THE I.C.O.C WELFARE

POLICY ON FUNERAL SCHEME

Introduction:

The following policy ascribe to the Registered Members of the I.C.O.C Welfare and who meet the following criteria:

* You have to be a registered Member of the Welfare by giving a non-refundable membership amount plus subscription costs that has been agreed on by members and adopted in an AGM.
* In line with the guiding constitution where one needs to be a member of the International Church of Christ.
* The member has to be committed to attend meetings, contribute money and bring progressive ideas through proper channels.
* Members shall be ready to use the conflict resolution mechanisms set in place especially being guided by the Bible and seeking advice from the right responsible persons.

Benefits of the funeral scheme

1. This scheme will cater for funeral expenses for members of the church who die while still faithful and are active members. A spouse will benefit through their principal member (i.e. husband or wife) at 100%. Children under the age of 24 years will benefit under their parents membership at 50% as long as they are still under the care of their parents.
	* 1. a. Children above 24 yrs and who are not disciples cannot be registered as members by/through their parents.
		2. The amount to be disbursed in the event of death of a loved one to be determined during SGM when fully registered numbers are confirmed.

**Terms & Conditions**-

1. A person must be a registered member of the ICOC WELFARE and shall be required to pay a monthly subscription fee of kes 200. Payable on or before the 15thday of every month.
2. A member who defaults to contribute for six consecutive months, will be deregistered from the scheme and to be re-registered at their request by a written letter, the member will be vetted by a committee before being re-registered
3. To benefit from the scheme, the member must have contributed to the scheme for a period of Six months consistently
4. Death of member will be considered valid irrespective of cause or place of death
5. A Review sub-committee will be set up to oversee smooth and prudent handling of claims and benefits due to members at all times.
6. Church Bloc representatives and Ministry leaders to work in consultation with the Sub Committee in all funeral arrangements.
7. A disciple who falls away ceases to be a member of the welfare/ funeral scheme.
8. During the 3 months after falling away, they will still be eligible to benefit from the scheme in case of death
9. No one will be able to claim a refund of any amount of contribution they may have given during the period they are active members or even after.
10. An annual audited report will be presented to the members detailing all activities pertaining to the Funeral Scheme Fund during the AGM
11. The Funeral Scheme fund will operate a separate bank account from the church accounts
12. One of the funeral scheme representatives should accompany the funeral entourage. Transport allowance to be determined by the committee.
13. In the case where the principal contributor dies, the spouse will assume/take over as the principal member as long as they remain faithful. The children will remain covered by the Scheme until they attain age 24 years at which point they will be eligible for registration.
14. Block ICOC welfare Reps will be responsible for collection and Keeping records of the member’s contribution to the welfare.
15. The Funeral/ Welfare Committee reserves the right to accept or reject the application of a new member.
16. This Policy document is subject to annual review by the Committee and adopted at the AGM.

**Commitment statement.**

I……………. voluntarily hereby agree to be part of the ICOC welfare Funeral scheme and I shall abide by the Welfare constitution and funeral policy I also confirm that the information I have provided is correct and true to my knowledge .If found to be incorrect and fraudulent, the welfare is therefore allowed to use their own discretion and legal means to take necessary measures as deemed fit to the welfare committee.

Member Name…………………..Sign…………….Date…………….

Witness name ………….sign………….Date…………

**Official use only.**

Reviews….

Chairman…..

Secretary……

Official stamp.