

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

Sixth Annual Report: 1 July 1998 - 30 June 1999

Membership

At the start of the year 98-99, there were 489 registered members, of whom 76 were not up-to-date with their annual contributions. During the year, there were 5 withdrawals: 1 household has emigrated the country; 1 household has moved to another UK Jamaat; 3 households have moved into an already participating households.

71 households have chosen not to renew their participation (it should be noted that rejoining households must pay up all arrears). There were 15 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 99. During the year 98-99, there were 21 approved new applications. The breakdown of the membership statistics for the last five of the six years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
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
98-99	489	71	5	21	434

Acknowledgement

The assistance of a Jamaat member, in setting-up and seeing through the transfer of data from the old computer and program to the new ones, is gratefully acknowledged.

Administrative Equipment

The administrative equipment to-date, for the usage of the BF, are one laser printer and three filing cabinets. From Jul 99, a BF Administrative's own computer is used for the BF administration. The old BF computer will be handed to the Executive by Dec 99 once the successful transfer of data is completed.

Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 1998-99, 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 five of the six years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	94-95	95-96	96-97	97-98	98-99
Bedfordshire	2	2	2	2	2
Cornwall	1	1	1	1	1
Dorset	1	1	1	1	1
Essex	20	20	21	20	21
Gloucester	1	1	1	1	1
Hampshire	1	1	2	2	2
Hertfordshire	31	33	31	32	30
Kent	2	1	1	1	3
Leicester	1	1	1	1	1
London	86	83	79	83	72
Middlesex	245	259	268	291	290
Milton Keynes	0	0	1	0	0
Oxford	1	1	1	1	1
Scotland	0	0	1	2	1
Suffolk	1	1	1	1	1
Surrey	4	4	5	5	6
Wales	0	0	0	1	1
Total households	397	409	417	445	434

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 Jamat membership and confirmation) to 30 June of the following year. The cumulative percentage of confirmed applications/renewals for each month, for the last five of the six years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
98-99	67	73	81	85	92	92	92	92	96	99	100	100

Participating Households

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

Number of beneficiaries in a household	Number of households				
	94-95	95-96	96-97	97-98	98-99
1	16	17	20	19	18
2	50	52	48	49	45
3	53	45	52	57	50
4	89	101	106	114	118
5	92	97	93	97	91
6	62	60	57	60	60
7	23	27	30	33	37
8	6	4	3	8	6
9	4	4	5	3	3
10	1	0	1	3	3
11	1	1	2	2	1
12	0	1	0	0	2
Average beneficiaries per household	4.4	4.4	4.3	4.4	4.5

Finances

From 1 October 1997 to date, the BF Admin has been unable to ascertain neither the amount, nor receive the cheque, for the general donations by the members targeted to the BF via the Executive.

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
98-99	8	7,854-13	981-77

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

		94-95	95-96	96-97	97-98	98-99
Balance at start of year	£	16,255-39	19,064-36	26,165-24	30,609-04	34,517-26
Subscriptions	£	11,910-00	12,270-00	12,510-00	13,350-00	13,020-00
Arrears	£	0	150-00	330-00	870-00	450-00
Donations	£	1,113-00	2,924-32	1,275-00	1,489-00	400-00
Bank interest received	£	450-60	1,191-84	1,181-60	1,686-17	1,508-22
Expenses	£	1,288-63	827-48	1,717-40	1,189-31	660-07
Benefit payments	£	9,376-00	8,607-80	9,135-40	12,297-64	7,854-13
Balance at end of year	£	19,064-36	26,165-24	30,609-04	34,517-26	41,381-28

Burial Fund: Receipts and Payments Account

For The period 1 July 1998 to 30 June 1999

Receipts		£	£
Donations	General	400-00	
Subscriptions	434 @ £30	13,020-00	
Arrears	15 @ £30	450-00	
Bank Interest Received		<u>1,508-22</u>	
			15,378-22
 Payments			
8 Burials	(see below for details)	7,854-13	
Expenses	(see below for details)	<u>660-07</u>	
			<u>8,514-20</u>
			6,864-02
Bank Balance Brought Forward			<u>34,517-26</u>
Bank Balance Carried Forward			<u><u>41,381-28</u></u>

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin/ planks (£)	TOTAL (£)
1	Watford	642-00	250	25	88-50	1,005-50
2	Watford	642-00	250	25	75-00	992-00
3	Brookwood	1,450-00	250		88-13	1,788-13
4	Watford	701-00	250		75-00	1,026-00
5	Northwood	340-00	250		75-00	665-00
6	Northwood	340-00	250		75-00	665-00
7	Watford	701-00	250		75-00	1,026-00
8	Watford	361-50	250		75-00	686-50
Total benefit payment						7,854-13

Expenses		£
	Stationery	190-07
	Postage	342-00
	Printing	<u>128-00</u>
	Total	<u><u>660-07</u></u>