

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

19th Annual Report: 1st July 2011 – 30th June 2012

Membership

At the start of the year 2010-11, there were 918 registered members. During the year, there were 3 withdrawals: 2 households have moved into existing households.

167 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 59 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 2011. During the year 2010-11, there were 29 approved new applications. The breakdown of the membership statistics for the last five of the nineteen years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
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
11-12	918	167	3	29	777

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 Datoo
Clerk:	Dr Mahmood Datoo

Geographical Areas

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

Postal area	Number of households				
	07-08	08-09	09-10	10-11	11-12
Bedfordshire	2	2	2	2	2
Berkshire	0	1	0	0	0
Birmingham	3	3	3	3	3
Bradford	1	1	0	0	0
Buckinghamshire	5	5	6	7	7
Cornwall	1	1	1	1	1
Devon	2	2	2	2	2
Dorset	1	1	0	0	0
Essex	20	19	23	20	22
Gloucester	0	0	0	1	1
Hampshire	2	2	2	2	2
Hertfordshire	80	83	91	103	102
Lancashire	0	1	1	1	0
Leicester	5	5	5	4	5
London	81	76	77	86	79
Middlesex	454	445	484	506	533
Oxford	1	1	1	1	1
Scotland	1	1	1	1	1
Surrey	11	10	10	11	10
Sussex	1	1	1	1	1
Wales	1	1	1	1	1
Yorkshire	1	0	4	3	4
Total households	673	661	715	756	777

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 nineteen years, is given below.

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

Participating Households

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

Number of beneficiaries In a household	Number of households				
	07-08	08-09	09-10	10-11	11-12
1	44	45	53	67	67
2	85	85	91	97	111
3	100	95	113	118	111
4	149	149	136	136	145
5	125	125	132	143	138
6	81	75	92	93	98
7	45	48	47	51	55
8	19	19	24	21	22
9	13	7	14	18	17
10	7	7	5	4	4
11	3	3	4	3	3
12/12+	2	3	4	5	6
Average beneficiaries per household	4.4	4.3	4.4	5.0	4.3

Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
11-12	19	50,873-00	2,677-53

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

		07-08	08-09	09-10	10-11	11-12
Balance at start of year	£	46,941-70	61,832-48	90,891-59	96,730-94	84,864-35
Subscriptions	£	30,285-00	39,660-00	42,960-00	45,360-00	62,160-00
Arrears	£	2,295-00	2,760-00	2,520-00	4,860-00	4,720-00
Donations	£	180-00	200-00	2,615-00	510-00	500-00
Bank interest received	£	963-17	298-95	44-79	49-24	49-25
Expenses	£	2,002-19	2,124-48	2,330-64	2,830-69	2,885-07
Benefit payments	£	16,830-20	11,735-36	39,969-80	59,815-14	50,873-00
Balance at end of year	£	61,832-48	90,891-59	96,730-94	84,864-35	98,535-53

Burial Fund: Receipts and Payments Account

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

Receipts		£	£
Donations	General	500-00	
Subscriptions	777 @ £80	62,160-00	
Arrears	59 @ £80	4,720-00	
Bank Interest Received		<u>49-25</u>	
			67,429-25
Payments			
19 Burials	(see below for details)	50,873-00	
Expenses	(see below for details)	<u>2,885-07</u>	
			<u>53,758-07</u>
			13,671.18
Bank Balance Brought Forward			<u>84,864-35</u>
Bank Balance Carried Forward			<u>98,535-53</u>

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin/planks (£)	TOTAL (£)
1	Carpenders Park	2,345	300	20	120	2,785
2	Brookwood	2,400	300	20	120	2,840
3	Watford	1,335	300	20	120	1,775
4	Northwood	1,119	300	20	120	1,559
5	Northwood	2,647	300	20	120	3,087
6	Carpenders Park	2,345	300	20	120	2,785
7	Northwood	2,647	300	20	120	3,087
8	Northwood	661				661
9	Carpenders Park	2,345	300	20	125	2,790
10	Northwood	2,647	300	20	125	3,092
11	Northwood	2,647	300	20	125	3,092
12	Watford	2,955	300	20	125	3,400
13	Carpenders Park	2,345	300	20	135	2,800
14	Watford	2,955	300	20	135	3,410
15	Carpenders Park	265		10		275
16	Brookwood	2,400	300	20	135	2,855
17	Northwood	2,830	300		135	3,265
18	Carpenders Park	3,629	300	20	135	4,084
19	New Jersey	3,231				3,231
Total benefit payments						50,873

Expenses		£
	Bank charges	379.70
	Stationery	554-37
	Postage	1,660-00
	Printing	<u>291-00</u>
	Total	<u>2,885-07</u>