

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

13th Annual Report: 1st July 2005 – 30th June 2006

Membership

At the start of the year 2005-06, there were 720 registered members, of whom 106 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.

110 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 60 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 2006. During the year 2005-06, there were 32 approved new applications. The breakdown of the membership statistics for the last five of the thirteen years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
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
05-06	720	110	3	32	639

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 2005-06, 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 thirteen years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	01-02	02-03	03-04	04-05	05-06
Bedfordshire	2	1	1	2	2
Birmingham	1	1	2	2	3
Buckinghamshire	3	4	3	4	4
Cornwall	1	1	1	1	1
Devon	2	2	2	2	2
Dorset	1	1	1	1	1
Essex	20	20	18	20	21
Gloucester	1	1	1	1	1
Hampshire	2	2	1	1	2
Hertfordshire	51	57	64	63	67
Leicester	1	0	2	3	4
London	85	82	84	81	85
Middlesex	356	377	397	417	430
Northampton	1	1	0	0	0
Oxford	1	1	1	1	1
Peterborough	0	0	1	0	1
Scotland	1	1	1	1	1
Sheffield	0	0	1	1	1
Surrey	10	10	12	11	11
Wales	1	2	2	2	1
Total households	540	564	595	614	639

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 Jamat 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 thirteen years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
05-06	62	75	84	86	90	91	91	96	98	98	99	100

Participating Households

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

Number of beneficiaries in a household	Number of households				
	01-02	02-03	03-04	04-05	05-06
1	25	24	27	31	34
2	61	66	79	81	88
3	67	62	74	73	84
4	136	145	143	150	156
5	107	109	115	116	118
6	71	81	79	80	75
7	45	46	43	44	46
8	13	16	14	19	13
9	6	5	10	9	13
10	6	7	8	6	7
11	0	1	1	3	2
12/12+	3	2	2	2	3
Average beneficiaries per household	4.5	4.5	4.5	4.4	4.4

Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
05-06	9	15,803-00	1,755-89

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

		01-02	02-03	03-04	04-05	05-06
Balance at start of year	£	54,924-32	54,178-67	54,386-93	54,619-30	53,465-21
Subscriptions	£	16,200-00	16,920-00	17,850-00	18,420-00	19,170-00
Arrears	£	750-00	900-00	1,260-00	930-00	1,800-00
Donations	£	705-00	558-57	395-00	462-50	340-00
Bank interest received	£	1,265-88	977-90	749-86	1,195-38	903-48
Expenses	£	901-89	1,072-16	1,080-87	1,030-02	1,328-17
Benefit payments	£	18,764-64	18,076-05	18,941-62	21,131-95	15,803-00
Balance at end of year	£	54,178-67	54,386-93	54,619-30	53,465-21	58,547-52

Burial Fund: Receipts and Payments Account

For The period 1st July 2005 to 30th June 2006

Receipts		£	£
Donations	General	340-00	
Subscriptions	639 @ £30	19,170-00	
Arrears	60 @ £30	1,800-00	
Bank Interest Received		<u>903-48</u>	
			22,213-48
Payments			
9 Burials	(see below for details)	15,803-00	
Expenses	(see below for details)	<u>1,328-17</u>	
			<u>17,131-17</u>
			5,082-31
Bank Balance Brought Forward			<u>53,465-21</u>
Bank Balance Carried Forward			<u>58,547-52</u>

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin/ planks (£)	TOTAL (£)
1	Brookwood	2,308-00	250-00	20-00	95-00	2,673-00
2	Northwood	550-00	250-00		95-00	895-00
3	Watford	2,120-00	250-00	20-00	95-00	2,485-00
4	Northwood	550-00	250-00	20-00	85-00	905-00
5	Northwood	550-00	250-00		85-00	885-00
6	Watford	2,120-00	250-00		85-00	2,455-00
7	Carpenders Park	2,400-00	250-00		95-00	2,745-00
8	Carpenders Park	2,268-00	250-00	20-00	95-00	2,633-00
9	Carpenders Park	117-00		10-00		127-00
Total benefit payments						15,803-00

Expenses		£
	Stationery	256-42
	Postage	460-00
	Printing	<u>611-75</u>
	Total	<u>1,328-17</u>