



Membership Agreement

Introduction

Welcome to the Khyber Pukhtoon Welfare Association (KPWA), a not-for-profit organisation dedicated to supporting the Pakhtun community in the UK. This Membership Agreement sets forth the terms under which membership to KPWA is granted, highlighting our mutual commitment to the welfare and support of our members.

1. Membership Eligibility and Application

- **Eligibility:** Membership is open exclusively to individuals of Pukhtoon/Pakhtun ethnicity, ensuring a focused support system for our community.
- **Application:** Applicants are required to submit a detailed form, including personal and dependent information, medical conditions, and familial connections within the association – all applications are subject to approval by the cabinet. All decisions are final and non-appealable.

2. Membership Fees and Contributions

- **Annual Membership Fee:** £75, applicable equally to individual and family memberships, as determined at the AGM.
- **Joining Fee:** A one-off fee of £50 for individuals and £100 for families is required, facilitating the initiation of the membership benefits.
- **Emergency Contributions:** Members may be requested to contribute up to £1000 in exceptional circumstances, subject to executive committee approval.

3. Rights and Responsibilities

Members enjoy rights to vote, participate in AGMs, and contribute to the decision-making process. Responsibilities include timely fee payments, active participation in community initiatives, and adherence to KPWA values.

4. Membership Benefits

KPWA offers financial support for burial costs within the member's borough/council and fixed benefits for burials abroad. Additional support includes moral support, advice, and assistance during illnesses, as detailed in Appendix I: Outline of Membership Benefits. Membership benefits are subject to change by resolution, at the AGM or by cabinet approval.

5. Renewal, Cancellation, and Termination

Annual renewal is mandatory for continued membership. Cancellations must be submitted in writing within 30 days of renewal, and the executive committee can terminate memberships for non-compliance or misconduct without an appeal process. Non-payment of membership fees when due will be automatic cause for termination of a membership. Once a membership has been terminated or cancelled, the individual/family's rejoining will be subject to resubmitting a new application.

6. Dispute Resolution

Disputes within the KPWA community may be raised with the cabinet or executive committee for review. Cabinet decisions are final and binding, ensuring a clear and authoritative resolution process.

7. Data Protection and Privacy

KPWA is committed to GDPR compliance, securely managing personal data with access restricted to executive members only, underscoring our dedication to member privacy.

8. Communication Preferences

KPWA prefers environmentally friendly communication methods, such as SMS and email, for efficiency and sustainability. Members must provide accurate contact information upon application to facilitate this.

9. Agreement Modifications

Changes to this agreement can be enacted with majority approval at an AGM or extraordinary meeting, with members notified via their preferred communication method.

Conclusion

By applying for KPWA membership, applicants agree to the terms outlined in this agreement, joining a community dedicated to the support and welfare of the Pakhtun people in the UK.

Acknowledgement and Agreement:

By signing below, the applicant acknowledges that they have read, understood, and agreed to the terms and conditions of the KPWA Membership Agreement and its Appendix of Benefits. Furthermore, the applicant commits to uphold the values and responsibilities outlined within this agreement as a member of the Khyber Pukhtoon Welfare Association (KPWA).

For the Applicant:

Name of Applicant: _____

Designated Member Number: _____

Signature: _____

Date: _____

For KPWA:

The undersigned executive representatives of the Khyber Pukhtoon Welfare Association hereby approve this membership application and welcome the above-named applicant as a member of KPWA, under the terms and conditions specified in this agreement and its appendix.

First Executive Representative:

Name: _____

Position: _____

Signature: _____

Date: _____

Second Executive Representative:

Name: _____

Position: _____

Signature: _____

Date: _____

Appendix I: Outline of Membership Benefits

This appendix details the benefits provided to members of the Khyber Pukhtoon Welfare Association (KPWA) as ratified in the General Annual Meeting on 11th January 2026. These benefits underscore our commitment to supporting our members and their families in times of need.

Annual Membership Subscription

- **For 2026:** £75 per membership, covering both individual and family memberships.
- **Joining Fee:** £50 for an individual and £100 for a family, payable as a one-off upon joining.

Death Benefits

- **Death in the UK:**
 - **Adults:** The actual cost of basic funeral & burial within the member's borough/council.
 - **Children:** The actual cost of basic funeral & burial within the member's borough/council.
 - If burial is to take place abroad, a fixed benefit of £3,000 is provided.
- **Death Outside the UK with burial outside the UK:**
 - **Adults:** A fixed benefit of £2,000.
 - **Children (aged 5 and above):** A fixed benefit of £1500.
 - **Children (aged below 5):** A fixed benefit of £750.
- **Death Outside the UK with burial in the UK:**
 - The family of the deceased will cover the cost of repatriation to the UK. KPWA will cover the actual cost of a basic funeral & burial within the member's borough/council.

Additional Provisions

- **Still Birth – Within the UK:** The actual cost of basic funeral & burial within the member's borough/council. No benefits are provided for abortions.

Notes

- Pakistan International Airlines (PIA) carries bodies to Pakistan free of charge if the deceased has a Pakistani Identity Card. However, KPWA does not cover airline costs.
- **Definition of Child/Children within KPWA:**
 - **Male:** Up to the age of 18.
 - **Female:** Up to the time of marriage.

Payment Information

- Payments are to be made via bank transfer only to the Khyber Pukhtoon Welfare Association's account at Al Rayyan Bank, using the member's membership number as a reference.

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These benefits are designed to provide meaningful support to our members and their families during challenging times, reflecting the core values and community focus of KPWA. Members are encouraged to review these benefits and understand the scope of support available through their membership in the association.