



TERMS OF AGREEMENT

The Funeral Financial Support Services

Towards

Funeral Arrangements

A. Introduction

The Islamic Centre of Cambridge (ICC) is a non-profit organization (Registration #11923-8699-RR0001). The ICC will be establishing another department—ICC-Funeral Financial Support Services (ICC-FFSS).

B. Department—ICC-Funeral Financial Support Services (ICC-FFSS)

1. ICC-FFSS will work independently by following the guidelines established, as described below.
2. The members of ICC-FFSS will be appointed by the ICC Board of Directors.
3. The ICC-FFSS will be established to run the program under the leadership of the Board of the Islamic Centre of Cambridge.
4. The Funeral Financial Support service (ICC-FFSS) will be comprised of two members responsible for keeping records of the membership, as well as the financial account.
5. Members of the ICC-FFSS Contact Information

Name	Telephone	Email
Mr. Naseem Mian	226-808-4992	naseemmian@yahoo.com
Mr. Pervaiz Chaudhry	519-721-4300	coldwaveone@gmail.com

6. A separate Trust Account in the bank account will be established to deposit the membership fees and to cover the cost of complete funeral expenses that may be incurred for the deceased member or his/her immediate dependent family member.
7. Individuals who will be joining ICC-FFS may not necessarily be the members of the Islamic Centre of Cambridge.
8. Members' fee will be deposited into the ICC-FFSS bank account and the disbursement about the funerals will be taken out from the same bank account.
9. The spending will be fully auditable and ICC-FFSS shall provide breakdown of expenditure to the members at the end of each year or upon request.
10. The ICC-FFSS is also open for any donations from all individuals (members or non-members) who are willing to participate in the contributions of funds for the sake of community.
11. The ICC-FFSS accounts will be shown separately in the Annual Financial Statements.
12. The financial/fiscal year will be calendar year--January to December.

C. Eligibility requirements to be a member:

1. All Muslims Canadian Citizens, Immigrants, students, refugees and other legally staying residents are eligible to register as member of the ICC-FFSS.

D. Membership—Joining and Leaving the ICC-FFS

2. Community members who are intending to become a member shall fill in the “Membership Application Form” and attach a cheque for the set amount (prescribed by the ICC-FFSS).
3. The first deposit from each member shall be through cheque and later direct deposit to the Trust Account through Pre-Authorized Payment Plan.
4. The completed application will be reviewed and the prospective member will be informed accordingly. The ICC-FFSS retains all rights to accept or reject application. The decision of the ICC-FFSS will be considered as final.
5. Depending upon the number of members, the ICC-FFS will set the per-family contribution by dividing the amount of money that need to be maintained Total Contribution Amount with the number of members.
6. The current contribution amount for the members is calculated at \$200 per member family including spouse and dependent children. ICC-FFSS has the right to change membership contribution subject to the market fluctuation.
7. After the approval, each Principal Member will be assigned a Member Number.
8. Parents of the Principal Applicant cannot be added in principal applicant’s form. If they meet membership eligibility requirements they have to submit separate application form.
9. The membership activation period is three (3) months from the date of the application submitted. After three (3) months you will be eligible for full ICC-FFSS services.
10. Every member is required to inform ICC-FFSS of any changes in family status within 90 day’s period.
11. In case a registered member passes away before the completion of three (3) months activation period. Under these special circumstances, the ICC-FFSS will bear 50% of funeral services and the other 50% will be borne by the family of the deceased. ICC-FFSS will facilitate full burial processing services.
12. Member moving out of Waterloo Region or Wellington County does not lose his/her membership unless he/she wishes to exit from ICC-FFS. In later case, he may give the notice to leave and his/her membership will be considered cancelled. In this case, no refund shall be given to the outgoing member.
13. If ICC-FFSS member has provided false/misleading information in his/her application, then the ICC-FFSS has all the rights to cancel his/her membership and forfeit the contributed funds.

14. If a member becomes defaulter by not paying his share of dues, the ICC-FFSS will keep reminding the member to pay the dues. In spite of several requests and reminders he/she fails to do so then ICC-FFSS has the right to revoke his/her membership and thereafter, he/she will not be entitled to any ICC-FFSS funeral services benefits. The member shall be informed in writing about his/her revoked status.
15. If a member moves from Waterloo Region/Wellington County, he/she will continue receiving the benefits of ICC-FFSS as long as they are within the reach of our affiliated mosques in the region of Waterloo/Wellington County.

E. Reimbursement to the Trust Fund:

1. The maximum amount disbursed for a funeral will be no more than “\$6,000.00”. Adjustment to the maximum amount disbursed next year in January may be reviewed on an annual basis in the month of December of the previous year.
2. In case, a registered member of ICC-FFSS passed away only then other members are required to share the funeral cost of deceased member proportionately. The reimbursement of funeral cost to the ICC-FFS Trust Fund may not exceed \$25.00 at any one time. Individual Member’s share of reimbursement will be withdrawn from their bank account as per Preauthorized Payment Plan Agreement signed by the member as principal member.

F. In the Event of ICC-FFSS’s members death, following procedure to be followed

16. A family member of the registered member should contact the ICC-FFSS (telephone 519-740-6855 Ext 313) to provide relevant information for the funeral arrangements.
17. ICC-FFSS services are available only in the Waterloo Region and the Wellington County.

18. Following Mosques/organizations actively involved in Muslim funerals are currently and (actively) involved:

Islamic Centre of Cambridge
Muslim Society of Cambridge
Muslim Society of Waterloo Wellington Counties—Erb Street Mosque
Muslim Society of Guelph, Water Street, Guelph
Islamic Society of Guelph, 126 Norwich Street, Guelph

Note: Other Mosques may be added to the list after consultation and approval by ICC-FFSS.

19. The family member of the registered member must call any of the above organizations to arrange for the funeral.
20. The family member along with community members shall carryout all the preparation for burial under the supervision of the Imam/volunteers at any of the mosques of their choice.
21. It is not the duty or responsibility of the ICC-FFSS to participate in the preparation of the body for burial. Its sole responsibility is to support the family with the funds for the funeral expenses incurred up to the maximum and predetermined amount.
22. Any cost incurred above the set limit shall be borne by the deceased family.
23. In case the family of the deceased requests the burial outside the Waterloo Region/Wellington County, the ICC-FFSS will still be willing to cover the cost up to an amount set as the limit.
24. The ICC-FFSS shall not bear the funeral charges if the member or his/her immediate dependent member is registered with ICC-FFSS but residing outside Canada.

G. Collection of Funds

The Funeral Expense total amount has arbitrarily been fixed at \$6,000 to start with. This amount shall always be maintained in the ICC-FFSS Trust Account.

The Funeral Expense total amount of \$6,000 will include the following expenses:

- Cost of grave plot
- Opening and Closing of grave
- Cost of Casket
- Cost of transportation of the body from the hospital to Mosque for Preparation and from Mosque to cemetery
- Cost of Burial Permit
- Cost of preparation and getting the body ready for burial
- Issuing of Certificate of Proof of Death
- And other related expenses

Please note that ‘grave marker’ is not included in the total amount.



Appendix B: Memorandum of Understanding

Memo of Understanding

I, the undersigned, _____ do hereby confirm that I have read and gone through the contents of ICC Funeral Financial Services (ICFFS) documents carefully, understood the concept of ICFFS and as an acknowledgement of confirmation and understanding, I am signing this document giving my consent to become a Member of ICC-FFSS.

Signature _____

Date: _____