

KSIMCoL - Burial Fund

Husaini Shia Islamic Centre
Wood Lane, Stanmore, Middlesex, HA7 4LQ

Registered Charity in UK NO 288356

16th Annual Report: 1st July 2008 – 30th June 2009

Membership

At the start of the year 2008-09, there were 817 registered members, of whom 176 were not up-to-date with their annual contributions. During the year, there were 5 withdrawals: 2 households have moved to other UK Jamaats, 2 households have moved into existing households, and 1 household was the sole member who passed away.

176 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 46 payments of arrears (at current rates of £60 each) to bring the rejoining households up-to-date with their contributions. Renewal letters were posted in December 2008. During the year 2008-09, there were 25 approved new applications. The breakdown of the membership statistics for the last five of the sixteen years is given below.

| Year | Registered members at start of year | Non-renewals | Withdrawals | New members | Paid members at end of year |
|-------|-------------------------------------|--------------|-------------|-------------|-----------------------------|
| 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 |
| 08-09 | 817 | 176 | 5 | 25 | 661 |

Administrative Equipment

The administrative equipment to-date, for the usage of the BF, are three filing cabinets.

Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 2008-09, 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 sixteen years, the number of eligible households in a particular postal area who are participating in the scheme.

| Postal area | Number of households | | | | |
|------------------|----------------------|-------|-------|-------|-------|
| | 04-05 | 05-06 | 06-07 | 07-08 | 08-09 |
| Bedfordshire | 2 | 2 | 2 | 2 | 2 |
| Berkshire | 0 | 0 | 0 | 0 | 1 |
| Birmingham | 2 | 3 | 2 | 3 | 3 |
| Bradford | 0 | 0 | 1 | 1 | 1 |
| Buckinghamshire | 4 | 4 | 5 | 5 | 5 |
| Cornwall | 1 | 1 | 1 | 1 | 1 |
| Devon | 2 | 2 | 2 | 2 | 2 |
| Dorset | 1 | 1 | 1 | 1 | 1 |
| Essex | 20 | 21 | 19 | 20 | 19 |
| Gloucester | 1 | 1 | 1 | 0 | 0 |
| Hampshire | 1 | 2 | 1 | 2 | 2 |
| Hertfordshire | 63 | 67 | 70 | 80 | 83 |
| Lancashire | 0 | 0 | 0 | 0 | 1 |
| Leicester | 3 | 4 | 6 | 5 | 5 |
| London | 81 | 85 | 77 | 81 | 76 |
| Middlesex | 417 | 430 | 427 | 454 | 445 |
| Oxford | 1 | 1 | 1 | 1 | 1 |
| Peterborough | 0 | 1 | 0 | 0 | 0 |
| Scotland | 1 | 1 | 1 | 1 | 1 |
| Sheffield | 1 | 1 | 1 | 1 | 0 |
| Surrey | 11 | 11 | 10 | 11 | 10 |
| Sussex | 0 | 0 | 0 | 1 | 1 |
| Wales | 2 | 1 | 1 | 1 | 1 |
| Total households | 614 | 639 | 629 | 673 | 661 |

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 sixteen years, is given below.

| Year | Cumulative percentage (%) of confirmed applications/renewals | | | | | | | | | | | |
|-------|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun |
| 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 |
| 08-09 | 64 | 74 | 82 | 86 | 89 | 90 | 94 | 95 | 97 | 98 | 99 | 100 |

Participating Households

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

| Number of beneficiaries In a household | Number of households | | | | |
|---|----------------------|-------|-------|-------|-------|
| | 04-05 | 05-06 | 06-07 | 07-08 | 08-09 |
| 1 | 31 | 34 | 42 | 44 | 45 |
| 2 | 81 | 88 | 84 | 85 | 85 |
| 3 | 73 | 84 | 86 | 100 | 95 |
| 4 | 150 | 156 | 154 | 149 | 149 |
| 5 | 116 | 118 | 112 | 125 | 125 |
| 6 | 80 | 75 | 67 | 81 | 75 |
| 7 | 44 | 46 | 39 | 45 | 48 |
| 8 | 19 | 13 | 20 | 19 | 19 |
| 9 | 9 | 13 | 10 | 13 | 7 |
| 10 | 6 | 7 | 9 | 7 | 7 |
| 11 | 3 | 2 | 3 | 3 | 3 |
| 12/12+ | 2 | 3 | 2 | 2 | 3 |
| Average beneficiaries per household | 4.4 | 4.4 | 4.3 | 4.4 | 4.3 |

Finances

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

| Year | Beneficiaries | Total benefit payment (£) | Average benefit per burial (£) |
|-------|---------------|---------------------------|--------------------------------|
| 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 |
| 08-09 | 6 | 11,735-36 | 1,955-89 |

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

| | | 04-05 | 05-06 | 06-07 | 07-08 | 08-09 |
|--------------------------|---|-----------|-----------|-----------|-----------|-----------|
| Balance at start of year | £ | 54,619-30 | 53,465-21 | 58,547-52 | 46,941-70 | 61,832-48 |
| Subscriptions | £ | 18,420-00 | 19,170-00 | 18,870-00 | 30,285-00 | 39,660-00 |
| Arrears | £ | 930-00 | 1,800-00 | 1,110-00 | 2,295-00 | 2,760-00 |
| Donations | £ | 462-50 | 340-00 | 220-00 | 180-00 | 200-00 |
| Bank interest received | £ | 1,195-38 | 903-48 | 938-48 | 963-17 | 298-95 |
| Expenses | £ | 1,030-02 | 1,328-17 | 1,926-30 | 2,002-19 | 2,124-48 |
| Benefit payments | £ | 21,131-95 | 15,803-00 | 30,818-00 | 16,830-20 | 11,735-36 |
| Balance at end of year | £ | 53,465-21 | 58,547-52 | 46,941-70 | 61,832-48 | 90,891-59 |

Burial Fund: Receipts and Payments Account

For The period 1st July 2008 to 30th June 2009

| Receipts | | £ | £ |
|-------------------------------------|-------------------------|-----------------|------------------|
| Donations | General | 200-00 | |
| Subscriptions | 661 @ £60 | 39,660-00 | |
| Arrears | 46 @ £60 | 2,760-00 | |
| Bank Interest Received | | <u>298-95</u> | |
| | | | 42,918-95 |
| Payments | | | |
| 6 Burials | (see below for details) | 11,734-36 | |
| Expenses | (see below for details) | <u>2,125-48</u> | |
| | | | <u>13,859-84</u> |
| | | | 29,059-11 |
| Bank Balance Brought Forward | | | <u>61,832-48</u> |
| Bank Balance Carried Forward | | | <u>90,891-59</u> |

The breakdown for each burial payment is:

| | Buried at | Cemetery (£) | Hearse (£) | Kaffan (£) | Coffin/ planks (£) | TOTAL (£) |
|-------------------------------|------------------|-------------------------|-----------------------|-----------------------|-------------------------------|----------------------|
| 1 | Carpenders Park | 3,008-36 | 250-00 | 20-00 | 100-00 | 3,378-36 |
| 2 | Northwood | 110-00 | | 10-00 | | 120-00 |
| 3 | Watford | 1,225-00 | 250-00 | 20-00 | 100-00 | 1,595-00 |
| 4 | Northwood | 1,552-00 | 250-00 | 20-00 | 100-00 | 1,922-00 |
| 5 | Northwood | 1,544-00 | 250-00 | | 100-00 | 1,894-00 |
| 6 | Brookwood | 2,455-00 | 250-00 | 20-00 | 100-00 | 2,825-00 |
| Total benefit payments | | | | | | 11,734-36 |

| Expenses | | £ |
|-----------------|--------------|-----------------|
| | Bank charges | 306-04 |
| | Stationery | 515-88 |
| | Postage | 873-00 |
| | Printing | <u>430-56</u> |
| | Total | <u>2,125-48</u> |