

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

Seventh Annual Report: 1 July 1999 - 30 June 2000

Membership

At the start of the year 99-00, there were 505 registered members, of whom 71 were not up-to-date with their annual contributions. During the year, there was 1 withdrawal: 1 household has moved into an already participating households.

52 households have chosen not to renew their participation (it should be noted that rejoining households must pay up all arrears since first joined). There were 43 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 December 99. During the year 99-00, there were 34 approved new applications. The breakdown of the membership statistics for the last five of the seven years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
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
99-00	505	52	1	34	486

Administrative Equipment

The administrative equipment to-date, for the usage of the BF, are 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 1999-00, 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 five of the seven years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	95-96	96-97	97-98	98-99	99-00
Bedfordshire	2	2	2	2	2
Cornwall	1	1	1	1	1
Dorset	1	1	1	1	1
Essex	20	21	20	21	21
Gloucester	1	1	1	1	1
Hampshire	1	2	2	2	2
Hertfordshire	33	31	32	30	38
Kent	1	1	1	3	3
Leicester	1	1	1	1	1
London	83	79	83	72	77
Middlesex	259	268	291	290	327
Milton Keynes	0	1	0	0	2
Newcastle-upon-Tyne	0	0	0	0	1
Oxford	1	1	1	1	1
Scotland	0	1	2	1	1
Suffolk	1	1	1	1	0
Surrey	4	5	5	6	6
Wales	0	0	1	1	1
Total households	409	417	445	434	486

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 five of the seven years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
99-00	66	75	81	85	89	92	92	92	97	99	100	100

Participating Households

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

Number of beneficiaries in a household	Number of households				
	95-96	96-97	97-98	98-99	99-00
1	17	20	19	18	16
2	52	48	49	45	59
3	45	52	57	50	61
4	101	106	114	118	123
5	97	93	97	91	93
6	60	57	60	60	70
7	27	30	33	37	45
8	4	3	8	6	11
9	4	5	3	3	2
10	0	1	3	3	3
11	1	2	2	1	0
12	1	0	0	2	3
Average beneficiaries per household	4.4	4.3	4.4	4.5	4.5

Finances

The present Executive Treasury has paid to the BF, all the backdated general donations targeted to the BF via the Executive, which was withheld by the previous Executive from 1 October 1997.

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
99-00	8	9,171-46	1,146-43

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

		95-96	96-97	97-98	98-99	99-00
Balance at start of year	£	19,064-36	26,165-24	30,609-04	34,517-26	41,381-28
Subscriptions	£	12,270-00	12,510-00	13,350-00	13,020-00	14,580-00
Arrears	£	150-00	330-00	870-00	450-00	1,290-00
Donations	£	2,924-32	1,275-00	1,489-00	400-00	1,417-00
Bank interest received	£	1,191-84	1,181-60	1,686-17	1,508-22	1,591-86
Expenses	£	827-48	1,717-40	1,189-31	660-07	857-12
Benefit payments	£	8,607-80	9,135-40	12,297-64	7,854-13	9,171-46
Balance at end of year	£	26,165-24	30,609-04	34,517-26	41,381-28	50,231-56

Burial Fund: Receipts and Payments Account

For The period 1 July 1999 to 30 June 2000

Receipts		£	£
Donations	General	1,417-00	
Subscriptions	486 @ £30	14,580-00	
Arrears	43 @ £30	1,290-00	
Bank Interest Received		<u>1,591-86</u>	
			18,878-86
Payments			
8 Burials	(see below for details)	9,171-46	
Expenses	(see below for details)	<u>857-12</u>	
			<u>10,028-58</u>
			8,850-28
Bank Balance Brought Forward			<u>41,381-28</u>
Bank Balance Carried Forward			<u>50,231-56</u>

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin/ planks (£)	Name- plate (£)	TOTAL (£)
1	Watford	723-00	250		75-00		1,048-00
2	Northwood	340-00	250		75-00		665-00
3	Northwood	350-00	250		85-00		685-00
4	Carpenders Park	991-28	250			32-50	1,273-78
5	Northwood	350-00	250	25	75-00		700-00
6	Carpenders Park	991-28	250		75-00	32-50	1,348-78
7	Brookwood	1,915-00	250		37-50		2,202-50
8	Backdated charges	1,248-40					1,248-40
Total benefit payments							9,171-46

Expenses		£
	Stationery	262-39
	Postage	418-00
	Printing	<u>176-73</u>
	Total	<u>857-12</u>