

# *The Council of Islamic Guidance Inc.*

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## MUSLIM BURIAL PLAN

### Purpose and Objectives

The cost of a funeral/burial is in excess of \$5,000.00. This expense is an unavoidable burden for the heirs of a deceased at a time when the family is grieving the loss of their dear one. The Council of Islamic Guidance Inc. (CIG) launched the Muslim Burial Plan (MBP) as a cooperative scheme **for the members of CIG** to help the grieving families at their time of distress. Accordingly, the MBP is being **managed** on no-profit basis on **strict self-help principle**.

### Abuse of MBP

It is unfortunate that in recent past some of the community members have started abusing the MBP. They neither become the members of the CIG nor do they participate in the MBP. However, they got membership of CIG and MBP for their aging parents (in the age range of +60 years to +80 years), many of them suffering from critical illness (near to dying). In such cases what happened is that these parents died within a year (sometimes within months) after getting the MBP. This abuse of MBP is causing difficulties for the management of CIG to operate the program as envisaged originally.

### Steps to Stop Abuse of MBP

The Executive Committee (EC) of CIG in its meeting held on October 20, 2007 discussed elaborately the above mentioned abuse of the MBP in the light of protecting the interest of sincere participants and the original spirit behind the launching of MBP.

At the conclusion of the debate, it was the unanimous decision of the EC to bring in the following changes to the MBP **with immediate effect** to stop the abuse of MBP and to enable the management continue operating the MBP on the original principle of self-help:

1. Only the members of CIG in good standing would be eligible for participating in the MBP.
2. There would be no impact on the members of CIG who are already participating in the MBP.
3. The annual renewal subscription for all the current and new participants in the MBP would be payable by January 31 of each year. Failing to pay the renewal subscription by the due date would render the membership of MBP void and the member would be obliged to reapply for participation in the MBP as a fresh.

4. The first time payment with the application form for the new participants in the MBP, and the annual subscription for renewal of MBP (for both the existing and new participants) would be as per following schedule:

**The Council of Islamic Guidance Inc.**

**Muslim Burial Plan**

**Payment Schedule**

<b>First Time Payment with Application for New Participants</b>			
<b>Family Participation (including Children of less than 18 Years Age or Children up to 25 Years Age if Full Time Student)</b>		<b>Single Participation</b>	
<b>Average Age Bracket of Husband and Wife</b>	<b>Amount</b>	<b>Age Bracket</b>	<b>Amount</b>
Up to 25 Years	\$325.00	Up to 25 Years	\$250.00
25+ to 35 Years	\$750.00	25+ to 35 Years	\$500.00
35+ to 40 Years	\$1,500.00	35+ to 40 Years	\$1,000.00
40+ to 45 Years	\$2,250.00	40+ to 45 Years	\$1,500.00
45+ to 50 Years	\$3,000.00	45+ to 50 Years	\$2,000.00
50+ to 55 Years	\$3,750.00	50+ to 55 Years	\$2,500.00
55+ to 60 Years	\$4,500.00	55+ to 60 Years	\$3,000.00
60+ to 65 Years	\$6,000.00	60+ to 65 Years	\$4,000.00
65+ to 70 Years	\$6,750.00	65+ to 70 Years	\$4,500.00
70+ to 75 Years	\$7,500.00	70+ to 75 Years	\$5,000.00
75+ Years	Actual Cost of Funeral/Burial	75+ Years	Actual Cost of Funeral/Burial

<b>Annual Renewal Fee for all Existing and New Participants Payable by January 31</b>			
Families (including Children of less than 18 Years Age or 25 Years Age if Full Time Students)	\$150.00	Singles	\$100.00

**For Further information please contact [ec@cig.ca](mailto:ec@cig.ca) or visit [www.cig.ca](http://www.cig.ca)**

We hope that all the community members in general and the members of CIG in particular would appreciate the efforts of the management to continue operating the MBP in its original spirit as envisaged without letting anybody to abuse it to the detriment of the sincere participants of the MBP.

With salaams and duas,

Management, CIG