

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

23rd Annual Report: 1st July 2015 – 30th June 2016

Membership

At the start of the year 2015-16, there were 1038 registered members. During the year, there were 40 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households moved into existing households, households who were the sole members who passed away, households having withdrawn from the fund, and households renewals returned having moved out of current address.

155 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 119 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 2015. During the year 2015-16, there were 33 approved new applications. The breakdown of the membership statistics for the last five of the twenty three years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
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
15-16	1038	155	40	33	876

Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 2015-16, 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 three years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	11-12	12-13	13-14	14-15	15-16
Bedfordshire	2	2	3	2	4
Berkshire	0	1	1	1	1
Birmingham	3	3	2	3	4
Buckinghamshire	7	7	7	6	11
Cambridge	0	0	1	1	1
Cornwall	1	1	1	1	1
Devon	2	2	2	2	2
Essex	22	21	21	22	24
Gloucester	1	1	1	1	1
Hampshire	2	3	3	2	2
Hertfordshire	102	114	121	126	136
Leicester	5	5	7	6	6
London	79	79	78	81	89
Middlesex	533	536	538	558	574
Northampton	0	0	0	1	1
Oxford	1	1	1	1	0
Scotland	1	1	1	1	1
Surrey	10	11	12	11	14
Sussex	1	1	1	1	1
Wales	1	1	1	0	0
Yorkshire	4	4	3	3	3
Total households	777	794	805	830	876

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 Jemaat 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 twenty three years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
15-16	65	70	79	82	86	87	91	94	95	96	97	100

Participating Households

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

Number of beneficiaries In a household	Number of households				
	11-12	12-13	13-14	14-15	15-16
1	67	75	80	82	81
2	111	111	103	116	125
3	111	111	114	126	140
4	145	155	159	157	160
5	138	143	141	142	148
6	98	99	99	99	109
7	55	47	50	54	54
8	22	22	32	26	32
9	17	18	14	16	15
10	4	5	5	5	5
11	3	4	4	3	2
12/12+	6	4	4	4	5
Average beneficiaries per household	4.3	4.2	4.4	4.2	4.2

Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
15-16	32	126,603-00	3,956.34

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

		11-12	12-13	13-14	14-15	15-16
Balance at start of year	£	84,864-35	98,535-53	106,397-61	91,347-39	104,484-35
Subscriptions	£	62,160-00	63,520-00	64,400-00	83,000-00	87,600-00
Arrears	£	4,720-00	5,120-00	5,680-00	9,000-00	11,900-00
Donations	£	500-00	3,100-00	801-00	230-00	100-00
Bank interest received	£	49-25	49-14	46-71	36-85	36-96
Expenses	£	2,885-07	2,427-26	3,199-36	3,211-73	3,456-09
Benefit payments	£	50,873-00	61,499.80	82,778-57	75,918-16	126,603-00
Balance at end of year	£	98,535-53	106,397-61	91,347-39	104,484-35	74,062-22

Burial Fund: Receipts and Payments Account

For The period 1st July 2015 to 30th June 2016

Receipts		£	£
Donations	General	100-00	
Subscriptions	876 @ £100	87,600-00	
Arrears	119 @ £100	11,900-00	
Bank Interest Received		<u>36-96</u>	
			99,636-96
Payments			
32 Burials	(see below for details)	126,603-00	
Expenses	(see below for details)	<u>3,456-09</u>	
			<u>130,059-09</u>
			(30,422-13)
Bank Balance Brought Forward			<u>104,484-35</u>
Bank Balance Carried Forward			<u>74,062-22</u>

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin (£)	TOTAL (£)
1	Carpenders Park	2,681	300	25	155	3,161
2	Northwood	1,625	300		155	2,080
3	Carpenders Park	3,964	200	25	155	4,344
4	Carpenders Park	4,015	300	25	155	4,495
5	Northwood	3,840	300	25	155	4,320
6	Watford	3,205	300	25	155	3,685
7	Brookwood	2,400	300	25	155	2,880
8	Carpenders Park	4,024	300	25	155	4,504
9	Watford	3,205	350	25	65	3,645
10	Watford	3,205	300	25	65	3,595
11	Watford	3,205	300	25	155	3,685
12	Watford	3,205	300		155	3,660
13	Leicester	1,750	20	25	130	1,925
14	Northwood	3,857	300	25	155	4,337
15	Northwood	3,840	300	25	155	4,320
16	Northwood	3,840	300	25	155	4,320
17	Milton Keynes	1,380	990		150	2,520
18	Carpenders Park	4,025	300		155	4,480
19	Carpenders Park	2,691	300	25	155	3,171
20	Carpenders Park	4,015	475		155	4,645
21	Carpenders Park	4,025	300	25	155	4,505
22	Northwood	4,690	300		155	5,145
23	Carpenders Park	4,036	300		155	4,491
24	Watford	6,025	300		155	6,480
25	Watford	6,025	300		95	6,420
26	Watford	6,025	300		155	6,480
27	Carpenders Park	2,691	300		155	3,146
28	Carpenders Park	3,840	300		155	4,295
29	Northwood	4,686	350		155	5,191
30	Northwood	4,690	350		155	5,195
31	Dar-es-Salaam	160				160
32	Birmingham	668	500		155	1,323
Total benefit payments						126,603

Expenses		£		£
	Bank charges	433.44	Stationery	587.75
	Postage	2,194.90	Printing	240.00
			Total	<u>3456.09</u>