



## KDDAUK BEREAVEMENT PAYMENT POLICY

### Revision History:

| Version                 | Status   | Date                       | Comments  | Action from Comment  |
|-------------------------|--|----------------------------|---|--|
|                         | First draft  | 08/04/17                   | <i>Presented at trustees meeting</i>  | <i>4-man trustees committee to review and adjust to charity's needs</i>  |
|                         | Third review draft after approval on 25/02/17                            | 27/05/2017                 | Presented at General meeting and more clarity was needed  | Policy amended to reflect clearer payment procedures   |
| Final                   |  | 24/06/2017                 | Presented at general meeting for sign off   |  |
| Review                  | Discussed in general meeting   | 25 <sup>th</sup> May 2019  | To allow voluntary financial contribution from members/public   |  |
| 2 <sup>nd</sup> revised | Email sent to 30 members of the public including trustees                | 18/06/2019                 | Email sent to trustees and put in trustees WhatsApp forum for comments on the edited version of the 2017 Bereavement payment policy   | Spelling and syntactic corrections done on entire policy document  |
| 3 <sup>rd</sup> review  | Discussed in a general meeting<br>Members requested a clause to be added | 29 <sup>th</sup> June 2019 | Presented and actively discussed in a General meeting 29.09.19; members agreed for amendment & a clause to be added if an active member migrates out UK and continues to pay their member | Clause 2, par 2 was reviewed and adopted.<br>Clause 4 reviewed and accepted<br>Clause 5.3 was agreed and added |

Written Date: 24<sup>th</sup> October 2015  
 Reviewed and Approved Date: 25<sup>th</sup> February 2017  
 Reviewed Date: 29<sup>th</sup> June 2019  
 Reviewed by: Members in a General meeting  
 Approved and Adopted Date: 31<sup>st</sup> August 2019  
 Review Date: 31<sup>st</sup> August 2022



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## 1. INTRODUCTION

This document sets out the framework within which bereavement request for financial support package plan will be given to the demise family from Kono District Development Association United Kingdom (KDDAUK) bank account. This funeral /bereavement policy should retrospectively be incorporated into the charity's constitution under (clause 5) pending review of the 2015 KDDAUK constitution, the commencement date of the above-mentioned policy's unanimously approval in a general meeting on the 25th February 2017.

## 2. POLICY STATEMENT

KDDAUK is committed to providing reasonable baseline lump sum of three hundred pounds sterling (£300) for KDDAUK members, who are in “**good standing**” to enable them to meet their commitments for funeral arrangements for their deceased loved one. However, the bereavement payment will be balanced against the type of membership/commitment the deceased member had provided towards the charity, as stated in clauses 4, 5 and 7 of this policy. **Every year's bereavement baseline lump sum cap amount for payment not more than 15% of the total cash in the KDDAUK bank account will be set and approved in a general meeting.** This policy will identify the bereavement payment requirements for time of participation and financial contributions towards the charity KDDAUK.

This bereavement policy covers payments from KDDAUK bank account to **ONLY ACTIVE MEMBERS** who is in good standing and die in or outside the United Kingdom, but under no circumstances must this organisation's bereavement payments



from KDDAUK bank account benefit a non-KDDAUK registered member who die outside or inside the United Kingdom.

However, members will be encouraged to make personal voluntary financial contributions via KDDAUK bank account for the demise of Kono descendant without recourse to KDDAUK funds in its bank account. This non-KDDAUK bank account will be organised by the welfare department of the charity or the appointed person

### 3. **RATIONALE FOR THE POLICY**

The KDDAUK has been in existence for over three decades, but with no consistent success stories when it comes to direct benefit to its registered membership. Thus, in the events of bereavement the organisation is normally faced with a situation where it is paralysed by indecision. Members questioned why they should continue to commit themselves when they or their family get nothing in return, even in the time of loss? Thus, it is against this background this bereavement payment policy was voted on and approved by approved by the organisation's members on the 25<sup>th</sup> February 2017 but this was reviewed by members in the 31<sup>st</sup> August 2019 general meeting.

### 4 **SCOPE OF THE POLICY**

This Policy will apply to all membership of the Charity, unless stated to the contrary. KDDAUK has three distinct types of membership and thus different expectations in terms or rewards and support.



In this respect, the KDDAUK membership is defined into three (3) categories, namely:

- 4.1 **Active Member**: This is a person in “**good standing**”, who is registered (every 2 years) and is up to date with his/her monthly subscriptions. As per the KDDAUK constitution, membership must be renewed every 2 years with an agreed renewal fee per person for members. This means that the active member has actively participated in majority of the organisation’s functions / activities and they have paid up their monthly subscriptions up to the time of their demise. The Active member’s appointed beneficiary will receive a cash lump sum (as defined by this policy) and benefit from KDDAUK extensively publicizing the funeral arrangements to its members and the public via all media. KDDAUK will also encourage members to support and contribute financially to the bereaved Active member’s family. The total amount received through the publicity shall be given to the deceased member’s family in full without commission.
- 4.2 **Dormant Member**: This is a registered member but has ceased to pay their monthly membership subscriptions **more than 6** months to the point of their demise. They usually attend meetings or other functions. The Dormant member will benefit from a good gesture (not obligatory) from KDDAUK supporting by publicizing the funeral arrangements to its members and will encourage members and the public to contribute voluntarily financial support via KDDAUK bank account to support the bereaved family. This voluntary donations/payments will be done through KDDAUK bank account will be organised by the welfare department of the charity or the appointed person. KDDAUK shall deduct 20% as commission from the total voluntary financial donations received via KDDAUK bank account for the funeral arrangement and this amount shall be used for KDDAUK objectives including outreach and welfare activities of the charity or the appointed person



4.3 **Associate Member:** This person is not registered but claims membership because he/she comes from Kono District, or he/she is a descendant of Kono District or has some connections from Kono District. Such person usually participates in functions, such as annual outings and dance. The Associate member will benefit from a good gesture (not obligatory) from KDDAUK to publicize the funeral arrangements to its members and will encourage members and the public to contribute voluntarily financial support via KDDAUK bank account to support the bereaved family. This voluntary donations/payments will be done through KDDAUK bank account will be organised by the welfare department of the charity or the appointed person. KDDAUK shall deduct 20% as commission from the total voluntary financial donations received via KDDAUK bank account for the funeral arrangement and this amount shall be used for KDDAUK objectives including outreach and welfare activities of the charity or the appointed person

## 5 **Eligibility**

- 5.1 However, the deceased person will be able to get a bereavement payment if **Active Member** is a spouse: wife, husband, or civil partner or child under the age of 18-year-old has died in UK or overseas. This is a one-off lump-sum payment per active member per family from the KDDAUK Charity Bank Account.
- 5.2 One may be able to get bereavement payment benefits only if when you, your husband/wife or civil partner or child under the age of 18years dies, and either you or your husband/wife or civil partner is a current **ACTIVE MEMBER** of KDDAUK.



- 5.3 New members joining the organisation will be eligible for a bereavement payment benefit after one year of being a registered member of the charity in good standing before the date of demise or diagnosed with terminal illness.
- 5.4 An active member who encounters financial hardship or illness and within 6 months, he / she dies; under these circumstance, the member will be considered as an **ACTIVE** member, provided the organisation was informed prior to the circumstances before his/her death
- 5.5 If an active member who has relocated / migrated outside the United Kingdom and continues to pay his /her monthly contribution and update his/her membership, shall be entitled to **75%** of the cash lump sum support given to any active member. The payment will be given to the demise's appointed or nominated next of kin / beneficiary/(ies).

These benefits include:

- 5.5.1 Providing a one-off financial contributions per active member to the family of a deceased active member in good standing within the last six months when the member was alive.
- 5.5.2 KDDAUK provides a one-off financial contributions when an active member's child under the age of 18 years old dies to the next of kin or the appointed beneficiary(ies).
- 5.5.3 KDDAUK will publicize and encourage other members to make generous financial contributions and support where necessary.





## **6 KDDAUK'S RESPONSIBILITIES:**

- 6.1 To authorise either paid or unpaid bereavement payment in accordance with the bereavement policy and ensure this is applied fairly and consistently as agreed annually in the general meeting as to what amount should be paid out that current year.
- 6.2 To respond to requests as soon as possible within one week.
- 6.3 To intensively publicise about the bereavement in all social media about the death with collaboration with the deceased family.
- 6.4 To keep a record of members and the appointed beneficiary/or next of kin
- 6.5 To maintain a full and up-to-date record of membership payment taken as guided by the charity's constitution.
- 6.6 To arrange for appropriate home visit, where necessary.
- 6.7 To determine the arrangements/procedures for visiting and support the deceased family.
- 6.8 To ensure member are fully aware of the policy and procedure for bereavement payment.
- 6.9 To enter the relevant details on the turnaround document.
- 6.10 To monitor the bereavement of members and update members about KDDAUK's 20% deduction from the total collected deduction for non-active members.





## **7 MEMBERS' RESPONSIBILITIES**

- 7.1 To ensure that sickness/illness is reported to the organisation following the appropriate procedure and this report should be documented in trustees or general meetings. Failure to do this will affect their bereavement payment benefit, and KDDAUK will not be held liable for member's or their families' failure to inform the organisation.
- 7.2 The member to identify and inform KDDAUK trustees about who is their next of kin or the beneficiary. Alternatively, if KDDAUK is not aware of the appointed beneficiary then this will vary depending on whether the deceased person had made a valid Will.
- 7.3 To ensure that the current trustee members are kept informed regarding the risk of potential death of a member
- 7.4 To ensure that the current trustee members are kept informed regarding the death of a member. Failure to do this will affect their bereavement payment benefit.
- 7.5 To provide the appropriate consent for the organisation's members/trustees to visit and pay respect to the family. This clause applies to families who will not want the organisation's members visiting or where there is a dispute within the family.



This policy was reviewed and adopted at a General meeting of the KDDAUK

held 31 / 08 / 2019

Print Name: Sahr S. Kabele

Signed: [Signature] Date: 31/08/2019  
KDDAUK Secretary

Print Name: ATAH BONDOWA TONDONEIT

Sign: [Signature] Date: 31/08/19  
KDDAUK Chairman

Witness Print Name: Sahr S. Kabele

Sign: [Signature] Date: 31/8/19  
Witness on behalf of the Charity KDDAUK



## **CHARITY'S DETAILS**

|                              |  |
|------------------------------|--|
| <b>Charity Name</b>          | Kono District Development Association<br>United Kingdom (KDDAUK)   |
| <b>E-mail</b>                | <a href="mailto:info@kdda.co.uk">info@kdda.co.uk</a>   |
| <b>Website</b>               | <a href="http://www.kdda.co.uk">www.kdda.co.uk</a>   |
| <b>Legal status</b>          | Charity No: 1160673  |
| <b>Our Motto</b>             | “ <i>Kwedondoya</i> ” ---- this word is taken from the Kono language, which when translated to English language implies “Unity- with one voice”. |
| <b>Our Vision</b>            | <i>Together the descendants of Kono will make Kono a better place to live.</i>   |
| <b>Our Mission Statement</b> | <i>Sustainable development programmes in Kono District and UK and togetherness within the Kono Descendants’ communities.</i>                     |