***Poonch Muslim Funeral Association***

 20th Nov. 2022

 ***MINUTES OF THE 29th A.G.M***

**PRESENT:** Mr Ahmed Khan (Asst chairman), Kaleem Khan (Gen. Secretary), Dr Khalid R Khan, Mr

 *Younus* Khan, Mr Kabir Khan, Qari Izhar Ahmed, Sardar A. Pasha, Mr Masood Mukhtar,

 Mr Tariq Masood, Mr Khalid Yamin Khan, Mr Shakeel Khan, Mr Tanzil Yousaf, Mr Khalid

 Rafiq, Sardar Saleem Khan, Mr Zohraaz Khan, Mr Imran Yamin Khan, Mr Saeed Khan,

 Mr A. Waheed Khan, Sardar M. Aslam Khan, Mr Tanveer Rafiq, Mr M. Shahzad Khan,

 Mr Nadeem Khan, Mr Akeel Khan, Mr Al-Yasa Khan, Mr Yahya Khan, Mr Hamza Khan,

 Mr Abid Khan (Scunthorpe), Mr Wajid Mushtaq, Mr Baseer M Pasha, Mr Abdul Quddus

 Khan, Mr Ghulam Rasul, Mr Abdul Hamid, Mr Masood Aslam.

 **APPOLOGIES :** Sardar Shafait Khan Sahib**,** Mr M Bashir Khan, Mr M Nazir Khan, Mr Qoyuum Khan,

 Mr M Hafeez Khan, Mr Asif B Khan, Dr Amjid Azam, Mr Shakeel Anwar, Mr Aftab Khan,

 Mr Waseem Khan. Mr M Rashid Khan.

 The 29th Annual General Meeting was held at Sparkbrook Jamia Masjid, Sydenham Rd, Birmingham 11 on

 6th November 2022, under the chairmanship of Ahmed Khan Sahib. Previously local meetings were held

 in North and Midland Zones. The meeting began with Tilawat Qualm Pak by Qari Izhar Ahmed Sahib.

##### 1. ACCOUNTS FOR 2021

 The accounts for 2021 were presented in the meeting. These were previously checked and approved by

 the Auditor, Mr Khalid Yamin Khan Sahib. A separate account statement is enclosed.

##### 2. INCREASING RATE OF DEATHS AND DECREASING FINANANCIES OF THE ASSOCIATION

 Over the last few years increasing number of deaths means that the funeral costs have outstripped the

 income from members. During the meeting the general secretary presented the following figures;

1. In 2020, there were five deaths costing the Association £12144.0. The total contributions were £10546.0.
2. In 2021, there were five deaths costing the Association £11177.0. The total contributions were £9007.0.
3. In 2022, there were six deaths costing the Association £11000.0.The total contributions were £9231.0.

 At this point, an added proposal was tabled, in which some members felt that the Association should provide

 full funeral costs. Although on the surface, this appeared to be a very attractive proposal, it was felt that the

 Association cannot afford such an ambitious proposal.

 In the end it decided by a majority vote to increase the annual contribution by forty pounds to a new figure of

 **eighty pounds (£80.00**). In addition, the subscription for member's children between the ages 20 – 25 years

 will rise to **twenty five pounds (£25.0)**

 Those members and their children who pay by Standing Order are **urged** to amend their standing orders with

 their bank/building society as soon as possible. The remaining members are also urged to set-up standing

 orders with their bank/building society as soon as possible. Paying by cheque or cash is becoming out-dated

 and cheques will be phased out by the banks in due course. Also these present various administrative

 headaches to the management committee.

 **2.1) DIRECT DEBIT (DD)**

 In order to simplify contribution payments further, it was stressed in the meeting that members should set-up

 or convert to Direct Debit. This would enable the Association to amend payments in line with inflation.

 Therefore, members are urged to change over to Direct Debits. The general secretary will contact the bank

 and seek advice and necessary DD forms.

**2.2)** **FUNERAL COSTS AND PAYMENTS**

 Over the last few years, funeral costs have risen significantly around the country. For example, in the

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 Midlands funeral costs have risen to over £5000 in some areas. The costs in the South Zone have also

 increased to levels well above £5000 in some areas. The costs in the North Zone have also risen but to a

 lesser extent. The issue was debated and considered thoroughly and it was passed that total expenditure

 limit **shall be** **increased.** Therefore the Association will fund the **total receipted** cost up to a maximum

 limit of £4000. Any additional expenses or charges will have to be borne by the member’s next of kin,

 family or relatives.

 As previously agreed, the Association SHALL ONLY pay for:-

 2.2.1) Least expensive wooden coffin.

 2.2.2) ONE official car (hearse).

 2.2.3) Kaffan (shroud).

 2.2.4) Funeral director’s costs.

 2.2.5) Mosque/cold room storage

 Quite a few members expressed a concern that paying this higher amount would have a serious impact on

 the future sustainability of the organisation. In particular, members from the North Zone who had previously

 discussed the issue at a local meeting felt that members in the North would have to pay double, yet the

 funeral costs are around £2500 in the North.

 Although the new limit was passed by a majority vote, some members felt that the issue of Associations

 sustainability or survival needed to be discussed again in future.

 **ALL ABOVE CHANGES WILL BE IMPLEMENTED FROM 1ST JANUARY 2023.**

 **2.3)** **ALTERNATIVE SOURCE OF FUNDS**

 During the meeting, alternative sources of fund raising for the Association came into discussions. Mr Abid

 Khan Sahib from Scunthorpe suggested that young people can be involved in the Association and they can

 be tasked to raise funds from friends and relatives. Incentive schemes/certificates can be awarded to

 whoever raises the highest amount. Similarly, Ladies and young girls can get involved and organise food

 sales events. In additions, members can keep charity coin boxes at home where anyone can donate extra

 funds. The practicalities and success of any of these schemes should be explored in discussion groups in

 each zone as well as amongst members generally.

#####  3. RECRUITMENT OF NEW MEMBERS

 There **has not** been any significant increase in Association’s membership over many years. This means

 that the finances are more or less static and if this trend continues then the long term future of the

 Association does not look very healthy. Secondly, there are a significant number of members whose

 children (over the age of 20 years) have not been enrolled into the Association.

 The members present **stressed** that it is the duty of each member to enrol his/her children into the

 Association, make other Poonchies aware of the existence of the Association and try to recruit as

 many members as possible. In addition;

 3.1) The Association should write to each member - and his/her child – to make them aware of this.

 3.2) The Zonal representatives must try to contact and recruit newly arrived Poonchies in their zones.

#####  4. POONCHI GIRL’S MARRIAGE OUTSIDE THE COMMUNITY AND HER CHILDREN’S

#####  MEMBERSHIP

#####  According to Association’s current rules, children of a Poonchi girl (marrying outside her

#####  Poonchi community) cannot become members after the age of twenty years. In contrast the children

#####  of a Poonchi boy, who marries outside his Poonchi community, CAN become members after this age. This

#####  is seen as discriminatory by many members and Poonchi girls. Many members felt that it defeats

#####  the objective of attracting new members into the Association.

#####  Many members stated that times have changed and third/fourth generation children in the U.K do not give

#####  The same importance to marrying in the community or family. However, their links to Poonch still exist

#####  through their parents. This Association also needs to acknowledge these realities and treat boys and girls

#####  the same. Therefore, with an overwhelming majority, it was approved and passed that if the Poonchi

#####  girl’s children wish to join the Association, they can do so, provided they fulfil all the requirements laid

#####  down in rules and regulations at the time of their application.

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##### 5. NON POONCHI DIVORCEE WITH DEPENDANT CHILDREN. MARRYING A POONCH PERSON

 Over the last few years, there have been instances where Poonchi children have married outside the

 community and these people have children from previous marriages. There are no clear rules or guidelines

 for these children’s status within the Association and hence lot of ambiguity exists.

 Brief discussions took place during the meeting; however no clear position was adopted. It was decided that

 this is clearly a complex issue and requires lot of consideration and thoughts. Therefore, further discussions

 will take place within the discussion groups (see section 7) in due course.

##### 6. ELECTIONS

 Before any discussions on Elections for the office bearers, tribute was paid to the Chairman of Association, late Sardar Yaqoob Khan Sahib, who passed away earlier this year. Since he was appointed in 2007, he worked tirelessly to promote and look after the Association in every step of the way. Throughout his

 chairmanship, the Association flourished to such an extent that, today approximately, 230 paying members and further 200 or so dependants enjoy its benefits. This is an achievement unmatched by any other community member in the U.K. Even towards the end of his life, he often exercised his responsibility and guided members to ‘look after’ the Association. Finally, prayers were said for him at the end of the meeting.

 As for the Elections, there were no new nominations for any of the positions. The local meetings in North or Midland zones did not put forward any names for consideration and hence it was decided that current officers should continue until Elections next year.

 The Zonal members are reminded that the candidate for any of the office bearing positions (i.e. Chairman, Vice Chairman, General Secretary, Treasurer and Auditor should be selected according to the Constitution of the Association.

##### 7. ANY OTHER BUSINESS (A.O.B)

7.1) It was proposed that Discussion Group should be formed (with core members) in each zone. These

 Groups will discuss various issues in detail and form proposals for local and AGM meetings.

7.2) In order to update the records, every member is requested to supply names, date of births of

 dependants, phone numbers and emails to the General Secretary at their earliest convenience. These

 can be e-mailed or sent by text message on the mobile number shown below.

 7.3) In order to minimise un-necessary paperwork and cut down on reminders, it is **stressed** that the

 annual subscription must be paid by standing order or preferably Direct Debit through banks or

 building societies.

 *7.4)* ***The members are requested to fill and submit the standing order form to their bank or building***

 ***Society before 15th December 2022.***

7.5) Association’s Website ([www.poonchfuneralassociation.co.uk](http://www.poonchfuneralassociation.co.uk))contains useful information, forms and

 minutes, etc…etc…..

 The website is co-ordinated by Mr Masood Ahmed Khan. Any suggestions or proposals can be

 emailed to him on: masood4A@yahoo.com

The meeting concluded with the prayers.

###### Kaleem Khan - General Secretary

###### (POONCH MUSLIM FUNERAL ASSOCIATION)

###### (Website: www.poonchfuneralassociation.co.uk)

TEL: 0121 624 8542 (Mobile: 07788 172053)

E-Mail: kaleemkhan100257@gmail.com

 ***INCOME AND EXPENDITURE UP TO 31st DECEMBER 2021****.*

Opening Balance on 1st January 2021 £66600.48

**CONTRIBUTIONS**

Contributions from Midland zone £4772.00

Contributions from North zone £2500.00

Contributions from South zone £1735.00

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SUB TOTAL (A ) £9007.00

**PROFIT**

Sharia account profit from UNB. £232.75

Deposit account profit from UNB. £ 1.86

Current account profit from Nat West. £00.00

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SUB TOTAL (B ) £234.61

**EXPENSES**

Funeral expenses Mrs Farida Khalid Khan -£2500.00

Funeral expenses for Sardar Saghir Ahmed -£2500.00

Funeral expenses for Mrs Isam Jan -£2500.00

Funeral expenses for Sardar Kasim Khan -£2500.00

Funeral expenses Mrs Anwar Sakhi Khan -£1771.00

General Secretary’s expenses for;

1. Petrol/ Stationary/Printing/ Phone, etc...... -£15.27
2. annual compensation -£500.00
3. Excess payment returned to Younus Khan -£40.00

 2 Payments from Younus Khan.

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SUB TOTAL (C ) -£12326.27

TOTAL INCOME = **(** (Contributions(A) + Profit (B) - Expenses(C) **)**

 = £9007.00 + £234.61 - £12326.27 = -£3084.66 -£3084.66

|  |
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| **NNEW BALANCE (ON 31.12.2021) = Opening Balance + Total income £63515.82** |

###### Kaleem Khan - General Secretary

###### (POONCH MUSLIM FUNERAL ASSOCIATION)

***Poonch Muslim Funeral Association***

 45, Painswick Road

 Hall Green

 Birmingham B28 0HE

 ***STANDING ORDER INSTRUCTIONS***

(a) Please fill in part 1 with your Bank/Building Society account details (from your cheque book).

(b) Specify the date on which you want to make the payment in part 3. This must be before 31st March each year.

(c) Sign and date the declaration in part 4.

(d) Cut along the dotted line and send the completed form to your Bank/Building Society. Please inform your

 Bank/Building Society to quote the reference in part 2 to the Association bank. This will confirm your payment to

 the Association.

(e) Please **inform the Association** and the date you have specified for payment.

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***STANDING ORDER MANDATE***

**1.** **YOUR BANK/ACCOUNT DETAILS**

 TO­­ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Bank/Building Society \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Branch

 Account name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Account Number

 Sort Code

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**2.** **ORGANISATION YOU WISH TO PAY**

 **NAME: Poonch Muslim Funeral Association**

**BANK: Nat West BRANCH: Shirley Branch**

 **ACCOUNT No. 5 3 6 8 9 7 7 1 SORT CODE 6 0 1 9 1 4**

 **🟑 PAYMENT REFERENCE TO BE QUOTED TO THE ASSOCIATION** **🟑**

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**3. PAYMENT DETAILS**

Amount of payment in words **EIGHTY POUNDS**\_\_ Amount of payment in figures (£) \_\_\_**80.0**\_\_\_

Date of payment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Frequency: **Yearly**

Commencing date: \_\_**01.01.2023**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**4. CONFIRMATION**

 **SIGNATURE** \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ DATE ­­ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_