

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

11th Annual Report: 1st July 2003 – 30th June 2004

Membership

At the start of the year 2003-04, there were 637 registered members, of whom 73 were not up-to-date with their annual contributions. During the year, there were 3 withdrawals: 2 households have emigrated, and 1 household member has passed away.

84 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 42 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 2003. During the year 2003-04, there were 45 approved new applications. The breakdown of the membership statistics for the last five of the eleven years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
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
03-04	637	84	3	45	595

Administrative Equipment

The administrative equipment to-date, for the usage of the BF, is 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 2003-04, 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 eleven years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	99-00	00-01	01-02	02-03	03-04
Bedfordshire	2	2	2	1	1
Birmingham	0	0	1	1	2
Buckinghamshire	2	3	3	4	3
Cornwall	1	1	1	1	1
Devon	0	2	2	2	2
Dorset	1	1	1	1	1
Essex	21	19	20	20	18
Gloucester	1	1	1	1	1
Hampshire	2	2	2	2	1
Hertfordshire	38	43	51	57	64
Kent	3	3	3	3	4
Leicester	1	1	1	0	2
London	77	84	85	82	84
Middlesex	327	339	356	377	397
Newcastle-upon-Tyne	1	0	0	0	0
Northampton	0	0	1	1	0
Oxford	1	1	1	1	1
Peterborough	0	0	0	0	1
Scotland	1	1	1	1	1
Sheffield	0	0	0	0	1
Surrey	6	6	7	7	8
Wales	1	1	1	2	2
Total households	486	511	540	564	595

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 Jamaat 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 eleven years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
03-04	51	65	65	79	79	89	94	96	96	97	99	100

Participating Households

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

Number of beneficiaries in a household	Number of households				
	99-00	00-01	01-02	02-03	03-04
1	16	21	25	24	27
2	59	63	61	66	79
3	61	67	67	62	74
4	123	123	136	145	143
5	93	101	107	109	115
6	70	69	71	81	79
7	45	42	45	46	43
8	11	15	13	16	14
9	2	3	6	5	10
10	3	4	6	7	8
11	0	0	0	1	1
12/12+	3	3	3	2	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 eleven years, is given below.

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
03-04	15	18,941-62	1,262-77

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

		99-00	00-01	01-02	02-03	03-04
Balance at start of year	£	41,381-28	50,231-56	54,924-32	54,178-67	54,386-93
Subscriptions	£	14,580-00	15,330-00	16,200-00	16,920-00	17,850-00
Arrears	£	1,290-00	750-00	750-00	900-00	1,260-00
Donations	£	1,417-00	1,160-00	705-00	558-57	395-00
Bank interest received	£	1,591-86	2,026-67	1,265-88	977-90	749-86
Expenses	£	857-12	852-40	901-89	1,072-16	1,080-87
Benefit payments	£	9,171-46	13,721-51	18,764-64	18,076-05	18,941-62
Balance at end of year	£	50,231-56	54,924-32	54,178-67	54,386-93	54,619-30

Burial Fund: Receipts and Payments Account

For The period 1st July 2003 to 30th June 2004

Receipts		£	£
Donations	General	395-00	
Subscriptions	595 @ £30	17,850-00	
Arrears	42 @ £30	1,260-00	
Bank Interest Received		<u>749-86</u>	
			20,254-86
 Payments			
15 Burials	(see below for details)	18,941-62	
Expenses	(see below for details)	<u>1,080-87</u>	
			<u>20,022-49</u>
			232-37
Bank Balance Brought Forward			<u>54,386-93</u>
Bank Balance Carried Forward			<u>54,619-30</u>

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin/ planks (£)	TOTAL (£)
1	Carpenders Park	1,946-60	250-00	20-00	85-00	2,301-60
2	Northwood	540-00	353-00	20-00	75-00	988-00
3	Carpenders Park	1,010-80	250-00	20-00	85-00	1,365-80
4	Northwood	540-00	250-00	20-00	85-00	895-00
5	Carpenders Park	1,466-74	250-00	20-00	58-00	1,794-74
6	Carpenders Park	1,004-60	250-00	20-00	85-00	1,359-60
7	Carpenders Park	1,464-44	250-00	20-00	85-00	1,819-44
8	Northwood	540-00	250-00	20-00	90-00	900-00
9	Carpenders Park	1,108-40	250-00		90-00	1,448-40
10	Watford	180-00				180-00
11	Carpenders Park	2,286-44	250-00	20-00	85-00	2,641-44
12	Carpenders Park	183-00				183-00
13	Carpenders Park	188-00				188-00
14	Carpenders Park	1,636-60	250-00		90-00	1,976-60
15	Northwood	540-00	250-00	20-00	90-00	900-00
Total benefit payments						18,941-62

Expenses		£
	Stationery	211-31
	Postage	588-00
	Printing	<u>281-56</u>
	Total	<u>1,080-87</u>