



KUWAIT CITY MAR THOMA PARISH
(SINCE 1963)
FAMILY BENEFIT SCHEME (FBS) BYLAW

PREAMBLE

Family Benefit Scheme, hereinafter referred to as “FBS,” was introduced in 1975 with the approval of the Kuwait Mar Thoma Parish General Body, to render financial help to the family of the deceased members of the FBS and to express our love and concern as a Christian community. This scheme is envisaged as a Social Security measure with the active participation of the members.

The by-law was revised in August 1993 and May 2004 by the General Body of the Kuwait Mar Thoma Parish. It was re-submitted to the General Body of the Parish with few additional modifications by the Sub-Committee comprising of the following members formed by the Kaisthana Samithi of the Kuwait City Mar Thoma Parish in its meeting on 29th May 2012:

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| 1. Very Rev. K.O. Philipose | 7. Mr. Siji George |
| 2. Adv. P. John Thomas | 8. Mr. Shilu George |
| 3. Mr. Mathew Varghese | 9. Mr. Soman P. Mathai |
| 4. Mr. Shaji Simon | 10. Mr. Jacob Thomas |
| 5. Mr. Alex Lukose | 11. Mr. John Thomas Thekkumpurathu |
| 6. Mr. C.T. Abraham | |

The Kaisthana Samithi of 2016-17 appointed a Sub Committee with the following members to propose amendments to the By Law so as to make this scheme more feasible and beneficial to the members. The Sub Committee proposals and the amended draft By-law were presented before the Kaisthana Samithi meeting held on 15th January 2017 and the Kaisthana Samithi unanimously approved the same.

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| 1. Rev. Georgie Varghese | 10. Mr. Remy Sam |
| 2. Adv. P. John Thomas | 11. Mr. Eapen Alunkel |
| 3. Mr. Mathew Varghese | 12. Mr. Moncy M John |
| 4. Mr. Shaji Simon | 13. Mr. John Thomas Thekkumpurathu |
| 5. Mr. Mathew Jacob | 14. Mr. Leji Philip |
| 6. Mr. Sam K Abraham | 15. Mr. Shilu George |
| 7. Mr. Laji Jacob | 16. Mr. Philip Varghese |
| 8. Mr. Varghese Mathew | 17. Mr. George Alexander |
| 9. Mr. Binu P Sam | |

1. FINANCIAL YEAR

The financial year for FBS shall be the financial year of the Parish.

2. MEMBERSHIP & VALIDITY

- 2.1 All members of the Parish, as per the Parish Register, are eligible to become members of the Family Benefit Scheme.**
- 2.2 Every year during October to December, the membership shall be opened and new members can be enrolled by filling in the FBS Membership Form and paying the prescribed fee, as decided by the General Body of the Parish, which will be considered as payment of membership to join this scheme.**

- 2.3 During this period, the Kaisthana Samithi Members are authorized to collect the duly filled application form and the membership fees, for which separate receipt books are to be maintained by the trustees of the Parish.
- 2.4 After the expiry of the open period ie, October to December of membership, no membership will be accepted by the Kaisthana Samithi members. However, the Vicar can receive new membership to accommodate only the newly registered members of the Parish.
- 2.5 A member shall be eligible for the benefit irrespective of the place of residence at the time of his/her death, subject to the provisions of Clauses 2.8 & 2.9.
- 2.6 Membership shall be valid till a new call is invited and the payment is made, as referred to in Clause 3.
- 2.7 A member, whose name is removed from the Parish Register or ceases to be a member of the Parish for reasons whatsoever, shall not be eligible for any benefit under the scheme, except under Clause 2.9.
- 2.8 Any FBS member leaving Kuwait cancelling his/her residence ceases to be a member of the scheme and shall not be eligible for any benefit of the scheme. If any such member comes back to Kuwait on a new visa, he/she shall be permitted to join the FBS as a new member by paying the prescribed membership fee at any time, provided that person has the Parish membership.
- 2.9 A member leaving Kuwait with or without intimating the Parish and has a valid Kuwait residence ceases to be a member after the expiry of 180 days from the date of leaving Kuwait unless a special permission is granted by the Ministry of Kuwait to be out of Kuwait for more than 180 days.

3 FBS NEW CALLS

- 3.1 If the FBS Reserve Fund goes below KD.1000/- (Kuwaiti Dinars One Thousand Only) during the year, a new call will be made within 15 days. The call will be opened for 90 days for the existing members and those who intend to join.
- 3.2 The validity of the already existing FBS list will be extended for 90 more days from the first date of announcement of the new call. If a member of the already existing list dies during this period of 90 days, that member shall be eligible for the benefit even if the member has not contributed to the new call. Collection of FBS call shall follow the procedure laid down in clause 2.2 and 2.3. A list of members under the FBS Scheme will be published at the end of 90 days.
- 3.3 If any member fails to pay a particular call during the specified time, that member will lose the FBS membership. If a member who has lost the membership intends to rejoin the scheme, he/she has to comply with the procedure stipulated in clause 2.1 and 2.2 and will be treated as a new member.
- 3.4 Announcement regarding the new call should be made on two consecutive Friday services of the Parish. Failure on the part of a member to receive a notification for subscription shall not be construed or interpreted as an excuse or reason for non-payment of the FBS subscription, when a new call is made.

4. NOMINEE OR LEGAL HEIR

- 4.1 A member or Head of the Family, shall declare through the membership form, inter-alia the name and address of the nominee and in case of more than one nominee specifically mention for the purpose of payment:-

EITHER

The nominees are to be treated as "first not surviving or refusing to accept the benefit, the second and in that order."

OR

The amount in percentage of the total benefit payable to each nominee.

4.2 A member shall advise the office bearers in writing, endorsed by the Vicar/President of the Parish, of any change in his/her nominee/s and the nominee/s last advised by the member shall be considered for all the intents and purposes as the legal heir/s of the member and in all respects eligible for receiving the benefit under the scheme.

5. PAYMENT OF BENEFIT

5.1 In the event of the death of a member a fixed sum of KD 1000/- (One Thousand Kuwait Dinars Only) will be paid to the nominee/s of the deceased member as benefit under this scheme from the FBS Reserve Fund as quickly as possible, provided the death is formally notified to the Vicar/President of the Parish within 60 days of the death.

5.2 If the nominee/s of the deceased member is not surviving, or if no nomination is made, the benefit will be paid to the legal heir/s of the deceased who will be identified as the appropriate person/s by the Kaisthana Samithi of Kuwait City Mar Thoma Parish.

5.3 If the nominee of a member is a minor and if no other special instruction is given regarding the disposal of the benefit, the benefit amount should be deposited in a scheduled bank in the name of the nominee and the legal guardian as identified by the Kaisthana Samithi as fixed deposit or an appropriate decision shall be taken by the Kaisthana Samithi in this regard.

5.4 In the event a nominee/s refuse to accept the benefit for any reason whatsoever, one of the following methods of payment or disposal of funds, as the case may be, shall apply:-

5.4.1 Full benefit "to the second nominee in case the first nominee refusing acceptance of payment and in that order." If the nominees proposed by the members are in the order of preference.

5.4.2 The share of the nominee or the total share of all nominees refusing to accept payment to the remaining nominee/s pro-rata to the percentage indicated by the member as payable to each, the remaining nominee/s that having considered as eligible to receive the full benefit with the original share of each proportionately enhanced.

5.4.3 The funds to the full extent shall be retained in the FBS reserve fund in case all nominee of the deceased member refusing acceptance of the payment.

5.4.4 If any nominee wishes not to receive the benefit under the scheme and instead intends to endorse his/her eligible benefits to other person(s), the same could be accepted, provided his/her credentials are duly attested and submitted to the Vicar.

5.5 If a member of this scheme expired not leaving any relative / nominee or legal heir in Kuwait to complete the legal procedure and other arrangements to send the human mortal remains to his / her native place, the Office Bearers of the Parish shall do the necessary arrangements for the same. The total expense required for this act including the flight ticket shall be borne from his / her FBS claim. The balance amount of the claim shall be disposed as per clauses 5.2, 5.3 and 5.4

5.6 Victims of war and also the victims of natural calamities such as hurricane, flood, earthquake, volcanic eruption etc..., are not covered by the benefit of this scheme, which are to be considered as force majeure.

6. ADMINISTRATION

- 6.1 The scheme shall be administered by the Vicar/President and the Office Bearers of the Parish. The accounts shall be maintained by the Trustees as part of and included in the books of account of the Parish and is subject to audit.
- 6.2 Whilst the Kaisthana Samithi shall make recommendations, the General Body of the Parish shall be the only body empowered to make amendments to the by-law of the scheme.
- 6.3 All disputes arising from the interpretation of the by-laws and/or to the mode of implementation of the scheme, shall be decided by the Kaisthana Samithi and all such decisions shall be final and binding on the members.
- 6.4 If owing to circumstances beyond control, it is not possible to continue with the scheme, the Parish General Body shall decide on the manner of disposal of any and all funds available under the scheme. In the event this failing for any reason, all such funds shall be placed at the disposal of the Mar Thoma Metropolitan for use as His Grace deems fit and proper.
- 6.5 In case of payment under the scheme is due during the transition period of finalization of Statement of Accounts of the Parish, i.e. 1 April, till the Statement of Accounts is passed, the Trustee-Finance of the previous year should hand over enough funds to the current Trustee-Finance for making payment to the beneficiaries as outlined under clause 5.1.
- 6.6 In case, some FBS claims occurred during the new call period of 90 days, the Office Bearers of the Parish can do necessary arrangements with the decision of the Kaisthana Samithi to honor the claims as per the by law of the FBS scheme by paying the claimants either from the General Fund of the Parish or any other source which is deemed to be fit and feasible.

7 TERMINOLOGY

Terminologies used in the by-law and its meanings:

'Member'	– member of the scheme unless otherwise stated.
'Parish'	- Kuwait City Mar Thoma Parish of the Malankara Mar Thoma Syrian Church.
'Kaisthana Samithi'	– Executive Committee of the Parish
'Call'	– announcement or notification given for the renewal of membership and admission of new members to FBS.
'Benefit'	– sum paid to the family/nominee/s of the deceased Member.

Read & Passed in the General Body Meeting of the Kuwait City Mar Thoma Parish held on 23rd June 2012.

Very Rev. K. O. Philipose
(Vicar)

The amendments of FBS Scheme is read & passed in the General Body Meeting of the Kuwait City Mar Thoma Parish held on Monday 27 February 2017 at the NECK.

Rev. Georgie Varghese
(Vicar)