



Bereavement Fund

Policies & *Procedures*

February 19th, 2009

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Criteria of Eligibility

The purpose of the Bereavement Fund is to assist with additional funeral and burial costs **not covered by other sources**, for the families of deceased Mississauga First Nation Band Members. Financial subsidy up to a maximum of \$2,000 per funeral shall be allowed. All Mississauga First Nation band members will have access to this Fund regardless of residency. Funerals will not have to be conducted on Reserve in order for families to access this support. Age of the deceased person will not matter and can include infants as well as elders.

- This fund is for Mississauga First Nation Registered Band Members **only!** It **does not** include **any** non-band members.
- This fund is meant as a subsidy to funeral and burial costs not covered by other sources and cannot be used to replace or duplicate and eligible financial assistance that the family may already have in terms of insurance or Canada Pension Plans.
- This fund is for “immediate family members” on (defined below). In the event that there are no remaining immediate family members, then secondary family members may be considered eligible to access this fund. In the event that there is neither immediate or secondary family members, then eligibility of extended family members may be considered.
- The amount of the fund will be determined by a budget. Only costs outlined in the budget will be included. The fund will not exceed \$2,000 per funeral.

Eligible Expenses

- Subsidize travel costs for immediate family members to attend the funeral and/or transportation of the deceased.
- Subsidize the purchase of a Tombstone for the deceased.
- Purchase of burial ceremonial materials (tobacco, cloth, ribbon, firewood, etc.)
- Travel and honorariums for special guests to participate in funeral service (Drum group, Ojibway singers, Deacon, etc.)

- Purchase of utensils, cutlery, coffee, sugar, cream etc., for the Wakes and after-service Feast.
- Cost of the obituary notice in the local newspaper to notify family and friends.

Definitions

Immediate Family

- means brothers, sisters, mother, father, grandparents, spouses/significant others, sons, and daughters of the deceased band member whom themselves are also band members.

Secondary Family

- means cousins, aunts, uncles, nieces, and nephews whom themselves are also band members.

Extended Family

- means any band member who will be making the funeral arrangements for the deceased and/or anyone deemed significant enough to the deceased, whom themselves are also band members.

Policies

Immediate Family

The available funds are for immediate family only. Immediate family is defined on page 3, under “Criteria of Eligibility”.

No Immediate Family Members (Secondary Family Members)

If there are no immediate family members to access this fund, then the Mississauga Band representative will consider secondary family members for eligibility. Secondary Family Members is defined on page 3, under “Criteria of Eligibility”. The secondary family members must also be band members. Secondary Family Members will only be considered if there are no Immediate Family Members to access this fund.

No Secondary Family Either (Extended Family Members)

If there are no immediate family members, and no secondary family members to access this fund, then consideration will go to the eligibility of Extended Family Members’ whom themselves are band members of the Mississauga First Nation (M.F.N.).

Notify the Family of This Bereavement Fund

The family will be informed of this Bereavement Fund, only upon request of a family member. It is not the responsibility of the M.F.N. to seek out family members.

Selecting a “Family Coordinator or Representative”

Only one (1) family member will be designated by the family as the “Family Representative”. The M.F.N. will only deal with the designated “Family Representative”.

Discrepancies with Identifying a Family Representative

If there should be a disagreement within the family in regards to who the “Family Representative” will be, then the family will be ineligible to access this fund. Monies will not be divided up among family members by the committee. This Fund is a privilege and is not a right. The M.F.N. retains the right to deny this Fund whenever it is deemed appropriate to do so.

Disbursements of Funds

The set amount will be released to the designated “Family Representative” upon signing of an agreement which entrusts the aforementioned to properly disburse the fund. The set amount will

be calculated using the budget form attached.

Amount of Assistance Available

The amount of the fund will be determined by a budget. Only costs outlined in the budget will be included. The fund will not exceed \$2,000 per funeral. Only 80% of the set amount will be released upon signing of the agreement. There will be a 20% Hold Back of the amount.

Twenty Percent (20%) Hold Back

Twenty percent (20%) will be held back from the family's representative until satisfaction that the money was spent on the funeral expenses is achieved. These expenses have to be relatively close to those outlined in the budget form.

Accountability

Since it is difficult to account for many of the items to be outlined in the budget form, it will be necessary to hold back 20% of the set amount to make the "Family Representative" as accountable to the family as possible. To make the "Family Representative" as accountable as possible, the M.F.N. representative will have to be satisfied that the money released was spent in, or close to, the areas outlined in the budget form. Whenever or wherever it is possible, receipts and invoices must be attached.

Band Audits

The letter of agreement will be submitted to the Band Auditor for the accountability of any funds and will be accompanied by the coinciding Cheque Requisition.

Procedures

Notify Family Members of This Bereavement Fund

The receptionist at the Band Office will have information packages available. Once a family member inquires about this assistance, they will be given an information package and directed to the Mississauga Band representative. The band representative will verbally summarize the information package for the inquiring family member. The inquiring family member will be instructed to take the information back to the family to choose a "Family Representative".

Selecting a "Family Coordinator or Representative"

Once the inquiring family member has presented the information to the rest of the family, the family will then choose a "Family Representative" to advocated on behalf of the entire family. The chosen "Family Representative" will bring the completed Budget Form back to the committee which outline the related funeral costs that the family wishes to be covered.

Discrepancies with Identifying a Family Representative

If there is any indication that there is a discrepancy in regard to who the "Family Representative" will be, the family will be notified that no monies will be released until there is a consensus. Monies will not be divided up individually.

Disbursements of Funds

Upon receipt and approval of the Budget Form Application, a cheque will be issued to the "Family Representative". Noted on the cheque will be "Bereavement Fund". The cheque will be 80% of the approved amount.

Twenty Percent (20%) Release

The 20% Hold Back of the remaining approval of the remaining approved amount may be released to the "Family Representative" pending a final review of the expenditures. If the band representative is satisfied that all of the funds disbursed to the family went toward legitimate related funeral expenses, the remaining 20% will be issued by cheque. If the band representative feels that the discrepancies and inconsistencies in the final claim are too great to overlook, then the band representative will deny the 20% Hold Back.

Band Audits

For accounting purposes, the band representative will have to sign the letter of agreement with the "Family Representative".

Appeal Process

If there is an incident where the family is unsatisfied with the M.F.N's decision, they can request a meeting with the band representative to review their case. If the family remains unsatisfied with the results of the meeting with the band representative, then they can request a final review with the Chief and Council. All decisions by the Chief and Council will be final.

APPENDIX A - *Supporting Documents*

Budget For

BEREAVEMENT FU

Family Representative: _____

Date: _____

Deceased Band Member: _____

Travel

Owner/Driver of Vehicle	Origin	Destination	Kilometre (return)	\$ Amount (km x \$0.09)	Number of Passengers

**If more rows are needed use the back of this sheet or attach a second Budget Form

HEADSTONE

Company Name	Cost	Invoice or Receipt

HONORARIUMS

Name of Special Guest	Cost	Invoice or Receipt

OTHER

Name	Cost	Invoice or Receipt

Approved By: _____

TOTAL AMOUNT BEING REQUESTED: \$ _____

Letter of Agreement

The following is an agreement, dated _____ between the Mississauga First
(DATE)
Nation and the Family Representative _____ of the deceased band
(FAMILY REPRESENTATIVE)
member _____ for Bereavement Funds.
(DECEASED BAND MEMBER)

The Mississauga First Nation agrees to release funds in the total amount of \$ _____ to
the aforementioned Family Representative providing that the following conditions are met:

the undersigned Family Representative agrees to, in good-faith, disburse the money in the
described method outlined in the attached Budget Form;

the undersigned Family Representative agrees that there will be a 20% hold back of the total
amount above, of such, will be released upon satisfaction (by receipts and/or invoices) that the
funds are being properly deployed;

the undersigned Family Representative confirms that the money being claimed on the Budget
Form is not replacing or duplicating other sources of funds available to cover such costs;

the undersigned Family Representative understand that if the funds are not proven (by receipt
and/or invoices) to be spent on the intended funeral's costs, all moneys not accounted for will be
owed back to the Bereavement Fund by the Family Representative and will be recovered at the
first opportunity.

Total Amount of the Claim: \$ _____

Amount Being Released: \$ _____

**Amount to be Released
upon Satisfaction (20%):** \$ _____

Signed,

(FAMILY REPRESENTATIVE)

(M.F.N. REPRESENTATIVE)