

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

Second Annual Report: 1 July 1994 - 30 June 1995

Membership

There were 344 members in the first year of operation in 93-94. During the year 94-95, there were four withdrawals: one household has emigrated the country; one household has moved to another UK Jamaat and joined their local burial fund scheme; two households have moved into already participating households.

12 households have chosen not to renew their participation (it should be noted that rejoining households must pay up all arrears). Renewal letters were posted, first in September 94 and again in January 95. The breakdown of the membership statistics for the last two years is given below.

Year	Members at start of year	Non-renewals	Withdrawals	New members	Members at end of year
93-94	0	0	0	344	344
94-95	344	12	4	69	397

Administrative Equipment

An additional four drawer filing cabinet was purchased to store the BF paperwork. The administrative equipment to-date, for the exclusive usage of the BF, are one computer, one desk-jet printer and two filing cabinets.

Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 1994-95, 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 two years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households	
	93-94	94-95
Bedfordshire	2	2
Cornwall	1	1
Dorset	1	1
Essex	19	20
Gloucester	1	1
Hampshire	1	1
Hertfordshire	23	31
Kent	2	2
Leicester	1	1
London	74	86
Middlesex	214	245
Oxford	1	1
Suffolk	1	1
Surrey	3	4
Total households	344	397

Confirmation Times

Eligible households could join/renew at any time during the year (1 July of the year to 30 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 30 June of the following year. The cumulative percentage of confirmed applications/renewals for each month, for the last two years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
93-94	61	77	82	87	88	92	94	96	98	99	100	100
94-95	68	78	82	88	92	92	96	99	99	99	100	100

Participating Households

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

Number of beneficiaries in a household	Number of households	
	93-94	94-95
1	13	16
2	44	50
3	50	53
4	84	89
5	75	92
6	47	62
7	23	23
8	3	6
9	2	4
10	2	1
11	1	1
Average beneficiaries per household	4.3	4.4

Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
93-94	15	13,321-48	888-10
94-95	11	9,376-00	852-36

A summary of the financial breakdown for the last two years is given below.

		93-94	94-95
Balance at start of year	£	0	16,255-39
Subscriptions	£	10,320-00	11,910-00
Donations	£	19,256-87	1,113-00
Bank interest received	£	0	450-60
Expenses	£	0	1,288-63
Benefit payments	£	13,321-48	9,376-00
Balance at end of year	£	16,255-39	19,064-36

Burial Fund: Receipts and Payments Account

For The period 1 July 1994 to 30 June 1995

Receipts			
Donations	General	£	£
Subscriptions	397 @ £30	1,113-00	
Bank Interest Received		11,910-00	
		450-60	
		<u> </u>	13,473-60
Payments			
11 Burials	(see below for details)	9,376-00	
Expenses	(see below for details)	1,288-63	
		<u> </u>	10,664-63
			<u> </u>
			2,808-97
Bank Balance Brought Forward			16,255-39
Bank Balance Carried Forward			<u> </u>
			19,064-36

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin/ planks (£)	TOTAL (£)
1	Northwood	135	250	25	75	485
2	Watford	624	250	25	75	974
3	Brookwood	1,025	250	25	25	1,325
4	Watford	624	250	25	75	974
5	Watford	112				112
6	Watford	112				112
7	Watford	624	250	25	75	974
8	Watford	624	250	25	75	974
9	Brookwood	1,127	250	25	35	1,437
10	Watford	642	250	25	75	1,017
11	Watford	642	250	25	75	992
Total benefit payment						9,376

Expenses		£
	Filing cabinet	99-99
	Stationery	378-64
	Postage	399-00
	Printing	323-81
	Computer maintenance	79-43
	Bank charges	7-76
	Total	<u> </u>
		1,288-63