



In the name of ALLAH the most Beneficent and Merciful

*Every Soul must taste the death,
then to US you shall be brought back.
(Quran Surah Al-Ankaboot, Verse 57)*

MUSLIM BURIAL PLAN (MBP)

A Non-Profit Cooperative Plan

Sponsored by The Council of Islamic Guidance Inc. (CIG)

510 Concession 3 Road, Pickering, Ontario, L1X 2R4

Version: 2026.1

Effective Date: May 01, 2026

Approved By: Executive Committee | Council of Islamic Guidance Inc.

1. Overview and Purpose

Funeral and burial expenses have increased significantly over time. The current average cost is approximately **\$9,000 and continues to rise**. These expenses can create a substantial financial burden for families at a time when they are coping with the emotional loss of a loved one.

The Council of Islamic Guidance Inc. (CIG) operates the **Muslim Burial Plan (MBP)** as a cooperative, community-based initiative designed to support members and their families during this difficult time. The MBP functions on a **non-profit, self-help basis**, ensuring that essential burial services are provided in accordance with Islamic requirements while helping to reduce financial hardship.

The MBP operates under defined terms and conditions, including eligibility requirements, contribution obligations, and compliance standards, to ensure the fair and sustainable operation of the Plan. Active coverage requires timely payment of annual subscriptions and adherence to the Plan's policies. Contribution amounts and terms may be revised periodically to reflect prevailing costs and operational requirements.

The Muslim Burial Plan (MBP) operates as a cooperative community support program and is not an insurance product. Benefits are provided on a best-effort basis in accordance with the Plan's terms, policies, and available resources.

2. Membership, Coverage and Conditions

2.1 Eligibility

Membership in the Muslim Burial Plan (MBP) is available to registered members of the Council of Islamic Guidance Inc. (CIG) who reside within the Greater Toronto Area (GTA).

A waiting period of **three (3) months** applies from the date of approval and receipt of the required initiation and annual fees (or an approved initiation installment arrangement), after which coverage becomes effective.

2.2 Renewal and Contributions

Membership must be renewed annually on or before **January 31**, regardless of the original enrollment date. Failure to renew by the due date will result in suspension or lapse of coverage until all outstanding amounts are paid and membership is reinstated in accordance with the Plan's policies.

For the purposes of the MBP, a "member in good standing" refers to a participant whose CIG membership and MBP fees are current and who remains in compliance with the Plan's policies.

Coverage under the MBP is contingent upon the member being in good standing at the time of death.

MBP subscription fees are not tax-deductible under income tax regulations. However, voluntary donations made toward burial-related expenses, including advance purchase of burial plots or required materials, may qualify as tax-deductible contributions in accordance with applicable laws.

2.3 Coverage Provided Under the MBP

Subject to compliance with the Plan's terms and conditions, the MBP provides the following services:

- Transportation of the deceased to the Ghusal Khana at **Al Mahdi Islamic Centre**.
- Performance of Ghusal, Kafan, Salat-e-Mayyat, and burial rites in accordance with the Jafri faith of Islam.
- Provision of a standard Kafan and wooden coffin. Families may use their own Kafan if they so choose.
- Burial plot at the designated cemetery, including opening and closing services.
- Recitation of Talqeen at the graveside.
- Six (6) copies of the burial certificate for use by the heirs.

2.4 Operational Requirements

Upon notification of a member's death, CIG will make reasonable efforts to coordinate burial arrangements in accordance with the MBP. CIG is not responsible for delays arising from circumstances beyond its control.

Family members or friends of the deceased are expected to provide volunteers to assist in performing the Ghusal and Kafan rites.

2.5 Coverage Limitations

Services under the MBP are provided exclusively to members in good standing. As a cooperative non-profit plan, MBP services are not offered on a commercial or fee-for-service basis and are not available to non-members.

Transportation outside the GTA and burial in cemeteries other than those designated under the MBP is not covered. Any additional transportation or related costs will be the responsibility of the family.

All services are subject to applicable laws, regulations, and permits issued by the Government of Ontario, and cannot be provided in a manner that is inconsistent with such requirements.

Burial arrangements and services are provided based on prevailing costs, operational considerations, and available facilities at the time of need. Specific components of the service may vary due to regulatory, logistical, or cost-related factors.

2.6 Regulatory Compliance

In accordance with the terms of the permit issued by the Government of Ontario:

- Only non-contagious deaths may be handled under the MBP.
- Cases that fall outside applicable regulatory permissions must be managed through licensed funeral service providers.
- Any associated costs in such cases are not covered under the MBP.

2.7 Amendments

The Council of Islamic Guidance Inc. (CIG) reserves the right to amend the MBP rules, contribution amounts, and related policies as deemed necessary by the Executive Committee to ensure sustainability, compliance, and proper administration of the Plan.

2.8 Interpretation and Authority

In the event of any ambiguity, dispute, or interpretation issue arising under this Plan, the decision of the Executive Committee of the Council of Islamic Guidance Inc. (CIG) shall be final.

3. Muslim Burial Plan Payment Structure

The Muslim Burial Plan (MBP) is offered as an add-on benefit to active CIG membership. Participation in the MBP requires payment of both:

- Annual CIG membership fees
- Applicable MBP fees.

3.1 Annual MBP Renewal Fee

The annual MBP renewal fee is payable on or before **January 31** each year by all existing and new participants.

- Couples / Family: \$300 per annum
- Single: \$200 per annum

A **late fee of \$200** will apply to renewals completed after January 31. Coverage will be subject to suspension until all applicable fees, including any late fee, are paid.

3.2 Definition of Family

For the purposes of the MBP, a “Family” includes:

- Husband and wife; and
- Children under 18 years of age; or
- Children up to 25 years of age if enrolled as full-time students.

3.3 Initial Participation (Initiation) Fee

In addition to the annual renewal fee, a one-time initiation (start-up) fee applies upon enrollment in the MBP.

For family enrollment, the applicable age category is determined based on the **eldest participating family member** at the time of joining.

| Age Category (Years) | Up to 25 | 26 - 30 | 31 - 35 | 36 - 40 | 41- 45 | 46 - 50 | 51 - 55 | 56 - 60 | 61 -65 |
|-----------------------------|----------|---------|---------|---------|---------|---------|---------|---------|----------|
| Single | \$ 550 | \$750 | \$1,000 | \$2,000 | \$3,000 | \$4,000 | \$5,000 | \$6,000 | \$8,000 |
| Couple / Family | \$650 | \$1,000 | \$1,500 | \$3,000 | \$4,500 | \$6,000 | \$7,500 | \$9,000 | \$12,000 |

3.4 Installment Option for Initiation Fee

The initiation (start-up) fee may, upon approval, be paid in installments over a period not exceeding twelve (12) months from the date of enrollment.

If a participating member passes away during the installment period, any outstanding balance of the initiation fee shall become immediately due and payable by the family prior to the provision of MBP burial services.

Approval of an installment arrangement does not waive, reduce, or defer the total initiation fee obligation.

3.5 Fee Adjustments

All fees are subject to revision at the discretion of the Council of Islamic Guidance Inc. (CIG). Members will be provided with appropriate notice prior to any change in applicable fees.

3.6 Fee Review and Sustainability

Initiation fees and annual contributions will be reviewed periodically to ensure alignment with projected burial costs and the long-term sustainability of the Plan.

A formal review will be conducted at least once every three(3) years. The Executive Committee may also conduct an interim review at any time in response to material changes in burial costs, inflation, or claim experience.

4. Enrollment and Application

Membership in the Muslim Burial Plan (MBP) requires completion of the official MBP Application Form and submission of all applicable fees.

Applications must be approved by CIG prior to activation of coverage. Coverage becomes effective following approval and completion of the applicable waiting period.

The MBP Application Form is attached as **Appendix A** to this document and forms part of the Plan's governing documentation.

5. Contact Information

For further information regarding the Muslim Burial Plan (MBP), please contact:

Email: ec@cig.ca

Website: www.cig.ca

Appendix A

Muslim Burial Plan (MBP) – Application Form

1. Applicant Information

Name: _____ Date of Birth: _____ Employer: _____

Address: _____ City: _____ Province: _____ Postal Code: _____

Home Phone: _____ Cell Phone: _____ Email: _____

2. Membership Category

Single Couple / Family (If Family, complete below)

3. Spouse Information (if applicable)

Name: _____ Date of Birth: _____ Email: _____ Cell: _____

4. Children (Under 18 years or under 25 if full-time student)

| Name | Date of Birth | Gender (M/F) |
|------|---------------|--------------|
| | | |
| | | |
| | | |
| | | |

5. Payment Information

Initiation Fee: \$ _____ Annual MBP Fee: \$ _____ Total Amount Enclosed: \$ _____

Payment Method: Cheque e-Transfer Other _____ Cheque No. (if applicable): _____

6. Declaration

I confirm that the information provided is true and complete. I understand that MBP coverage is subject to approval, applicable waiting periods, and compliance with all payment obligations.

Signature: _____ Date: _____

7. For CIG Use Only

Application Received Date: _____ Age Bracket Applied: _____ Waiting Period Ends: _____

Additional Notes: _____

Approved By Name: _____ Approved By Signature : _____ Date: _____