

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

Tenth Annual Report: 1st July 2002 – 30th June 2003

Membership

At the start of the year 2002-03, there were 601 registered members, of whom 61 were not up-to-date with their annual contributions. During the year, there were 3 withdrawals: 1 household has moved into an already participating household; 1 household has emigrated, and 1 household member has passed away.

73 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 30 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 2002. During the year 2002-03, there were 39 approved new applications. The breakdown of the membership statistics for the last five of the ten years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
98-99	489	71	5	21	434
99-00	505	52	1	34	486
00-01	538	59	4	36	511
01-02	570	61	7	38	540
02-03	601	73	3	39	564

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 2002-03, 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 ten years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	98-99	99-00	00-01	01-02	02-03
Bedfordshire	2	2	2	2	1
Birmingham	0	0	0	1	1
Buckinghamshire	0	2	3	3	4
Cornwall	1	1	1	1	1
Devon	0	0	2	2	2
Dorset	1	1	1	1	1
Essex	21	21	19	20	20
Gloucester	1	1	1	1	1
Hampshire	2	2	2	2	2
Hertfordshire	30	38	43	51	57
Kent	3	3	3	3	3
Leicester	1	1	1	1	
London	72	77	84	85	82
Middlesex	290	327	339	356	377
Newcastle-upon-Tyne	0	1	0	0	0
Northampton	0	0	0	1	1
Oxford	1	1	1	1	1
Scotland	1	1	1	1	1
Suffolk	1	0	0	0	0
Surrey	6	6	6	7	7
Wales	1	1	1	1	2
Total households	434	486	511	540	564

Confirmation Times

Eligible households could join/renew at any time during the year (1st July of the year to 30th 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 Jumaat membership and confirmation) to 30th June of the following year. The cumulative percentage of confirmed applications/renewals for each month, for the last five of the ten years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
00-01	74	74	78	78	78	89	95	95	97	99	100	100
01-02	74	80	84	89	89	89	93	93	97	97	100	100
02-03	72	72	81	85	87	93	93	96	96	98	98	100

Participating Households

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

Number of beneficiaries in a household	Number of households				
	98-99	99-00	00-01	01-02	02-03
1	18	16	21	25	24
2	45	59	63	61	66
3	50	61	67	67	62
4	118	123	123	136	145
5	91	93	101	107	109
6	60	70	69	71	81
7	37	45	42	45	46
8	6	11	15	13	16
9	3	2	3	6	5
10	3	3	4	6	7
11	1	0	0	0	1
12/12+	2	3	3	3	2
Average beneficiaries per household	4.5	4.5	4.5	4.5	4.5

Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
98-99	8	7,854-13	981-77
99-00	8	9,171-46	1,146-43
00-01	10	13,721-51	1,372-15
01-02	12	18,764-64	1,563-72
02-03	14	18,076-05	1,291-15

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

		98-99	99-00	00-01	01-02	02-03
Balance at start of year	£	34,517-26	41,381-28	50,231-56	54,925-32	54,178-67
Subscriptions	£	13,020-00	14,580-00	15,330-00	16,200-00	16,920-00
Arrears	£	450-00	1,290-00	750-00	750-00	900-00
Donations	£	400-00	1,417-00	1,160-00	705-00	558-57
Bank interest received	£	1,508-22	1,591-86	2,026-67	1,265-88	977-90
Expenses	£	660-07	857-12	852-40	901-89	1,072-16
Benefit payments	£	7,854-13	9,171-46	13,721-51	18,764-64	18,076-05
Balance at end of year	£	41,381-28	50,231-56	54,924-32	54,178-67	54,386-93

Burial Fund: Receipts and Payments Account

For The period 1st July 2002 to 30th June 2003

Receipts		£	£
Donations	General	558-57	
Subscriptions	564 @ £30	16,920-00	
Arrears	30 @ £30	900-00	
Bank Interest Received		<u>977-90</u>	
			19,356-47
Payments			
14 Burials	(see below for details)	18,076-05	
Expenses	(see below for details)	<u>1,072-16</u>	
			<u>19,148-21</u>
			208-26
Bank Balance Brought Forward			<u>54,178-67</u>
Bank Balance Carried Forward			<u>54,386.93</u>

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin/ planks (£)	TOTAL (£)
1	Carpenders Park	1,159-00	250-00	25-00	75-00	1,509-00
2	Carpenders Park	131-12				131-12
3	Northwood	400-00	250-00	25-00	75-00	750-00
4	Carpenders Park	1,217-85	250-00	25-00	75-00	1,567-85
5	Northwood	400-00	250-00	20-00	75-00	745-00
6	Carpenders Park	1,266-00	250-00	20-00		1,536-00
7	Carpenders Park	1,216-20	250-00	20-00	75-00	1,561-20
8	Tottenham	1,200-00	250-00	20-00	75-00	1,545-00
9	Watford	1,240-00	250-00	20-00	75-00	1,585-00
10	Carpenders Park	1,689-44	250-00	20-00	75-00	2,034-44
11	Watford	1,300-00	250-00	20-00	75-00	1,645-00
12	Carpenders Park	1,271-44	250-00		75-00	1,596-44
13	Streatham					1,750-00
14	Northwood	120-00				120-00
Total benefit payments						18,076-05

Expenses		£
	Stationery	399-36
	Postage	440-00
	Printing	<u>232-80</u>
	Total	<u>1,072-16</u>