

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

18th Annual Report: 1st July 2010 – 30th June 2011

Membership

At the start of the year 2010-11, there were 872 registered members. During the year, there were 2 withdrawals: 2 households have moved into existing households.

162 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 81 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 December 2010. During the year 2010-11, there were 48 approved new applications. The breakdown of the membership statistics for the last five of the eighteen years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
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
10-11	872	162	2	48	756

Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 2010-11, 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 eighteen years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	06-07	07-08	08-09	09-10	10-11
Bedfordshire	2	2	2	2	2
Berkshire	0	0	1	0	0
Birmingham	2	3	3	3	3
Bradford	1	1	1	0	0
Buckinghamshire	5	5	5	6	7
Cornwall	1	1	1	1	1
Devon	2	2	2	2	2
Dorset	1	1	1	0	0
Essex	19	20	19	23	20
Gloucester	1	0	0	0	1
Hampshire	1	2	2	2	2
Hertfordshire	70	80	83	91	103
Lancashire	0	0	1	1	1
Leicester	6	5	5	5	4
London	77	81	76	77	86
Middlesex	427	454	445	484	506
Oxford	1	1	1	1	1
Scotland	1	1	1	1	1
Surrey	10	11	10	10	11
Sussex	0	1	1	1	1
Wales	1	1	1	1	1
Yorkshire	1	1	0	4	3
Total households	629	673	661	715	756

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 eighteen years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
10-11	74	80	84	87	89	93	93	96	97	98	99	100

Participating Households

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

Number of beneficiaries In a household	Number of households				
	06-07	07-08	08-09	09-10	10-11
1	42	44	45	53	67
2	84	85	85	91	97
3	86	100	95	113	118
4	154	149	149	136	136
5	112	125	125	132	143
6	67	81	75	92	93
7	39	45	48	47	51
8	20	19	19	24	21
9	10	13	7	14	18
10	9	7	7	5	4
11	3	3	3	4	3
12/12+	2	2	3	4	5
Average beneficiaries per household	4.3	4.4	4.3	4.4	5.0

Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
10-11	24	59,815-14	2,492.30

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

		06-07	07-08	08-09	09-10	10-11
Balance at start of year	£	58,547-52	46,941-70	61,832-48	90,891-59	96,730-94
Subscriptions	£	18,870-00	30,285-00	39,660-00	42,960-00	45,360-00
Arrears	£	1,110-00	2,295-00	2,760-00	2,520-00	4,860-00
Donations	£	220-00	180-00	200-00	2,615-00	510-00
Bank interest received	£	938-48	963-17	298-95	44-79	49-24
Expenses	£	1,926-30	2,002-19	2,124-48	2,330-64	2,830-69
Benefit payments	£	30,818-00	16,830-20	11,735-36	39,969-80	59,815-14
Balance at end of year	£	46,941-70	61,832-48	90,891-59	96,730-94	84,864-35

Burial Fund: Receipts and Payments Account

For The period 1st July 2010 to 30th June 2011

Receipts		£	£
Donations	General	510-00	
Subscriptions	756 @ £60	45,360-00	
Arrears	81 @ £60	4,860-00	
Bank Interest Received		49-24	
		<hr/>	50,779-24
Payments			
24 Burials	(see below for details)	59,815-14	
Expenses	(see below for details)	2,830-69	
		<hr/>	62,645-83
			(11,866.59)
Bank Balance Brought Forward			<hr/> 96,730-94
Bank Balance Carried Forward			<hr/> <hr/> 84,864-35

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin/planks (£)	TOTAL (£)
1	Northwood	1,522-00	250	20	100	1,892-00
2	Northwood	2,537-50	250	20	120	2,927-50
3	Carpenders Park	2,124-80	250	20	120	2,514-80
4	Carpenders Park	3,131-28	250	20	120	3,521-28
5	Carpenders Park	2,124-80	300	20	86	2,530-80
6	Northwood	2,537-50	250		120	2,907-50
7	Watford	1,725-00	250	20	120	2,115-00
8	Northwood	2,537-50	250	20	120	2,927-50
9	Watford	1,750-00	250	20	120	2,140-00
10	Carpenders Park	2,134-80	250	20	120	2,524-80
11	Birmingham	2,257-00	150	35	125	2,567-00
12	Northwood	2,537-50	250	20	120	2,927-50
13	Carpenders Park	3,071-48	250	20	120	3,461-48
14	Northwood	2,537-50	250	20	120	2,927-50
15	Northwood	225-00				225-00
16	Northwood	2,537-50	250		120	2,907-50
17	Watford	1,725-00	250	20	120	2,115-00
18	Northwood	2,537-50	250	20	120	2,927-50
19	Carpenders Park	3,462-48	250		120	3,832-48
20	Watford	1,725-00	250	20	120	2,115-00
21	Northwood	1,119-00	250	20	120	1,509-00
22	Northwood	175-00				175-00
23	Northwood	2,647-00	300	20	120	3,087-00
24	Northwood	2,647-00	250	20	120	3,037-00
Total benefit payments						59,815-14

Expenses		£
	Bank charges	418.22
	Stationery	766-35
	Postage	1,184-00
	Printing	462-12
	Total	<hr/> <hr/> 2,830-69