

Section: General	Policy Number: 5.00
Sub-section: Organization Information	Effective Date: March 05 2013
Subject: Emergency Fund Policy	Revision Date: March 9, 2015

Emergency Fund Policy

PURPOSE To provide financial assistance to Chippewas of the Thames Members in cases of emergencies.

POLICY 1.1 DEFINITIONS

In this policy:

“Member” means a person on the Chippewas of the Thames Band List and also interchangeable with “citizen”,

“Emergency” means unforeseen circumstances that cause unusual hardships and requires immediate action within a 72 hour window; and as defined in the Trust Agreement under the Section:

8.8 Specific Uses of Trust Property - Benevolent Purposes

l) to provide assistance and relief to Members in the event of natural or other disasters, including but not limited to fire, flooding, high winds or drought;

and;

“Emergency Fund” means the Emergency Fund established each fiscal year and subject to the overall CFT annual operating budget.

1.2 ELIGIBILITY AND ASSISTANCE

The Emergency Fund is a last resort fund and Clench Fraud Trust shall not approve applications if other sources of financial assistance are available. For greater certainty, an applicant under this policy shall declare all other funding received to assist with the emergency if this information is available at the time of the application or which may be provided at a later time.

Any member 18 and over may be eligible to apply to the Emergency Fund within the provisions set out in this policy and the Clench Fraud Trust Agreement, and upon completion of the Emergency Fund Application Form (Appendix A).

A member may only access the Emergency Fund once a year, that is, not sooner than the anniversary dates of a previous application made by that citizen. The amount of assistance granted shall be determined by the General Manager who shall make his or her decision based on the facts provided in the application form.

The information provided may be verified for accuracy by the General Manager without notice. Any applications found to be inaccurate or deceitful in nature will subject the member to possible jeopardy of any or all future funding from the Clench Fraud Trust including but not limited to the Christmas Gesture.

PROCEDURE: Applicants shall complete the application form to request financial assistance under this policy or, alternatively, may telephone the General Manager and complete the application form over the telephone or by email.

All supporting documentation shall be supplied by the applicant before a decision can be made. Example: letters of denial from other sources, quotes from vendors, insurance, home ownership, etc. Additional information may be requested by the General Manager to support the application. Submitting all requested documents is the responsibility of the applicant. If you require any documentation returned please note below in the application.

The General Manager shall review the request immediately upon receipt of the completed application form. Based on the information provided on the application form the amount of assistance offered will be determined. The General Manager will notify the applicant of the decision within a reasonable amount of time.

The General Managers decision to approve or decline an application shall be final. Where an application has been approved payment should be made to applicant within a reasonable time up to two weeks.

As emergency expenditures by definition cannot be predicted, they will vary from year to year making it difficult to incorporate them into the fiscal planning cycle. The most important thing is to be aware that they can happen and know how to handle them when they arise.

The General Manager will notify all Trustees of any decisions regarding the Emergency Fund distributions as soon as possible.

Appeal Process – In the event that your application has been denied by the General Manager and you do not agree with the decision you will be given the opportunity to appeal. You may submit a letter that will be forwarded with the original application to the Executive Committee of Trustees. A final decision will be made by the Executive Committee based on the information provided. If the application is denied after appeal no subsequent modified applications will be accepted for the same request by the member.

EMERGENCY Funds

Criteria for Emergency Funding includes the following:

- 1.0 The property must be the primary residence of the applicant, and not be a Rental Property
- 2.0 Emergency Funds cannot be used for utilities or living expenses.
- 3.0 Emergency Funds will be based on emergency need and can be approved by Clench Fraud Trust General Manager.
- 4.0 Assistance may be up to but not exceed \$1,000.00 per application, per year.



Clench Fraud Trust
Emergency Fund Application

Information of applicant (must include a copy of front and back of Band Card)

First & Last Name:			
Band # :			
Address:			
City:		Prov./State:	
Postal/Zip Code:		Phone:	
Email:			

Members of Family names (COTTFN Band Number- Copy of front and back of Band Card)
Brief information about the children and family in need.

Plan of Action for the Family: Briefly outline your efforts to help the family develop a plan of action to move them beyond their emergency situation.

Itemization of Request: Itemize what the amount requested and what it will be utilized for:

Item	Utilization	Amount
	Total amount requested:	

Supporting Documents (Example: Letters of denial of other agencies, quotes, etc.)

Supporting Document (describe below)	Date	Return Y/N

By signing this document you are acknowledging that you have read and agree to the Emergency Policy and that the information and documents included are factual.

Member Signature: _____

Date: _____

FOR OFFICE USE

Reviewed By: _____

Date reviewed: _____

Decision: _____

Notification to Trustees Date: _____