



ESSEX JAMME MASJID TRUST COOPERATIVE FUNERAL PLAN

**Islamic guidance on what to do
At the time of death.**

"Every soul shall have a taste of death" is the promise of Allah Almighty who is the Creator of this Universe. We are to remember death and reflect upon the Hadith, which helps us to live each day as it were the last. Prophet Mohammad (SalAllahuAalayhiWasalam) said, "Be in the world as though you were a stranger or a wayfarer." "At evening do not expect to live till morning, and at morning do not expect to live till evening. Take from your health for your illness and from your life for your death." Bukhari. Knowing how to prepare for Janaza (funeral) will give us peace of mind and keep us on the track of enjoying what we do in life to earn Allah's blessings and rewards because we do not know when the end will come.

Abdullah bin Umar (may Allah be pleased with him) narrates: Allah's Apostle (SalAllahuAalayhiWasalam) said, "It is not permissible for any Muslim who has something to will to stay for two nights without having His last will and testament written and kept ready with him."

HOW TO GET STARTED

The five stages that follow the death of a Muslim are:

1. The final bathing (ghusl) of the deceased - *tajheez*.
2. The shrouding (kafan) of the deceased - *takfeen*.
3. The funeral prayers - *janazah salah*.
4. The funeral procession - *carrying the bier to the grave*.
5. The burial of the deceased - *tadfeen*.

It is very important to complete the above stages as quickly as possible, for Rasulullah (SalAllahuAalayhiWasalam) has emphasised:

"Make haste at a funeral; if the dead person was good, it is a good state to which you are sending him on; but if he was otherwise it is an evil of which you are ridding yourselves."

Even if the person dies on a Friday, the scholars have stated, *"it is better to make all arrangements and bury the deceased before Jumu'ah salah"* and that *"delaying the funeral with the thought that there will be more participants after jumu'ah is undesirable"*.

Moreover, the blessings and forgiveness for the deceased that will be acquired by adhering to the command of Rasulullah (SalAllahuAalayhiWasalam) is more worthy than delaying the Janazah salah, even with the possibility that more participants may attend.

Sharee'ah has also prohibited the delaying of the burial on account of a certain relative being overseas and this person's inability to arrive quickly, for example, due to the unavailability of a flight.

Please note, to enable the burial to take place as quickly as possible we need to comply with the formalities of the law of this country, which requires that the death is certified and registered. These formalities (summarised below) are extracted from the official document what to do after a death in England and Wal

If the Death Occurs in a Hospital

If the death occurs in hospital, the hospital staff will contact the person named by the deceased as next of kin. The hospital will then keep the body in the hospital mortuary until the executor arranges for it to be taken away and the hospital staff will arrange for the nearest relative to collect the deceased's possessions.

If the Death Occurs Elsewhere

If the death was expected, you should contact the doctor who attended the deceased during their final illness.

If the death was unexpected/sudden or you discover a body, you should contact the following people:

1. The family doctor
2. The deceased's next of nominee.
3. The local mosque

If there is any reason to suspect that the death was not due to natural causes, do not touch or remove anything in the room.

Cause of Death

If the cause of death is quite clear the doctor will give you:

1. A **Medical Certificate** that shows the cause of death (this is free of charge and will be given in a sealed envelope addressed to the registrar).
2. A **Formal Notice** that states that a doctor has signed the Medical Certificate and tells you how the death can be registered.

If the cause of the death was known to be a natural illness, but the doctors wish to know more about the cause of death, they may ask the relatives for permission to carry out a medical examination of the body (i.e. post-mortem) to find out more about the cause of death. Islam does not permit post-mortems in this instance and no such permission should be given.

If the death follows illness from HIV or AIDS there may be special rules about handling the body.

Reporting a Death to the Coroner

The coroner is a doctor or lawyer responsible for investigating deaths in particular situations and may be the only person able to certify the cause of death.

In any of the following circumstances, the doctor may report the death to the coroner and write on the Formal Notice that the death has been referred to the coroner:

1. An accident or injury
2. An industrial disease
3. During a surgical operation

4. Before recovery from an anesthetic.
5. If the cause of death is unknown
6. The death was sudden and unexplained, e.g. a sudden infant death (cot death).

If the doctor treating the deceased had not seen him or her, either after the death or within 14 days before the death, the death must be reported to the coroner.

The coroner may arrange for a post-mortem examination of the body. The consent of the relative is not needed, but they are entitled to be represented at the examination by a doctor. When relatives have told the coroner they wish to be represented, the coroner will if at all practicable, tell them when and where the examination will be.

The coroner will pay for the removal of a body from the place of death to the mortuary for post-mortem examination. The relatives may choose the funeral director.

If the post-mortem shows that death was due to natural causes, the coroner may issue a notification known as the **Pink Form (Form 100)**, which gives the cause of death so that the death can be registered. The coroner usually sends the form direct to the registrar but may give it to you to deliver.

If the death was violent, unnatural, caused by an industrial disease, occurred in prison or if the cause of death remains uncertain after post-mortem examination, the coroner will hold an inquest. An inquest is an enquiry into the medical cause and circumstances of a death. It is held in public, sometimes with a jury, and it is up to the coroner how to organise the enquiry in a way that best serves the public interest and the interests of the relatives.

If an inquest is held, the coroner must inform the following people:

1. The married partner of the deceased
2. The nearest relative (if different)
3. And the personal representative (if different from above).

Relatives can attend an inquest and ask questions of witnesses but they may only ask questions about the medical cause and circumstances of the death. It may also be important to have a lawyer to represent you if the death was caused by a road accident or an accident at work.

The coroner may give you an **Order for Burial (form 101)** so that the funeral can take place and may be done before the inquest is completed, provided the body is not required for further examination.

The coroner will also send the registrar a **Certificate after Inquest (form 99 [rev])** stating the cause of death - this allows the death to be registered.

If you want advice or information about a death which has been reported to the coroner, contact the coroner's officer. You can get the address from the police station or, if the death was in hospital, the hospital official dealing with deaths.

Registering the Death

To avoid delay, the death must be registered by the Registrars of Births and Deaths for the sub-district in which the death occurred. You can find their address by visiting the [official website of the General Register Office](#), in the phone book under 'Registration of Births, Deaths & Marriages', from the doctor, local council, post office or police station.

Check when the registrar will be available and whether only you need to go along. It may be that someone other than you will be needed to give information for the death to be registered.

If the death has been referred to the coroner, it cannot be registered until the registrar has received authority from the coroner to do so (see above), otherwise, go to the registrar as soon as possible.

When you go to the registrar you should take all these:

1. The medical certificate of the cause of the death
2. The deceased's medical card, if possible
3. The pink form (form 100), if one has been given to you by the coroner
4. The deceased's birth and marriage certificates, if available

You should tell the registrar:

1. The date and place of death
2. The deceased's last (usual) address
3. The deceased's first names and surname (and the maiden name where appropriate)
4. The deceased's date and place of birth (town and country if born in the UK, and country if born abroad)
5. The deceased's occupation and the name and occupation of their spouse
6. Whether the deceased was getting a pension or allowance from public funds
7. If the deceased was married, the date of birth of the surviving widow or widower.

The Registrar will give you:

1. A **Certificate for Burial - known as the Green Form** - These forms will give permission for the body to be buried and should be taken to the cemetery to enable the funeral to take place.
2. Leaflets about widows' benefits and income tax for widows.
3. A **Certificate of Registration of Death (form BD8 [rev])**. This is for Social Security purposes only. Read the information on the back of the certificate. If any of it applies, fill in the certificate and show it to your Social Security office.

The Death Certificate

The death certificate is a certified copy of the one in the death register and the registrar can let you have one if you wish, but you will have to pay a fee. You may need a Death Certificate for the will and for any pension claims, savings bank certificates etc. You may wish to ask for several copies of the Death Certificate straight away as the price increases if you need one later on.

Frequently Asked Questions

Who should be contacted to make arrangements for burial?

The family of the deceased should contact the Masjid office on 01702 334142 or email us on info@essexmasjid.com

Do I have to fill out any papers at the cemetery?

Any paperwork which is required will be presented to the family of the deceased during the funeral process.

Where the body should be washed?

The body should be washed at the Essex Masjid facilities.

What is needed to prepare the body?

The burial kit will be provided by the Masjid. Please discuss this with our funeral team.

Who pays the funeral home?

Paying all charges of the funeral home is the sole responsibility of the deceased's family. The funeral home normally expects to be paid in full on the day services are rendered. For members EJMFS will pay the fund that deposited by members.

Where is the Salat al-Janazah held?

The Salat al-Janazah will be arranged and held at The Masjid.

Are the gravesites in the cemetery designated? Who will dig the grave?

The exact location of the gravesite will be determined by the Funeral Director who will assign the grave based upon a "first come first serve" master plan for the cemetery. The digging of the grave will be arranged by the funeral director.

How do I pay for the grave digging?

Full payment for the services provided by the grave digger is sole responsibility of the family of the deceased.

Full payment is to be made on the day services are rendered. Please speak to our funeral team for the current price for the grave digging service. This is subject to change depending on circumstances. Please verify before the burial.

The dead person's debts

If the deceased has any debt or anything owing then it should be cleared as soon as possible because it is quoted in the Hadith that the deceased is worried about their debt and in one narration it is stated that the soul remains stuck until the debt is cleared.

Janaza prayer

The Janaza prayer is Fard-e-Kifaya, meaning even if one person prayed it then all would be relieved of the responsibility and if no-one prays it then those who are aware of it will have committed a sin.

How to Pray the Janazah (funeral) Prayer?

1 – Say first Takbeer ('Allahu Akbar') and raise both hands up to your earlobes and then place your right hand over your left hand

2 – Seek refuge from the Shaytan (devil)

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ

I seek refuge in Allah from the accursed Shaitan

3 – Recite Surah Al-Fatihah followed by a short surah or part of a surah

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ الرَّحْمَنِ الرَّحِيمِ مَلِكِ يَوْمِ الدِّينِ إِنَّكَ نَعْبُدُكَ وَإِلَيْكَ نَسْتَعِينُ ۖ اهْدِنَا الصِّرَاطَ الْمُسْتَقِيمَ صِرَاطَ
الَّذِينَ أَنْعَمْتَ عَلَيْهِمْ غَيْرِ الْمَغْضُوبِ عَلَيْهِمْ وَلَا الضَّالِّينَ

In the name of Allah , the Entirely Merciful, the Especially Merciful. [All] praise is [due] to Allah , Lord of the worlds – The Entirely Merciful, the Especially Merciful, Sovereign of the Day of Recompense. It is You we worship and You we ask for help. Guide us to the straight path – The path of those upon whom You have bestowed favor, not of those who have evoked [Your] anger or of those who are astray.

4 – Say second Takbeer. You can either choose to raise your hands again up to your earlobes or leave them as is. Both are permissible.

5 – Recite Darood on Prophet Muhammad (pbuh) as one does at the end of the prayer

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَعَلَى آلِ مُحَمَّدٍ كَمَا صَلَّيْتَ عَلَى إِبْرَاهِيمَ وَعَلَى آلِ إِبْرَاهِيمَ إِنَّكَ حَمِيدٌ
مَجِيدٌ. اللَّهُمَّ بَارِكْ عَلَى مُحَمَّدٍ، وَعَلَى آلِ مُحَمَّدٍ كَمَا بَارَكْتَ عَلَى إِبْرَاهِيمَ وَعَلَى آلِ إِبْرَاهِيمَ
إِنَّكَ حَمِيدٌ مَجِيدٌ.

O Allah, let Your Peace come upon Muhammad and the family of Muhammad, as you have brought peace to Ibrahim and his family. Truly, You are Praiseworthy and Glorious. Allah, bless Muhammad and the family of Muhammad, as you have blessed Ibrahim and his family. Truly, You are Praiseworthy and Glorious.

6 – Say third Takbeer. You can either choose to raise your hands again up to your earlobes or leave them as is. Both are permissible.

7 – Make supplication (du'a) for the deceased. There are a number of recommended supplications from the Prophet (pbuh). Following is one of the most popular:

اللَّهُمَّ اغْفِرْ لِحَيِّنَا وَمَيِّتِنَا، وَغَائِبِنَا، وَصَغِيرِنَا وَكَبِيرِنَا، وَذَكَرْنَا وَأُنْثَانَا.
اللَّهُمَّ مَنْ أَحْيَيْتَهُ مِنَّا فَأَحْيِهِ عَلَى الْإِسْلَامِ وَمَنْ تَوَفَّيْتَهُ مِنَّا فَتَوَفَّهُ عَلَى الْإِيمَانِ،
اللَّهُمَّ لَا تَحْرِمْنَا أَجْرَهُ وَلَا تُضِلَّنَا بَعْدَهُ.

'O Allah, forgive our living and our dead, those present and those absent, our young and our old, our males and our females. O Allah, whom among us You keep alive, then let such a life be upon Islam, and whom among us You take unto Yourself, then let such a death be upon faith. O Allah, do not deprive us of his reward and do not let us stray after him'.

9 – Say fourth Takbeer and pause for a little while. Then end by saying one Tasleem to the right ('Assalaamu 'alaykum wa rahmat-Allaah'). Doing it on both sides as in regular prayer is also ok.

The ESSEX JAMME MASJID TRUST FUNERAL SERVICE

48 Chelmsford Avenue. Southend on Sea, Essex, SS2 6XP

Tel:01702334142

Funeral Fund Membership Application Form

Name 1: _____	Date of Birth: _____
Name 2: _____	Date of Birth: _____
Address: _____	
Post Code: _____	
Phone Number: _____	Mobile Number: _____
Email: _____	

Nominee: _____ Contact No: _____

Address: _____	Town: _____
Post Code : _____	

Members of family (living under same address):-

S.No	Name	Date of Birth	Relationship to member
1			
2			
3			
4			

I hereby declare that all the information provided above is correct and up to date. I have read and agree to the rules outlined below. I also declare that no one named on this form is suffering from a serious or terminal illness and give permission to my GP to release any relevant information as requested. ☐ (Tick)

GP Name: _____

Address of GP: _____

Post Code: _____ Phone Number: _____

Signature: _____

Date: _____

Office Use Only:

Form Receiving Date: _____ Receipt Number: _____

Total amount: _____ Trustee Signature: _____

Form Approval Date: _____ Trustee Signature: _____

THE ESSEX JAMME MASJID TRUST FUNERAL SERVICE

Membership cost

Single Cover: £4000, Joining Fee: £200.00 minimum (member can pay any amount above £200 or pay all in one payment), Monthly Subscription Fee: £30.00 minimum (member can pay any amount above £30)

Jointcover: £8000, joining Fee: £300.00 minimum (member can pay any amount above £300 or pay all in one payment), Monthly Subscription Fee: £50.00 minimum (member can pay any amount above £50)

Terms and condition

Before you become a member please read & agree to the terms and conditions set by the EJM as per below:

1. Funeral service plan for all Muslims and their families who reside within the Borough of Southend on Sea, Rochford District council and Castle point borough. The EJM shall make all relevant arrangements for undertaking of the funeral.
2. If the person passed away before completing the full amount EJM cooperative fund will undertake his burial. EJM will inform his extended families to pay the remaining balance or carry on the monthly payment. If they are unable to carry on payment or make full payment, in such a case cooperative fund will cover the cost.
3. If the person moved to another town, country or passed away outside Southend on Sea Borough, EJM will give their deposited amount to their nominee to arrange the burial, EJM will not arrange their burial outside Southend on borough council or bear any additional cost for the burial.
4. The terms Family cover means of husband and wife living together as a unit at the same address
5. Any member of the household that is apart from the primary family member and his/her partner shall require a separate membership.
6. Any additional costs for the funeral i.e. Flowers upgrade Casket etc shall not be paid for by the EJM.
7. The funds shall be placed in a trust of which the Directors of EJM have sole responsibility in investing and distributing funds to the best of their knowledge. (Subject to committee's approval)
8. The EJM reserves the right to amend or change any part of the agreement i.e. cost of the annual membership, terms & conditions prior notification shall be given.
9. In case of death, it will be the responsibility of the family to inform the management of EJM. The EJM will make arrangement for the funeral.
10. The EJM will pay for all cost associated with Burial and Funeral expenses as per costs incurred within the Southend on Sea Borough Council.
11. If two monthly payments are missed Membership may be terminated. However, if such a member wishes to resume membership, a re-joining fee

of £100 together with any arrears shall be payable before reinstatement of the membership.

12. The membership can be cancelled at any time by contacting the EJM and filling a cancellation form. Please note that 20% administration cost will be deduct from your refunds if you decide to do this.
13. Members are allowed to transfer his membership to any of his family member's name. To do so, member need to fill up the transfer form and submit the EJM funeral committee.
14. If any member missed more than 10 payment and do not resume the membership within this time that fund will be declared as unclaimed fund. All unclaimed funds will be used for helping others funeral services.

I am agreed with above terms and condition for EJM cooperative funeral plan.

NAME	
SIGNATURE	
DATE	

The Essex Jammeh Masjid Trust Ltd Funeral Service

Funeral Fund Fee Schedule **Effective 1st January 2020**

Single Plan £4000.00

Joining Fee: £200.00

Monthly Subscription Fee: £30.00 or more.

Joint Plan £8000.00

Joining Fee: £300.00

Monthly Subscription Fee: £50.00 or more.

REQUEST FOR SET UP DIRECT DEBIT

Instruction to your bank or building society to pay by Direct debit

The Manager

_____ Bank/Building Society

Address: _____ **Post Code:** _____

Please pay the sum of £ _____ on _____ and monthly thereafter to account in the name of **Essex Jamme Masjid Trust Ltd.**

My Account Name: _____ **My Account No:** _____

Sort code: _____

My Address: _____ **PostCode:** _____

Email address: _____

Signature: _____ **Date:** _____

Important Contacts

EJM Funeral Team

For funeral arrangement please contact us on 01702 33 41 42 or contact any of the member listed below-

1. Mohammed Nozmul Hussain	07878838608
2. Altaf Hussain	07775737575
3. Nizam Uddin Nozrul	07956236001
4. Murad Ahmed	07957433988
5. Shiraj Uddin	07960530752
6. Mohammed Golam Kibria	07930763164
7. Shamsul Haque Chowdhury	07949500818
8. Lukman Uddin	07735694216

Southend On Sea Registrars-

Telephone: 01702 215009 Email: RegisterOffice@southend.gov.uk

Southend University Hospital Bereavement Suite-

Bereavement office: 01702 385492 or 01702 385494

Essex Coroner's Service-

Tel: 0333 0135 000

Fax: 0333 0133 926

Email: coroner@essex.gov.uk

Essex Coroner's Service, Essex County Council, County Hall
Chelmsford CM1 1QH

Stibbards & Sons Funeral Director

Tel: 01702 558 717



Essex Jammie Masjid **FUNERAL PLAN**

**Join our funeral plan and remove financial
and emotional stress from your family**

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48 Chelmsford Avenue, Southend on Sea, Essex SS2 6JG
Tel: 01702 334142
Email: info@essexmasjid.com website: www.theessexmasjid.com
Charity registration number 298705