

## KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

### Third Annual Report: 1 July 1995 - 30 June 1996

#### Membership

At the start of the year 95-96, there were 409 registered members, of whom 12 were not up-to-date with their annual contributions. During the year, there were 6 withdrawals: 4 households have emigrated the country; 1 household has moved to another UK Jamaat and joined their local burial fund scheme; 1 household has moved into an already participating household.

23 households have chosen not to renew their participation (it should be noted that rejoining households must pay up all arrears). There were 5 payments of arrears (at current rates of £30 each) to bring the rejoining households up-to-date with their contributions. Renewal letters were posted in November 95. During the year 95-96, there were 29 approved new applications. The breakdown of the membership statistics for the last three years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
93-94	0	0	0	344	344
94-95	344	12	4	69	397
95-96	409	23	6	29	409

#### Administrative Equipment

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 1995-96, the administrative personnel were:

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

### Geographical Areas

The table below shows, for the last three 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	95-96
Bedfordshire	2	2	2
Cornwall	1	1	1
Dorset	1	1	1
Essex	19	20	20
Gloucester	1	1	1
Hampshire	1	1	1
Hertfordshire	23	31	33
Kent	2	2	1
Leicester	1	1	1
London	74	86	83
Middlesex	214	245	259
Oxford	1	1	1
Suffolk	1	1	1
Surrey	3	4	4
Total households	344	397	409

### 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 three 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
95-96	69	82	82	86	92	93	96	98	99	99	100	100

### Participating Households

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

Number of beneficiaries in a household	Number of households		
	93-94	94-95	95-96
1	13	16	17
2	44	50	52
3	50	53	45
4	84	89	101
5	75	92	97
6	47	62	60
7	23	23	27
8	3	6	4
9	2	4	4
10	2	1	0
11	1	1	1
12	0	0	1
Average beneficiaries per household	4.3	4.4	4.4

### Finances

The number of beneficiaries and the average payment per burial, for the last three 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
95-96	9	8,607-80	956-42

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

		93-94	94-95	95-96
Balance at start of year	£	0	16,255-39	19,064-36
Subscriptions	£	10,320-00	11,910-00	12,270-00
Arrears	£	0	0	150-00
Donations	£	19,256-87	1,113-00	2,924-32
Bank interest received	£	0	450-60	1,191-84
Expenses	£	0	1,288-63	827-48
Benefit payments	£	13,321-48	9,376-00	8,607-80
Balance at end of year	£	16,255-39	19,064-36	26,165-24

## Burial Fund: Receipts and Payments Account

For The period 1 July 1995 to 30 June 1996

<b>Receipts</b>		£	£
Donations	General	2,924-32	
Subscriptions	409 @ £30	12,270-00	
Arrears	5 @ £30	150-00	
Bank Interest Received		<u>1,191-84</u>	
			16,536-16
<b>Payments</b>			
9 Burials	(see below for details)	8,607-80	
Expenses	(see below for details)	<u>827-48</u>	
			<u>9,435-28</u>
			7,100-88
<b>Bank Balance Brought Forward</b>			<u>19,064-36</u>
<b>Bank Balance Carried Forward</b>			<u><u>26,165-24</u></u>

The breakdown for each burial payment is:

	<b>Buried at</b>	<b>Cemetery (£)</b>	<b>Hearse (£)</b>	<b>Kaffan (£)</b>	<b>Coffin/planks (£)</b>	<b>TOTAL (£)</b>
1	Watford	642-00	250	25	75	992-00
2	Watford	642-00	250	25	75	992-00
3	Brookwood	1,227-00	250		75	1,552-00
4	Northwood		250	25	75	350-00
5	Brookwood	1,127-00	250	25	25	1,427-00
6	Northwood		250		75	325-00
7	Watford	642-00	250		75	967-00
8	Watford	661-40	250	30	75	1,016-40
9	Watford	661-40	250		75	986-40
Total benefit payment						8,607-80

<b>Expenses</b>		£
	Stationery	228-53
	Postage	185-50
	Printing	341-78
	Computer maintenance	79-43
	Bank charges refund	<u>(7-76)</u>
	<b>Total</b>	<u><u>827-48</u></u>