

## KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

### 17<sup>th</sup> Annual Report: 1<sup>st</sup> July 2009 – 30<sup>th</sup> June 2010

#### Membership

At the start of the year 2009-10, there were 837 registered members. During the year, there were 7 withdrawals: 3 households have moved to other UK Jamaats, 1 household has emigrated, 1 household has moved into existing household, and 2 households were the sole members who passed away.

157 households have chosen not to renew their participation (it should be noted that rejoining households must pay up all arrears, at current rate, since first joined). There were 42 payments of arrears (at current rate of £60 each) to bring the rejoining households up-to-date with their contributions. Renewal letters were posted in January 2010. During the year 2009-10, there were 42 approved new applications. The breakdown of the membership statistics for the last five of the seventeen years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
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
09-10	837	157	7	42	715

#### Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 2009-10, 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 seventeen years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	05-06	06-07	07-08	08-09	09-10
Bedfordshire	2	2	2	2	2
Berkshire	0	0	0	1	0
Birmingham	3	2	3	3	3
Bradford	0	1	1	1	0
Buckinghamshire	4	5	5	5	6
Cornwall	1	1	1	1	1
Devon	2	2	2	2	2
Dorset	1	1	1	1	0
Essex	21	19	20	19	23
Gloucester	1	1	0	0	0
Hampshire	2	1	2	2	2
Hertfordshire	67	70	80	83	91
Lancashire	0	0	0	1	1
Leicester	4	6	5	5	5
London	85	77	81	76	77
Middlesex	430	427	454	445	484
Oxford	1	1	1	1	1
Peterborough	1	0	0	0	0
Scotland	1	1	1	1	1
Surrey	11	10	11	10	10
Sussex	0	0	1	1	1
Wales	1	1	1	1	1
Yorkshire	1	1	1	0	4
Total households	639	629	673	661	715

### 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 seventeen years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
09-10	60	60	81	85	88	93	96	96	98	99	99	100

### Participating Households

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

Number of beneficiaries In a household	Number of households				
	05-06	06-07	07-08	08-09	09-10
1	34	42	44	45	53
2	88	84	85	85	91
3	84	86	100	95	113
4	156	154	149	149	136
5	118	112	125	125	132
6	75	67	81	75	92
7	46	39	45	48	47
8	13	20	19	19	24
9	13	10	13	7	14
10	7	9	7	7	5
11	2	3	3	3	4
12/12+	3	2	2	3	4
Average beneficiaries per household	4.4	4.3	4.4	4.3	4.4

### Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
09-10	18	39,969-80	2,220-54

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

		05-06	06-07	07-08	08-09	09-10
Balance at start of year	£	53,465-21	58,547-52	46,941-70	61,832-48	90,891-59
Subscriptions	£	19,170-00	18,870-00	30,285-00	39,660-00	42,960-00
Arrears	£	1,800-00	1,110-00	2,295-00	2,760-00	2,520-00
Donations	£	340-00	220-00	180-00	200-00	2,615-00
Bank interest received	£	903-48	938-48	963-17	298-95	44-79
Expenses	£	1,328-17	1,926-30	2,002-19	2,124-48	2,330-64
Benefit payments	£	15,803-00	30,818-00	16,830-20	11,735-36	39,969-80
Balance at end of year	£	58,547-52	46,941-70	61,832-48	90,891-59	96,730-94

## Burial Fund: Receipts and Payments Account

For The period 1<sup>st</sup> July 2009 to 30<sup>th</sup> June 2010

<b>Receipts</b>		<b>£</b>	<b>£</b>
Donations	General	2,615-00	
Subscriptions	715 @ £60	42,960-00	
Arrears	42 @ £60	2,520-00	
Bank Interest Received		44-79	
		<hr/>	
			48,139-79
<b>Payments</b>			
18 Burials	(see below for details)	39,969-80	
Expenses	(see below for details)	2,330-64	
		<hr/>	
			42,300-44
			<hr/>
			5,839-35
<b>Bank Balance Brought Forward</b>			<hr/>
			90,891-59
<b>Bank Balance Carried Forward</b>			<hr/>
			96,730-94

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	Watford	1,725-00	250-00		105-00	2,080-00
2	Watford	1,725-00	250-00		105-00	2,080-00
3	Watford	1,725-00	250-00	20-00	105-00	2,100-00
4	Watford	1,725-00	250-00	20-00	105-00	2,100-00
5	Watford	1,725-00	250-00		105-00	2,080-00
6	Watford	1,725-00	250-00	20-00	105-00	2,100-00
7	Northwood	1,818-00	250-00	20-00	105-00	2,193-00
8	Northwood	1,793-00	250-00	20-00	110-00	2,173-00
9	Northwood	1,818-00	250-00	20-00	110-00	2,198-00
10	Watford	1,725-00	250-00	20-00	110-00	2,105-00
11	Watford	1,725-00	250-00		110-00	2,085-00
12	Watford	1,725-00	250-00	20-00	110-00	2,105-00
13	Watford	1,725-00	250-00		110-00	2,085-00
14	Northwood	2,537-50	250-00		110-00	2,897-50
15	Watford	1,725-00	250-00	20-00	115-00	2,110-00
16	Watford	1,725-00	250-00	20-00	115-00	2,110-00
17	Carpenders Park	2,124-80	250-00		86-00	2,460-80
18	Northwood	2,537-50	250-00		120-00	2,907-50
<b>Total benefit payments</b>						<b>39,969-80</b>

		<b>£</b>
<b>Expenses</b>	Bank charges	332-81
	Stationery	253-09
	Postage	1,310-00
	Printing	434-74
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	<b>Total</b>	<b>2,330-64</b>

