الْحَمْدُ لِلّٰهِ رَبِّ الْعٰلَمِيْنَ وَالصَّلٰوةُ وَ السَّلَامُ عَلٰى خَاتَمِ النَّبِيِّيْن أَمَّا بَعْدُ فَأَعُوذُ بِاللّٰهِ مِنَ الشَّيْطٰنِ الرَّجِيْم بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِيْم

Funeral Services Fund (Dawat-e-Islami Ireland) for Year 2026

(12 Month Duration)

In effect from 1st January 2026 until 31st December 2026

Conditions, Rules and Regulations and Avenues of Expenditures

Introduction:

Muslims in Ireland have a desire to be buried in accordance with Islamic funeral rites, as prescribed by the noble Qur'ān and the Sunnah. This applies whether the burial occurs in Ireland, or in their ancestral homeland, after their passing. To fulfil this desire, many Muslims register with funeral committees. The primary purpose of these funeral committees is to support the next-of-kin, when necessary, facilitate the repatriation of the deceased's body to their ancestral homeland.

Muslim residents in Ireland have fervently requested that Dawat-e-Islami establish a Sharīʿah-compliant committee to oversee the burial of their deceased in accordance with Islamic funeral rites, based on the noble Qur'ān and Sunnah. This applies whether the burial takes place in Ireland or, if necessary, the deceased is repatriated to their ancestral homeland (e.g. Pakistan, India, Bangladesh, and Somalia etc.) so that they can be buried there.

For the assistance of Muslims residing in Ireland, Dawat-e-Islami has established such a fund that will operate with the donations of its registered members. The fund provides assistance in accordance with Sharīʿah requirements, as outlined below.

Objective:

The purpose of establishing this Funeral Services Fund (FSF) is for the welfare of the Ummah and to prevent Muslims from engaging in prohibited acts. Furthermore, it aims to promote religious activities among affiliated members and undertake invitation towards righteousness.

Beyond its spiritual goals, the FSF serves a practical purpose: arranging the burial of deceased members in accordance with the noble Qur'ān and Sunnah, either within Ireland or by facilitating the transfer of the deceased to their next-of-kin in their ancestral homeland. It is important to note that the choice between burial in Ireland or repatriation to the ancestral homeland will be based on the preference of the membership holder.

Important note:

FSF should not be considered at all to be like insurance or the takāful system of banks or organizations that term themselves as Islamic. Furthermore, it should not be deemed at all to be like the prevalent death committees in Ireland or Europe. Insurance itself is a purely usurious affair and Dār al-Iftāʾ Ahl al-Sunnah has grave reservations concerning the takāful system. Additionally, insurance and the takāful system only help those that contribute to the fund; however, FSF is purely based upon voluntary donations and acts of piety. Even a member who does not contribute to the fund will be helped in the same way as others.

In insurance and the takāful system, a prospective member has to first undergo a medical test with a physician, and those afflicted with harmful illnesses are not afforded a policy so that they do not become a 'liability' for the company. However, FSF is in direct concordance with the spirit of the noble Qur'ān and Sunnah; it does not include any such uncompassionate stipulation.

Furthermore, FSF is unique and differs with other committees as it takes the form of a charitable fund. Whoever contributes towards it, will be deserving of reward and no one will be compelled to contribute towards it. However, the services we will be providing in this field will be specifically from these charitable donations. Be part of this and contribute wholeheartedly so that this series of efforts endures; it is obvious that without donations this fund will be unable to continue.

Rules and Regulations:

1. To become a member of the Funeral Services Fund (FSF), it is essential for an individual to be a Muslim with correct Islamic beliefs of Ahl-e-Sunnat Wal Jama'at. All funeral services, including the funeral prayer, will be conducted exclusively in Masjids or Centres of Ahl-e-Sunnat Wal Jama'at. The affirmation of a responsible member of Dawat-e-Islami, at any level of the movement within the prospective member's area, will suffice as verification of the individual's adherence to correct Islamic beliefs.
2. Membership of FSF is open only to individuals who agree to abide by its rules and conditions.
3. Registration is mandatory to obtain membership, and there are no fees associated with the registration process. The committee will not be obligated to provide its services to anyone who is not registered.

4. Registration can be completed during any month of the year. It is important to note that only the committee's designated representatives for specific areas are authorized to register members. No other representatives of Dawat-e-Islami will be permitted to handle registrations.
5. Online registration is also available, enabling prospective members to register themselves. However, it is essential for the online membership request to be verified by an FSF area officer. Please note that membership will only be considered complete once you receive confirmation via email, message, or call from the Head Office through the committee's official communication channels, and a registration code is issued to you. Additionally, your membership card will be sent to you within one month.
6. If you have chosen to contribute financially, it is recommended to deposit the current year's funds as soon as possible. This will assist the committee in providing its services efficiently and allow you to earn the associated reward. Members who register at the beginning of the year and those who join later will have equal access to all services. Additionally, funds can be deposited at the time of registration. If, for any reason, registration cannot be completed, your deposited funds will be refunded.
7. After the initial registration, membership must be renewed annually, within 12 months from the date of registration. To renew, it is sufficient to complete and submit the registration or renewal form. Members may also choose to deposit additional funds at the time of renewal.
8. In the event of non-renewal, the membership will be considered cancelled. Upon cancellation, a new registration will be required.
9. However, in the event of your registration being cancelled, the remaining balance of your deposited funds, after deducting all committee expenses, will be held in trust and returned to you, your representative, or your next of kin. ***Please note:*** It is essential to provide details of your next of kin during the completion of the registration form to ensure a smooth process for returning any remaining funds to your designated representative or next of kin.
10. This committee fund will be established under the name "Funeral Services Fund" and will operate from January 1, 2026, to December 31, 2026 (a 12-month period). The rules, regulations, and conditions of this fund committee may be subject to modification in subsequent years. Any updates will be clearly outlined in the terms and conditions form accompanying the registration or renewal form.

Membership:

- Each member has the option to select from the available choices at the end of the form to contribute charity funds to the committee.
- In all circumstances, every member is required to deposit charity funds annually, based on their selected option, before the expiration of the membership period. This is essential, as the committee's service-related expenses rely on these contributions. However, donations are entirely optional for members. If they choose to donate, they may contribute as much or as little as they wish, but there is no obligation to do so.
- Membership entitles the registered member to the committee's services; however, the committee is not obligated to extend its services to the member's non-registered family members.
- To avail of the committee's services, each family member, regardless of age, must be registered individually, with a unique registration code and a separate file assigned to them. It is important to note that since the FSF operates as a form of charitable donation, contributions cannot be accepted directly from a prepubescent child's own funds. However, parents may contribute on behalf of their children using their own money, in which case these contributions will be considered as originating from the parents.
- The following documents must be submitted at the time of registration with the committee:

  1. Two recent photographs
  2. A photocopy of your passport
  3. A photocopy of your identification for your ancestral homeland
  4. A photocopy of the passport of your chosen next-of-kin, representative, or trustee (nominated person).

Avenues of Expenditure:

The deposited funds may be utilized for any permissible expenses related to the deceased. Examples include: Clearance of the deceased with government authorities, Cold storage charges, Transportation expenses, Travel costs, if required, Expenses for washing, shrouding, and coffins, Fees associated with processing the body through an organization, if applicable, Airline charges for repatriating the body to Pakistan (or any other country), Ticket expenses for one next-of-kin accompanying the body, Hiring workers for the FSF (Funeral Services Fund) department, Employee wages or payments for labourers for any necessary tasks

In addition, the expenses for managing the system, such as costs related to banking, postal services, cards, documents, paper, and stationery, will be covered. Your donated amount may also be utilized, when necessary, for the purchase of burial grounds, funeral vehicles, the construction of cold storage facilities, and similar needs. Moreover, the facilities outlined in the terms and conditions will also be provided through this fund.

Important Note: If the specified avenues of expenditure occur less frequently, the fund may have a surplus. Conversely, if these expenditures occur more frequently, the fund may become insufficient. Therefore, it is important to note that the committee will provide services only if adequate funds are available. If funds are insufficient, the committee will not be obligated to assist. However, driven by goodwill and a commitment to helping others, the committee will appeal for charitable donations and make every effort to provide assistance.

Important Islamic Sharʿīah Ruling

According to the guidance of Dār al-Iftāʾ Ahl al-Sunnah, since the amount collected from members is in the form of charitable donations and such amounts remain under the ownership of the donors, if a member passes away without their contributed amount being utilized in any of the specified avenues of expenditure, it will be treated as inheritance. In such cases, it is necessary for the unused amount to be returned to the rightful heirs.

Alternatively, if part of the deposited amount has been utilized for the specified avenues of expenditure while a portion remains, the proportional residual amount must be returned to the inheritors. For instance, if there were four members, each contributing €100, resulting in a total fund of €400, and €200 of that fund had been spent at the time of a member's passing, the remaining balance would be €200. Proportionally, €50 remains allocated to each member. Therefore, €50 from the deceased member's contribution remains unspent and must be returned to their rightful inheritors. This principle can be applied to similar scenarios.

The fund will be managed in such a way that any surplus from the previous year will be fully utilized on the designated avenues of expenditure until it is completely depleted, bringing the balance to zero. If a committee member passes away before the fund is fully depleted, it may become challenging to determine the proportion of their contribution—e.g., calculating the share of a €200 donation from a total fund of €50,000. To address this issue with a precautionary approach, the following resolution is proposed:

If a committee member passes away before the fund is depleted (e.g., the fund is exhausted over a period of 12 or 15 months), the entire amount of the deceased member's contribution should be returned to their next-of-kin. The inheritors should be advised to distribute the amount according to the Islamic principles of inheritance. They should also be informed that the returned amount may include a portion of the member's own contribution and a portion that constitutes surplus. Any surplus amount should be considered a supererogatory benefit.

It is important to note that the assistance and facilities provided at the time of death will be handled separately, except in specific situations where exceptions may apply.

Facilities:

1. If a member passes away in Ireland, the committee will take full responsibility for handling all necessary arrangements for the deceased. This includes obtaining clearance for the body, purchasing a grave (if the burial is in Ireland), bathing, shrouding, and performing the burial. In the case where the deceased is buried in Ireland, the inheritors will receive the deceased's proportional share of the fund. If applicable, as outlined in the method detailed above, a portion may also be distributed as inheritance
2. If a member passes away in Ireland and has opted for their body to be sent to their ancestral homeland (e.g., Pakistan), the committee will cover the expenses associated with transporting the deceased's body and will also provide a ticket for one individual to accompany them. Additionally, the deceased's inheritors will receive the proportional share of the fund attributed to the deceased. If applicable, as outlined in the method detailed above, a portion of the amount may also be distributed as inheritance.
3. If a member travels to their ancestral homeland (e.g., Pakistan) and passes away there, their registration with the committee will be cancelled. The deceased's proportional share of the deposited funds will be given to their inheritors. If applicable, as per the method detailed above, a portion of the amount may also be distributed as inheritance. If the amount to be given as inheritance is less than €1,000, the committee will supplement the difference to ensure a minimum of €1,000 is provided.
4. If a member passes away in a location other than Ireland or their ancestral homeland, their registration with the committee will be cancelled. The deceased's proportional share of the deposited funds will be provided to their inheritors. If applicable, as per the method detailed above, a portion of the amount may also be distributed as inheritance. If the amount to be given as inheritance is less than €2,000, the committee will supplement the difference to ensure a minimum of €2,000 is provided.
5. If a member is nearing the end of their life and wishes to travel to their ancestral homeland before passing away, the committee will provide assistance. The member will be given €1000, their registration will be cancelled, and their proportional share of the deposited funds (or, in some cases, the entire deposited sum) will be returned to them.

6. In the scenario where a plane ticket is provided, a close blood relative listed on the registration form will be given a return ticket. If no close blood relative is available in Ireland and another individual accompanies the body to Pakistan, a single or return ticket will be provided as deemed necessary, in consultation with the Committee Members.
7. In scenarios where it is decided to provide a plane ticket, the amount specified on the flight ticket invoice will be handed over to the relevant person, up to a maximum of €800.
8. In scenarios where it is decided to provide a plane ticket, the amount stated on the flight ticket invoice will be given to the relevant person, up to a maximum of €800.
9. In scenarios where a plane ticket is provided, there will be a seven-day deadline from the date of the member's death to contact the committee and obtain the ticket. A request for the ticket must be submitted within this timeframe, along with the necessary documents, such as a passport. If there is a valid reason for the delay in contacting the committee, and the committee deems the reason satisfactory, a ticket may still be issued after the deadline.
10. In scenarios where the inheritors are to receive the proportional share or the entire deposited amount as inheritance, the funds will only be given to the person nominated by the deceased. It is essential that the name and details of this appointed individual are provided at the end of the registration form. Once the committee has transferred the funds to the nominated person, it will be absolved of any further responsibility.

The FSF Committee is obligated to seek Sharʿīah guidance from Dār al-Iftāʾ Ahl al-Sunnah (Fatawa Council of Dawat-e-Islami) and to conduct its activities in accordance with the teachings of the noble Qur'ān and the Sunnah in all matters concerning its members.

Conclusion:

- ❖ If a member changes their residential address, it is mandatory to notify the committee within 15 days. Additionally, upon renewing a passport, a photocopy of the new passport must be submitted to the committee within 15 days.
- ❖ If a member fails to comply with the rules and regulations, provides false information, or engages in actions warranting the cancellation of their registration, the committee reserves the right to terminate the membership. In the event of cancellation, the member will be entitled to receive their proportional share of the remaining funds.
- ❖ The FSF will be managed by a dedicated board responsible for allocating funds after conducting thorough due diligence.
- ❖ In the event of a member's death, a relative or representative of the deceased must ensure that the necessary procedures are completed. Upon completion, the death certificate and related bills or vouchers must be submitted to the FSF. The committee will reimburse expenses based on the submitted documents.
- ❖ To become a member and benefit from the Funeral Services Fund (FSF), individuals must complete the particulars and conditions form and submit it to the FSF. Prospective members are offered two options:
  Do you wish to make an annual donation?
  - YES
  - NO

  If a prospective member chooses not to make a donation, they must still complete this form and select their preferred option. This ensures their registration is processed, records are complete with the Funeral Services Fund (FSF), and they are eligible for support when needed. Members who fail to complete the form and are not listed in the FSF records will not be eligible for any support. Therefore, it is the responsibility of each member to submit the form, ensure their registration is completed, and renew their membership upon the expiry of the annual term.
- ❖ All the details provided in this form pertain to the approved avenues of expenditure for the fund, and all funds will be utilized in accordance with the agreement of the donors. Members are not permitted to request anything from the fund that falls outside the specified avenues, as such demands are not permissible under Sharīʿah. However, starting in January 2026, after 12 months, the conditions and avenues of expenditure may be revised or supplemented. Any changes will be documented and reflected in the form, which members will have the opportunity to review when completing it.
- ❖ In this funeral service, support for every member will be provided impartially, following a system of non-preferential treatment. There will be no discrimination based on acquaintance, rank, or specific responsibilities. Members are only requested to uphold the trust placed in them, provide accurate information, and refrain from making demands unrelated to the scope of the FSF.
- ❖ Members must designate a next of kin to receive funds from the Funeral Services Fund (FSF) after their passing. There are two categories of next of kin:

  Trustee and Representative: A specified individual authorized to receive the funds as a trustee and representative. This person will not have ownership of the received amount.

  Beneficiary: Individuals designated by the FSF Board to receive ownership of the full amount or a portion as specified by the member.

  It is mandatory to appoint one representative. The nominated representative must meet the following minimum criteria:

  1. Be a sane, adult individual. 2. Possess a valid passport.

- All necessary details of the nominated representative must be provided on the form. Additionally, the appointed representative should be fully informed about their authorization to receive funds from the Funeral Services Fund (FSF) Board. Members must clearly communicate to their representatives the purpose of the funds, who should receive them, and how they should be utilized. The FSF Board is responsible solely for transferring the funds to the designated representative and holds no responsibility for the sum once it has been handed over.
  Note: If any member or next of kin believes they have been denied support despite meeting the required conditions, they may file a complaint by emailing Ireland Head Office at fsf@dawateislami.ie

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Affirmation

I confirm that I have thoroughly read or listened to the explanation provided by the Funeral Services Fund (Dawat-e-Islami) regarding its avenues of expenditure for donations and its operational methods. After fully understanding these details, I hereby grant permission to the Board of the Funeral Services Fund to utilize my donations for the specified purposes in accordance with the stated conditions. Furthermore, I agree to adhere fully to all these conditions.

I will contribute the following specified amount into the fund annually:

(Select one of the following options)

☐ €30 annually ☐ €50 annually ☐ €70 annually

☐ €90 annually ☐ €100 annually ☐ €………….annually

☐ I do not wish to deposit any amount into the fund annually.

Representative/Trustee

Name (Representative):…………………………………………………………………Father's name:………………………………………………………………

Passport Number: ……………………………………………… Phone Number: ………………………………………………………………

Address: ……

I hereby appoint the above-mentioned person as my representative/trustee.

The board of the Funeral Services Fund have my permission to hand over any sum issued in my favour to the above mentioned person.

Particulars of the prospective member

Name of the prospective member: ……………………………………………………………………

Father's name: ……………………………………………………… Passport Number: ………………………………………………

Phone Number: …………………………………………….

Address: ……

Signature of the prospective member: ………………………………………..Gregorian calendar date: …………………………….

Signature of the one receiving the form: ………………………………………….

Registration Number: ……………………………….. Date of registration: ……………………………………….

Signature of Funeral Services Fund's authorized officer: ……………………………………………………….

Funeral Services Fund Board Dawat-e-Islami Ireland