

KSIMCoL - Burial Fund

P O Box 60, Stanmore, Middlesex, HA7 4JB

Registered Charity in UK NO 288356

First Annual Report: 1 July 1993 - 30 June 1994

Introduction

Life is full of uncertainties. There are not many things in this life for which a cast-iron guarantee can be given. In fact, there is none except for one, that such a definite guarantee can be given. One, and only one, is absolutely unquestionably definite: death. Sooner or later, young or old, all of us have to pass through the transition of death for the life hereafter.

Dying is expensive in this country.

In order to ease the financial burden arising from the burial expenses, the Jamaat has been operating a Burial Fund (BF) scheme for one whole year now.

Set-up

The Burial Fund scheme was activated from 00.01am, 1st July 1993.

The full findings of the BF set-up working party was published in the Newsletter - Issue 7; Zilkaad/Zilhajj 1413 (April/June 1993). The contribution and the rules of the BF are reviewed annually by the Executive Committee of the day.

Administrative Procedure

When the application form with the payment is received, the date of receipt is stamped on the form. The form is then passed on to the BF staff. Current KSIMCoL Jamaat membership (as of 1 July of the year) is then checked with the Honorary Secretary. When the Jamaat membership is confirmed, all the household details as given on the application form are computerised.

Each household is allocated a unique computerised BF Reference number. Upon confirmation of eligibility, a receipt for the BF contribution payment is issued. The receipt number, together with the status of the Jamaat membership of the BF Member in the household, are also included in the computerised household details.

A confirmation letter, showing all the household details, is then posted to the household. Any change of details in a household, for example, death, new persons joining the household, change of address etc. reported to the BF is amended, and a confirmation of the up-to-date household details is posted to the household.

Administrative Equipment

A donor had contributed a personal computer and a printer dedicated to the BF administration. The computer is an Elonex, 486 processor, 25 MHz speed, 170 MB hard disk, 4 MB ram. This came with a one year on-site maintenance. The on-site maintenance agreement has been extended for the next year. The printer is a Hewlett Packard Desk Jet 510. A donor had also contributed a new four drawer filing cabinet for the exclusive usage of the BF.

Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. There are three distinct responsibilities of the administrative staff:

Administrator - who is in charge of the day-to-day running of the BF
Accountant - who is charge of all the financial running of the BF
Clerk - to assist the Administrator.

For the year 1993-94, the administrative personnel were:

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

Geographical Areas

The table below shows the number of eligible households in a particular postal area (and their postal districts) who are participating in the scheme.

Postal area	Number of households
Middlesex: Alperton; Bedfont; Canons Park; Eastcote; Edgware; Enfield; Greenford; Harrow; Harrow Weald; Hatch End; Hayes; Hounslow; Hounslow west; Ickenham; Kenton; Northolt; North Harrow; Northwood; Northwood Hills; Pinner; Rayners Lane; Ruislip; Ruislip Manor; Southall; South Harrow; South Ruislip; Stanmore; Twickenham; Uxbridge; Wembley; Wembley Park; West Drayton; West Harrow; Wealdstone;	214
London: Bethnal Green; Cricklewood; Colindale; Ealing; Edmonton; Finchley Central; Finchely North; Golders Green; Hanwell; Hendon; Holland Park; Hornsey; Kensal Green; Kilburn; Kingsbury; Mill Hill; Murray Grove; North Kensington; Neasden; New Southgate; Putney; Southacre; Southgate; Tooting; Wandsworth; Walthamstow; West Ealing; West Hampstead; Whetstone; Willesden; Willesden Green; Wood Green;	74
Hertfordshire: Borehamwood; Bushey; Bushey Heath; Bricketwood; Carpenders Park; Elstree; Hatfield; Hemel Hempstead; New Barnet; Rickmansworth; South Oxhey; Watford; West Watford;	23
Essex: Chelmsford; Colchester; Dagenham; Hornchurch; Ilford; Rayleigh; Romford; Saffron Walden; Shoeburyness; Wickford;	19
Surrey: East Molesey; Hersham; Mordern;	3
Bedfordshire: Dunstable; Luton;	2
Kent: Broadstairs; Sittingbourne;	2
Cornwall: Truro;	1
Dorset: Poole;	1
Gloucester: Longford;	1
Hampshire: Southampton;	1
Leicester: Leicester;	1
Oxford: Oxford;	1
Suffolk: Sudbury;	1

Participating Households

The total number of participating households is 344. The number of registered beneficiaries within each household varied from 1 to 11; the number of registered beneficiaries with the corresponding number of households is given below:

Number of beneficiaries in a household	1	2	3	4	5	6	7	8	9	10	11
Number of households	13	44	50	84	75	47	23	3	2	2	1

This gives an average of 4.3 beneficiaries per household.

Confirmation Times

Eligible households could join at any time during the year (1 July 1993 to 30 June 1994). However, for administrative convenience, irrespective of the time of joining, the benefit was deemed to be effective from the time of receipt of the application (subject to current Jamaat membership and confirmation) to 30 June 1994. The number of confirmation of applications for each month is given below:

Month	Jul 93	Aug 93	Sep 93	Oct 93	Nov 93	Dec 93
Number of confirmed applications	211	54	16	18	4	15

Month	Jan 94	Feb 94	Mar 94	Apr 94	May 94	Jun 94
Number of confirmed applications	6	7	8	3	2	0

In terms of percentage, 61% of applicants were confirmed in the first month, 77% in the first two months, 82% in the first three months, and 87% in the first four months.

Finances

Some notes regarding the finances are given below, followed by the statement of accounts.

Bank Account

At the onset of the BF set-up, the importance of ensuring that the BF and the main Jamaat accounts are in no way intermingled was recognised. Thus, in order to ensure complete "independence" of the BF bank account from the main Jamaat account, the BF account is at a separate branch in a separate bank (NATWEST bank at Ruislip branch). Two types of accounts are now maintained there: a reserve account where the bulk of the moneys is kept, and a current account which is used for the day-to-day transactions.

Accounting Records

All the financial transactions for the BF are conducted by the BF Accountant, except for the signing of the cheque which is done by the President and the Treasurer of the Jamaat, as required by Charity Law.

Receipts

The BF has a book of receipts at any one time, which is used exclusively for the BF receipts only, for the purposes of administrative expediency.

Donations

As can be seen from the accounts presented in this report, general donations from individuals have ranged from £10 to £1,000. Two individuals have donated to the base fund: £5,000 and £10,000.

There have also been donations to cover the full costs of postage, printing and stationery. Hardware donations were: computer, printer, filing cabinet.

All these donations have gone a long way in the effective administration of the BF and its financial status. The Jamaat wishes to sincerely and profusely thank all these donors for their support and we pray to Allah, that may He in His Mercy, grant all the donors His Blessings.

Benefit Payments

There have been 15 beneficiaries in the first year. A total of £13,321.48 was paid out as benefits. The detail breakdown for each burial payment is given with the accounts in this report. This makes an average payment of £888.10 per burial.

It should be noted here that the Burial Fund benefit also extends to the payment of the shroud (kaffan).

Burial Fund: Receipts and Payments Account

For The period 1 July 1993 to 30 June 1994

RECEIPTS

		£
Donations	Base Fund	5,000.00
	Base Fund	10,000.00
	General	4,256.87
		<u>19,256.87</u>
Subscriptions	344 @ £30	10,320.00
Sub Total		<u><u>29,576.87</u></u>

PAYMENTS

15 Burials	(see below for details)	13,321.48
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BANK BALANCE

16,255.39

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin/ planks (£)	TOTAL (£)
1	Northwood	227.60	475.00	25.00	72.00	799.60
2	Watford	503.76	250.00		72.00	825.76
3	Brookwood	967.00	250.00		40.00	1,257.00
4	Watford	503.76	250.00		72.00	825.76
5	Brookwood	967.00	250.00		72.00	1,289.00
6	Watford	503.76	250.00	25.00	72.00	850.76
7	Watford	624.00	250.00	25.00	72.00	971.00
8	Northwood	227.60	740.00			967.60
9	Watford	624.00	250.00	25.00	75.00	974.00
10	Watford	624.00	250.00	25.00	75.00	974.00
11	Watford	624.00	250.00	25.00	75.00	974.00
12	Northwood	135.00	250.00	25.00	75.00	485.00
13	Watford	180.00				180.00
14	Watford	624.00	250.00	25.00	75.00	974.00
15	Watford	624.00	250.00	25.00	75.00	974.00
Total benefit payment						<u><u>13,321.48</u></u>

Items donated

Computer and printer	1,357.13
Filing cabinet	117.49
Stationery	288.63
Postage	224.00
Printing	269.09
Computer maintenance	79.43
Total	<u><u>2,335.77</u></u>