

KSIMCoL - Burial Fund

Husaini Shia Islamic Centre
Wood Lane, Stanmore, Middlesex, HA7 4LQ

Registered Charity in UK NO 288356

21st Annual Report: 1st July 2013 – 30th June 2014

Membership

At the start of the year 2013-14, there were 978 registered members. During the year, there were 6 withdrawals: 0 household has emigrated, 2 households have moved into existing household, and 4 households were the sole members who passed away.

202 households have chosen not to renew their participation (it should be noted that rejoining households must pay up all arrears, at current rate, since first joined). There were 71 payments of arrears (at current rate of £80 each) to bring the rejoining households up-to-date with their contributions. Renewal letters were posted in December 2013. During the year 2013-14, there were 35 approved new applications. The breakdown of the membership statistics for the last five of the twenty one years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
09-10	837	157	7	42	715
10-11	872	162	2	48	756
11-12	918	167	3	29	777
12-13	944	184	4	38	794
13-14	978	202	6	35	805

Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 2013-14, the administrative personnel were:

Administrator:	Mr Mustafa Pirbhai
Accountant:	Mr Mustafa Datoo
Clerk:	Dr Mahmood Datoo

Geographical Areas

The table below shows, for the last five of the twenty one years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	09-10	10-11	11-12	12-13	13-14
Bedfordshire	2	2	2	2	3
Berkshire	0	0	0	1	1
Birmingham	3	3	3	3	2
Buckinghamshire	6	7	7	7	7
Cambridge	0	0	0	0	1
Cornwall	1	1	1	1	1
Devon	2	2	2	2	2
Essex	23	20	22	21	21
Gloucester	0	1	1	1	1
Hampshire	2	2	2	3	3
Hertfordshire	91	103	102	114	121
Lancashire	1	1	0	0	0
Leicester	5	4	5	5	7
London	77	86	79	79	78
Middlesex	484	506	533	536	538
Oxford	1	1	1	1	1
Scotland	1	1	1	1	1
Surrey	10	11	10	11	12
Sussex	1	1	1	1	1
Wales	1	1	1	1	1
Yorkshire	4	3	4	4	3
Total households	715	756	777	794	805

Confirmation Times

Eligible households could join/renew at any time during the year (1st July of the year to 30th June of the following year). However, for administrative convenience, irrespective of the time of joining/renewal, the benefit was deemed to be effective from the time of receipt of the application (subject to current Jamaat membership and confirmation) to 30th June of the following year. The cumulative percentage of confirmed applications/renewals for each month, for the last five of the twenty one years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
09-10	60	60	81	85	88	93	96	96	98	99	99	100
10-11	74	80	84	87	89	93	93	96	97	98	99	100
11-12	64	80	83	86	89	94	97	98	99	99	100	100
12-13	72	79	84	88	88	93	96	97	98	99	100	100
13-14	66	78	84	86	88	89	96	96	97	98	99	100

Participating Households

The number of registered beneficiaries with the corresponding number of households, for the last five of the twenty years, is given below.

Number of beneficiaries In a household	Number of households				
	09-10	10-11	11-12	12-13	13-14
1	53	67	67	75	80
2	91	97	111	111	103
3	113	118	111	111	114
4	136	136	145	155	159
5	132	143	138	143	141
6	92	93	98	99	99
7	47	51	55	47	50
8	24	21	22	22	32
9	14	18	17	18	14
10	5	4	4	5	5
11	4	3	3	4	4
12/12+	4	5	6	4	4
Average beneficiaries per household	4.4	5.0	4.3	4.2	4.4

Finances

The number of beneficiaries and the average payment per burial, for the last five of the twenty one years, is given below.

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
09-10	18	39,969-80	2,220-54
10-11	24	59,815-14	2,492.30
11-12	19	50,873-00	2,677-53
12-13	20	61,499-80	3,074-99
13-14	25	82,778-57	3,311-14

A summary of the financial breakdown for the last five of the twenty one years is given below.

		09-10	10-11	11-12	12-13	13-14
Balance at start of year	£	90,891-59	96,730-94	84,864-35	98,535-53	106,397-61
Subscriptions	£	42,960-00	45,360-00	62,160-00	63,520-00	64,400-00
Arrears	£	2,520-00	4,860-00	4,720-00	5,120-00	5,680-00
Donations	£	2,615-00	510-00	500-00	3,100-00	801-00
Bank interest received	£	44-79	49-24	49-25	49-14	46-71
Expenses	£	2,330-64	2,830-69	2,885-07	2,427-26	3,199-36
Benefit payments	£	39,969-80	59,815-14	50,873-00	61,499.80	82,778-57
Balance at end of year	£	96,730-94	84,864-35	98,535-53	106,397-61	91,347-39

Burial Fund: Receipts and Payments Account

For The period 1st July 2013 to 30th June 2014

		£	£
Receipts			
Donations	General	801-00	
Subscriptions	805 @ £80	64,400-00	
Arrears	71 @ £80	5,680-00	
Bank Interest Received		46-71	
			70,927-71
Payments			
25 Burials	(see below for details)	82,778-57	
Expenses	(see below for details)	3,199-36	
			85,977-93
			(15,050-22)
Bank Balance Brought Forward			106,397-61
Bank Balance Carried Forward			91,347-39

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin/planks (£)	TOTAL (£)
1	Northwood	3,634	300	25	145	4,104
2	Toronto					1,774
3	Carpenders Park	2,571	300	25	145	3,041
4	Carpenders Park	3,826	300	25	145	4,296
5	Watford	3,005	300	25	145	3,505
6	Northwood					360-25
7	Northwood	3,634	300	25	145	4,104
8	Northwood	1,543-60	300	25	145	2,013-60
9	Northwood	3,634	300	25	145	4,104
10	Leicester					1,726
11	Watford	3,035	300	25	145	3,505
12	Carpenders Park	3,836	300	25	145	4,306
13	Northwood	3,634	300	25	145	4,104
14	Carpenders Park	3,836	300	25	145	4,306
15	Watford	3,035	300	25	145	3,505
16	Northwood	3,634	300		145	4,079
17	Carpenders Park	2,571	300	50	145	3,066
18	Edmonton	2,850	450	25	145	3,470
19	Watford	386	300	15	50	751
20	Watford	3,035	300	25	145	3,505
21	Carpenders Park	2,571	300	25	145	3,041
22	Watford	3,035	300	25	145	3,505
23	Northwood	3,749	300	25	145	4,219
24	Northwood	3,749	300	25	145	4,219
25	Northwood	3,699-72	300	25	45	4,169-72
Total benefit payments						82,778-57

		£
Expenses		
	Bank charges	380.03
	Stationery	687-33
	Postage	1,840-00
	Printing	292-00
	Total	3,199-36