

## KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

## 22<sup>nd</sup> Annual Report: 1<sup>st</sup> July 2014 – 30<sup>th</sup> June 2015

### Membership

At the start of the year 2014-15, there were 1007 registered members. During the year, there were 10 withdrawals: 2 households have emigrated, 4 households have moved into existing household, and 4 households were the sole members who passed away.

208 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 90 payments of arrears (at current rate of £100 each) to bring the rejoining households up-to-date with their contributions. Renewal letters were posted in December 2014. During the year 2014-15, there were 41 approved new applications. The breakdown of the membership statistics for the last five of the twenty two years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
10-11	872	162	2	48	756
11-12	918	167	3	29	777
12-13	944	184	4	38	794
13-14	978	202	6	35	805
14-15	1007	208	10	41	830

### Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 2014-15, 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 two years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	10-11	11-12	12-13	13-14	14-15
Bedfordshire	2	2	2	3	2
Berkshire	0	0	1	1	1
Birmingham	3	3	3	2	3
Buckinghamshire	7	7	7	7	6
Cambridge	0	0	0	1	1
Cornwall	1	1	1	1	1
Devon	2	2	2	2	2
Essex	20	22	21	21	22
Gloucester	1	1	1	1	1
Hampshire	2	2	3	3	2
Hertfordshire	103	102	114	121	126
Lancashire	1	0	0	0	0
Leicester	4	5	5	7	6
London	86	79	79	78	81
Middlesex	506	533	536	538	558
Northampton	0	0	0	0	1
Oxford	1	1	1	1	1
Scotland	1	1	1	1	1
Surrey	11	10	11	12	11
Sussex	1	1	1	1	1
Wales	1	1	1	1	0
Yorkshire	3	4	4	3	3
<b>Total households</b>	<b>756</b>	<b>777</b>	<b>794</b>	<b>805</b>	<b>830</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 twenty two years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
13-14	66	78	84	86	88	89	96	96	97	98	99	100
14-15	67	79	83	86	89	92	95	95	98	99	99	100

### Participating Households

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

Number of beneficiaries In a household	Number of households				
	10-11	11-12	12-13	13-14	14-15
1	67	67	75	80	82
2	97	111	111	103	116
3	118	111	111	114	126
4	136	145	155	159	157
5	143	138	143	141	142
6	93	98	99	99	99
7	51	55	47	50	54
8	21	22	22	32	26
9	18	17	18	14	16
10	4	4	5	5	5
11	3	3	4	4	3
12/12+	5	6	4	4	4
Average beneficiaries per household	5.0	4.3	4.2	4.4	4.2

### Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
13-14	25	82,778-57	3,311-14
14-15	22	75,918-16	3,450-83

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

		10-11	11-12	12-13	13-14	14-15
Balance at start of year	£	96,730-94	84,864-35	98,535-53	106,397-61	91,347-39
Subscriptions	£	45,360-00	62,160-00	63,520-00	64,400-00	83,000-00
Arrears	£	4,860-00	4,720-00	5,120-00	5,680-00	9,000-00
Donations	£	510-00	500-00	3,100-00	801-00	230-00
Bank interest received	£	49-24	49-25	49-14	46-71	36-85
Expenses	£	2,830-69	2,885-07	2,427-26	3,199-36	3,211-73
Benefit payments	£	59,815-14	50,873-00	61,499.80	82,778-57	75,918-16
Balance at end of year	£	84,864-35	98,535-53	106,397-61	91,347-39	104,484-35

## Burial Fund: Receipts and Payments Account

For The period 1<sup>st</sup> July 2014 to 30<sup>th</sup> June 2015

<b>Receipts</b>		£	£
Donations	General	230-00	
Subscriptions	830 @ £100	83,000-00	
Arrears	90 @ £100	9,000-00	
Bank Interest Received		<u>36-85</u>	
			92,266-85
<b>Payments</b>			
22 Burials	(see below for details)	75,918-16	
Expenses	(see below for details)	<u>3,211-73</u>	
			<u>79,129-89</u>
			13,136-96
<b>Bank Balance Brought Forward</b>			<u>91,347-39</u>
<b>Bank Balance Carried Forward</b>			<u>104,484-35</u>

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin/planks (£)	TOTAL (£)
1	Watford	3,150	300	25	145	3,620-00
2	Carpenders Park	1,430	300		145	1,875-00
3	Northwood	3,750	350	25	145	4,270-00
4	Northwood	1,590	300	25	145	2,060-00
5	Carpenders Park	2,641	350	25	145	3,161-00
6	Northwood	3,750	300	25	145	4,220-00
7	Carpenders Park	2,702-50	300	25	145	3,172-50
8	Watford	3,150	300	25	145	3,620-00
9	Carpenders Park	2,691	300	25	145	3,161-00
10	Watford	3,150	300	25	145	3,620-00
11	Watford	3,150	300	25	145	3,620-00
12	Leicester	2,715	25	25	221-16	2,986-16
13	Carpenders Park	2,691	300	25	145	3,161-00
14	Carpenders Park	2,691	300	25	145	3,161-00
15	Northwood	3,749	300	25	150	4,224-00
16	Watford	3,205	300	25	150	3,680-00
17	Northwood	3,788-75	300	25	150	4,263-75
18	Northwood	3,838-75	300	25	150	4,313-75
19	Carpenders Park	4,024	300	25	155	4,504-00
20	Leicester	1,690	20	25	130	1,865-00
21	Watford	3,205	300		155	3,660-00
22	Watford	3,205	300	40	155	3,700-00
Total benefit payments						<b>75,918-16</b>

<b>Expenses</b>		£
	Bank charges	413-38
	Stationery	483-35
	Postage	2,085-00
	Printing	<u>230-00</u>
	<b>Total</b>	<u><b>3,211-73</b></u>