



**COTE FIRST NATION  
BAND MEMBER ASSISTANCE POLICY**

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## Preamble

Band Member Assistance is an Unfunded Practice that can place a Nation into a financial intervention if not operated in a diligent due process.

The Band Member Assistance annual budget shall be set and capped by the Chief and Council each fiscal year and limited as the budget permits. Cote First Nation Management respectfully requests the help of membership to get "Assistance" payments under control.

Approval or amendments of this policy will be completed by a quorum of Council at a duly convened Council meeting. Any amendments to this policy and its procedures shall be recorded in the minutes.

**NOTE:** Cote First Nation has no funding stream for "band member assistance" or "personal financial assistance." Any assistance provided comes from funds meant to be allocated to community development or community program funding. This includes community SIGA gaming, allocated to Cote First Nation for membership assistance; however, the budget is limited.

## DEFINITIONS

1. **Band Member:** a registered Cote First Nation member.
2. **BMA:** means Band Member Assistance.
3. **Double funding:** occurs when an applicant gets two funding grants for the same purpose or request.
4. **Eligibility:** Only registered band members are eligible to apply for BMA.
5. **Fiscal year:** April 1<sup>st</sup> to March 31<sup>st</sup> of each calendar year.
6. **Low income:** means household income less than \$25,000.00 per year.
7. **Personal request:** a non-emergency request, but rather a personal request that should be paid for by personal budgeting.

## APPLYING FOR BMA

Cote First Nation Members must apply for BMA by completing an application or request addressed to the Director of Operations or Executive Assistant. A request for BMA is utilized only in the last avenue to request emergency or financial assistance. For example, the Work Start program, social assistance, kids' sport, etc. All other options must be exhausted.

- BMA is only available to a registered band member.
- All approved applications shall be on file and sent to our Auditor, along with the recorded requisition form and cheque number. All payments will be paid by Cote general account cheque. No payments will be paid in cash.

### Limitations:

1. Funds are limited for band member assistance. Once the annual budget is expended, there will be no band member assistance except Funeral and Emergency Assistance.
2. Unless stated explicitly in this BMA policy, assistance may be available to a band member to a maximum of \$150.00 per fiscal year.
3. Applicants must demonstrate, with supporting documentation, that they are experiencing undue financial hardship in order for their application to be considered.
4. Where possible, applicants will be referred to outside funding agencies for financial assistance. Applicants must demonstrate that all other avenues to access financial assistance have been exhausted.
5. Our finance department will generate a purchase order or cheque for the supplier, service, store, or organization. Only in minimal circumstances will payment be provided to the applicant.
6. A request for a food purchase order from the Cote Market is considered BMA, and the eligibility rules remain the same.
7. All applicants must fully complete the appropriate BMA application. Requests will only be considered if they are a complete application stating undue hardship.

## APPLICATION PROCESS:

1. The applicant must fill out an application form attached hereto as BMA Request Form – Incomplete applications will not be considered.
2. Requests will be reviewed by the Director of Operations and/or Executive Assistant.
3. Band Members will be notified promptly if their request has been approved or denied.
4. Finance department must confirm by approval stamp that the application is complete and that this is the first application by the applicant in this fiscal year.
5. Applications must be completed by the applicant requesting funding. If it is a youth request, their immediate parent or legal guardian can request funding. No third-party or extended family applications will be considered.

The Director of Operations is authorized to implement this policy and the attached schedules. Verbal abuse or harassment will not be tolerated. This is an immediate cause for an application to be rejected. It is discouraged to contact the Director of Operations or Executive Assistant after hours on Facebook or calls/ texts but rather the process as itemized.

## TRANSPARENCY & RELEASE OF INFORMATION

Cote First Nation must report our public funds' spending to Cote First Nation membership.

1. BMA payments directly to the supplier or the applicant shall be recorded in our financial statements under the Applicant's name and coded as band member assistance.
2. All supporting documentation shall be provided to our auditor, and all assistance provided shall be listed in a separate schedule in our annual audit to membership.
3. All applicant names, dates, and the amount of band membership assistance will be audited and reported to the membership.
4. The BMA application will contain a release of information clause for the purpose mentioned in this section. If applicants do not agree to this clause, their application will not be considered.

## ELIGIBILITY & REVIEWAL PROCESS BY COMMITTEE

The eligibility and review process will be as follows:

1. Is the applicant a band member?
2. Has the applicant applied for BMA this fiscal year?
3. Is the application complete and signed by the applicant (or in the case of a minor, their parent, or legal guardian)?
4. Is there budget money available for BMA for this fiscal year?
5. Is the applicant employed, employable, or has a household income? Is the applicant in a low-income household?

6. Has the applicant exhausted other appropriate funding agencies or applicable programs? This funding will be used as a last-resort funding application in emergencies.
7. There shall be no double funding to an applicant.
8. Funding is to be provided as much as possible to the supplier, preferably to a Cote First Nation business supplier. For example, if the applicant needs gas or food, a purchase order will be provided for Cote Market.
9. Is this an appropriate use of Cote public funds, or can the funds be used better for the community?
10. Is this an emergency? If not, then due consideration has to be done whether this is a non-BMA applicable personal request.

## BAND MEMBER ASSISTANCE ANNUAL BUDGET

The Annual Budget for Band Member assistance, including the sub-budgets, shall be set by the Chief and Council by band council resolution.

The Annual budget for band member assistance as per this policy shall be \$100,000.00 for each fiscal year.

## OTHER & NON-BMA REQUESTS

### Rent and Utilities

BMA is not available to cover the following, with no exceptions;

- Rent or past-due rent,
- Damage deposits,
- Past-due utility bills or hook-up fees

### Sick Family Member

BMA will be available at a one-time approval for immediate family members to visit a terminally ill family member. Multiple BMA requests to visit an ill family member will be at the discretion of the Director of Operations or Executive Assistant.

### Health Appointment Assistance

All on-reserve band members must utilize the health transport process outlined by First Nation Health. All members must contact the health transport worker at the nation to arrange appointment transportation. All members must submit the required documentation before their appointments. Failing to submit the necessary documentation may result in a member's health travel assistance being denied.

If a member's health travel assistance is denied, Cote First Nation will not provide financial assistance, nor will the Cote First Nation provide a hotel room.

## FUNERAL ASSISTANCE

### Purpose:

To control spending and set guidelines known to membership;

To inform members to be responsible for their estate and funeral expense planning. Members cannot rely on Band Funds to fully pay for all funeral costs and should plan accordingly.

### Definitions:

**"Immediate family"** - is defined as one's; Mother, Father, Child, Sister, Brother Grandparents. Grandchildren are exempt from receiving any assistance.

### Eligibility:

Band membership assistance is only available if the deceased is a band member. All requests must follow the Band Member Assistance Policy and Application form.

The deceased's immediate family shall name a "family designate" who will be the contact person between the family and the Director of Operations.

1. Casket and Funeral Arrangement Assistance in the maximum amount of \$5,500.00 shall be eligible.
2. Wake Costs can be applied for in the same process as band member assistance. The applicant must prove their need for financial assistance. A maximum of \$1300.00 is available for wake costs, food, and clothes for the deceased.
3. Wood cutting will be provided in the maximum amount of \$300 for the wake. Family contact will inform the Director of Operations, who will be cutting the wood.
4. Grave digging, if dug by hand, there is \$500 provided to the group digging by hand. If Capital is utilized, no resources will be presented.
5. The nation will **NOT** cover or reserve hotel/ motel stays for immediate family attending a funeral.

Immediate family band members can apply for travel assistance to the funeral if necessary. This assistance will only be granted pursuant to the band membership assistance policy and application. If granted, travel assistance will only be paid to the maximum of:

- \$150.00 for members residing in Saskatchewan; or
- \$300 for members residing outside Saskatchewan or Canada.

Limitations:

Cote First Nation reserves the right to limit the assistance granted for funeral costs under this policy. Some families are quite an extent which will determine the amount of assistance to present to Immediate Family. Cote First Nation may lower the travel assistance to ensure more Immediate Family members can attend.