

## KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

## 20<sup>th</sup> Annual Report: 1<sup>st</sup> July 2012 – 30<sup>th</sup> June 2013

### Membership

At the start of the year 2011-12, there were 944 registered members. During the year, there were 4 withdrawals: 1 household has emigrated, 1 household has moved into existing household, and 2 households were the sole members who passed away.

184 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 64 payments of arrears (at current rate of £80 each) to bring the rejoining households up-to-date with their contributions. Renewal letters were posted in December 2012. During the year 2012-13, there were 38 approved new applications. The breakdown of the membership statistics for the last five of the twenty years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
08-09	817	176	5	25	661
09-10	837	157	7	42	715
10-11	872	162	2	48	756
11-12	918	167	3	29	777
12-13	944	184	4	38	794

### Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 2012-13, 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 twenty years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	08-09	09-10	10-11	11-12	12-13
Bedfordshire	2	2	2	2	2
Berkshire	1	0	0	0	1
Birmingham	3	3	3	3	3
Bradford	1	0	0	0	0
Buckinghamshire	5	6	7	7	7
Cornwall	1	1	1	1	1
Devon	2	2	2	2	2
Dorset	1	0	0	0	0
Essex	19	23	20	22	21
Gloucester	0	0	1	1	1
Hampshire	2	2	2	2	3
Hertfordshire	83	91	103	102	114
Lancashire	1	1	1	0	0
Leicester	5	5	4	5	5
London	76	77	86	79	79
Middlesex	445	484	506	533	536
Oxford	1	1	1	1	1
Scotland	1	1	1	1	1
Surrey	10	10	11	10	11
Sussex	1	1	1	1	1
Wales	1	1	1	1	1
Yorkshire	0	4	3	4	4
Total households	661	715	756	777	794

### 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 Jamat 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 twenty years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
11-12	64	80	83	86	89	94	97	98	99	99	100	100
12-13	72	79	84	88	88	93	96	97	98	99	100	100

### Participating Households

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

Number of beneficiaries In a household	Number of households				
	08-09	09-10	10-11	11-12	12-13
1	45	53	67	67	75
2	85	91	97	111	111
3	95	113	118	111	111
4	149	136	136	145	155
5	125	132	143	138	143
6	75	92	93	98	99
7	48	47	51	55	47
8	19	24	21	22	22
9	7	14	18	17	18
10	7	5	4	4	5
11	3	4	3	3	4
12/12+	3	4	5	6	4
Average beneficiaries per household	4.3	4.4	5.0	4.3	4.2

### Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
11-12	19	50,873-00	2,677-53
12-13	20	61,499-80	3,074-99

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

		08-09	09-10	10-11	11-12	12-13
Balance at start of year	£	61,832-48	90,891-59	96,730-94	84,864-35	98,535-53
Subscriptions	£	39,660-00	42,960-00	45,360-00	62,160-00	63,520-00
Arrears	£	2,760-00	2,520-00	4,860-00	4,720-00	5,120-00
Donations	£	200-00	2,615-00	510-00	500-00	3,100-00
Bank interest received	£	298-95	44-79	49-24	49-25	49-14
Expenses	£	2,124-48	2,330-64	2,830-69	2,885-07	2,427-26
Benefit payments	£	11,735-36	39,969-80	59,815-14	50,873-00	61,499.80
Balance at end of year	£	90,891-59	96,730-94	84,864-35	98,535-53	106,397-61

## Burial Fund: Receipts and Payments Account

For The period 1<sup>st</sup> July 2012 to 30<sup>th</sup> June 2013

<b>Receipts</b>		<b>£</b>	<b>£</b>
Donations	General	3,100-00	
Subscriptions	794 @ £80	63,520-00	
Arrears	64 @ £80	5,120-00	
Bank Interest Received		<u>49-14</u>	
			71,789.14
<b>Payments</b>			
20 Burials	(see below for details)	61,499-80	
Expenses	(see below for details)	<u>2,427-26</u>	
			<u>63,927-06</u>
			7,862.08
<b>Bank Balance Brought Forward</b>			<u>98,535-53</u>
<b>Bank Balance Carried Forward</b>			<u>106,397-61</u>

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin/planks (£)	TOTAL (£)
1	Northwood	2,830	300	20	135	3,285
2	Carpenders Park	731				731
3	Watford	2,955	300	20	135	3,410
4	Watford	2,955	300	20	135	3,410
5	Carpenders Park	328-80				328-80
6	Northwood	2,830	300	20	135	3,285
7	Carpenders Park	2,456	300	25	135	2,916
8	Northwood	2,830	300	25	135	3,290
9	Watford	2,955	300	20	135	3,410
10	Northwood	2,830	300	25	135	3,290
11	Northwood	2,830	300	25	135	3,290
12	Northwood	2,830	300	25	135	3,290
13	Watford	2,955	300		135	3,390
14	Northwood	2,830	300	25	135	3,290
15	Brookwood	2,400	300	25	135	2,860
16	Carpenders Park	3,619	300	25	135	4,079
17	Watford	2,955	300	25	135	3,415
18	Watford	2,955	300	25	130	3,410
19	Northwood	3,634	300		145	4,079
20	Carpenders Park	2,571	300	25	145	3,041
<b>Total benefit payments</b>						<b>61,499.80</b>

<b>Expenses</b>		<b>£</b>
	Bank charges	377.95
	Stationery	501-31
	Postage	1,240-00
	Printing	<u>308-00</u>
	<b>Total</b>	<u>2,427-26</u>