

MEMBERSHIP TERMS & CONDITIONS

If you hope to plan ahead for a Dignified Funeral

FRAUD WARNING

Knowingly presenting false information is a crime. Failing to disclose accurate information may lead to non-payment of a claim leading to the cancellation of all benefits under the membership.

Members are encouraged to at all times, make payments directly to the Trust through bank debits or our other authorized channels;
MTN Mobile Money – **0557936684** (FamilyCare Funeral Trust) or by dialing ***789*113#**.

Insist on a certified and true receipt in instances where cash payments may be made.

DISCLAIMER

This document and the information contained herein is legally privileged and strictly confidential for the exclusive use of the principal and others involved in the principal's decisions and is to be used solely for membership enrolment purposes. This document may not be photocopied, reproduced, provided or disclosed to third parties or used for any other purpose without the written approval of FamilyCare. Should you decide to terminate or not to enroll with FamilyCare, please return this document along with any photocopies, membership card, endorsement(s) and ensure that this document is not distributed to or shared with other parties.

1.0. INTRODUCTION

Death is inevitable. It may not be a thought that crosses your mind often, but what do you hope for when you have to consider your funeral? Surely you are hoping that your funeral will not cause your family any financial hardship. You also hope to give your loved ones the dignified burials they deserve when they are called to eternal rest.

By signing up to our prepaid funeral packages (FamilyCare Funeral Plan) *Today*, your *Peace of Mind* is assured *Tomorrow* with the defined funeral services and a cash donation selected for a dignified funeral.

2.0. WELCOME

It is our pleasure to welcome you to FamilyCare Funeral Trust (FamilyCare). We congratulate you for your insight to join, entrusting FamilyCare with the dignified transition of your parents, parents-in-law, extended family members, spouse, children and yourself in the eventuality of their demise.

Please, make time to read this document carefully as a member to know your rights, benefits, obligations and the terms and conditions of your membership. Keep this document safe for future reference.

If you have any enquiries, contact any of our branches or sales offices or partner offices near you or use any of our contact information at the “important information section” document.



"The confidence in knowing you can depend on FamilyCare"

3.0. FAMILYCARE FUNERAL TRUST WHO WE ARE?

FamilyCare Funeral Trust is a legal entity registered in Ghana under the Company's Code, 1963 (Act 179) with registration number CS168712016 to operate as a commercial funeral trust and providing funeral services to its members and non-members.

With no affiliation to any religion, funeral home or cemetery and also to no particular funeral approach, associates of FamilyCare are under no obligation to have their funeral done in a particular way against their desire.

4.0. OBJECTIVES OF FAMILYCARE FUNERAL TRUST

Vision: To be the Leading and Trusted Funeral & Cemetery Solution Provider in Ghana.

Mission: To provide accessible and flexible funeral & cemetery solution to members and non-members at an economic cost.

4.1. Our Values:

In pursuit of our mission, FamilyCare is guided by the following principles and values deemed as fundamental to our success:

4.1.1. Dignity - Every individual deserves to be treated with Humanity and Compassion. This, we have established in all dealings with members and stakeholders.

4.1.2. Respect - Support everyone's worth and dignity, regardless of background, abilities or beliefs.

4.1.3. Simplicity - Communication and Provision of clear procedures for the various aspects of the business for efficient value delivery.

4.1.5. Economy - Provision of a graceful transition of individuals at an economic cost to the family.

Tagline: *"Today's Wisdom, Tomorrow's Peace of Mind"*

5.0. WHY FAMILYCARE FUNERAL TRUST?

As a commercial funeral and cemetery solution provider, we ensure a one-stop accessibility to all the funeral needs of our customers. We engage with you to ensure the event planned considers the cultural needs as well as the expectations of all stakeholders.

For the purpose of planning and affordability, we offer for your subscription **The FamilyCare Funeral Plan**. A prepaid funeral package underwritten by Metropolitan Life Insurance Ghana LTD and offers benefits in funeral service and cash in line with the selected package.

FamilyCare is a Corporate Agent of Metropolitan Life Insurance Ghana LTD and is a member of professional bodies like The Chartered Insurance Institute of Ghana (CIIG) and the Events Vendors Association of Ghana (EVAG).

6.0. FAMILYCARE FUNERAL TRUST GOVERNANCE

The business of FamilyCare Funeral Trust is carried out by professionals altogether with over a decade's experience in the Ghanaian life insurance, events and funeral industries. All activities of the executive are governed by the Board of Trustees.

We encourage you to read more about our Executive Team and Board of Trustees from our website www.familycaretrust.com

7.0. THE CONTRACT (TERMS & CONDITIONS)

A contract document contains many legal and technical terms, which are required to protect both you (Member) and FamilyCare. FamilyCare has, as much as possible, set out the terms in plain English in the interest of the member's clear understanding and communication. Should you require further clarifications, please contact customer service via the contacts on the back page of the terms and conditions booklet.

This contract is between you (hereinafter referred to as "Principal Member") and FamilyCare Funeral Trust with registration number CS168712016 (herein after referred to as "FamilyCare") and it consists of the following documents as the entire contract.

- *The Completed Application Form.*
- *The Acceptance/Welcome Letter.*
- *The FamilyCare Membership Card.*
- *Any Changes (Amendments/Endorsements) Made.*

Kindly note that any two (2) of the above-mentioned documents in addition to the Policy Terms and Conditions can be produced as proof of membership unless otherwise communicated.

8.0. THE FAMILYCARE FUNERAL PLAN

8.1. Description

The FamilyCare Funeral Plan provides an extensive service benefit to help bereaving families plan and execute the funeral of their loved ones plus a cash benefit.



8.2. Benefits Package Eligibility

Whilst a prospective member is entitled to a package of choice, the choice of a package is dependent on the age for their nominated life.

Below 60 years – Up to the Platinum Package

60 – 74 years – Up to the Gold Package

75 – 84 years – Bronze Package only (with a cash donation of GHS2,000.00)

No package upgrades will be allowed in the last six(6) years preceding age sixty (60) or sixty five(65) to the Benefits Package Eligibility

While FamilyCare reserves the right to review for acceptance, contributions for applications for nominated members between ages 75-84. 1 week celebration benefits are non-applicable to such clients within this age.

The Brass Package admits members no more than 74 years at entry.

9.0. CONDITIONS & FEATURES OF THE SCHEME

9.1. The Right of Cancellation

Every Principal Member has the right to cancel this Membership within thirty (30) days from the commencement date of this plan. A refund (less administrative charges) shall be made for all payments made provided that, no claim has been reported.

Cancellations after the thirty (30) days period shall be treated as termination, with no refund payable.

The member must communicate this cancellation in the terms as stated in **Communication feature** herein explained in this document.

9.2. Waiting Periods

All new members are required to serve waiting periods. The waiting periods vary with age of the applicants or their nominees as follows:

- 18 – 59 years - 6 months
- 60 – 74 years - 12 months
- 75 – 84 years - 18 months

The waiting period may be varied where the Board of Trustees deems it fit.

9.3. Contribution Payment

9.3.1. The **joining fee** is a requirement and must be submitted together with the application. Decisions on a completed application form can only be made when it's accompanied by evidence of payment of the joining fee.

9.3.2. Contributions must be paid monthly to sustain your membership. Whilst the Trust will assist members with convenient payment modes and update them on outcome, the responsibility of contribution payment is solely the members.

9.3.3. All payments must be made through the official channels provided.

9.3.4. Where a member is unable to pay his/her monthly contribution, a 30-day **Grace Period** is allowed from the day of default for payment to be made. If payment is not received by the end of the grace period, the member has implied their wish to cancel. The Trust shall then record this cancellation.

9.4. Reinstatement

This plan does not offer any reinstatement provisions. Members whose memberships are terminated by the Trust for non-payments will be assessed as new members if they wish to reapply, and shall be subject to the prevailing conditions at time of re-application.

9.5. Inflation Protector

Annual Contribution Updates ensure that future cash donations and services provided remain appreciable in the face of inflation and other economic factors. All members have an automatic inflation protector of 5%. All contribution increments come with a corresponding increment in cash donation as shown below;

| | | | | | | |
|--------------------------|-------|-------|-------|-------|-------|-------|
| Contribution % Increase | 5% | 10% | 15% | 20% | 25% | 30% |
| Cash Donation % Increase | 1.50% | 3.00% | 4.50% | 6.00% | 7.50% | 9.00% |

9.6. Exclusions

Claims arising from the circumstances listed below are not covered under the FamilyCare Funeral plan;

- 9.6.1. Attempted suicide, suicide or any self-inflicted injury whether the member is sane or insane within 24 months from the issue date of admittance.
- 9.6.2. Excessive use of alcohol, willfully taking of poison or drugs not prescribed by a certified medical officer.
- 9.6.3. Participation in any form of aviation other than as fare-paying passenger on schedule air service.
- 9.6.4. Any act committed by the member constituting a violation of criminal law.
- 9.6.5. Active participation in mountaineering, horse riding, hunting and speed contests other than speed on foot or fighting.
- 9.6.6. War, military action or combat within and outside Ghana, terrorist activities (whether war be declared or not), riots, strikes, civil commotion or insurrection in all cases (whether as active or inactive participant).
- 9.6.7. Undisclosed pre-existing health condition
- 9.6.8. This policy does not cover any Death arising out of, resulting from, caused or contributed to by any medical condition that is declared to be an outbreak or pandemic by the World Health Organization, or any Government or ruling body of a country that the outbreak or epidemic has occurred in.
- 9.6.9. From the above wordings, you will observe that for the clause to be operative, the WHO or the government of the country must declare that an epidemic has occurred.

9.7. Communication

All communications will be recognized and deemed received by FamilyCare when sent either by email, post, sent by hand or delivered in person to any of the offices of FamilyCare.

9.8. Notification

Claim notification to FamilyCare shall be immediately after death to enable preparations to commence for the funeral service organization. Members are advised to report promptly all claims at least six (6) weeks before the date of burial and funeral ceremony.

FamilyCare reserves the right to decline benefits for claims for which notification is not given within **twelve (12) months** of the eventuality.

9.9. Incontestability Clause

The provision does not limit the time during which FamilyCare may contest the validity of the membership contract on the grounds of a material misrepresentation in the application/proposal. A material misrepresentation

on an application form is a misrepresentation that is relevant to our underwriter's evaluation of the proposed applicant. The misrepresentation is material when, if the truth had been known, the insurer would not have issued the policy or would have issued the policy on a different basis, such as a higher contribution or a lower benefit.

9.10. Debt Recovery

All cash donation benefit payable will be subject to a deduction of any indebtedness to FamilyCare, and/or any extra expenditures incurred by the company beyond the scope of a client's package benefit.

9.11. Maturity and Surrender Benefits.

This plan does not offer any maturity or surrender values.

All contributions made as a member (Principal or Nominated) are not refundable at any point in time.

9.12. Cash Donation and Other Payments

The Trust shall pay cash donations due within a maximum of 2 months after the date of the funeral event. All other expenses (within the scope of cover) which may be incurred by a member will be immediately refunded.

9.13. Assignments




Cash benefits under this plan cannot be transferred or assigned as any form of collateral security; either by the principal member or any other stated beneficiaries. FamilyCare shall accept no such liability arising from any agreements or treaties.

10.0. CLAIMS PROCESSING

In the event of a claim, the following will be needed for the claim process to commence;

- *A properly completed claim form.*
- *This terms and conditions booklet.*
- *Identification cards for both the principal and the deceased.*
- *Medical Certificate of Cause of Death stamped with the Doctor's stamp (not the hospital's).*
- *Police Report for accidental deaths.*
- *All other documents as deemed necessary by FamilyCare for the processing of the claim.*

FamilyCare reserves the right to hold off benefits (services and cash donation) until all requirements specified/requested for have been duly satisfied.

| PHASES | |  |  |  |
|--------------------|---|--|---|---|
| Preparation | 1 2 | Meet family Storage (20days @ GH¢25/Day) | Meet family Storage (40 days @ GH¢25/Day) | Meet family Storage (45 days @ GH¢25/Day) |
| 1 Week Celebration | 1 2 3 4 | | 2 Canopies (Marque Type) Chairs (100 Pieces) Bottled Water (100 Bottles) Drinks (100 Bottles) | 2 Canopies (Marque Type) Chairs (100 Pieces) Bottled Water (100 Bottles) Drinks (100 Bottles) |
| Burial Service | 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 | Posters (30) 1 Banner (4x3 ft) Funeral Brochures (100) Body Preparation Casket Hearse (1 Bus Type) | Posters (50) 2 Banners (4x3 ft) Funeral Brochures (20 pager x 200) Body Preparation Shroud Casket (Bronze Package) Hearse (Benz Round Lights) Pall Bearers Church Trolley 1 Wreath Still Photography only | Posters (70) 2 Banners (4x3 ft) Funeral Brochures (20 pager x 250) Body Preparation Shroud Casket (Silver Package) Hearse (Benz Round Lights) Pall Bearers Church Trolley 1 Wreath Still Photography only |
| Funeral | 1 2 3 4 5 6 7 8 9 10 | 3 Canopies (Marque Type) Catering (Packs for 150 guests) Bottled Water (150 Bottles) Drinks (150 bottles) Chairs (150 pieces) Handkerchief (100 pieces) | 8 Canopies (Marque Type) Canopy Decoration Sound System Catering (400 guests) Bottled Water (400 bottles) Drinks (400 bottles) Chairs (400 pieces) Handkerchief (120 pieces) | 10 Canopies (Marque Type) Decorations Sound System Catering (450 guests) Bottled Water (450 bottles) Drinks (450 bottles) Chairs (450 pieces) Handkerchief (130 pieces) |
| Cash Donation | | GH¢ 2,000.00 | GH¢ 5,000.00 | GH¢ 7,000.00 |

Please Note that all services are for one day except for Hearse services.

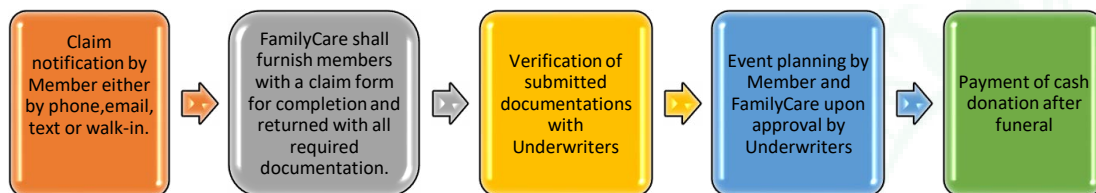
| | | |
|--|--|---|
|  |  |  |
| <p>Meet family Storage (50 days @ GH¢25/Day)</p> | <p>Meet family Storage (55 days @ GH¢25/Day)</p> | <p>Meet family Storage (60 days @ GH¢25/Day)</p> |
| <p>3 Canopies (Marque Type) Chairs (120 Pieces) Bottled Water (120 Bottles) Drinks (120 Bottles)</p> | <p>3 Canopies (Marque Type) Chairs (120 Pieces) Bottled Water (120 Bottles) Drinks (120 Bottles)</p> | <p>4 Canopies (Marque Type) Chairs (150 Pieces) Bottled Water (150 Bottles) Drinks (150 Bottles)</p> |
| <p>Posters (100) 2 Banners (4x3 ft) Funeral Brochures (20 pager x 300) Body Preparation Shroud Casket (Gold Package) Hearse (Benz Round Lights) Pall Bearers Church Trolley 1 Wreath Photography (Still & Motion) Radio Announcement TV Announcement</p> | <p>Posters (120) 2 Banners (4x3 ft) Funeral Brochures (20 pager x 400) Undertaking Shroud Casket (Diamond Package) Hearse (FamilyCare Cadillac Hearse) Pall Bearers Church Trolley 1 Wreath Photography (Still & Motion) Radio Announcement TV Announcement 1 Family Car Lowering Device</p> | <p>Posters (150) 2 Banners (4x3 ft) Funeral Brochures (20 pager x 500) Undertaking Shroud Casket (Platinum Package) Hearse (FamilyCare Cadillac Hearse) Pall Bearers Church Trolley 1 Wreath Photography (Still & Motion) Radio Announcement TV Announcement 1 Family Car Lowering Device</p> |
| <p>12 Canopies (Marque Type) Decorations Sound System Catering (500 guests) Bottled Water (500 bottles) Drinks (500 bottles) Chairs (500 pieces) Handkerchief (150 pieces)</p> | <p>12 Canopies (Marque Type) Decorations Sound System Catering (550 guests) Bottled Water (550 bottles) Drinks (550 bottles) Chairs (550 pieces) Face Towels (180 pieces) Live Band Set Up of VIP Arena</p> | <p>16 Canopies (Marque Type) Decorations Sound System Catering (600 guests) Bottled Water (600 bottles) Drinks (600 bottles) Chairs (600 pieces) Face Towels (200 pieces) Live Band Set Up of VIP Arena</p> |
| <p>GH¢ 10,000.00</p> | <p>GH¢ 15,000.00</p> | <p>GH¢ 20,000.00</p> |

Please Note that all services are for one day except for Hearse services.

The notification clause as earlier mentioned in (vii) shall apply to all claims received.

No benefits (either services or cash) shall be payable by FamilyCare at time of death, if contributions due are not fully paid, and waiting periods duly served.

10.1. THE FAMILYCARE CLAIM PROCEDURE



11.0. GOVERNING LAW

FamilyCare Funeral Trust is governed by and interpreted in accordance with the laws of Ghana and in the courts of the Republic of Ghana.

Any question of law arising with regards this Plan and FamilyCare shall be decided according to the laws of the Republic of Ghana.

12.0. DUTIES OF PARTIES

12.1. Duties of the FamilyCare (The Trust)

- 13.1.1. To honour all benefits due members within the confines of the terms and condition.
- 13.1.2. To assist members in the payment of their contribution by providing convenient modes of payment where possible.
- 13.1.3. To provide member (client) support in line with their membership at all times when needed.

12.2. Duties of a Member

Membership to FamilyCare is opened to all persons who are legible to be contracted and willing to accept the terms and conditions of the scheme.

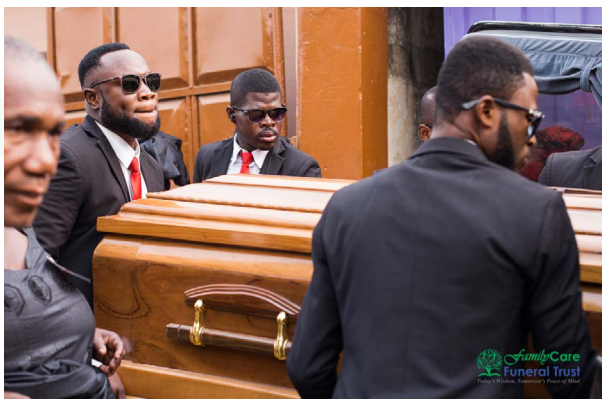
As a member of the Trust, you are required to keep your membership terms and conditions booklet (electronic copy or hard copy) safe as it contains all you need to guide you through your membership.

As a member you are required to observe and adhere strictly to the under-listed;

- 12.2.1. Abide by the terms and conditions set in this document as well as any future amendments sanctioned by the Board of Trustees of "FamilyCare Terms & Conditions".

- 12.2.2.Ensure that all information provided on the membership application form are accurate and by signing, you take responsibility of all information provided.
- 12.2.3.Declare his/her health status as well as the health status of all nominated members (enrolled at the time of sign-up or added in the future).
- 12.2.4.Furnish the Trust with the proof of age of all covered lives at the point of sign up.
The Trust shall allow a 3-month period after sign up/addition for submission of such details. The Trust shall return any such paid contributions (less administrative costs), if a member fails under this provision after the specified period.
- 12.2.5.Update the Trust with changes in personal (bio, contact, etc.) information to ensure uninterrupted communication between Trust and you.
- 12.2.6.Ensure payment (contribution) to avoid cancellation of membership by the Trust.

13.0. OUR SERVICES IN PICTURES





14.0. IMPORTANT INFORMATION

All communications should be referred to FamilyCare in writing to;

1st Floor Amasaman GCB Bank Building, Fise Junction, Amasaman,
P. O. Box CT 8690, Cantonments, Accra, Ghana.

T: +233 303 977 610/303 077621 M: +233 262 626 181

E: info@familycaretrust.com

W: www.familycaretrust.com

- 14.1. Failure to disclose relevant information including age, pre-existing medical condition, etc. may result in non-payment of a claim and all cover under the Policy being cancelled.
- 14.2. Delays in the submission of all relevant information may cause a delay in claims settlements.
- 14.3. The Member must ensure to read these terms and conditions prior to contribution payment and commencement of membership.
- 14.4. The Board of Trustees, in the interest of progressive customer satisfaction reserves the right to review the terms and conditions of FamilyCare on the advice of its actuaries without consulting members.

14.5. COMPLAINTS/CONCERNS PROCEDURE

Grievances from members are encouraged to be sent to all communication ports provided. Members can also reach management directly by sending their grievances to;

myconcerns@familycaretrust.com.

15.0. DISCHARGE/TERMINATION OF MEMBERSHIP

Circumstances under which the responsibilities of the parties towards each other ceases are as follows;

- 15.1. Delivery of funeral service and payment of cash donation to the beneficiary on the demise of all registered and active members (principal and nominated) shall be the full and final discharge of FamilyCare's obligations.
- 15.2. Non-payment of contributions beyond the grace period by principal members leading to the termination of membership.
- 15.3. Cancellation of membership by Principal member.
- 15.4. Termination by FamilyCare on grounds fraud (with evidence).

16.0. DEFINITIONS

- 16.1. **"We", "Us", "Our"** refers to FamilyCare Funeral Trust.
- 16.2. **"You", "Your"** refers to the Principal Member.
- 16.3. **"FamilyCare"** refers to FamilyCare Funeral Trust Limited.
- 16.4. **"Principal Member"** refers to the member who purchased and owns the membership. You become a Principal Member when your application is accepted and the first contribution is received by us.
- 16.5. **"Commencement Date"** means plan effective date. Your plan starts from the date of payment of your first contribution.
- 16.6. **Nominated member(s)** refers to family member(s) of the principal member; and includes spouse, children, parent(s), siblings, step-parent(s), foster parents), grand-parent(s) and parent(s) in-law of the principal member. Can also be used interchangeably with **Nominee(s)**.
- 16.7. **Child** refers to the biological child, adopted child and/or step-child of the principal member who is unmarried and under the age of twenty-one (21) years.
- 16.8. **Spouse** refers to a person who is married to the principal member, or has an agreement recognized as a marriage legally or in accordance with customs, and who lives together with the principal member as a couple.
- 16.9. **Sibling(s)** refers to the child from one or both parent(s) of the principal member.
- 16.10. **Parent(s)** refers to the biological parent(s) of the principal member.
- 16.11. **Foster parent(s)** refers to an adult guardian to whom the principal member has been effectively entrusted.
- 16.12. **Parent(s) in-law** refers to the biological parent of the spouse of the principal member.
- 16.13. **Step parent(s)** refers to the spouse of the biological parent(s) of the principal member whose marriage is recognized in accordance with law or customs, and who co-habits with the parent of the principal member.
- 16.14. **Grandparent(s)** refers to the biological parent of your biological parent.
- 16.15. **Joining fee (enrolment fee)** refers to the one-time non-refundable fee payable before monthly contributions payment commences. This is equivalent to the first monthly contribution and is to be paid upon application or deducted from the mandated mode of payment.
- 16.16. **Contribution** refers to the monthly fee charged for your membership.
- 16.17. **Cash Donation** refers to the defined cash amount payable after the defined funeral services in the eventuality of death.
- 16.18. **Beneficiary** upon the demise of the principal member, the person/entity designated by the principal member shall be entitled to benefit under this scheme. The principal member shall be the primary beneficiary in respect of all benefits payable on the lives of the nominated members/nominees.
- 16.19. **Trustee** refers to the person or entity named by the principal member to administer the scheme's benefits, in the event of death of the principal member and beneficiaries or where a beneficiary is less than eighteen (18) years old.
- 16.20. **Natural death** refers to any death caused by any event relating to the process of aging or disease other than resulting from an accident.
- 16.21. **Accidental death** refers to the visible, violent and external incident that a member (principal or nominated) could not foresee, happening unexpectedly and unintentionally at an identifiable time and place and results in death.

- 16.22. **Age limits** refers to the minimum and maximum permissible ages for a member to be accepted at the inception of this scheme.
- 16.23. **Casket** refers to the wooden/steel box in which a deceased person is laid to rest.
- 16.24. **Wreath** refers to the spray/bouquet of flowers normally placed on top of the casket.
- 16.25. **Removal Vehicle** refers to a special vehicle used to transport a deceased from a hospital, old age home to the mortuary.
- 16.26. **Storage** refers to the process of preserving the deceased in the morgue until interment.
- 16.27. **Mortuary/morgue** refers to the refrigerated area where storage is done.
- 16.28. **Hearse** refers to a specially designed vehicle used to transport the deceased to the funeral grounds and then to the cemetery for interment.
- 16.29. **Church trolley** refers to a small platform with wheels, on which the casket rests during a burial service.
- 16.30. **Embalment** refers to the process in which deceased is preserved using chemicals.
- 16.31. **Washing** refers to the process of cleaning corpses usually with water, soap and appropriate cleaning agents.
- 16.32. **Dressing & beautification** commonly referred to as undertaking involves the putting of cloth covering (shroud) on corpses and using facial make up to beautify.
- 16.33. **Tombstones** refers to a large flat inscribed stone standing or laid over a grave.
- 16.34. **Pall bearers** refers to the persons that help to carry or escort a coffin at a funeral.
- 16.35. **Graveside equipment** refer to the mats, lowering device and tents that are erected at the burial site.
- 16.36. **Membership card** refers to an authorized card issued to the principal member either virtually or physically.
- 16.37. **Pre-existing health condition** refers to any injury, illness or other medical/mental condition that, with reasonable medical certainty, existed at the time of application.
- 16.38. **Parties** refer to the principal member and FamilyCare.
- 16.39. **Catering** refers to the food services provided either through buffet or packaged foods. Foods provided will only include Plain /Jollof rice, Waakye & Banku with Okro stew. All other foods can be provided upon request at a fee.
- 16.40. **Refreshments** refers to water and drinks provided during the funeral event.
- 16.41. **Souvenirs** refers to the customized remembrance items of the deceased. This includes handkerchiefs, keyholders, face towels or mugs dependent on package purchased.



Hotline: +233 262 626 181
Email: info @familycaretrust.com
Website: www.familycaretrust.com
P.O.Box CT 8690, Cantoments,
Accra, Ghana

HEAD OFFICE:

1st Floor Amasaman
GCB Bank Building
Fise Junction, Amasaman
Accra, Ghana.

Tel: +233 303 977 610

 GW-0023-8235

KUMASI BRANCH:

Cocobod Building, Jubilee House
Adum, Asafo - Adum
Kumasi, Ghana.

Tel: +233 59 328 7808

 AK-066-9220

AFIENYA BRANCH:

New Afienea Toll Booth
Tema, Ghana.

Tel: +233 552 484 781

 GN-1022-1846

KOFORIDUA BRANCH:

Ofosua House, Central Area
1st Floor, Close to the Post Office
Koforidua, Ghana.

Tel: +233 26 259 3668

 EN-010-3691