

## KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

### 15<sup>th</sup> Annual Report: 1<sup>st</sup> July 2007 – 30<sup>th</sup> June 2008

#### Membership

At the start of the year 2007-08, there were 768 registered members, of whom 139 were not up-to-date with their annual contributions. During the year, there were 3 withdrawals: 2 households have emigrated, 1 household has moved to another UK Jamaat.

144 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 51 payments of arrears (at current rates of £45 each) to bring the rejoining households up-to-date with their contributions. Renewal letters were posted in January 2008. During the year 2007-08, there were 52 approved new applications. The breakdown of the membership statistics for the last five of the fifteen years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
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
07-08	768	144	3	52	673

#### 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 2007-08, 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 fifteen years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	03-04	04-05	05-06	06-07	07-08
Bedfordshire	1	2	2	2	2
Birmingham	2	2	3	2	3
Bradford	0	0	0	1	1
Buckinghamshire	3	4	4	5	5
Cornwall	1	1	1	1	1
Devon	2	2	2	2	2
Dorset	1	1	1	1	1
Essex	18	20	21	19	20
Gloucester	1	1	1	1	0
Hampshire	1	1	2	1	2
Hertfordshire	64	63	67	70	80
Leicester	2	3	4	6	5
London	84	81	85	77	81
Middlesex	397	417	430	427	454
Oxford	1	1	1	1	1
Peterborough	1	0	1	0	0
Scotland	1	1	1	1	1
Sheffield	1	1	1	1	1
Surrey	12	11	11	10	11
Sussex	0	0	0	0	1
Wales	2	2	1	1	1
<b>Total households</b>	<b>595</b>	<b>614</b>	<b>639</b>	<b>629</b>	<b>673</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 fifteen years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
07-08	0	0	39	70	80	80	89	95	96	98	99	100

### Participating Households

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

Number of beneficiaries In a household	Number of households				
	03-04	04-05	05-06	06-07	07-08
1	27	31	34	42	44
2	79	81	88	84	85
3	74	73	84	86	100
4	143	150	156	154	149
5	115	116	118	112	125
6	79	80	75	67	81
7	43	44	46	39	45
8	14	19	13	20	19
9	10	9	13	10	13
10	8	6	7	9	7
11	1	3	2	3	3
12/12+	2	2	3	2	2
Average beneficiaries per household	4.5	4.4	4.4	4.3	4.4

### Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
07-08	9	16,830-20	1,870-02

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

		03-04	04-05	05-06	06-07	07-08
Balance at start of year	£	54,386-93	54,619-30	53,465-21	58,547-52	46,941-70
Subscriptions	£	17,850-00	18,420-00	19,170-00	18,870-00	30,285-00
Arrears	£	1,260-00	930-00	1,800-00	1,110-00	2,295-00
Donations	£	395-00	462-50	340-00	220-00	180-00
Bank interest received	£	749-86	1,195-38	903-48	938-48	963-17
Expenses	£	1,080-87	1,030-02	1,328-17	1,926-30	2,002-19
Benefit payments	£	18,941-62	21,131-95	15,803-00	30,818-00	16,830-20
Balance at end of year	£	54,619-30	53,465-21	58,547-52	46,941-70	61,832-48

## Burial Fund: Receipts and Payments Account

For The period 1<sup>st</sup> July 2007 to 30<sup>th</sup> June 2008

<b>Receipts</b>		<b>£</b>	<b>£</b>
Donations	General	180-00	
Subscriptions	673 @ £45	30,285-00	
Arrears	51 @ £45	2,295-00	
Bank Interest Received		<u>963-17</u>	
			33,723-17
<b>Payments</b>			
9 Burials	(see below for details)	16,830-20	
Expenses	(see below for details)	<u>2,002-19</u>	
			<u>18,832-39</u>
			14,890-78
<b>Bank Balance Brought Forward</b>			<u>46,941-70</u>
<b>Bank Balance Carried Forward</b>			<u><u>61,832-48</u></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	Northwood	1,350-00	250-00	20-00	100-00	1,720-00
2	Brookwood	2,725-00	250-00		100-00	3,075-00
3	Carpenders Park	2,875-20	250-00	20-00	100-00	3,245-20
4	Northwood	1,300-00	250-00	20-00	100-00	1,670-00
5	Watford	810-00	250-00	20-00	100-00	1,180-00
6	Watford	800-00	250-00	20-00	100-00	1,170-00
7	Milton Keynes	706-00	390-00		100-00	1,196-00
8	Northwood	1,320-00	250-00	20-00	100-00	1,690-00
9	Northwood	1,514-00	250-00	20-00	100-00	1,884-00
<b>Total benefit payments</b>						<b>16,830-20</b>

<b>Expenses</b>		<b>£</b>
	Stationery	391-13
	Postage	1,188-00
	Printing	<u>423-06</u>
	<b>Total</b>	<u><u>2,002-19</u></u>