

## KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

## 28<sup>th</sup> Annual Report: 1<sup>st</sup> January – 31<sup>st</sup> December 2021

### Membership

At the start of the year 2021, there were 1139 registered members. During the year, there were 7 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households moved into existing households, households who were the sole members who passed away, households having withdrawn from the fund, and households renewals returned having moved out of current address.

121 households have chosen not to renew their participation in 2021 (it should be noted that rejoining households must pay up all arrears, at current rate, since first joined). Renewal letters were posted in December 2020. During the year, there were 51 approved new applications. The breakdown of the membership statistics for the last five of the twenty-eight years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
17-17	1050	262	11	32	809
2018	1071	189	9	34	907
2019	1096	173	3	31	951
2020	1066	118	7	43	984
2021	1095	121	7	51	1018

### Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 2021, the administrative personnel were:

Administrator:	Mr Mustafa Pirbhai
Accountant:	Mr Mazaheer Rajwani
Clerk:	Dr Mahmood Datoo

### Geographical Areas

The table below shows, for the last five of the twenty-eight years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	17-17	2018	2019	2020	2021
Bedfordshire	3	3	3	3	3
Berkshire	1	1	1	1	1
Birmingham	4	5	6	6	7
Buckinghamshire	12	11	14	16	19
Cambridgeshire	2	2	2	3	3
Cornwall	1	1	1	1	1
Devon	2	2	2	2	2
Essex	24	25	24	25	25
Hampshire	1	1	1	1	
Hertfordshire	133	155	167	176	190
Leicester	3	3	5	4	3
London	69	76	78	89	91
Middlesex	535	601	624	634	647
Newcastle	0	1	1	1	
Northampton	1	1	1	2	2
Oxford	0	1	1	1	1
Scotland	1	1	1	1	2
Surrey	14	13	15	14	15
Somerset	1	1	2	2	2
Sussex	1	1	1	1	2
Yorkshire	1	2	1	1	2
<b>Total households</b>	<b>809</b>	<b>907</b>	<b>951</b>	<b>984</b>	<b>1018</b>

### Confirmation Times

Eligible households could join/renew at any time during the year (1<sup>st</sup> January - 31<sup>st</sup> December 2021). 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 31<sup>st</sup> December 2021. The cumulative percentage of confirmed applications/renewals for each month, for the last five of the twenty-eight years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
2019	51	70	76	81	87	91	93	96	97	98	99	100
2020	34	65	76	88	93	95	97	98	99	99	99	100
2021	47	72	84	88	92	95	96	97	98	99	99	100

### Participating Households

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

Number of beneficiaries In a household	Number of households				
	17-17	2018	2019	2020	2021
1	83	99	111	113	121
2	119	138	143	153	163
3	126	127	129	144	148
4	136	153	169	173	176
5	143	164	166	169	174
6	98	113	116	118	118
7	41	48	51	51	50
8	35	33	29	29	37
9	13	15	22	19	18
10	8	8	6	8	8
11	2	3	4	4	2
12/12+	5	6	5	3	3
Average beneficiaries per household	4.2	4.1	4.1	4.1	4.0

### Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
17-17	13	69,407-00	5,339-00
2018	27	133,123-10	4,930-49
2019	30	143,662-97	4,788-77
2020	36	161,851.00	4,595.86
2021	29	161,652.00	5,574.21

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

		16-Dec 17	2018	2019	2020	2021
Balance at start of year	£	74,062-22	185,574-56	254,054.82	315,065.59	361,807.10
Subscriptions + Arrears	£	282,110-00	205,310-00	203,241.74	183,800.00	193,758.00
Arrears	£				14,400.00	15,380.00
Donations	£	3,679-31	340-00	4,064.00	100.00	420.00
Bank interest received	£	17-39	0.00	0.00	0.00	0.00
Income in advance	£				13,360.00	440.00
Less: Expenses	£	560-86	4,046-64	2,632.00	3,067.49	3,943.00
Less: Benefit payments	£	173,733.50	133,123.10	143,662.97	161,851.00	161,652.00
Balance at end of year	£	185,574-56	254,054-82	315,065.59	361,807.10	406,210.10

## Burial Fund: Receipts and Payments Account

For The period 1<sup>st</sup> January to 31<sup>st</sup> December 2021

<b>Receipts</b>	<b>£</b>	<b>£</b>
Donations	420.00	
Income in advance	440.00	
Subscriptions and Arrears	209,138	
		209,998.00
<b>Payments</b>		
29 Burials (see below for details)	161,652.00	
Expenses -Postage, Stationery, Printing	3,943.00	
		165,595.00
		44,403.00
<b>Bank Balance Brought Forward</b>		361,807.10
<b>Bank Balance Carried Forward</b>		406,210.10

The breakdown for each burial payment is:

	BF	Date of Passing	Buried at	Cemetery (£)	Mortuary (£)	Hearse (£)	Kaffan (£)	Coffin (£)	TOTAL (£)
1	244	13 Jan	Carpenders Park	6,520		350	25	185	7,080
2	345	21 Jan	Carpenders Park	6,520		350	25	185	7,080
3	662	27 Jan	Carpenders Park	6,520		350	25	185	7,080
4	348	28 Jan	Northwood	5,480		350	25	185	6,040
5	183	29 Jan	Carpenders Park	6,520		350	25	185	7,080
6	26	13 Feb	Watford	2,620		350	25	185	3,180
7	155	3 Mar	Carpenders Park	6,520		350	25	185	7,080
8	1245	29 Apr	Watford	0,050		150	10	10	0,220
9	1262	13 May	Watford (25%)	7,070	50	350	25	185	1,920
10	393	21 May	Carpenders Park	6,543	50	350	25	185	7,153
11	159	1 Jun	Northwood	5,529		350	185	25	6,089
12	711	1 Jul	Watford	7,080		350	25	185	7,640
13	254	9 Jul	Watford	7,070		350	25	185	7,630
14	15	27 Jul	Carpenders Park	3,900		350	25	185	4,460
15	178	1 Aug	Watford	7,070		350	25	185	7,630
16	289	6 Aug	Northwood	5,529		350	25	185	6,089
17	288	7 Aug	Carpenders Park	7,073		350	25	185	7,633
18	1221	18 Aug	Carpenders Park (50%)	7,074		350	25	185	3,817
19	400	22 Aug	Northwood	5,529		350	25	185	6,089
20	444	12 Sep	Carpenders Park	7,070		350	200	25	7,106
21	103	22 Oct	Birmingham	2,402-50		175	225	45	2,847-50
22	368	24 Oct	Carpenders Park	3,594		350	200	25	4,169
23	130	2 Nov	Watford	7,070		350	225	25	7,670
24	325	11 Nov	Carpenders Park	6,531		350	225		7,106
25	1134	26 Nov	Carpenders Park	6,531		350	225	25	7,131
26	255	16 Dec	Carpenders Park	3,594		350	225	25	4,194
27	393	18 Dec	Carpenders Park	3,594		350	225	25	4,194
28	215	20 Dec	Watford	7,070		350	225	25	7,670
29	394	28 Dec	Carpenders Park	3,594		350	225	25	4,194
30			Previous year refund						(5,619.50)
Total benefit payments									161,652