This is a message from the ZIVA Admin Team about important changes we are making to our community rules.

We are so proud of the mutual support we have built together over the years. This community relies entirely on the contributions of faithful members to provide a benevolent grant when a family faces the heartache of a funeral.

To ensure this essential support remains fair and sustainable for the long term, we have agreed on a clear system. This new system is built on **fairness, consistency, and rewarding loyalty.**

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1. The Active Contributor Model: What You Need to Know

From now on, ZIVA will operate under the **Active Contributor** model. This is the simple and fair way we secure assistance for every loyal person in our group.

Standard Contribution Amount: When there is a funeral, the standard community contribution required from everyone is **£3.00.**

The Grant is a Benevolent Donation: The assistance we give remains a **Discretionary Benevolent Grant**. It is a community donation based on mutual support, not a guaranteed insurance payment.

A. Who is an Active Contributor?

You are an **Active Contributor** if you have successfully contributed the £3.00 for the last **two consecutive funeral events.**

Active Contributors are the only members eligible to receive a benevolent grant when tragedy strikes their family.

B. The Two-Strike Rule (What Happens if you Miss Payment)

Inactivation: If you fail to contribute the £3.00 for **two consecutive funeral events**, your member status will become inactive.

Removal: You will be politely removed from this ZIVA WhatsApp group and become **ineligible to receive future grants.** This is done to protect the fairness and integrity of the system for those who contribute consistently.

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2. Policy for New Members and Those Previously Removed

This policy is designed to uphold our Ubuntu mission while ensuring everyone contributes fairly to the shared fund.

A. New Members Joining the Group

If you are a new person joining the ZIVA group today, or if a tragedy hits your family before you've had a chance to contribute consistently:

Mandatory Waiting Period: New members must successfully contribute the £3.00 for the **three consecutive funeral events** after joining before they or their beneficiaries become fully eligible to receive a grant.

Assistance During Waiting Period (The Compassion Clause): If tragedy strikes a new member *before* they have made those 3 contributions, they will still receive a grant. However, a **reduced surcharge** will be deducted from the money collected for their funeral. This deduction is made at the discretion of the ZIVA Admin Team.

B. Former Members Seeking Re-entry

If a member was previously removed for non-contribution (due to the Two-Strike Rule) and then requires a grant:

Full Surcharge Applies: They will receive a benevolent grant, but the **full surcharge** will be deducted from the total money collected for their family. This financial deduction reflects accountability for having previously left the contribution circle.

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3. The Loyalty Reward: How Contributions Save You Money

This is the most important part! We have created a system that **rewards the loyalty of every Active Contributor.**

When a non-member or a former member receives assistance, we apply a **Non-Active Contribution Surcharge (NACS)**. This money is **not kept** by ZIVA, but is used for one simple purpose:

It becomes a direct saving for all Active Contributors.

Impact: The total surcharge collected will be passed back to you by reducing the amount you have to pay for the **next funeral event.**

Example: If the surcharge collected is £770, that money is used to offset the cost of the next funeral. Instead of paying £3.00, you might pay £2.67, or even less, depending on how much was collected.

This ensures that our **Active Contributors are financially rewarded** for their loyalty and commitment to Ubuntu.

We thank you for understanding these necessary changes. They are essential to secure ZIVA's future so that no family ever has to face the pain of loss alone.

ILLUSTRATIONS OF THE NEW MODEL

Policy 1: New Members and Unexpected Tragedy (The Compassion Clause)

This addresses the case where a new member hasn't had the opportunity to make the 3 contributions before tragedy strikes.

Actual Rule	Exceptions to Rule (Administrative Discretion)	Rationale
Mandatory Waiting Period: New members must contribute to the first 3 funerals before being eligible.	**Waiver of Full Surcharge:** If a new member has **not yet reached the 3-contribution threshold** when a tragedy strikes, they will receive a grant, but the **NACS will be applied at a reduced rate (e.g., 50 pence per Active Member)**, at the sole discretion of the ZIVA Admin Team.	Upholds Ubuntu by acknowledging the unexpected nature of the tragedy, but still applies a surcharge (the NACS) to reward the Active Contributors. The Admin Team ensures fairness.
Surcharge Calculation	The reduced NACS (e.g., 50p x 770 members) is then deducted from the non-member's grant, and the full amount is passed back to the Active Contributors as a saving on their next contribution.	Maintains the financial integrity of the NACS model while demonstrating compassion.

Policy 2: Re-Entry for Removed Members (The Accountability Clause)

This addresses the scenario where a member was previously removed for non-contribution (the "2-Strike Rule") but now requires assistance.

Actual Rule	Exceptions to Rule (Full Surcharge for Re-Entry)	Rationale
Removal: Members removed for non-contribution are simply ineligible.	**Full Surcharge for Re-Entry:** A member who was previously removed for non-contribution and now requires a grant will be treated as if they are a **brand new member requesting assistance during the waiting period**. They will receive a grant, but the **full £1.00 NACS** will be deducted from the total collection.	The full surcharge reflects the accountability for having willingly left the contribution circle. It reinforces the value of consistent contribution.

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2. Final Structure Summary

This final framework is robust, transparent, and defensible because it maintains the core principle that **Active Contributors are always rewarded (via the NACS saving)**, while clearly defining the financial cost for those who remain outside of the system.

Member Status	Contribution Paid by Active Members	Grant Received by Beneficiary	Cost to Non-Contributor (The "Penalty")
Active Contributor	£3.00 (or less, due to NACS savings)	**Full Grant** (£2,310) *based on current membership of 770 members*	N/A
Non-Member (Unexpected Tragedy)	£3.00 (or less, due to NACS savings)	**Reduced Grant** (Full grant **minus Reduced NACS**) *This might be a 50p per active member deduction (770 x 0.50 = £335*)	Reduced NACS is deducted from their grant.
Removed Member (Re-entry)	£3.00 (or less, due to NACS savings)	**Reduced Grant** (Full grant **minus Full NACS**) *i.e 770 x £1 = £770 deduction*	Full NACS is deducted from their grant.

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