

## KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

### Fourth Annual Report: 1 July 1996 - 30 June 1997

#### **Membership**

At the start of the year 96-97, there were 432 registered members, of whom 23 were not up-to-date with their annual contributions. During the year, there were none withdrawals.

49 households have chosen not to renew their participation (it should be noted that rejoining households must pay up all arrears). There were 11 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 96. During the year 96-97, there were 34 approved new applications. The breakdown of the membership statistics for the last four years is given below.

<b>Year</b>	<b>Registered members at start of year</b>	<b>Non-renewals</b>	<b>Withdrawals</b>	<b>New members</b>	<b>Paid members at end of year</b>
93-94	0	0	0	344	344
94-95	344	12	4	69	397
95-96	409	23	6	29	409
96-97	432	49	0	34	417

#### **Administrative Equipment**

The administrative equipment to-date, for the exclusive usage of the BF, are one computer, one laser printer and two filing cabinets.

#### **Administrators**

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 1996-97, 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 four 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	96-97
Bedfordshire	2	2	2	2
Cornwall	1	1	1	1
Dorset	1	1	1	1
Essex	19	20	20	21
Gloucester	1	1	1	1
Hampshire	1	1	1	2
Hertfordshire	23	31	33	31
Kent	2	2	1	1
Leicester	1	1	1	1
London	74	86	83	79
Middlesex	214	245	259	268
Milton Keynes	0	0	0	1
Oxford	1	1	1	1
Scotland	0	0	0	1
Suffolk	1	1	1	1
Surrey	3	4	4	5
Total households	344	397	409	417

### 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 four 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
96-97	75	81	83	88	89	97	97	99	99	99	100	100

### Participating Households

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

Number of beneficiaries in a household	Number of households			
	93-94	94-95	95-96	96-97
1	13	16	17	20
2	44	50	52	48
3	50	53	45	52
4	84	89	101	106
5	75	92	97	93
6	47	62	60	57
7	23	23	27	30
8	3	6	4	3
9	2	4	4	5
10	2	1	0	1
11	1	1	1	2
12	0	0	1	0
Average beneficiaries per household	4.3	4.4	4.4	4.3

### Finances

The number of beneficiaries and the average payment per burial, for the last four 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
96-97	11	9,135-40	830-49

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

		93-94	94-95	95-96	96-97
Balance at start of year	£	0	16,255-39	19,064-36	26,165-24
Subscriptions	£	10,320-00	11,910-00	12,270-00	12,150-00
Arrears	£	0	0	150-00	330-00
Donations	£	19,256-87	1,113-00	2,924-32	1,635-00
Bank interest received	£	0	450-60	1,191-84	1,181-60
Expenses	£	0	1,288-63	827-48	1,717-40
Benefit payments	£	13,321-48	9,376-00	8,607-80	9,135-40
Balance at end of year	£	16,255-39	19,064-36	26,165-24	30,609-04

## Burial Fund: Receipts and Payments Account

For The period 1 July 1996 to 30 June 1997

<b>Receipts</b>		£	£
Donations	General	1,635-00	
Subscriptions	417 @ £30	12,150-00	
Arrears	11 @ £30	330-00	
Bank Interest Received		<u>1,181-60</u>	
			15,296-60
<b>Payments</b>			
11 Burials	(see below for details)	9,135-40	
Expenses	(see below for details)	<u>1,717-40</u>	
			10,852-80
			<u>4,443-80</u>
<b>Bank Balance Brought Forward</b>			26,165-24
<b>Bank Balance Carried Forward</b>			<u><u>30,609-04</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	661-40	250	30	75	1,016-40
2	Watford	661-40	250	30	75	1,016-40
3	Watford	661-40	250		75	986-40
4	Watford	118-40				118-40
5	Northwood	320-00	250	20	75	665-00
6	Northwood		250	25	75	350-00
7	Northwood	320-00	250	20	75	665-00
8	Northwood	320-00	250	20	75	665-00
9	Watford	661-40	250	20	75	1,006-40
10	Watford	661-40	250	20	75	1,006-40
11	Brookwood	1,295-00	250	20	75	1,640-00
<b>Total benefit payment</b>						<b>9,135-40</b>

<b>Expenses</b>		£
	Stationery	470-23
	Postage	310-00
	Printing	170-36
	Computer maintenance	79-43
	Laserjet printer	687-38
	<b>Total</b>	<u><u>1,717-40</u></u>