

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

24th Annual Report: 1st July 2016 – 30th June 2017

Membership

At the start of the year 2016-17, there were 1031 registered members. During the year, there were 12 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households moved into existing households, households who were the sole members who passed away, households having withdrawn from the fund, and households renewals returned having moved out of current address.

178 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 43 payments of arrears (at current rate of £200 each) to bring the rejoining households up-to-date with their contributions. Renewal letters were posted in December 2016. During the year 2016-17, there were 31 approved new applications. The breakdown of the membership statistics for the last five of the twenty four years is given below.

Year	Registered members at start of year	Non-renewals	Withdrawals	New members	Paid members at end of year
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
16-17	1031	178	12	31	872

Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 2016-17, 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 four years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	12-13	13-14	14-15	15-16	16-17
Bedfordshire	2	3	2	4	3
Berkshire	1	1	1	1	1
Birmingham	3	2	3	4	3
Buckinghamshire	7	7	6	11	10
Cambridge	0	1	1	1	1
Cornwall	1	1	1	1	1
Devon	2	2	2	2	3
Essex	21	21	22	24	24
Gloucester	1	1	1	1	0
Hampshire	3	3	2	2	1
Hertfordshire	114	121	126	136	143
Leicester	5	7	6	6	3
London	79	78	81	89	85
Middlesex	536	538	558	574	574
Northampton	0	0	1	1	1
Oxford	1	1	1	0	0
Scotland	1	1	1	1	1
Surrey	11	12	11	14	14
Sussex	1	1	1	1	1
Wales	1	1	0	0	0
Yorkshire	4	3	3	3	3
Total households	794	805	830	876	872

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 twenty four years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
16-17	69	76	83	87	89	90	94	97	98	99	100	100

Participating Households

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

Number of beneficiaries In a household	Number of households				
	12-13	13-14	14-15	15-16	16-17
1	75	80	82	81	80
2	111	103	116	125	126
3	111	114	126	140	139
4	155	159	157	160	156
5	143	141	142	148	147
6	99	99	99	109	108
7	47	50	54	54	51
8	22	32	26	32	37
9	18	14	16	15	15
10	5	5	5	5	8
11	4	4	3	2	0
12/12+	4	4	4	5	5
Average beneficiaries per household	4.2	4.4	4.2	4.2	4.2

Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
16-17	21		

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

		12-13	13-14	14-15	15-16	16-17
Balance at start of year	£	98,535-53	106,397-61	91,347-39	104,484-35	
Subscriptions	£	63,520-00	64,400-00	83,000-00	87,600-00	
Arrears	£	5,120-00	5,680-00	9,000-00	11,900-00	
Donations	£	3,100-00	801-00	230-00	100-00	
Bank interest received	£	49-14	46-71	36-85	36-96	
Expenses	£	2,427-26	3,199-36	3,211-73	3,456-09	
Benefit payments	£	61,499.80	82,778-57	75,918-16	126,603-00	
Balance at end of year	£	106,397-61	91,347-39	104,484-35	74,062-22	

Burial Fund: Receipts and Payments Account

For The period 1st July 2016 to 30th June 2017

Receipts		£	£
Donations	General	100-00	
Subscriptions	872 876 @ £100	87,600-00	
Arrears	43 119 @ £100	11,900-00	
Bank Interest Received		36-96	
			99,636-96
 Payments			
....32 Burials	(see below for details)	126,603-00	
Expenses	(see below for details)	3,456-09	
			130,059-09
			(30,422-13)
Bank Balance Brought Forward			104,484-35
Bank Balance Carried Forward			74,062-22

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin (£)	TOTAL (£)
1	Carpenders Park	2,695	300		155	3,150
2	Northwood	4,688	300		155	5,143
3	Karbala					6,505
4	Watford	6,025	300		155	6,480
5	Watford	6,025	300		160	6,485
6	Carpenders Park	2,695	300		150	3,155
7	Carpenders Park	2,691	300		160	3,151
8	Carpenders Park	2,695	300		160	3,155
9	Watford	6,025	300	25	160	6,510
10	Carpenders Park	4,024	300	25	176	4,525
11	Brookwood	2,450	350	25	160	2,985
12	Watford	6,025	300	25	160	6,510
13	Watford	6,025	300	25	160	6,510
14	Watford	6,025	300	25	160	6,510
15	Northwood	4,688	300	25	160	5,173
16	Watford	6,025	300		160	6,485
17	Watford	6,025	300	25	160	6,510
18	Northwood	4,840	300	25	170	5,295
19	Northwood	1,701-50	300	25	160	2,186-50
20	Carpenders Park	4,145	300		175	4,620
21	Carpenders Park	2,778	300	25	175	3,278
Total benefit payments					126,603

Expenses		£		£
Bank charges433.44		Stationery	587-25
Postage	3,276-00		Printing	111-65
			Total	...3456.09