



MKMA

Bereavement Fund

Trubys Gardens, Coffee Hall, Milton Keynes, MK6 5HA Tel: 01908 231 777

Bereavement@mkmuslims.org

MKMA Bereavement Fund is a locally based Funeral Service available in Buckinghamshire, operating strictly according to Islamic Law.

MKMA Bereavement Fund was established to carry out the last rites and rituals for Muslims in the event of a death and to facilitate an Islamic burial to be conducted in compliance with Islamic Law. Currently, the majority of established Bereavement directors are either not aware of Islamic requirements or do not have the facilities to cater for them.

MKMA Bereavement Fund offers a complete funeral service with flexibility for those based in Milton Keynes, as well as supporting family members to arrange the funerals for their loved ones. Furthermore, we assist in accommodating those with no next of kin and who have made no Bereavement arrangements.

Currently, most Muslims do not put aside money to cover funeral expenses. This means that if death occurs the family often needs to try to borrow money to cover Bereavement expenses which can be both financially and emotionally draining at such a time of mourning. Worst still, a body may have to wait to be buried whilst the family tries to find the funds to facilitate the burial.

This scheme allows Muslims to join a Bereavement fund and pay into a voluntary ongoing charitable contribution (**Sadaqa al jariah**) of £100, i.e. the money is not an insurance policy but contribution to a specific fund for the burial of contributing Muslims in Milton Keynes.

Plan and contribute to the scheme from as little as £100 per year. Once you have paid the full amount you will be covered for your burial costs whenever you die in Milton Keynes.

The money donated will enter a ring-fenced funeral fund which will be used to fund those who die whilst being members of the fund. Once the money from the fund has been depleted and if further monies cannot be obtained either as one-off donations from existing members or new members joining in, the scheme will close.

As below, those who have donated have no right to request a refund and have no right to the money in the fund or to be buried by monies from the fund; however, all steps will be taken to ensure that those who have contributed will be covered.

Services provided to MKMA Bereavement Fund contributors

- Coffin transportation from hospital/mortuary to the Islamic centre in Coffee Hall and to the final burial place in Milton Keynes.
- Washing and shrouding of the body by qualified personnel (females are handled by females only). Family members are recommended to participate.
- Providing a simple casket and a Kafan (shroud).
- Performance of the Janaazah (funeral) prayer and a knowledgeable person to lead the burial.
- Preparation of a burial plot in a cemetery situated within the borders of the Milton Keynes Unitary Authority, initial lease fee as per MKC T&C. (Enquiries to purchase the plot should be made to MK Council)

Terms and Conditions

1. To apply to join the MKMA Bereavement Fund, you must complete and return the enclosed application form together with your payment.
2. A sum of £100 (GB Pounds One Hundred only) per application must be paid in FULL once your application has been successful; this will cover your annual contribution.
3. For any additional offspring over the age of 18 years living at the same address with the parents, an additional contribution of £60 per year is required.
 - 3.1 0 yrs under 18 yrs - Under a Lead (Parent) Member
 - 3.2 18 yrs to 20 yrs (Under 21 yrs) - £60 (Condition(s): Unmarried / Living at Same Address
 - 3.3 21 yrs & above - £100 (Condition: Irrespective living at Same Address / Also irrespective whether above conditions apply)
4. There is no upper age limit to join the scheme, however, all applications are reviewed and the applicant may be asked to make a necessary additional upfront contribution.
5. To continue to be an active member of the MKMA Bereavement Fund, you must continue to pay the voluntary charitable contribution renewable on 1st January of every year. For clarity, the cover period starts from 1st Jan to 31st December, or from joining date to 31st December.
6. The membership will automatically be CANCELLED if the member fails to renew their voluntary charitable contribution within three months of the due date. One reminder will be sent before cancellation.

7. It is a member's responsibility to inform MKM Bereavement Fund for any changes that may affect their membership e.g. change of address, the arrival of a new child dependent, a child reaching 18yrs.
8. Anyone that is diagnosed critically ill before joining membership shall not be covered by the Bereavement fund.
9. The membership of the MKMA Bereavement Fund should NOT be regarded as insurance cover but rather a voluntary charitable contribution (**Sadaqa al jariah**).
10. MKMA Bereavement Fund will NOT provide cash assistance to its members under any circumstances.
11. MKMA Bereavement Fund will NOT cover any cost for transporting the deceased from or to another country for burial, nor from anywhere outside of the Milton Keynes Unitary Authority.
12. MKMA Bereavement Fund's membership contribution is non-refundable under any circumstance.
13. The funds shall be placed in a ring-fenced bank account of which the MKMA trustees have sole responsibility in investing and distributing funds to the best of their knowledge.
14. In the event a member dies outside of Milton Keynes, the Fund will not pay for the transportation of the body back to Milton Keynes. Whenever possible, however, we may be able to assist in arranging for the transportation of the body back to MK, but any costs involved herein are to be paid for in full by the family before the transportation being arranged.
15. If a member dies outside of Milton Keynes and burial is conducted outside of Milton Keynes, the MKMA Bereavement fund will not cover any costs.
16. The scheme does not provide any help with overseas transportation of bodies, medical costs or any inheritance procedures.
17. The scheme does not facilitate or make available a tombstone, flowers or other grave decorations, food or other refreshments, and/or recitation of the Qur'an at the graveyard at the time of burial.
18. If a child is on a scheme who is over 18 years of age paid the reduced annual contribution and enters into matrimony, wishes to have the spouse covered under the scheme a difference between the reduced and full rate will be payable. Anyone covered under the parent membership enters into matrimony arrangement will need to submit a new application to cover him and spouse above terms will be applicable.

19. The MKMA Bereavement Fund reserves the right to amend or change any part of this agreement e.g. Terms & conditions with 14 days' notice. Notifications shall be given by email or letter and a notice on the MKMA website before any changes are made.
20. The membership can be cancelled at any time by contacting the MKMA Bereavement Fund and giving notice in writing stating your wish to cancel. Please note that no refunds shall be given for previous contributions if you decide to do this.
21. In the event of a current member moving out of Milton Keynes, the scheme will automatically cease. Any funds paid into the scheme will not be refunded or transferred to any other scheme.
22. For clarity, the burial plot is provided by MK Council on lease basis any enquiry to purchase the plot should be made directly to MK Council.

REQUEST FOR STANDING ORDER

STANDING ORDER

The Manager

Bank/Building Society **Address:**

_____ **Post Code:** _____

Please pay the sum of £_____ on _____ and annually thereafter to account in the name of:

MKMA Bereavement Fund

NATWEST Bank Plc,

Sort Code: 60-14-55

Account No: 65433548

My Account Name: _____

My Account No: _____ **My Sort Code:** _____

My Address: _____

Post Code: _____

Signature: _____ **Date:** _____

Please ensure reference of MKMA Bereavement Fund _____