

SRI LANKAN MUSLIM WELFARE ASSOCIATION CRAWLEY

JANAZA SCHEME

POLICY STATEMENT

INTRODUCTION

Sri Lankan Muslim Welfare Association Crawley UK (SLMWAC), identified the importance of a scheme that would facilitate the immediate burial of any of its members should the Janaza occur. This scheme hopes to support in providing exclusively the necessary financial assistance for the burial services. The Scheme will be fully run by a Janaza Scheme Committee set up by the SLMWAC.

This policy statement outlines the terms and conditions of the SLMWAC Janaza Scheme and provides guidelines for its mode of operations, administration and management.

AIMS & OBJECTIVES

1. To protect the dignity of SLMWAC JANAZA Scheme Members by fulfilling Islamic obligations at the time of death.
2. To pay for the funeral expenses of the deceased.
3. To make arrangements for the burial of Janaza scheme members in accordance with Islamic rites.
4. To provide spiritual and moral support for the family of the deceased.

WHAT DOES THE MEMBERSHIP COVER?

1. Ghusl - washing of the deceased.
2. Shrouding of the deceased.
3. Janaza related paper works / documents arrangements.
4. Purchase of burial plot for the deceased.
5. Transportation to the burial site. (With in UK only)
6. This scheme is covered for only Muslim funeral according to Muslim rites and rituals.

WHO IS COVERED?

The registered Janaza policy members. (Other names registered in the member's scheme membership form namely spouse and children and unborn baby/babies of registered members are covered.)

WHAT HELP DOES THE SCHEME OFFER?

- 1) It would help avoid family members/relatives bearing the financial burden of the funeral cost at that time.
- 2) It would help to guide the relatives of the deceased during a distressing time.
- 3) It would ensure that the funeral is in accordance with the Shariah rulings (Islamic Law).

MEMBERSHIP OF THE SCHEME

1. Must be an active member of SLMWAC, defined by the SLMWAC Constitution (Article 7.2.2)
2. Must submit the Janaza scheme membership Form with the correct payment.
3. Family membership (Husband and Wife including unmarried kids up to 19 years of age living in the same address) **3.1.** Family Membership Joining fee £50 and an annual contribution of £40.
4. Single Membership (Those who are excluded from family membership) **4.1.** Individual Joining fee £30 and an annual contribution of £25.
5. Transfer from single membership to Family membership will not require a joining member fee but you must upgrade the annual fee to £40.
6. Annual membership ends on December 31st and must be renewed on or before 31st of January of the following year.
7. Failure to renew the membership within the renewal period will invalidate the membership and will be considered as a non-member and must pay the Joining fee and annual fee to regain the membership.
8. The joining fee and/or annual fee paid on to this scheme is deemed to be Sadaqa (alms) and non-refundable and non-transferable.
9. Renewal of Membership remains the member's responsibility.
10. It is vital that you keep us up-to-date with any changes of circumstances that could impact on your membership. Failure to disclose full and accurate details could result in the declining or withdrawal of membership benefits and / or the termination or cancellation of the membership. Please notify us in writing of any changes within 14 days.
11. If a member wishes to leave the scheme voluntarily, (s) he must notify the committee in writing.

If a member of the Scheme becomes deceased.

1. Outside Crawley - (within the UK) - The Janaza expenses shall be covered to the amount applicable in Crawley. However, if the amount is less than the amount applicable in Crawley, the lower amount shall be paid.
2. Outside UK: The Janaza expenses of the burial region can be paid up to the amount applicable in Crawley UK. If the amount is less than the amount applicable in Crawley, a lower amount shall be paid.
3. Repatriation: This Policy does not cover repatriation costs of the deceased.
4. Transportation: This policy does not cover transportation to the UK from abroad or abroad from the UK.

THE ADMINISTRATION

1. The operators of the scheme shall be referred to as 'SLMWAC Janaza Committee'.
2. The Janaza committee shall comprise of at least 13 members including 7 members from the SLMWAC executive committee and 6 members from the Janaza Scheme holders.
3. The Seven SLMWAC executive members must consist of (President, secretary, treasurers plus executive members) and six members from Janaza policy holders will be appointed by SLMWAC executive committee.
4. Out of 13 Janaza Committee members at least 10 members must be Janaza scheme policy holders.
5. The term of office of the SLMWAC Janaza Committee shall be three years.
6. The Janaza committee shall be led by the chairman of SLMWAC.
7. The Janaza Committee shall have the responsibilities of administering/ managing the scheme.
8. It shall be a standalone project within SLMWAC with a dedicated bank account(s).
9. Any Janaza Policy changes must be approved by SLMWAC.
10. Committee membership shall consist of dedicated and committed persons who shall be nominated by the SLMWAC's Executive committee.
11. Committee members must support the activities of the Scheme voluntarily.
12. The Janaza Committee must report the responsibilities directly to SLMWAC Executive committee.
13. The Janaza Committee shall present an annual report to the SLMWAC Executives committee on its activities.
14. The Janaza Committee shall present an annual report to the SLMWAC Janaza scheme members.
15. The Janaza Committee shall be responsible for collection of fees, ensure proper record keeping, and maintain adequate membership records and disbursement of funds.

16. At the end of the term, the 3 members of the Janaza Committee shall prepare a detailed handover which will cover all aspects of the operations of the Janaza Committee to succeeding members. (Signed off by both incoming and outgoing committee members and approved by SLMWAC Executives Committee)

17. In the event of unforeseen circumstances not covered by this policy, the Janaza Committee has the power to decide on the best possible solutions subject to approval by the SLMWAC's Executive committee.

18. Janaza Committee' members who are willing to resign shall give a minimum of 4 weeks' notice in writing.

MEMBERSHIP CEASES

1. When SLMWAC membership terminates.
2. A member chooses to leave SLMWAC Janaza Scheme voluntarily.
3. Failure to renew the membership within the renewal period.
4. The Administration becomes aware of any false information on the membership forms and/or nondisclosure of relevant information.
5. The SLMWAC Janaza 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.

EXPENSES AND DISBURSEMENT

1. The Scheme shall follow SLMWAC's agreed procedures for disbursements of funds.
2. The Scheme shall have its account prepared and presented to members at the end of each year.
3. All disbursement/ expenses shall be agreed by the Janaza Committee and must be approved by the SLMWAC's Executives committee.
4. Each member contribution will be separately maintained for accounting purposes.
5. Janazah payment shall be made through the SLMWAC Janazah committee and the invoice will be given to next of kin/ family well-wishers.
6. If the funeral expenses have been paid by the Janaza Scheme, and the family of the deceased receives funds from either the Local Authority or any other organisation towards the funeral expenses of the deceased; the family shall be encouraged to refund the Scheme accordingly.
7. In order to recover the Janazah cost, the Janazah committee will guide the relevant party with the funeral cost.

GENERAL

1. In the event of any issue disputes, lack of clarity arising in relation to the above terms and condition and / or to interpret or to take further action in respect of the terms and condition, the decision of SLMWAC in such regard shall be deemed final.
2. The above terms and conditions including membership fee, annual subscription and policy documents shall be subject to change and any such changes or amendment shall be notified to registered members in advance by SLMWAC.
3. Any amendments to these terms and conditions shall only be made by the SLMWAC executive committee.

ANNEX

NON-MEMBERS.

1. NON-MEMBERS WILL USUALLY BE OUTSIDE THESE MECHANISMS.
2. AS BURIAL OF JANAZA IS FARD KIFAYAH (COMMUNAL OBLIGATION THAT MUST BE DISCHARGED BY THE MUSLIM COMMUNITY AS A WHOLE) SLMWAC JANAZA COMMITTEE WILL PROVIDE NECESSARY ARRANGEMENTS FOR NON-MEMBERS JANAZA BURIAL WHERE REQUESTED WITH THE FOLLOWING CONDITIONS.
 - a. THE COST OF JANAZA SERVICE WILL BE COLLECTED FROM DECEASED FAMILY & FRIENDS.
 - b. IN THE EVENT OF THE FAMILY AND FRIENDS NOT BEING ABLE TO BEAR THE JANAZA EXPENSES, THE COST WILL BE COLLECTED BY SPECIFIED PUBLIC DONATIONS.