

KSIMCoL - Burial Fund

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

Registered Charity in UK NO 288356

26th Annual Report: 1st January – 31st December 2019

Membership

At the start of the year 2019, there were 1096 registered members. During the year, there were 3 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households moved into existing households, households who were the sole members who passed away, households having withdrawn from the fund, and households renewals returned having moved out of current address.

173 households have chosen not to renew their participation in 2019 (it should be noted that rejoining households must pay up all arrears, at current rate, since first joined). Renewal letters were posted in June 2019. During the year, there were 31 approved new applications. The breakdown of the membership statistics for the last five of the twenty-six years is given below.

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

Administrators

The BF is administered by three personnel who are appointed by the Executive Committee. For the year 2018, 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-six years, the number of eligible households in a particular postal area who are participating in the scheme.

Postal area	Number of households				
	15-16	16-17	17-17	2018	2019
Bedfordshire	4	3	3	3	3
Berkshire	1	1	1	1	1
Birmingham	4	3	4	5	6
Buckinghamshire	11	10	12	11	14
Cambridge	1	1	2	2	2
Cornwall	1	1	1	1	1
Devon	2	3	2	2	2
Essex	24	24	24	25	24
Gloucester	1	0	0	0	0
Hampshire	2	1	1	1	1
Hertfordshire	136	143	133	155	167
Leicester	6	3	3	3	5
London	89	85	69	76	78
Middlesex	574	574	535	601	624
Newcastle	0	0	0	1	1
Northampton	1	1	1	1	1
Oxford	0	0	0	1	1
Scotland	1	1	1	1	1
Surrey	14	14	14	13	15
Somerset	0	0	1	1	2
Sussex	1	1	1	1	1
Yorkshire	3	3	1	2	1
Total households	876	872	809	907	951

Confirmation Times

Eligible households could join/renew at any time during the year (1st January - 31st December 2019). 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 31st December 2019. The cumulative percentage of confirmed applications/renewals for each month, for the last five of the twenty-six years, is given below.

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

Participating Households

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

Number of beneficiaries In a household	Number of households				
	15-16	16-17	17-17	2018	2019
1	81	80	83	99	111
2	125	126	119	138	143
3	140	139	126	127	129
4	160	156	136	153	169
5	148	147	143	164	166
6	109	108	98	113	116
7	54	51	41	48	51
8	32	37	35	33	29
9	15	15	13	15	22
10	5	8	8	8	6
11	2	0	2	3	4
12/12+	5	5	5	6	5
Average beneficiaries per household	4.2	4.2	4.2	4.1	4.1

Finances

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

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

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

		14-15	15-16	16-Dec 17	2018	2019
Balance at start of year	£	91,347-39	104,484-35	74,062-22	185,574-56	254,054.82
Subscriptions + Arrears	£	83,000-00	87,600-00	282,110-00	205,310-00	203,241.74
Arrears	£	9,000-00	11,900-00			
Donations	£	230-00	100-00	3,679-31	340-00	4,064.00
Bank interest received	£	36-85	36-96	17-39	0.00	0.00
Expenses	£	3,211-73	3,456-09	560-86	4,046-64	2,632.00
Benefit payments	£	75,918-16	126,603-00	173,733-50	133,123-10	143,662.97
Balance at end of year	£	104,484-35	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 2019

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

The breakdown for each burial payment is:

	Buried at	Cemetery (£)	Hearse (£)	Kaffan (£)	Coffin (£)	TOTAL (£)
1	Streatham					4,840
2	Watford					140
3	Northwood	4,867-28	300	25	185	5,377-28
4	Watford	6,300	300	25	185	6,810
5	Carpenders Park	530		10	10	550
6	Watford	6,300	300	25	185	6,810
7	Northwood	4,865	300	25	185	5,375
8	Carpenders Park	4,550	250	25	185	5,010
9	Watford	6,450	300	25	185	6,960
10	Watford	6,500	300	25	185	7,010
11	Carpenders Park	4,995	300	25	185	5,505
12	Northwood	4,985	300		185	5,470
13	Northwood	4,986-34	300	25	185	5,496-34
14	Carpenders Park	3,340	300	25	185	3,850
15	Carpenders Park	4,995	300	25	185	5,505
16	Carpenders Park	4,984-52	225	25	185	5,419-52
17	Carpenders Park	1,214		6	10	1,230
18	Watford	2,570	300	25	185	3,080
19	Northwood	4,985	300	25	185	5,495
20	Carpenders Park (25%)	4,995	250	25	185	1,363-75
21	Northwood	4,985	300	25	185	5,495
22	Northwood	5,497-78	300	25	185	5,497-78
23	Northwood	300	20	20		340
24	Carpenders Park	3,338-78	300	25	185	3,848-78
25	Watford	6,450	300	25	185	6,960
26	Carpenders Park	3,340	300	25	185	3,850
27	Northwood	4,984-52	300	25	185	5,494-52
28	Watford	6,450	300	25	185	6,960
29	Watford	6,450	300	25	185	6,960
30	Watford	6,450	300	25	185	6,960
Total benefit payments						143,662.97