

## KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

### 12<sup>th</sup> Annual Report: 1<sup>st</sup> July 2004 – 30<sup>th</sup> June 2005

#### Membership

At the start of the year 2004-05, there were 679 registered members, of whom 84 were not up-to-date with their annual contributions. During the year, there were 2 withdrawals: 2 households have moved into an already participating households.

106 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 31 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 2005. During the year 2004-05, there were 43 approved new applications. The breakdown of the membership statistics for the last five of the twelve years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
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
04-05	679	106	2	43	614

#### 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 2004-05, 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 twelve years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	00-01	01-02	02-03	03-04	04-05
Bedfordshire	2	2	1	1	2
Birmingham	0	1	1	2	2
Buckinghamshire	3	3	4	3	4
Cornwall	1	1	1	1	1
Devon	2	2	2	2	2
Dorset	1	1	1	1	1
Essex	19	20	20	18	20
Gloucester	1	1	1	1	1
Hampshire	2	2	2	1	1
Hertfordshire	43	51	57	64	63
Leicester	1	1	0	2	3
London	84	85	82	84	81
Middlesex	339	356	377	397	417
Northampton	0	1	1	0	0
Oxford	1	1	1	1	1
Peterborough	0	0	0	1	0
Scotland	1	1	1	1	1
Sheffield	0	0	0	1	1
Surrey	9	10	10	12	11
Wales	1	1	2	2	2
<b>Total households</b>	<b>511</b>	<b>540</b>	<b>564</b>	<b>595</b>	<b>614</b>

### Confirmation Times

Eligible households could join/renew at any time during the year (1<sup>st</sup> July of the year to 30<sup>th</sup> 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<sup>th</sup> June of the following year. The cumulative percentage of confirmed applications/renewals for each month, for the last five of the twelve years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
04-05	63	72	75	80	87	87	93	94	98	98	100	100

### Participating Households

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

Number of beneficiaries in a household	Number of households				
	00-01	01-02	02-03	03-04	04-05
1	21	25	24	27	31
2	63	61	66	79	81
3	67	67	62	74	73
4	123	136	145	143	150
5	101	107	109	115	116
6	69	71	81	79	80
7	42	45	46	43	44
8	15	13	16	14	19
9	3	6	5	10	9
10	4	6	7	8	6
11	0	0	1	1	3
12/12+	3	3	2	2	2
Average beneficiaries per household	4.5	4.5	4.5	4.5	4.4

### Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
04-05	11	21,131-95	1,921-08

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

		00-01	01-02	02-03	03-04	04-05
Balance at start of year	£	50,231-56	54,924-32	54,178-67	54,386-93	54,619-30
Subscriptions	£	15,330-00	16,200-00	16,920-00	17,850-00	18,420-00
Arrears	£	750-00	750-00	900-00	1,260-00	930-00
Donations	£	1,160-00	705-00	558-57	395-00	462-50
Bank interest received	£	2,026-67	1,265-88	977-90	749-86	1,195-38
Expenses	£	852-40	901-89	1,072-16	1,080-87	1,030-02
Benefit payments	£	13,721-51	18,764-64	18,076-05	18,941-62	21,131-95
Balance at end of year	£	54,924-32	54,178-67	54,386-93	54,619-30	53,465-21

## Burial Fund: Receipts and Payments Account

For The period 1<sup>st</sup> July 2004 to 30<sup>th</sup> June 2005

<b>Receipts</b>		<b>£</b>	<b>£</b>
Donations	General	462-50	
Subscriptions	614 @ £30	18,420-00	
Arrears	31 @ £30	930-00	
Bank Interest Received		<u>1,195-38</u>	
			21,007-88
 <b>Payments</b>			
11 Burials	(see below for details)	21,131-95	
Expenses	(see below for details)	<u>1,030-02</u>	
			<u>22,161-97</u>
			(1,154-09)
<b>Bank Balance Brought Forward</b>			<u>54,619-30</u>
<b>Bank Balance Carried Forward</b>			<u>53,465-21</u>

The breakdown for each burial payment is:

	<b>Buried at</b>	<b>Cemetery (£)</b>	<b>Hearse (£)</b>	<b>Kaffan (£)</b>	<b>Coffin/ planks (£)</b>	<b>TOTAL (£)</b>
1	Carpenders Park	1,810-85	250-00	20-00	95-00	2,175-85
2	Carpenders Park	2,121-90	250-00	20-00	95-00	2,486-90
3	Watford	1,390-00	250-00	20-00	95-00	1,755-00
4	Northwood	540-00	250-00	20-00	95-00	905-00
5	Northwood	550-00	250-00	20-00	95-00	915-00
6	Streatham	2,500-00				2,500-00
7	Watford	2,000-00	250-00		95-00	2,345-00
8	Carpenders Park	2,049-60	250-00		95-00	2,394-60
9	Northwood	550-00	250-00	25-00	95-00	920-00
10	Brookwood	2,330-00	250-00	20-00	95-00	2,695-00
11	Carpenders Park	1,674-60	250-00	20-00	95-00	2,039-60
<b>Total benefit payments</b>						<b>21,131-95</b>

<b>Expenses</b>		<b>£</b>
	Stationery	226-43
	Postage	525-00
	Printing	<u>278-59</u>
	<b>Total</b>	<u>1,030-02</u>