

Zambian-Canadian Association of Families and Friends in BC



KWASHA MUKWENU SUB-COMMITTEE 2014

GUIDELINES FOR FINANCIAL ASSISTANCE: FUNERALS, ILLNESSES AND CELEBRATIONS (WEDDINGS, BIRTHS AND GRADUATIONS)

COMMITTEE MEMBERS: Mrs. Lillian Mukanzu (Chairperson), Mrs. Carol Mumba, Mrs. Angela Malyo, Mrs. Ellah Kazembe and Mr. Andy Mtambo.

OBJECTIVE: To provide financial support to eligible member during funerals and celebrations (Weddings, births and graduations)

Below are definitions and guidelines on how an eligible member can seek/ receive assistance from the association.

DEFINITIONS:

Association: The Zambia-Canadian Association of Families & Friends in BC (ZCAFF-BC)

Committee: The committee is the “Kwasha Mukwenu”.

Defaulter: A defaulter is an eligible member who has received financial assistance for funeral expenses but has without, a valid reason, not repaid the loan in full.

Member: A member of the association is one that has paid up their annual membership subscription in full and is in good standing.

Member in good standing: A member who has no unresolved issues with the association.

Funeral Assistance: Funerals will be considered in two broad categories:

- a. Funeral expenses are those expenses that will assist a member to cover costs as requested by that member to pay for a coffin, funeral home, burial and mourning activities.
- b. Funeral expenses may be those related to travel to a deceased relative or transport to a deceased relative away from British Columbia.

Eligible Family Members: Eligibility will be considered in two broad categories and only those specified will qualify for assistance at the defined level.

- a. Nuclear family of an eligible member.
- b. Father, mother, brother or sister of an eligible family member.

Revised: February 9, 2014 @ 6:00pm PT

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Sudden illness or loss of employment:

A serious illness is one that is incapacitating to the member or members of his family and requires immediate medical attention over and above what the member can afford to pay.

Terms of the Agreement:

The terms of the agreement will be terms that will specify the amount and repayment of the loan.

GUIDELINES

A. Grants

1. The committee will sign a card of condolences with an enclosed amount based on eligibility: a) \$1,000 and b) \$150
2. Celebrations (New Births and Graduations): \$50- \$100 subject to executive approval.
3. In case of emergency problems, eg a Zambian (non member) gets stranded in BC, the association will provide assistance of \$100 and contributions from the members.

Funeral expenses will only be applicable to eligible family members. However, an eligible member may seek assistance if any of their extended family members has passed away. The executive will make a decision on a case by case basis.

B. Loans

1. A member shall request and specify how much monetary assistance they need with a repayment plan - Maximum \$2000. This will be handled by the executive.
2. The executive will inform the member on the terms of the loan and obtain a signed agreement
3. Upon approval by the executive, money will be released by the treasurer to the member.
4. A member must settle all loan balances in full as per terms of the agreement.
5. Defaulters will be denied further assistance in future.
6. The committee will have no jurisdiction over private donation directly to a bereaved family, but the bereaved may want to discount and reduce the amount of the loan appropriately.

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7. If a member has problems in repaying the loan, he or she must contact the executive and let them know of his/her problem at the earliest possible time to revise the terms of the agreement.

C. Sudden Job Loss/ illness

Sudden job loss and/or serious illness may also be considered for assistance. The Executive will decide on how much money will be given to a member based on the association's budget and account status.

Any other business:- Increase pet cash to \$300 per year if possible
-The committee may use pet cash for fuel in exceptional Situations.