

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

Fifth Annual Report: 1 July 1997 - 30 June 1998

Membership

At the start of the year 97-98, there were 466 registered members, of whom 49 were not up-to-date with their annual contributions. During the year, there were 5 withdrawals. 3 households have emigrated the country; 1 household has moved another UK Jamaat; 11 household has moved into an already participating household.

44 households have chosen not to renew their participation (it should be noted that rejoining households must pay up all arrears). There were 29 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 January 98. During the year 97-98, there were 28 approved new applications. The breakdown of the membership statistics for the last five 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
96-97	432	49	0	34	417
97-98	466	44	5	28	445

Administrative Equipment

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

Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 1997-98, 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	97-98
Bedfordshire	2	2	2	2	2
Cornwall	1	1	1	1	1
Dorset	1	1	1	1	1
Essex	19	20	20	21	20
Gloucester	1	1	1	1	1
Hampshire	1	1	1	2	2
Hertfordshire	23	31	33	31	32
Kent	2	2	1	1	1
Leicester	1	1	1	1	1
London	74	86	83	79	83
Middlesex	214	245	259	268	291
Milton Keynes	0	0	0	1	0
Oxford	1	1	1	1	1
Scotland	0	0	0	1	2
Suffolk	1	1	1	1	1
Surrey	3	4	4	5	5
Wales	0	0	0	0	1
Total households	344	397	409	417	445

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
97-98	49	73	74	86	89	89	94	99	99	99	99	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	97-98
1	13	16	17	20	19
2	44	50	52	48	49
3	50	53	45	52	57
4	84	89	101	106	114
5	75	92	97	93	97
6	47	62	60	57	60
7	23	23	27	30	33
8	3	6	4	3	8
9	2	4	4	5	3
10	2	1	0	1	3
11	1	1	1	2	2
12	0	0	1	0	0
Average beneficiaries per household	4.3	4.4	4.4	4.3	4.4

Finances

The number of beneficiaries and the average payment per burial, for the last five 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
97-98	12	12,297-64	1,024-80

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

		93-94	94-95	95-96	96-97	97-98
Balance at start of year	£	0	16,255-39	19,064-36	26,165-24	30,609-04
Subscriptions	£	10,320-00	11,910-00	12,270-00	12,150-00	13,350-00
Arrears	£	0	0	150-00	330-00	870-00
Donations	£	19,256-87	1,113-00	2,924-32	1,635-00	1,489-00
Bank interest received	£	0	450-60	1,191-84	1,181-60	1,686-17
Expenses	£	0	1,288-63	827-48	1,717-40	1,189-31
Benefit payments	£	13,321-48	9,376-00	8,607-80	9,135-40	12,297-64
Balance at end of year	£	16,255-39	19,064-36	26,165-24	30,609-04	34,517-26

Burial Fund: Receipts and Payments Account

For The period 1 July 1997 to 30 June 1998

Receipts		£	£
Donations	General	1,489-00	
Subscriptions	445 @ £30	13,350-00	
Arrears	29 @ £30	970-00	
Bank Interest Received		<u>1,686-17</u>	
			17,395-17
 Payments			
12 Burials	(see below for details)	12,297-64	
Expenses	(see below for details)	<u>1,189-31</u>	
			<u>13,486-95</u>
			3,908-22
Bank Balance Brought Forward			<u>30,609-04</u>
Bank Balance Carried Forward			<u>34,517-26</u>

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin/ planks (£)	TOTAL (£)
1	Watford	642-00	250	30	75-00	997-00
2	Glasgow	275-00	80	25	250-00	630-00
3	Northwood	320-00	250		75-00	645-00
4	Watford	681-20	250	20	75-00	1,026-20
5	Fareham	860-00	92-79	20	75-00	1,027-79
6	Northwood	330-00	250	25	88-13	693-13
7	Northwood	330-00	250	25	88-13	693-13
8	Watford	642-00	250	30	75-00	997-00
9	Watford	642-00	250	30	88-13	1,010-13
10	Watford	642-00	250	30	88-13	1,010-13
11	Brookwood	1,450-00	250	30	25-00	1,755-00
12	Brookwood	1,450-00	250	25	88-13	1,813-13
Total benefit payment						12,297-64

Expenses		£
	Filing cabinet	146-86
	Stationery	440-47
	Postage	360-00
	Printing	162-55
	Computer maintenance	79-43
	Total	<u>1,189-31</u>