

## KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

### 14<sup>th</sup> Annual Report: 1<sup>st</sup> July 2006 – 30<sup>th</sup> June 2007

#### Membership

At the start of the year 2006-07, there were 749 registered members, of whom 110 were not up-to-date with their annual contributions. During the year, there were 6 withdrawals: 2 households have emigrated, 2 households have moved into an already participating households, one household has moved to another UK Jamaat, and 1 household member has passed away.

139 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 37 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 2007. During the year 2006-07, there were 25 approved new applications. The breakdown of the membership statistics for the last five of the fourteen years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
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
06-07	749	139	6	25	629

#### 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 2006-07, 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 fourteen years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	02-03	03-04	04-05	05-06	06-07
Bedfordshire	1	1	2	2	2
Birmingham	1	2	2	3	2
Bradford	0	0	0	0	1
Buckinghamshire	4	3	4	4	5
Cornwall	1	1	1	1	1
Devon	2	2	2	2	2
Dorset	1	1	1	1	1
Essex	20	18	20	21	19
Gloucester	1	1	1	1	1
Hampshire	2	1	1	2	1
Hertfordshire	57	64	63	67	70
Leicester	0	2	3	4	6
London	82	84	81	85	77
Middlesex	377	397	417	430	427
Northampton	1	0	0	0	0
Oxford	1	1	1	1	1
Peterborough	0	1	0	1	0
Scotland	1	1	1	1	1
Sheffield	0	1	1	1	1
Surrey	10	12	11	11	10
Wales	2	2	2	1	1
<b>Total households</b>	<b>564</b>	<b>595</b>	<b>614</b>	<b>639</b>	<b>629</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 Jamaat 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 fourteen years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
06-07	28	65	77	83	86	86	88	91	98	99	99	100

### Participating Households

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

Number of beneficiaries In a household	Number of households				
	02-03	03-04	04-05	05-06	06-07
1	24	27	31	34	42
2	66	79	81	88	84
3	62	74	73	84	86
4	145	143	150	156	154
5	109	115	116	118	112
6	81	79	80	75	67
7	46	43	44	46	39
8	16	14	19	13	20
9	5	10	9	13	10
10	7	8	6	7	9
11	1	1	3	2	3
12/12+	2	2	2	3	2
Average beneficiaries per household	4.5	4.5	4.4	4.4	4.3

### Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
06-07	14	30,818-00	2,201-28

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

		02-03	03-04	04-05	05-06	06-07
Balance at start of year	£	54,178-67	54,386-93	54,619-30	53,465-21	58,547-52
Subscriptions	£	16,920-00	17,850-00	18,420-00	19,170-00	18,870-00
Arrears	£	900-00	1,260-00	930-00	1,800-00	1,110-00
Donations	£	558-57	395-00	462-50	340-00	220-00
Bank interest received	£	977-90	749-86	1,195-38	903-48	938-48
Expenses	£	1,072-16	1,080-87	1,030-02	1,328-17	1,926-30
Benefit payments	£	18,076-05	18,941-62	21,131-95	15,803-00	30,818-00
Balance at end of year	£	54,386-93	54,619-30	53,465-21	58,547-52	46,941-70

## Burial Fund: Receipts and Payments Account

For The period 1<sup>st</sup> July 2006 to 30<sup>th</sup> June 2007

<b>Receipts</b>		<b>£</b>	<b>£</b>
Donations	General	220-00	
Subscriptions	629 @ £30	18,870-00	
Arrears	37 @ £30	1,110-00	
Bank Interest Received		<u>938-48</u>	
			21,138-48
<b>Payments</b>			
14 Burials	(see below for details)	30,818-00	
Expenses	(see below for details)	<u>1,926-30</u>	
			<u>32,744-30</u>
			(11,605-82)
<b>Bank Balance Brought Forward</b>			<u>58,547-52</u>
<b>Bank Balance Carried Forward</b>			<u>46,941-70</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	1,532-00	250-00		95-00	1,877-00
2	Watford	2,240-00	250-00	20-00	95-00	2,605-00
3	Watford	2,240-00	250-00	20-00	95-00	2,605-00
4	Carpenders Park	163-00		10-00		173-00
5	Watford	2,240-00	250-00		95-00	2,585-00
6	Watford	1,842-00	250-00	20-00	95-00	2,207-00
7	Watford	2,240-00	250-00	20-00	95-00	2,605-00
8	Carpenders Park	2,380-00	250-00	20-00	95-00	2,745-00
9	Carpenders Park	1,532-00	250-00	20-00	95-00	1,897-00
10	Carpenders Park	2,268-00	250-00	20-00	95-00	2,633-00
11	Northwood	550-00	250-00	20-00	95-00	915-00
12	Carpenders Park	2,268-00	250-00		95-00	2,613-00
13	Carpenders Park	2,268-00	250-00		95-00	2,613-00
14	Carpenders Park	2,400-00	250-00		95-00	2,745-00
<b>Total benefit payments</b>						<b>30,818-00</b>

<b>Expenses</b>		<b>£</b>
	Stationery	300-49
	Postage	1,132-00
	Printing	<u>493-81</u>
	<b>Total</b>	<u>1,926-30</u>