



Assalam o Alikum

Brothers and Sisters,

Re: NLIC Co-operative Funeral Arrangement Policy

Today I wish to talk with you about a very important community issue. As you know the cost of Funerals in Canada has gone up now to such an extent that it comes as a shock when they learn about the cost. Just the funeral cost today in London, Ontario is over \$ 8000.

For this purpose NLIC has come up with this proposal so that there is no burden on anyone. The funeral expenses are shared by all the members of the community. All those who become a members of this group will have” NLIC Co-operative Funeral Services Committee “assist them in their difficult time.

In case of the death of a member the Committee will take over and arrange and pay for everything out of the co-operative funds collected. NLIC will first inform the community through its social media network, then arrange for the movement of the diseased from the home/hospital to the morgue, then to the mosque for Ghusal and Salat -e- Janazah. The diseased will then be transferred to the graveyard for burial. Based on the wishes of the family NLIC Essaal-e Swaab group will also begin the recitation of Quran and arrange for Duaa at NLIC in due time. If the family needs counselling or Financial help, NLIC will arrange that too from its own resources and/or with the help of other Muslim organizations.

The Co-Operative Funeral Arrangement Policy is attached for your review. I would request everyone to become members of this group to establish a strong network of support for all of us and avail the benefit of the services being offered.

Jazakum Allah Khayrun

Mazhar Mustafa Siddiqi

President, NLIC

Co-Operative Funeral Arrangement Policy

Policy Statement: To organise and provide an economical co-operative community based funeral arrangement to the local community.

Purpose:

This Policy identifies the members of the funeral policy, the jurisdiction of the policy, the booking process and subsequent steps to be taken including conditions for approval as well as, the use and further disbursement of funds and accumulated fund management. Policy is required so that a transparent uniform approach can be ensured respecting both NLIC and the Funeral group members.

General Procedure:

1. **Jurisdiction:** The jurisdiction of this policy is London and surrounding area only.
2. **Policy Operation:** The policy will become operational when at least 50 Families or 100 individuals become contributing members.
3. **Membership:**
 - a) Any Muslim Family /person who lives in “London and surrounding area” can become a member of this Co-operative NLIC Funeral Committee.
 - b) He is not required to be a member of NLIC. He will not be considered a member of NLIC until he pays the NLIC membership fee separately.
 - c) He will be required to fill a membership form and acknowledge that he has read the Funeral Policy.
 - d) The membership form will have to be approved by the Board of Directors then only will he become a member. The Board of Directors has a right to refuse membership to any one without assigning any reason whatsoever.
 - e) There is no limit on number of people who can become member of this NLIC Co-operative Funeral Arrangement Group (NCFAC). See definition of family.
 - f) Members of Good Standing are those members who have paid their membership fee and always pay their share of funeral expenses when called upon.
 - g) Members who fail to pay their share within 72 hours when called upon will have their membership automatically cancelled the initial membership fees will not be returned.
 - h) In case the member wishes to renew his membership again he will have to go through the whole membership procedure again.
4. **Lifetime Membership fee:** Every Family/individual who wishes to become a member of the Funereal Arrangement Group will pay the following onetime fee for lifetime of the member
 - a) For families: \$200 + \$50 per family member in the family.
 - b) For individuals: \$200

- c) There will be no registration charges for the lifetime of the member
- d) The fee can be paid in Instalments over a period of three months.

5. Funeral Services Committee:

- a) NLIC will by a Directors resolution form a “Co-operative Funeral Services Committee” which will be responsible to implement and administer this Policy. The Co-operative Funeral Services Committee will have tenure of three years. It will consist of three members, one Director and two committee members from among the NCFC members to be appointed by the Directors
- b) After the committee has been appointed, the bank account opened and the minimum number of membership attained, the Funeral Services Committee will become operational.
- c) A detailed SOP will be issued later regarding: Procedure for the formation of the Funeral Services Committee; nomination of Director; working of the Committee

6. Funds Management

- a) NLIC by a Directors resolution will open a separate account in the name of “Co-operative Funeral Services Account” to be operated by the Director Finance and President jointly. All moneys collected for this purpose (membership fee or contribution or donations) will be deposited in this account. The Funeral committee will have access to this account through the Director of finance.
- b) The excess money will be put into a Funeral Fund that will be used by an approval from the Board of Directors only for the funeral related purposes so that funeral costs could be brought down and more services could be offered.

7. WhatsApp Funeral Services Group as mechanism to connect with members

- a) Create a special WhatsApp group called “Funeral Services Group” Which will have all the members listed in it
- b) Members will be called upon to pay their share of funeral expenses by a post on the WhatsApp group only.
- c) This WhatsApp group will not be used for any other purpose.

8. Disbursement Procedure:

- a) Whenever a call is received by NLIC from a member of good standing that a member has departed. NLIC will forward the information to the “Co-operative Funeral Services Committee.”
- b) A designated member of the “ Co-operative Funeral Services Committee” will contact the deceased family and collect and record all the request information so as to facilitate a hassle free service.
- c) Committee member will:

1. Prepare a post for the Social Media.
2. Will call all the required services and set up all schedules in accordance to the wishes of the deceased family. Will prepare an invoice and ask the Director Finance to release the funds by cheque to meet the expenses.
3. In case Issal-e-Swaab is to be activated he will inform the Issal-e-Swaab group.
4. In case further Financial or Psychological support is needed, committee member will inform the Board of Directors
5. After completion of the funeral process; committee member will present the total expenses in writing to the Board of Directors.
6. When the final expenses are received by the Board of Directors, the Director Finance will divide the expenses by the number of members and post the share of each member on the WhatsApp group and request the members to pay their share of the funeral cost within 72 hrs to NLIC. So that the fund is intact and ready for the next emergency.
7. The co-operative Funeral Committee will be responsible to keep all record and track all payments, instalments, donations etc . And will be responsible to produce them whenever demanded by the Board of Directors.

Definitions:

- Family constitutes - father, mother and children under 18 years only; living in the same house or address. It does not include grand-parents or grown up married children.
- Funeral Services Committee - Committee responsible for administration of this policy. It will consist of three members, one Director and two committee members appointed by the Directors
- Members of Good Standing - those members who have paid their membership fee and always pay their share of funeral expenses when called upon
- Funeral Fund: a separate account created to house the money collected under this policy

NLIC Disclaimers

1. NLIC will pay only an average of the last three funeral costs to those members who move out of London or die out of London and/or are buried out of London. Provided that they are members of good standing.
2. NLIC will not knowingly permit any individual or group to use this policy in contravention of the conditions outlined in this Policy.
3. NLIC will provide all services with utmost honesty and sincerity and will not be responsible for any delays or mishaps.
4. NLIC does not accept any responsibility in terms of what is said or done at any of the events.
5. NLIC does not accept responsibility for any injury or accident that occurs at any of the events.