

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

25th Annual Report: 1st January – 31st December 2018

Membership

At the start of the year 2018, there were 1071 registered members. During the year, there were 9 withdrawals, due to households emigrating, households moved into existing households, households who were the sole members who passed away, households having withdrawn from the fund, and households renewals returned having moved out of current address.

189 households have chosen not to renew their participation in 2018 (it should be noted that rejoining households must pay up all arrears, at current rate, since first joined). Renewal letters were posted in July 2018. During the year, there were 34 approved new applications. The breakdown of the membership statistics for the last five of the twenty-five years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
14-15	1007	208	10	41	830
15-16	1038	155	40	33	876
16-17	1031	178	12	31	872
17-17	1050	262	11	32	809
2018	1071	189	9	34	907

Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 2018, 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-five years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	14-15	15-16	16-17	17-17	2018
Bedfordshire	2	4	3	3	3
Berkshire	1	1	1	1	1
Birmingham	3	4	3	4	5
Buckinghamshire	6	11	10	12	11
Cambridge	1	1	1	2	2
Cornwall	1	1	1	1	1
Devon	2	2	3	2	2
Essex	22	24	24	24	25
Gloucester	1	1	0	0	0
Hampshire	2	2	1	1	1
Hertfordshire	126	136	143	133	155
Leicester	6	6	3	3	3
London	81	89	85	69	76
Middlesex	558	574	574	535	601
Newcastle	0	0	0	0	1
Northampton	1	1	1	1	1
Oxford	1	0	0	0	1
Scotland	1	1	1	1	1
Surrey	11	14	14	14	13
Somerset	0	0	0	1	1
Sussex	1	1	1	1	1
Yorkshire	3	3	3	1	2
Total households	830	876	872	809	907

Confirmation Times

Eligible households could join/renew at any time during the year (1st January - 31st December 2018). 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 31st December 2018. The cumulative percentage of confirmed applications/renewals for each month, for the last five of the twenty-five years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
14-15	67	79	83	86	89	92	95	95	98	99	99	100
15-16	65	70	79	82	86	87	91	94	95	96	97	100
16-17	69	76	83	87	89	90	94	97	98	99	100	100
17-17	73	87	88	94	95	100						
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	47	69	76	82	86	89	93	95	97	98	99	100

Participating Households

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

Number of beneficiaries In a household	Number of households				
	14-15	15-16	16-17	17-17	2018
1	82	81	80	83	99
2	116	125	126	119	138
3	126	140	139	126	127
4	157	160	156	136	153
5	142	148	147	143	164
6	99	109	108	98	113
7	54	54	51	41	48
8	26	32	37	35	33
9	16	15	15	13	15
10	5	5	8	8	8
11	3	2	0	2	3
12/12+	4	5	5	5	6
Average beneficiaries per household	4.2	4.2	4.2	4.2	4.1

Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
14-15	22	75,918-16	3,450-83
15-16	32	126,603-00	3,956.34
16-17	21	104,326-50	4,967-92
17-17	13	69,407-00	5,339-00
2018	27	133,123-10	4,930-49

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

		13-14	14-15	15-16	16-Dec 17	2018
Balance at start of year	£	106,397-61	91,347-39	104,484-35	74,062-22	185,574-56
Subscriptions + Arrears	£	64,400-00	83,000-00	87,600-00	282,110-00	205,310-00
Arrears	£	5,680-00	9,000-00	11,900-00		
Donations	£	801-00	230-00	100-00	3,679-31	340-00
Bank interest received	£	46-71	36-85	36-96	17-39	0
Expenses	£	3,199-36	3,211-73	3,456-09	560-86	4,046-64
Benefit payments	£	82,778-57	75,918-16	126,603-00	173,733-50	133,123-10
Balance at end of year	£	91,347-39	104,484-35	74,062-22	185,574-56	254,054-82

Burial Fund: Receipts and Payments Account

For The period 1st January to 31st December 2018

Receipts		£	£
Donations		340-00	
Subscriptions and Arrears		<u>205,310-00</u>	
			205,650-00
Payments			
27 Burials	(see below for details)	133,123-10	
Expenses -Postage, Stationery, Printing		<u>4,046-64</u>	
			<u>137,169-74</u>
			68,480-26
Bank Balance Brought Forward			<u>185,574-56</u>
Bank Balance Carried Forward			<u>254,054-82</u>

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin (£)	TOTAL (£)
1	Streatham					3,535
2	Watford	6,140	300	25	160	6,625
3	Watford	6,140	300	25	160	6,625
4	Northwood	4,800	300	25	160	5,285
5	Watford	6,140	300	25	160	6,625
6	Northwood	4,800	300	25	160	5,285
7	Carpenders Park	4,145	300	25	170	4,640
8	Northwood	6,140	300		160	6,600
9	Carpenders Park	2,780	300		175	3,255
10	Carpenders Park	2,780	300	25	175	3,280
11	Northwood	1,700-50	300	25	160	2,185-50
12	Watford	6,140	300		185	6,625
13	Northwood	4,800	300	25	185	5,310
14	Northwood	4,800	300		185	5,285
15	Watford	6,300	300	25	185	6,810
16	Northwood	4,915	300	25	185	5,425
15	Carpenders Park	3,045	300		185	3,530
16	Northwood	4,916-14	300		185	5,401-14
17	Northwood	4,816-84	300	25	185	5,326-84
18	Carpenders Park	3,045	300	25	185	3,555
19	Northwood	5,116-64	300	25	185	5,626-64
20	Northwood	1,990	300		185	2,475
21	Northwood					160
22	Carpenders Park	3,045-50	300	25	185	3,555-50
23	Northwood (25%)	1,228-70	75	6-25	46-25	1,356-20
24	Carpenders Park	3,045-00	300	25	185	3,555
25	Northwood	4,866-28	300	25	185	5,376-28
26	Brookwood	2,400	350	25	185	2,960
27	Watford	6,340	300	25	185	6,850
Total benefit payments						133,123-10