

1. This Burial Program shall be called the Burial Assistance Program **(BAP)** of the Husseini Islamic Center (HIC), Orlando, FL.
2. BAP's fiscal year shall run from January 1 through to December 31, each year.
3. All members of the HIC can automatically become members of BAP and are entitled to full rights as accorded by the Rules and Regulations of BAP, upon payment of the required BAP premium. All Members shall have to complete an Application Form to register to become Members. All members of BAP must not be members in arrears of HIC for more than 12 months at the time of payment of annual premium in January unless a member moves out (see #4)
4. If a BAP member(s) moves out of the State of Florida, he/she can continue to be a member of BAP of HIC without being a member of HIC. However, only the original member(s) of BAP will be covered and no other person (such as a spouse or children) will be covered under such circumstances.
5. Premiums: There will be one flat fee (premium) that is due and payable on January 1, of each year. The annual premium shall be as follows:

Family membership	\$300.00
Single membership	\$175.00

Family membership includes husband, wife and all children under the age of 21. Single membership includes single, single parent, widow, widower, with any children under the age of 21. Premiums cannot be paid in installments.
6. All BAP members shall have until the end of January of every year to pay their premium. Failure to pay membership by end of January shall forfeit the membership and can only re-join BAP subject to Vesting Clause as stated in Rule 15.
7. It is the responsibility of BAP members to inform the offices of BAP of any change in address, birth, name and/or marriage. Newborn will be covered immediately upon request for addition. Newly married spouse of a member will be covered effective next enrollment period upon payment of the family premium (vesting clause does not apply for such members if enrolled immediately during next enrollment period). No refunds will be issued of any kind.
8. Failure to pay BAP premiums or if a Member ceases to be a HIC member (arrears of no more than 12 months except for those who move out of Florida), will automatically mean that the Member has lapsed his BAP privileges and can only re-join BAP subject to Vesting Clause as stated in Rule 15.
9. The Annual Premiums will be subject to a review in the 2nd year of the launch and every two years thereafter. Any Member who returns a lot back to HIC shall benefit the amount of \$25 per lot for a 16-year period. Thus, for the first 16 annual payments of BAP Membership, the premium differential will always remain \$25 per lot among membership options.

10. Any new members, including new immigrants, as well as a lapsed-member can only join the BAP program during the enrollment period, which will be from January 1st to January 31st every year. All such members will be subject to the Vesting Clause as stated in Rule 15. Any HIC members turning 21 can join BAP with full membership by enrolling during next enrollment period immediately upon turning 21 (Vesting Clause does not apply for such members).
11. BAP will provide the following benefits to its Members:
 - a. Full burial and ghusl/kafan privileges;
 - b. Grave plot at HIC's designated graveyard;
 - c. All costs of the Cemetery, such as Opening and Closing the gravesite;
 - d. A standard grave marker;
 - e. Funeral home charges;
 - f. Transportation of Meyyit;
 - g. Death certificate.
 - h. Coping of the grave.
12. BAP shall not cover any additional specific services, including but not limited to flowers, specific cemeteries, headstones or any other kind of grave markers, transporting the body from overseas; fancy coffins, police escort, etc.
13. If a member passes away outside of Orlando, BAP shall cover the burial expense up to the cost of burial at that time in Orlando.
14. There is no initiation fee to join BAP, however, if a Member who wishes to join BAP and already owns a lot or lots, that Member shall receive a benefit for a 16-year period as stated in Rule 9.
15. Any HIC Member who chooses not to become a member of BAP, upon its launch and then at a later date decides to join BAP, will be subject to the following:

The member will be considered fully vested in BAP after five years of membership in good standing. The member will, however, accrue 1/5th of the benefits cost for each year of his/her fully paid membership, rendering him/her fully vested in a five-year period.
16. BAP premiums will be collected from Members by the BAP Offices and handed over to HIC's Director of Finance (DOF) for bookkeeping entries within the HIC's financial books.
17. BAP funds shall not be available for any other HIC use whatsoever and no loans shall be made or taken from these funds.
18. BAP Rules and Regulations can only be amended, changed or deleted by the majority of two-thirds of the current BAP membership only.
19. BAP can only be dissolved by two-thirds of the current BAP members. Upon dissolution, any lots returned to HIC upon joining will be returned to the donor. Any excess funds in

BAP will revert to the General Fund of HIC. Likewise, any deficit shall be absorbed by the General Fund of HIC.

20. BAP shall be administered through the offices of BAP consisting of a Chairman and other members. The offices of BAP shall always be under HIC.
21. All claims and/or disputes will have to be resolved through the offices of BAP.
22. The offices of BAP will report directly to HIC's Board of Trustees and shall provide them with Annual Reports within 30-days from the end of the fiscal financial year.
23. All attempts have been made to ensure fairness in running this program. If there is a discrepancy or a dispute, the matter will first be resolved through the offices of BAP. Failure to resolve the dispute at this level, the matter will be deliberated at the HIC Board of Trustee level, with only the BAP Chairman in attendance. The matter will be resolved at this level on the basis of the general philosophy of the fund as well as fairness to all participants. The Board of Trustees' decision will be final and binding.
24. All disputes/arbitration must only be resolved as per process defined in Rule 21 and Rule 23. No outside arbitration will be allowed/accepted.

Husseini Islamic Center
Burial Assistance Program (BAP)
Frequently Asked Questions - UPDATED 1/15/2010

Q.1. Is BAP mandatory for all members?

- A. No. BAP is not mandatory. Those members who wish to continue the way it is right now may do so. However, those current members of HIC who wish not to join but do so later will be subject to the Vesting Clause as stated in Rule 15 of BAP Rules and Regulations.

Q.2. Is BAP only for current members?

- A. BAP is only for the benefit of current HIC members. In order to be part of BAP or continue to be part of BAP, one must be a current member of HIC or in arrears of no more than 12 months at the time of paying the annual premium. Should one be in arrears of more than 12 months, he/she will cease to be member of BAP. Any original member of BAP who moves out of State of Florida may continue his/her membership subject to Rule 4.

Q.3. Was BAP ever brought up to the General Body?

- A. BAP has been introduced after initial presentation at the SGM on June 26th, 2009 as Agenda #2. The final version is based on the suggestions and/or recommendations received during that meeting.

Q.4. What is the period of enrolling and/or paying the premium?

- A. Enrollment and yearly premium must be paid every year between January 1st and January 31st only.

Q.5. Can I pay my annual premium upfront for more than a year or pay in installments?

- A. No. Due to administration purposes, premium can only be paid for one fiscal year at a time (year-to-year). Premium must be paid in full. No installments shall be accepted.

Q.6. Can I pay my annual premium via credit card?

- A. No. In order to ensure the BAP payments are put in separate account, possibly in separate bank, all payments must be made via check so that it can be directly deposited in its account. Credit card services shall be provided at later time.

Q.7. If a person owns a lot, will he/she have to pay subscription?

- A. Yearly subscription is mandatory for all those who participate in BAP program. The premium will vary based return of the lot(s) as per Rule 5.

Q.8. What happens to those who cannot afford the payments?

- A. The yearly premium has been set in such a way that it is affordable for an individual or a family. Those who may have genuine difficulty in paying such amount up front may seek assistance as BAP expects some members to donate extra lots for this purpose. BAP, in conjunction with HIC and its appropriate sub-committee, also will try to assist those who need assistance. The whole purpose of BAP is to alleviate financial burden. BAP will only assist if there is an extra lot available. Financial assistance must be sought from the Finance Team/Welfare Sub-Committee of HIC.

Q.9. We are only two in our family but we have more than two lots. Can we donate extra lots?

- A. We encourage such generosity so that not only one gets the Thawab but also extra lot can help others who may need assistance to reduce their premium.

Q.10. How did BAP Team come up with the premium?

- A. A careful thought process went through this which includes but not limited to examples of other Jamaat in North America that have been running such programs successfully, other non-Ithnaasheri community in Central Florida, the cost of burial currently and projected, the current extensive cemetery report as finalized by the Managing Committee, past history of death rates considering proportion to the growth in the community, etc. BAP Team also received various suggestions from members. Based on this, such amount was derived, which is still less than the other communities that were referenced.

Q.11. What will the money be used for other than burial?

- A. The money generated from BAP will only be used for burial. Should there be a need to buy extra lots, excess money, if there are any, will be used for the purchase of new lots.

Q.12. Who manages BAP?

- A. BAP Team, currently is a sub-committee under the Managing Committee of HIC. The Managing Committee has a proposal that members of the BAP Administration should be appointed by either the General Body or by the BAP members. Until such provision is made and due to urgency of starting this program with the new year approaching, BAP Team will currently operate under the Managing Committee and work hand-in-hand with the Board of Trustees. The current BAP Sub-Committee consists of Br. Raza Dhanji and Br. Sibtain Yusufali.

Q.13. Will BAP Rules be part of the HIC constitution?

- A. Such provision can only be made at the Special General Meeting to amend the HIC constitution.

Q.14. Will BAP premium change in future?

- A. BAP premium will be subject to review every 2nd year.

Q.15. What happens if one joins BAP but later migrates from Orlando?

- A. BAP member can continue his/her membership if he/she migrates outside the State of Florida without continuing to be a member of HIC. Please refer to Rule 4.

Q.16. When in the 2nd year will the review take place?

- A. If need be, review can take place at the beginning of the year otherwise during anytime of the year.

The FAQ document will be continuously be updated for better understanding of the program.

Burial Assistance Program (BAP) Sub-Committee
Husseini Islamic Center