 7 A person who is not residing in the UK cannot become a member of NIMAB Welfare Trust Funeral Scheme.
- 8 If an existing registered member of NIMAB Welfare Trust Funeral Scheme moves outside of the West Midlands (provided (s)he has been a Scheme member for a minimum of 3 months), (s)he may continue to be member unless (s)he fails to pay membership fees or chooses to withdraw their membership. In the case of the latter such member must notify the Funeral Scheme Management Committee of their intentions either in writing or any acceptable means of communication as deemed fit by the committee. It is encouraged that members that are no longer resident in the West Midlands should seek an alternative scheme in their new abode

- 9 If a member of the Scheme dies:
- a. **Within West Midlands** while still being resident in the area, full cost of the funeral expenses shall be covered by scheme (it is the responsibilities of the scheme member to ensure that their family have access to their proof of residency)
 - b. **Outside West Midlands (within the UK)** - The funeral expenses shall be covered to the amount applicable in the West Midlands. However, if the amount is less than the amount applicable in the West Midlands, the lower amount shall be paid.
 - c. **Outside the UK:**
 - i. A fixed amount of £500 (Five Hundred Pounds) shall be paid towards the funeral expenses if outside Europe- This can be paid to the nominated family member where funeral directors expenses are not obtainable
 - ii. If within Europe the benchmark of applicable fee in West Midlands shall apply
 - d. If the family of the deceased decides to take the body of the deceased to homeland for burial (usually will be NIGERIA), the rule in section 9(c.i) shall apply. Please note that the Scheme shall not cover the cost of moving the corpse from point A to B in any event.
Note: The funeral fees should be paid directly to the funeral directors if death occurs in Europe.
- 10 A terminally ill person who is either in the hospital or at home must disclose this on the membership form at the time of registration.
- 11 A member's death by 'act of suicide' is frowned upon by the scheme but the Funeral Scheme Management Committee reserves the rights to decide on how best to deal with the funeral service.

2.2 Ceasing to be a member

- 12 Membership ceases if:
- a. A member chooses to leave NIMAB Welfare Trust Funeral Scheme voluntarily
 - b. A member fails to pay the membership/renewal fee as at when due
 - c. The Scheme becomes aware of any false information on the membership forms and/or non-disclosure of relevant information.
 - d. The committee at its discretion may decide that a member is no longer eligible to be part of the Scheme. This shall be communicated to the affected member with reasons before the actual termination of membership
- 13 If a member wishes to leave the scheme voluntarily, (s)he must notify the committee in writing/ text/ email or any other acceptable form of communication
- 14 Intention to joining the scheme is signified by completion and submission of the application form with a minimum deposit of membership fee within 14 days of form collection

SECTION 3: Scheme Subscriptions

- 15 New membership fee for a **family** shall be at discounted fee of £80 for the first year of the 'Scheme' launch and £120 for the subsequent years of running the scheme. However, annual membership renewal fee shall be £100 for subsequent years for existing members.

- 16 New membership fee for **single** adult shall be at discounted fee of £40 for the first year of the ‘Scheme’ launch and £60 for subsequent years of running the scheme. However, annual membership renewal fee shall be £50 for subsequent years for existing members.
- 17 Membership fees for new applicants of the scheme must be paid within 30 days following the submission of completed membership application form
- 18 The membership fee shall be paid by any of the following ways: Direct Debit, Bank Transfer to the Scheme Account or Cash payment (to dedicated committee members).
- 19 Membership rights and benefits shall commence on the completion of full payment of annual membership subscription for the Scheme
- 20 The Scheme shall run annually, starting from January to December of each calendar year
- 21 Existing membership renewal fees must be paid within 60 days of every new calendar year
- 22 Confirmation letter of membership and evidence of fees payment must be issued to Scheme members by the management committee.
- 23 The subscriptions collected on behalf of the Scheme shall not be used for any other projects or activities except for the purpose for which the Scheme is set up
- 24 In the case of death of a member, the funeral expenses shall be paid directly to the bank account of the organisation that conducts the burial services. In the absence of a bank account, the payment shall be made by alternative arrangement agreed by the Scheme management committee
- 25 In the case of a shortfall in the Scheme bank accounts, the Scheme Management Committee of NIMAB Welfare Trust shall borrow from NIMAB available funds and/ or raise voluntary donations from the Muslim Ummah to cover the expenses. However, in the event that donation raised is more than the required amount, the balance shall be remitted back into the Scheme.
- 26 If the funeral expenses have been paid by the Scheme, and the family of the deceased receives funds from the either the Local Authority, Insurance or any other organisation towards the funeral expenses of the deceased; the family shall be encouraged to refund the Scheme accordingly
- 27 Members of the Scheme must bear in mind that the money paid into the scheme is ‘Sadaqa’ (alms) and non-refundable
- 28 Membership fees/policy document are subject to annual review as deem fit by the NIMAB Executives

SECTION 4: Expenses and Disbursement

- 29 It is required that the family of the deceased must bring the death certificate of the deceased and prove of address. There must be proofs that the deceased was living at the address for the last 3 months. If these proofs are not provided NIMAB Funeral Scheme may not provide adequate support for the funeral expenses
- 30 If unborn baby dies in the womb of his mother while the family is a member of the Scheme, the Scheme will pay the expenses of his/her burial
- 31 The Scheme shall pay full funeral expenses for disabled member(s) as defined by **Section 2(2:1-1v)** of this policy document
- 32 The Scheme shall follow NIMAB’s agreed procedures for disbursements of funds
- 33 The Scheme shall have its account prepared and presented to members at the end of each financial year
- 34 All disbursement/ expenses shall be agreed by the Scheme’s committee and approved by the NIMAB’s Executives

SECTION 5: Funeral Scheme Management Committee

- 35 Committee membership shall consist of dedicated and committed persons who shall be nominated by the NIMAB's Executives
- 36 Committee members must be willing to support the activities of the Scheme voluntarily
- 37 The 'Scheme Committee' shall have reporting responsibilities directly to NIMAB Executives
- 38 The 'Scheme Committee' shall present six monthly report to the NIMAB Executives on its activities
- 39 Shall develop necessary procedures for administering the Scheme which must be approved by NIMAB Executives
- 40 Shall be responsible for collection of fees, ensure proper record keeping, and maintain adequate membership records and disbursement of funds
- 41 Shall establish and ensure effective communication with members via letters, phone, face-to-face, email etc.
- 42 Shall decide on the procedures to deal with issues of erring member(s) who refuses to pay their membership fees or violates any of the provisions of running the Scheme
- 43 Shall raise funds through organising special events and other fund-raising activities to support the Scheme. They can also raise funds during NIMAB's events
- 44 Shall ensure proper accountability and present yearly position of the Scheme's funds to its members by the end of the accounting period (December)
- 45 The activities of the Scheme are subject to scrutiny by NIMAB internal audit procedures
- 46 The term of office of the Scheme Management Committee members shall run concurrently with the tenure of NIMAB Executives
- 47 At the end of the tenure (April), the 5 members of the management committee shall prepare a detailed handover which will cover all aspects of the operations of the scheme to succeeding members. This shall be scrutinised by NIMAB auditor, signed off by both incoming and outgoing committee members and approved by Executives.
- 48 In the event of unforeseen occurrences not covered by this policy, the Scheme Committee has the power to decide on the best possible solutions subject to approval by the NIMAB's Executives
- 49 The head of NIMAB office administrator shall be an automatic member of the Committee
- 50 The Internal Auditor, President, Financial Secretary and Treasurer who are part of the Executives are excluded from being members of the Funeral Scheme Management Committee
- 51 Resignation of any Scheme Committee member shall be notified through its chairman to NIMAB Executives; If the Chairman desires to resign, (s)he shall communicate through the Secretary to the NIMAB Executive
- 52 Committee members willing to resign shall give minimum of 4 weeks' notice period.