



**SF SOCIETY**

## **SF Society Terms and Conditions**

كُلُّ نَفْسٍ ذَائِقَةُ الْمَوْتِ

**Every Soul will taste death**

Quran 3:185

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**“Turn to your  
Lord, before you  
return to Him”**

Surah Al-Baqarah, verse 156



In  
association  
with



The Sahalia Funeral Society expresses gratitude to Uncle Rafiq for his decades of dedicated service. After 30 years of contribution, he has decided to step down, and a new panel has appointed three brothers to lead the SFS for a five-year term.

### **Executive Committee (2026–2031)**

Mohammed Akram (Reading) – 07495 930564

Mohammed Ajmal (Birmingham) – 07807 003545

Haroon Shafiq (Birmingham) – 07530 048022

### **Account Signatories:**

Mohammed Akram

Haroon Shafiq

These rules are to make sure transparency, fairness, and smooth operation of SF Society. All members need to agree and follow the terms stated below

## **1. Membership Eligibility**

- a) Boys and girls automatically become paying members once they reach 18 years of age.
- b) Families must notify the committee when their child turns 18 for enrolment.
- c) Students or work-permit holders may join by paying a one-off £1,500 joining fee.
- d) Membership is non-transferable.
- e) The SF society reserves the right to refuse any new membership applications where justification is provided.

## **2. Membership Fees**

- a) The yearly membership fee is £50 per adult aged 18+.
- b) Membership payment is due by 31st December each year.
- c) Members joining anytime of the year are still liable to pay the full yearly fee.
- d) No enrolment fee applies when the individual joins at age 18 on time.
- e) Fees are non-refundable, regardless of any circumstances.

## **3. Late Payment Charges**

- a) If full membership fees are not paid by 31st December, a £10 per month late payment charge will apply after the deadline.
- b) Late charges continue until all outstanding fees are fully paid and the account is up to date.

#### 4. Membership Cancellation

a) If fees and late charges remain unpaid for six (6) months, SF society has the right to cancel the membership.

b) Once cancelled:

- All coverage is ended immediately
- No refunds will be given

#### 5. Membership may also be cancelled or suspended for:

- Fraud or any false information provided
- Serious misconduct
- Repeated rule violations
- Abusive behaviour

#### 6. Late-Joiners and Rejoining

##### 6.1 Rejoining After Cancellation

To rejoin, the former member must pay the following:

- a) All backdated membership fees for the missed years
- b) Clear all accumulated late payment charges

The SF Society may apply discretionary discounts but is not obliged. Membership becomes active only when the account is cleared and all payments are made.

##### 6.2 Late-Joiner Contribution Policy (For New Members Who Join After Age 18)

Any individual who joins SF Society after the age of 18 must pay the following:

- a) Backdated membership fees at £50 per year from age 18 up to the age of joining.
- b) If a member joins late after age 18, missed years must be paid alongside a £100 late-joining fee.
- c) All regular yearly fees are going forward.

Coverage begins only once all outstanding current fees, backdated fees, and the late joining fees are fully paid.

#### 7. Marriage Rules

- a) Female members pay the standard annual fee of £50.
- b) Married women within the family are covered under their husbands.
- c) Men with multiple wives must pay separately for each family.

d) Males from Pakistan who marry into the family are covered through their British spouse's membership. If the woman was not previously enrolled, both spouses must pay a £100 joining fee each, plus £50 per missed year for the woman from age 18 and over.

e) A divorced woman who was previously a member may rejoin, covering herself and her children. She must pay:  
£50 (one year fee)

£100 re-joining fee

If she remarries outside the family, she must leave the SFS again.

f) Women from Sahalia who marry outside the village will no longer be covered under village provisions. Their eligibility and welfare coverage will be determined by their new household.

## 8. Data Protection & Confidentiality

SF Society is registered with ICO (information commissioner's office).

a) Member data will only be accessed by management authorised by SF Society.

b) The Society may share at request

- Annual summaries of total income and expenses
- General financial breakdowns
- but will never disclose the personal details of other members.

c) Personal data is protected under strict GDPR standards monitored by the ICO.

d) Independent oversight by the ICO, ensuring SF Society follows recognised best practices.

e) Stronger accountability, meaning your data is managed with care, fairness, and integrity.

e) Greater transparency in how your information is collected, stored, and used.

f) All personal information is securely stored and used only for SF Society's purposes.

## 9. Member Responsibilities

Members must notify SF Society of:

a) Change of address or contact details

b) Marriage, separation, or divorce

c) Household members turning 18

d) Individuals moving into or out of the household

Members are fully responsible for paying fees on time regardless of whether or not reminders are issued.

## 10. Coverage Rules & Limitations

### 10.1 Waiting Period for New Members

- New members may be subject to a waiting period before full coverage begins.

### 10.2 Geographical Coverage

- Support is provided for deaths occurring within the UK unless previously approved.
- If a member passes away outside the UK (except in Pakistan), SFS will only cover burial costs, not legal or transport fees.

### 10.3 Islamic Burial Requirements

- Only funerals conducted according to Islamic burial practices are supported.
- SFS provides £5,500 for funeral costs, in line with Birmingham City Council burial standards.
- The £5,500 covers,

Burial costs (weak or strong grave)

Ambulance and mosque services

### 10.4 Who Is Not Covered

- SF Society does not cover:
  - o Overseas visitors
  - o Non-members
  - o Stillborn children with no funeral arrangements
  - o Relatives not registered
  - o Members with cancelled or suspended membership

### 10.5 Excess Costs

- If funeral costs exceed the SF Society's contribution, the family must pay the difference.

## 11. Funeral & Documentation Requirements

- a) Hospital confirmation or death certificate must be provided before support is provided.
- b) Full proof of name address may be asked
- c) Approved Islamic funeral directors may be required.

## 12. Conduct & Behaviour

- a) Members must treat SF Society management and volunteers respectfully.
- b) Fraud, harassment, threats, or abuse may result in immediate cancellation or suspension

## 13. SF Society Governance

- a) SF Society Committee members may be elected or appointed according to society's terms and procedures.
- b) Any conflicts of interest must be declared.
- c) Emergency decisions may be made by the SF Society committee as needed.

## 14. Communication Rules

- a) Official communication will be through SMS and email, but mainly via WhatsApp,
- b) Members are responsible for staying informed by regular checking SF Society WhatsApp group and responding promptly.

## 15. Final Provisions

- a) Membership is a community service and not a legal entitlement.
- b) Rules may be amended accordingly with reasonable notice given.
- c) Committee decisions on membership, eligibility, disputes, and payments are final.

## 16. Right to Refuse Application

- SF Society may decline applications if there is incomplete information, terminal illness, or financial risk.

## 17. Sahalia Welfare Rules

### 17.1 Support for Burial in Sahalia

If a family wishes to take the body of a loved one to the village Sahalia for burial, the SF Society will provide:

- One return ticket
- Body transport
- Ambulance to the village
- Up to £2,000 of the repatriation costs

### 17.2 Support for Fully Paid UK Members Who Pass Away in Pakistan

If a fully paid Sahalia Funeral Society member residing in the United Kingdom passes away in Pakistan, the family will receive a fixed payment of £1,000 only as a contribution towards burial expenses.

### 18. Additional Notes:

- Members are advised to setup standing order.
- Late payments incur a £10 per month penalty.
- Payments must be completed by 31st December every year.
- A WhatsApp group is available for updates and discussions.
- Annual General Meetings (AGMs) will be held each year. Only attendees may vote or propose changes.
- Non-attendees of the AGM cannot propose amendments to rules.
- Food and refreshments for general meetings are paid via voluntary contributions, and funds from the SFS account are not used.
- Balance as of 11 March 2025: £58,296.17 (Lloyds Bank).
- Official registered members: 215
- Members must notify the admin team of any changes to their personal details.
- Group funds cannot be loaned or borrowed by any member.

### Importance of Member Participation

The SF Society exists to support every member's family at a difficult time. All members and member involvement is very important. We encourage every member to attend SF Society's General Meetings, share their views and vote on the proposals that will determine the long-term future of the Society.

All members are encouraged to share any suggestions that may help strengthen the society and improve the services provided. As a community, every positive contribution benefits us all.

### Account details for payment of membership fees

#### Payment Details:

- Account Name: **Sahalia Funeral Society**
- Bank: Lloyds Bank
- Sort Code: 30-84-33 Account Number: 18873460
- Reference: Name of the head of the family

***Kindly be aware that a £10 per month late payment charge will apply on payments made after the deadline.***

### In Association with

