

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

27th Annual Report: 1st January – 31st December 2020

Membership

At the start of the year 2020, there were 1066 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households moved into existing households, households who were the sole members who passed away, households having withdrawn from the fund, and households renewals returned having moved out of current address.

118 households have chosen not to renew their participation in 2020 (it should be noted that rejoining households must pay up all arrears, at current rate, since first joined). Renewal letters were posted in March 2020. During the year, there were 43 approved new applications. The breakdown of the membership statistics for the last five of the twenty-seven years is given below.

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

Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 2020, 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-seven years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	16-17	17-17	2018	2019	2020
Bedfordshire	3	3	3	3	3
Berkshire	1	1	1	1	1
Birmingham	3	4	5	6	6
Buckinghamshire	10	12	11	14	16
Cambridgeshire	1	2	2	2	3
Cornwall	1	1	1	1	1
Devon	3	2	2	2	2
Essex	24	24	25	24	25
Hampshire	1	1	1	1	1
Hertfordshire	143	133	155	167	176
Leicester	3	3	3	5	4
London	85	69	76	78	89
Middlesex	574	535	601	624	634
Newcastle	0	0	1	1	1
Northampton	1	1	1	1	2
Oxford	0	0	1	1	1
Scotland	1	1	1	1	1
Surrey	14	14	13	15	14
Somerset	0	1	1	2	2
Sussex	1	1	1	1	1
Yorkshire	3	1	2	1	1
Total households	872	809	907	951	984

Confirmation Times

Eligible households could join/renew at any time during the year (1st January - 31st December 2020). 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 Jumaat membership and confirmation) to 31st December 2020. The cumulative percentage of confirmed applications/renewals for each month, for the last five of the twenty-seven years, is given below.

Year	Cumulative percentage (%) of confirmed applications/renewals											
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
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
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

Participating Households

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

Number of beneficiaries In a household	Number of households				
	16-17	17-17	2018	2019	2020
1	80	83	99	111	113
2	126	119	138	143	153
3	139	126	127	129	144
4	156	136	153	169	173
5	147	143	164	166	169
6	108	98	113	116	118
7	51	41	48	51	51
8	37	35	33	29	29
9	15	13	15	22	19
10	8	8	8	6	8
11	0	2	3	4	4
12/12+	5	5	6	5	3
Average beneficiaries per household	4.2	4.2	4.1	4.1	4.1

Finances

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

Year	Beneficiaries	Total benefit payment (£)	Average benefit per burial (£)
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
2019	30	143,662-97	4,788-77
2020	36		

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

		15-16	16-Dec 17	2018	2019	2020
Balance at start of year	£	104,484-35	74,062-22	185,574-56	254,054.82	
Subscriptions + Arrears	£	87,600-00	282,110-00	205,310-00	203,241.74	
Arrears	£	11,900-00				
Donations	£	100-00	3,679-31	340-00	4,064.00	
Bank interest received	£	36-96	17-39	0.00	0.00	
Expenses	£	3,456-09	560-86	4,046-64	2,632.00	
Benefit payments	£	126,603-00	173,733-50	133,123-10	143,662.97	
Balance at end of year	£	74,062-22	185,574-56	254,054-82	315,065.59	

Burial Fund: Receipts and Payments Account

For The period 1st January to 31st December 2020

Receipts	£	£
Donations	4,064.00	
Subscriptions and Arrears	<u>203,241.74</u>	
		207,305.74
Payments		
36 Burials (see below for details)	143,662.97	
Expenses -Postage, Stationery, Printing	<u>2,632.00</u>	
		<u>146,294.97</u>
		61,010.77
Bank Balance Brought Forward		<u>254,054.82</u>
Bank Balance Carried Forward		<u><u>315,065.59</u></u>

The breakdown for each burial payment is:

	BF	Buried at	Cemetery (£)	Mortuary (£)	Hearse (£)	Kaffan (£)	Coffin (£)	TOTAL (£)
1	94	Watford	100			10	20	0,130
2	418	Carpenders Park	4,995		300		185	5,480
3	234	Carpenders Park	4,995		300	25	185	5,505
4	261	Carpenders Park	3,340		300	25	185	3,850
5	718	Watford	6,450	300	300	25	185	7,260
6	560	Carpenders Park	3,340		300	25	185	3,850
7	120	Northwood	4,985		300	25	185	5,495
8	1135	Watford (50%)	100			10	10	0,060
9	955	Northwood	4,040		300	25	185	4,550
10	684	Carpenders Park	5,191	300	300	25	185	6,001
11	530	Carpenders Park	3,580		300	25	185	4,090
12	135	Carpenders Park	1,475		300	25	185	1,985
13	247	Carpenders Park	4,145		300	25	185	4,655
14	585	Watford	6,895		300	25	185	7,405
15	549	Watford	2,545		300	25	185	3,055
16	982	Carpenders Park	3,580		300	25	185	4,090
17	138	Carpenders Park	3,580		300	25	185	4,090
18	248	Carpenders Park	3,580		300	25	185	4,090
19	563	Northwood	5,405		300	25	185	5,915
20	130	Carpenders Park	3,580		300	25	185	4,090
21	915	Watford	6,895		300	25	185	7,405
22	303	Carpenders Park	3,580		300	25	185	4,090
23	623	Watford	2,570		300	25	185	3,080
24	1173	Carpenders Park (50%)	6,990	300	300	25	185	3,940
25	618	Putney Vale	5,610	300	300	25	185	6,420
26	665	Carpenders Park	7,000		300		185	7,485
27	635	Carpenders Park	7,000		300		185	7,485
28	952	Watford	2,520		300	25	185	3,030
29	811	Watford	2,420	300	350	25	185	3,280
30	1150	Carpenders Park (50%)	6,470		300	25	185	3,490
31	14	Watford	6,920		300	25	185	7,430
32	1222	Carpenders Park (25%)	6,090		300	25	185	1,650

33	467	Northwood	200		150	10	10	0,370
34	555	Carpenders Park	6,480		300	185	25	6,980
35	693	Carpenders Park	6,520		300	185	25	7,030
36	1022	Watford	2,570		300	25	185	3,080
Total benefit payments								