



Khardal Hasana Terms & Conditions



Please find the summarised details and terms of Khardal Hasana (here after KH). Please remember that the aim of this noble service is not to build walls with too many terms and conditions. Our only objective is to get closer to the Almighty by uniting always, especially when another Muslim is in sorrow.

No one can prepare you for a loss; it comes like a swift wind. However, take comfort in knowing that we can do a little to comfort that family by sticking together. So please read the following terms as we prepare to comfort our brothers and sisters whilst not forgetting that this is also applicable to others when we have to depart.

Please remember that Khardal Hasana is a not-for-profit service completely run by volunteers. We try to do our best to the community by the members who prefers to give some of their valuable personal time. So please respect this noble service and continuously support us to reach our goal. Let us be one who has something to submit when we stand in the *day of judgment*.

Our aim is NOT to make profits but to serve the community. Please join us to serve better.

Definitions:

KH – Khardal Hasana

KHEM – Khardal Hasana Executive Members

KHSA – Khardal Hasana Saving Account

JMA-UK – Jaffna Muslim Association – United Kingdom

Date Updated: 25/06/2018

Approved by: Kadhral Hasana Executive Committee

General Details

1. Any Muslim adult can hold a membership in this project, either alone or as a family.
2. Every applicant should pay and application fee as follows:

Family Membership (Husband, Wife and any unmarried children)

£300 for the family (£100 to be paid with application form. Balance £200 can be paid by standing order 10/month within next 20 months or can be settled earlier)

Individual Membership (Adult over 18)

£200 for the registered person (£100 to be paid with application form. Balance £100 can be paid by standing order 10/month within next 10 months or can be settled earlier).

3. All types of payment should be deposited in the JMA-UK Khardal Hasana bank account.
4. The basic burial expenditures apply only for the registered individual or members with in the family (see point 5).



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5. It is only the nuclear family (i.e. the husband, wife and unmarried children) that is eligible for the membership. (no visitors are eligible to benefit this fund. Even visiting families from overseas are not included, unless they are already included in your family members list)
6. Sons/daughters that are married will be classed as a separate family (see point 5) and will need to apply for membership separately. (they will be automatically removed from their previous membership 3 months after the marriage date)
7. Any divorced children can join back their parents (provided their parents have the membership)
8. When a family with family membership has a loss of a loved one, rest of the family members are still covered until their membership terminates (eg: child getting married). In case if the mother or father decided to marry again, the new step mother or step father is automatically included in the membership as goodwill.
9. The burial expenditures are only applicable for a member dies in UK only (see point 10). This membership will NOT cover any expenses occurred while the person is abroad, but if the body is brought to UK then the standard funeral expenses can be paid to the funeral agency. Standard expenses means the expenses occur if a person dies in UK in the same place where the member is registered)
10. When a member dies overseas, the family can request standard fixed sum (based on the registered address, not exceeding £2500) for the burial expenses. Any cost over this will not be covered by this scheme.
11. All funeral expenses are released to the funeral agency's account only (except point 10). No cash dealings are permitted. For point 10, the money will be transferred to the family members account.
12. Khadrul Hasana is run by volunteers. We only aim to **provide only the financial support for the registered members only**. We do not employ anyone to provide any other services.

Structure of Funding:

13. All the membership fees collected will be held in the Kadhrul Hasana saving account.
14. Access to this account is given to JMA-UK president, JMA-UK Treasure, and KH Treasure.
15. In case of a death of a member, the standard cost of the funeral occurred by the funeral agency can be requested by the members' immediate family. This should be in writing (by a written letter, or by email or at least by a text message). This is purely to maintain our records for future references.
16. Funding request must be approved by 3 KHEM (executive members) prior to releasing the fund.
17. The cost of the funeral will be split among all the other members. See the example:
 - Eg: if the cost is £3000
 - There are 100 members
 - So each will pay a shared cost of : $\text{£}3000/99 = \text{£}31$ (excluding the affected family. Rounded to nearest pound)



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18. To maintain the fairness among all the members, we will always split the funeral cost among the members. If the family want to contribute full or a portion of the funeral expenses, the additional collected money will be kept in the Kadhral Hasana saving account.
19. Unfortunately, we have to apply some strict re-payment structure just to maintain the sufficient funds in the bank. Due to this we are applying the following regulations for re-payments of the funeral shared cost:
 - Members shared cost (eg: £31) should be paid within 4 weeks from the date of funeral shared cost is announced.
 - Unpaid members will receive a reminder at 4th week
 - Warning on 6th week
 - Suspension notice on 8th week
 - Membership termination on 12th week.

Note: any special circumstance can be considered by the executive working committee and decisions can be made.

Members Responsibilities:

20. It is entirely the member who is responsible to inform the changes (eg: address changes, new born babies or family member who got married) to the KH Executive Committee by emailing kh@jaffnamuslimuk.org
21. In case of an unmarried child who is currently under a family membership will be terminated soon after 3 months of the date of marriage. It is the responsibility of that married couple to register them into a new membership by paying appropriate fee.
22. If you register as an individual member, soon after your marriage, you must upgrade it to family membership by paying additional fee (currently £100)
23. Becoming a member means that you are accepting all the latest terms and conditions defined by the Kadhral Hasana.
24. If in case of a funeral, request the charges occurred by the funeral agency by writing to the executive committee member.
25. Paying the appropriate Membership fee within the allowed time. Please remember to quote your reference number in your payment.
26. Paying the funeral shared cost within 4 weeks of the announced date.

Kadhral Hasan Executive Committee Responsibilities:

27. This committee will maintain the whatsapp group (or any other way of agreed communications).
28. Maintain the website.
29. Will inform about the Funeral among the members.
30. Will inform the calculated cost and each members expected contributions.
31. Will publish the bank balance details to all the members.



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32. Will monitor the memberships and the shared costs.

Existing Members (registered before April 2018 fee structure):

- 33. Members holding Family membership should pay the remaining £200 either full or by instalments by setting up a standing order minimum £10/month
- 34. Members holding Individual membership should pay the remaining £150 either full or by instalments by setting up a standing order minimum £10/month

Other Terms:

- 35. You can terminate your membership, but no refunds will be issued.
- 36. Membership registration fees and other contributions cannot be withdrawn in any circumstance.
- 37. This fund cannot be used for any other services, except for the burial expenditures for registered members.
- 38. Any changes or amendments in this project can only be made by the Kadhral Hasana executive committee members.

I HEREBY DECLARE THAT I UNDERSTAND THE ABOVE MENTIONED TERMS AND CONDITIONS OF THE JMA KARDHAL HASANA PROJECT TO THE BEST OF MY KNOWLEDGE.

Signature: _____

Date: _____