



Waqf Future Fund

Working towards a better future





**Waseem Yaqub, IRUK manager
with Sudanese Orphans**

For over two decades Islamic Relief has been providing emergency aid and long term help to some of the world's most deprived people. Islamic Relief has with the support of its donors improved the lives of millions of people worldwide.

The Waqf Future Fund was set up by Islamic Relief in 2000, aimed primarily at reviving a great tradition of setting up a charity that continues to benefit the needy for many future generations.

Popular forms of continuous charity include the building of wells, schools and hospitals. Islamic Relief's Waqf Future Fund has taken this idea further, allowing its donors to support numerous ongoing charitable projects, not just for people who need us now but also for those who will continue to need our help in the future.

Waqf has become a vital source of funding for Islamic Relief enabling us to continue saving and improving lives of the world's neediest people. We sincerely hope that you will consider supporting the scheme.

Waseem Yaqub

Waseem Yaqub
IRUK Manager

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Please note that all the case studies illustrated in the 'Getting Involved' sections are fictional examples used for illustrative purposes only.

What is Waqf?

A lasting gift to those in need

Waqf (*plural: Awqaf*) is a form of Sadaqah Jariya (ongoing charity) in which a gift is donated to bring a charitable return. The original gift is invested to make a profit for the cause to which it is donated, but cannot be sold. If for example, a field is given as a Waqf, the crops and benefits derived from it can be used by the charity, while the field is held intact as the original investment.

Waqf in history

Since the time of the Prophet ﷺ, Waqf generally took the form of a donated property or an institution to help others. For example, houses were converted to inns for travellers, waterways were built to bring water to villages, hospitals were built to provide free medical treatment, schools were built to provide free education, and kitchens were established to feed the poor. The most recent model is that of the Ottoman Imaret which combined all of these social services under one roof.

When Umar ibn al Khattab رضي الله عنه acquired some land he asked the Prophet ﷺ his advice. Umar said:

“O Prophet of Allah, I have gained a valuable piece of land in Khaibar and I do not have any other thing more valuable than it. What do you command me to do with it?”

The Prophet ﷺ replied:

“If you wish, you can give its benefits to charity whilst preserving it - so that it can no longer be sold, nor bought, nor may it be possible to give it away or bequeath it.”

Umar dedicated the land to the benefit of the poor and needy relatives, to ‘set free slaves’ in the way of Allah, and to provide for guests and travellers.

ﷺ *Peace and blessings be upon him*

ﷺ *May Allah be pleased with him*



Indonesian children return to a school re-built by IR following the 2004 Asian Tsunami

Water & Sanitation Waqf

Although over 80% of our planet is covered by water, millions of people around the world suffer due to a lack of clean, safe water. This leads to disease and death, crop failure and food shortages.

- One fifth of humanity (1.2 billion people), does not have access to clean drinking water
- 40% of the world's population (2.4 billion people) do not benefit from basic sanitation services
- Each year, 250 million people are affected by diseases transmitted by water and associated with unhealthy sanitation conditions
- These diseases cause 6,000 deaths per day (2.2 million people per year, mainly children)

Islamic Relief's Water and Sanitation Waqf offers communities both the practical and educational means to overcome water and sanitation problems to improve their lives. Projects include:

- Building water supply systems in deprived areas
- Digging and restoring wells
- Implementing water purification projects
- Undertaking integrated sanitation programmes.



Access to clean drinking water in the drought affected district of Kharan, Pakistan

Did you Know?

Zubayda's Waterway in Mecca, Saudi Arabia was a Waqf initiated by Zubayda, the wife of the famous Muslim caliph, Haroun al-Rashid. While on pilgrimage Zubayda noticed the scarcity of water in Mecca. She hired engineers to build extensive tunnels over 10 miles, to direct spring water into the city, so that Hajj pilgrims would have free access to water. Many wealthy Muslims also participated by staking a Waqf around the waterway.



Hajj pilgrim drinking zamzan water

© Peter Sanders

Getting involved

Mohammed Saif's family wanted to participate in the Waqf Future Fund by collectively investing in four shares – (two in health, one in Qurbani and one in water). Mohammed visited his local Islamic Relief charity shop and paid for all the shares in cash.

He explained to the Islamic Relief representative at the shop that he wanted the three Waqf deeds to be in the family's name. The fourth deed, the Water Waqf deed, was to be registered in his late father's name.

Year	Waqf Project Implementation	Location
2002	Kharan Water Project	Pakistan
2003	Water Sanitation and Wells Project	Sudan
2004	Water and Sanitation	Indonesia
2005	Water Supply System	Iraq

Orphans Waqf

Islamic Relief has been working with orphans since 1986 and now has projects in sixteen countries worldwide. Our orphan projects provide direct support to orphans and their families for their basic needs such as food, clothing and shelter. They also provide long-term support in areas such as education, improved housing, nutrition and healthcare.

Our Orphans Waqf Programme gives you the chance to support orphaned children in Asia, Africa, the Middle East and Eastern Europe. Orphans are regularly monitored to ensure that they are receiving everything that they need.

The Prophet Muhammad ﷺ said:

“Whoever treats an orphan girl or boy well, I will be with them on the Day of Resurrection like this”, then he raised his forefinger and the middle finger together.

(Hadith; Bukhari)

Getting involved

Ayshea and Ali wanted to make their wedding day to be an extra special affair for everyone to remember. When it came to sending out invitation cards and putting together a wedding list - they decided to ask their guests to make a donation to Islamic Relief in lieu of presents.

The guests were so taken with this idea, that they collectively contributed a total of £9000. Ayshea and Ali overwhelmed by the generosity of friends and family decided to invest the money in ten Waqf shares, three in orphan's and seven in each of the other categories available. They sent the cheque and cash gifts to Islamic Relief along with thank-you cards to each of their guests to let them know how they were contributing to ongoing charitable projects.



Computer training centre for Palestinian orphans in Jordan

Did you Know?

Al Noori School in Damascus, Syria was built as a Waqf by Sultan Noor Al-Din Al-Shahid. The design of the school was a wonder to behold. Built as a palace, it had a stream running through the main court which fell into a beautiful cistern in the main courtyard, in view of the study rooms. The school served students from all over the Muslim world. All of the services offered to the students, teachers and visitors and the intensive care and maintenance of the school grounds, were funded by revenues from Awqaf.

Year	Waqf Project Implementation	Location
2002	Orphan Home's Reconstruction Project	Bosnia
2003	Orphanage Expansion	Kenya
2004	Orphan's Computing Training Centre	Jordan
2005	Widow and Orphan's Project	Pakistan

Education Waqf

Education provides the key to a better future, helping people to fulfil their potential and pursue their goals in life. However, for millions of people across the developing world even basic education is simply out of reach.

Islamic Relief aims to provide impoverished people and communities with access to education or training - providing a way out of the poverty trap. By working directly with local communities we can ensure that our educational projects are relevant to their needs.

Getting involved

Fatima is a housewife with a grown up family. She found out about the Waqf Future Fund from the Islamic Relief website. She applied for an information pack which persuaded her to participate in the Education Waqf fund.

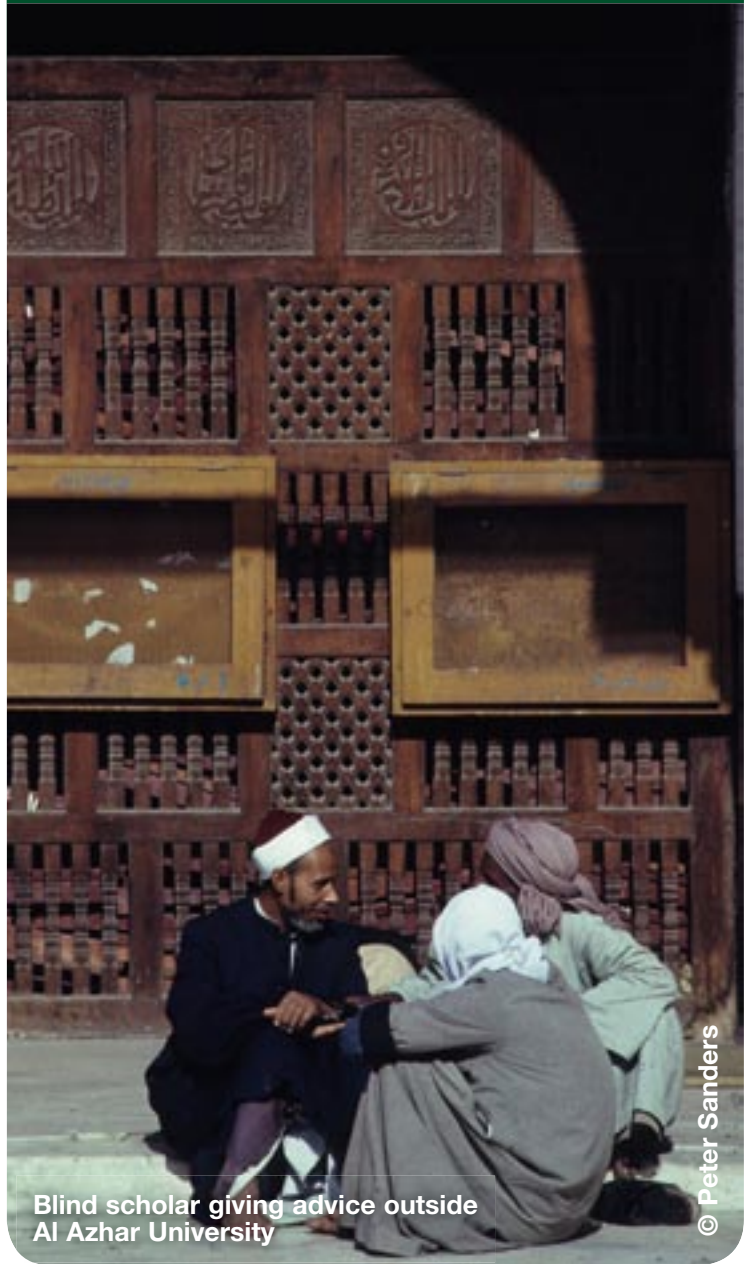
Fatima decided to purchase two shares and opted to pay by the instalment method. She completed a standing order form which allowed her to make affordable monthly instalments of £89 for a period of 20 months. After the first 10 months, she received the first Waqf deed, and after the final 10 months she received the other.



Beneficiaries of a Waqf funded vocational training programme in Albania

Did you Know?

Al-Azhar University, founded in Cairo, Egypt in 972 is the world's oldest and most renowned of all Islamic educational institutions and has always been financed by Awqaf.



Blind scholar giving advice outside Al Azhar University

© Peter Sanders

Year	Waqf Project Implementation	Location
2002	Rehabilitation of Primary Education Infrastructure in Kandahar	Afghanistan
2003	Vocational Training for Employment Services	Bangladesh
2004	Rehabilitation of Schools	Iraq
2005	Community Training Centre	Albania

Qurbani Waqf

Islamic Relief has almost 20 years of experience in the Qurbani project - a seasonal relief programme. Muslims donate the cost of a sheep or cow to be sacrificed on their behalf by Islamic Relief and the meat is then distributed to the poor. For many people the Qurbani is the only meat they will have eaten that year.

Your participation in the Qurbani* Waqf project means that profits generated from this fund will annually be used to support Qurbani meat distribution in areas where the need is greatest.



Canned Qurbani meat distributed in Palestine

The Prophet Muhammad ﷺ said:
“For every hair on the sacrificial animal, a reward will be recorded for the person making the Qurbani.”

(Hadith; Muslim)

*Whilst the purchase of Qurbani Waqf is regarded as a form of ongoing charity, it does not exempt a person from their obligatory duty to make a Qurbani in the month of Dhul Hijja every year.

Did you Know?

In 2005, Islamic Relief helped 1.2 million people worldwide through its Qurbani programme. Many of the Qurbani's performed were financed through profits generated from Waqf donations.

Getting involved

The Muslim Support Association is a local group that caters for the social and religious needs of Muslims in their area. After many years of raising funds, the association has recently completed the construction of a mosque. They find that they have nearly £6,500 in extra funds and are keen to spend it on an ongoing charitable project.

An Islamic Relief fundraiser is invited to the Muslim Support Association. Committee members ask how the Waqf Future Fund works. After some further questions and clarifications, the committee is so impressed with the scheme, it decides to invest in one of each of the seven Waqf projects.



A man in Azad Jammu and Kashmir, Pakistan receiving his share of Qurbani meat.

Year	Waqf Project Implementation	Location
2002	Fresh Meat Distribution	Chechnya
2003	Canned Meat Distribution	Palestine
2004	Fresh Meat Distribution	Kashmir
2005	Fresh Meat Distribution	Sudan

Healthcare Waqf

In many developing countries people continue to suffer and even die from preventable diseases and health problems due to the lack of healthcare facilities, medicines and health education.

Healthcare Waqf supports a range of integrated health and nutrition projects for impoverished people around the world. These projects provide communities with access to basic healthcare and education about health issues.

Our programmes ensure that communities are actively involved in all aspects of the projects to ensure sustainability. Particular emphasis is given to vulnerable groups such as women, children and the elderly.



Children benefiting from the Milk for Pre-schoolers Programme, Palestine

Getting involved

Abdullah is a 23 year old computer operator who heard about the Waqf Future Fund from a friend. He telephoned Islamic Relief to find out more. Having saved for many months to buy a car, he was so inspired by the idea of helping the needy for years to come that he changed his plans. He decided that participating in the Waqf Future Fund would be more beneficial for him in the long term.

Abdullah telephoned Islamic Relief's donation department and was able to make full payment for a single Healthcare Waqf share using his debit card.

Did you Know?

Mansuri Hospital in Cairo, Egypt, was one of the largest hospitals ever built. Converted from a palace into a hospital in 1248 under the rule of Sultan Mansur Qalaun, it was financed by Awqaf. Following the tenets of the Waqf document, no-one was turned away and there was no limit to how long patients could stay. Its ancient door is preserved in the Islamic Museum of Cairo.



Mansuri Mausoleum and Minaret

Image courtesy of Doris Behrens-Abouseif

Year	Waqf Project Implementation	Location
2002	Integrated Care Programme for Traumatized Children	Bosnia
2003	Mother and Child Health Programme	Sudan
2004	Action Against Lenticular Opacity (i.e. cataract operations)	Bangladesh
2005	Milk for Pre-schoolers Nutrition Programme	Palestine

Income generation Waqf

Islamic Relief's income generation development projects enable poor families to earn their livelihood instead of relying on external support. To realise this aim, Islamic Relief has worked to develop small growth projects in accordance with Islamic guidelines. In 2004 alone, Islamic Relief spent over £3.5 million on income generation projects benefiting over 180,000 people. It is expected that these figures will increase in the coming years.

With your support Islamic Relief's Income Generation Waqf aims to:

- Create self-reliance amongst individuals and communities
- Create sources of income for poor families to meet their basic requirements

Getting involved

The Muslim Study Circle is a group of fifteen girls who meet regularly at a local community centre to discuss different aspects of Islam. One of the members, Uzma made a presentation about the Islamic Relief Waqf Fund, which motivated the circle to take up a Waqf share as a group.

They each decided to donate £5 every week towards a share in the Income Generation Waqf. Having collectively raised £890 in just two months, Uzma sent a cheque to Islamic Relief. Shortly afterwards the group received a Waqf deed in the name of the Muslim Study Circle.



One of the workers at a successful carpentry workshop in Skenderaj, Kosova.

- Restore and promote the local economy for poor communities
- Develop, utilise and support local skills and capacity building

Income Generation Waqf is a relatively new area of investment for Islamic Relief. Started in 2002, profits from this source have thus far successfully been used to finance a number of projects in Kosova and Pakistan.

Year	Waqf Project Implementation	Location
2004	Interest Free Loans	Kosova
2005	Small Scale Enterprise Development	Pakistan

Did you Know?

Historically, the most popular form of Waqf was property Waqf, where people built or donated properties. Land Waqf was second in popularity, followed by services Waqf such as provision of water, education etc.

Emergency Relief Waqf

Disasters and emergencies most often occur suddenly and without warning. Every year the world witnesses many disasters that overwhelm vulnerable communities, causing widespread devastation. Whether natural events, such as earthquakes or floods, or man-made disasters like war - the victims all need urgent help to survive.

Islamic Relief's emergency relief programme responds with immediate assistance including food, medicine, shelter and blankets to those in need following a crisis. We then continue to work during the aftermath of an emergency to help rebuild lives and communities.

Getting involved

Farida found out about the Waqf Future Fund through some Islamic Relief literature. After making some enquiries she decided to invest in a single Emergency Relief Waqf share. She opted to make regular monthly payments through her bank over a period of 22 months. Farida chose to have the Waqf deed in her mother's name. As she wanted to save Islamic Relief administration costs, she requested not to receive any further updates or correspondence.



One of a number of water tanks used to provide clean drinking water to victims of the Tsunami, Banda Aceh, Indonesia.

Did you Know?

Al Noori Hospital in Damascus, built in 1145 and funded by Waqf donations was designated to serve the poor and the needy. A well staffed and well equipped hospital, it is known to have adopted medical records, probably the first in history. The hospital was also used as a medical school, from which many eminent physicians graduated, including Ibn al-Nafis, a scholar who discovered pulmonary circulation. The hospital served for seven centuries and parts of it still exist.



Grounds of the Al Noori Hospital

Image courtesy of Doris Behrens-Abouseif

Year	Waqf Project Implementation	Location
2002	Food Distribution	Palestine
2003	Food Distribution	Iraq
2004	West Darfur Emergency Response	Sudan
2005	Tsunami response	Indonesia

General Waqf

The General Waqf is your chance to buy into the Waqf Future Fund without specifying a category, leaving it up to Islamic Relief to decide where the revenue is most urgently required. Revenue from your General Waqf investments can go towards any of the seven types of Waqf:

The advantage of the General Waqf lies in the diversity of these options. Over ten years from first setting up a General Waqf, the revenue may have helped build wells, sponsor orphans and educate youngsters and provided food and medicine to the poor.



Islamic Relief feeding centre, Sudan.



Child receiving physiotherapy treatment at Islamic Relief's Early Intervention Centre in Egypt.

Getting involved

Whilst browsing through Islamic Relief's website, Hussain came across the Waqf Future Fund. Amazed by the concept and the role it played in history, Hussain decided that he wanted to play a part in this great scheme. Using his credit card, he clicked onto the donations page and purchased two General Waqf shares.

He received an email acknowledging his donation. A few weeks later, Islamic Relief's Waqf department sent him a Waqf deed confirming his purchase of two shares.

Hussain was so taken by the Waqf Future Fund that he told his family and friends about it.

Year	Waqf Project Implementation	Location
2002	Income Generation: Interest Free Loans	Bosnia
2003	Health: Early Intervention	Egypt
2004	Emergency & Relief: West Darfur Emergency Response	Sudan
2005	Integrated Community Development: Child Friendly Villages	Mali

The Waqf Support Fund

The Waqf Support Fund (WSF) allows you to contribute any amount of money towards our Waqf Future Fund, and is used to support all of the Awqaf projects. As you are contributing a varying amount of money, your donation to the WSF does not entitle you to a deed, although you will receive a receipt for your contribution.

Getting involved

A relative told Maryam about Islamic Relief's Waqf Future Fund and she decided to donate £1000 towards the scheme. She enclosed a letter instructing Islamic Relief to invest in a General Waqf share, so that it could be used towards projects where the need was greatest.

On receipt of the donation, Islamic Relief allocated £890 to one General Waqf share, with the remaining £110 put towards the Waqf Support Fund.

Maryam received a receipt showing the entire donation of £1000 and a welcome letter identifying her ownership of one General Waqf share. During the first week of the following month she received her General Waqf deed.



Villagers use an IR funded well in Sudan



The Quba Mosque in Medina

Did you Know?

The first religious Waqf in Medina, the Quba Mosque was built on arrival of the Prophet ﷺ to the city of Medina in the first year of Hijrah*. Today the mosque stands on the same site, though is much expanded. It is mentioned in the Quran as the mosque founded on piety and devoutness.

*Migration of the Prophet ﷺ from Mecca to Medina in 622AD

Waqf Funded Projects

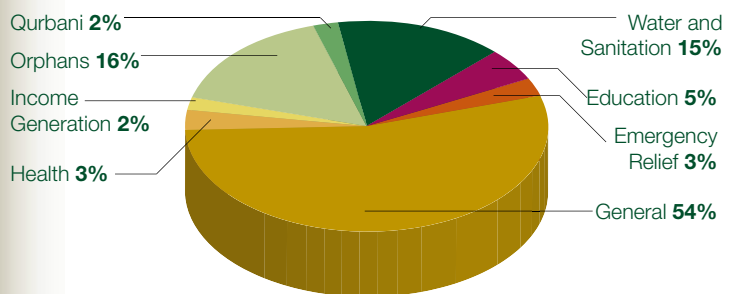
Islamic Relief Waqf Project Implementation



Did you Know?

Waqf donations have so far been used by Islamic Relief in 16 countries worldwide. Since 2002, returns generated from the scheme have more than quadrupled in size ensuring that an ever increasing number of people continue to benefit from this ongoing charity.

Distribution of Waqf profits (2000 - 2005)



A Waqf in your Will

Muslims throughout history have left some of their wealth in their wills toward ongoing charitable projects... a practice encouraged by the Prophet Muhammad ﷺ who himself bequeathed much of his property to the poor and needy.

In the UK, if a person dies without leaving a valid Will, domestic laws on intestacy are applied. Essentially the criteria applied under these rules are different to those used under Muslim personal law and thus the need to make a Will is of even greater importance. Not only does making a Will ensure that your family and loved ones are cared for in the way that you would wish, but it also gives you the perfect opportunity to remember the poor and needy.

The Prophet Muhammad ﷺ said:
“It is the duty of a Muslim who has anything to bequeath not to let two nights pass without writing a Will about it.”
 (Hadith; Bukhari)



Did you Know?

A man named Mukhairiq bequeathed in his Will seven orchards in Medina to be given to the Prophet Muhammad ﷺ. After Mukhairiq's death, the Prophet took hold of the orchards and made them a charitable Waqf for the benefit of the poor and needy.

A number of our supporters choose to include Islamic Relief in their Will. Here are just a few of the reasons why your legacy is so important...

- The gift no matter what its size will be invested in one of our many Waqf projects ensuring that it can have a lasting impact on its beneficiaries.
- Because of the continuous nature of this gift you can benefit from the special rewards that this type of charity brings.
- As a UK registered charity, any money bequeathed to Islamic Relief will be free from inheritance tax (payable at 40% over a certain amount). This means that your family could save on how much money they may be liable to pay after you pass away and that more of your money goes towards helping the needy.

For more detailed information about making an Islamic Will or leaving a charitable legacy, request a copy of our free legacy information pack by completing the form attached.



Patient receiving an eye-care examination funded by Waqf donations

* In an Islamic Will it is only permitted to bequeath a maximum of 1/3 of your estate to anyone not entitled to a fixed share. This includes any charitable donations you may wish to make.

Waqf on behalf of others

Making it a special day to remember

If you're celebrating a special occasion such as the birth of a child or a wedding, why not consider asking your friends and family to contribute towards the Waqf Future Fund in lieu of conventional gifts?

The profits generated from the Waqf gift could be used to sponsor an orphan, build a school or provide water and sanitation facilities for the neediest communities.

It's the perfect way to ask your guests to support a cause close to you, with the added advantage that it ensures the rewards continue well into the future.

Remembering your loved ones

One of the best tributes you can make to a loved one who has passed away is to make an ongoing charitable donation on their behalf, ensuring that they can reap the rewards in the afterlife.

Why not get friends and family involved by asking them to give towards the purchase of one or more Waqf shares on behalf of the person you have lost, or set up a regular monthly donation to be used specifically on Waqf related projects?

Or you could simply make a charitable donation to the Waqf Support Fund in the months of *Rajab*, *Sha'ban* and *Ramadan* when special importance is given to remembering deceased relatives and friends.



Education Waqf in 2005 was used to repair a number of damaged schools in Iraq

Did you Know?

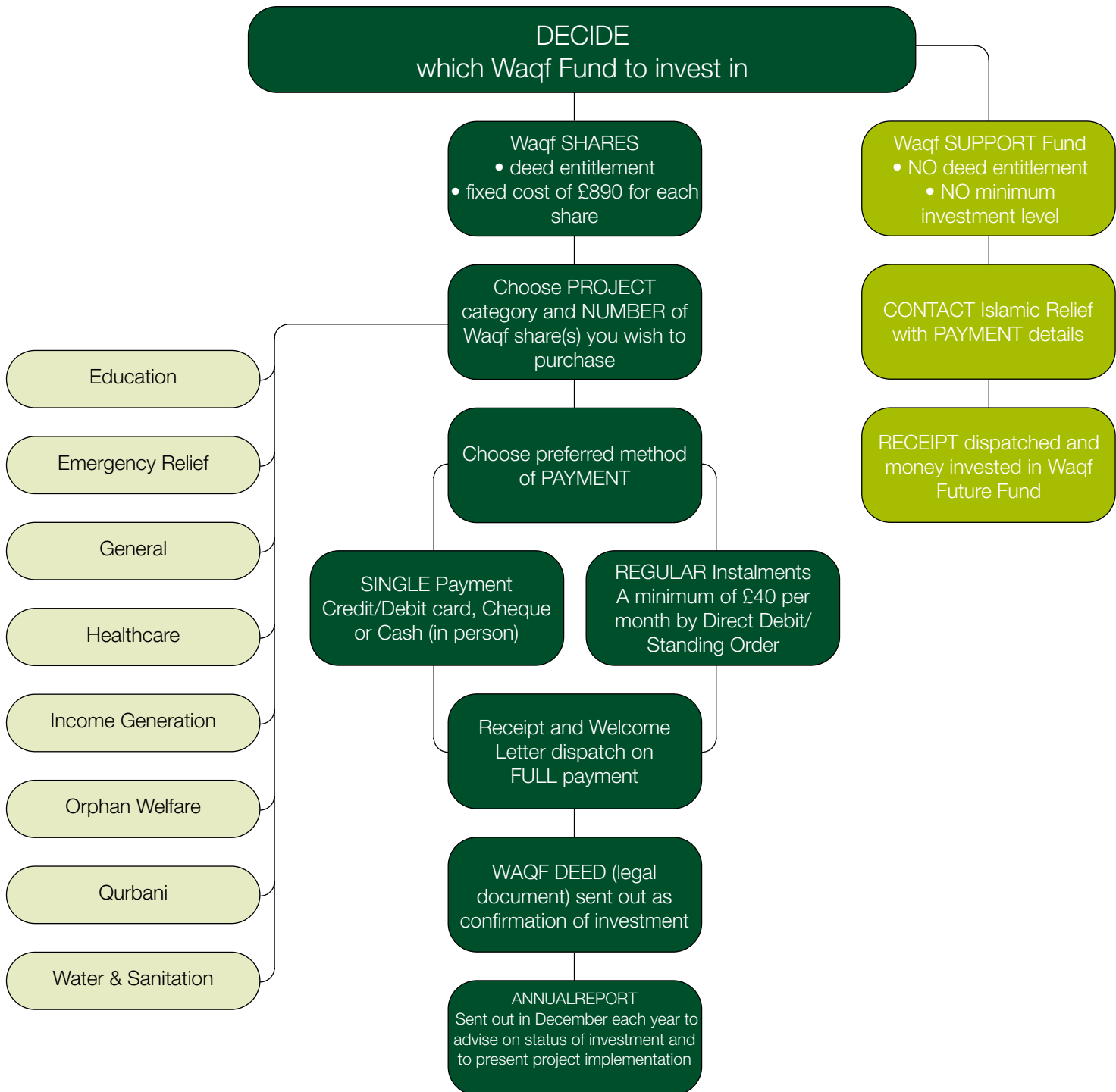
The best gift to send the deceased is 'freeing a slave', giving in charity, asking forgiveness for him or her, and making Hajj (pilgrimage) on his or her behalf.

It is reported by Bukhari that a man approached the Prophet ﷺ and said:

"My mother died suddenly, and I think if she had spoken [before dying] she would have given something in charity. If I give charity on her behalf, will she get the reward? He [the Prophet] replied, "Yes"."

Joining the Waqf Future Fund

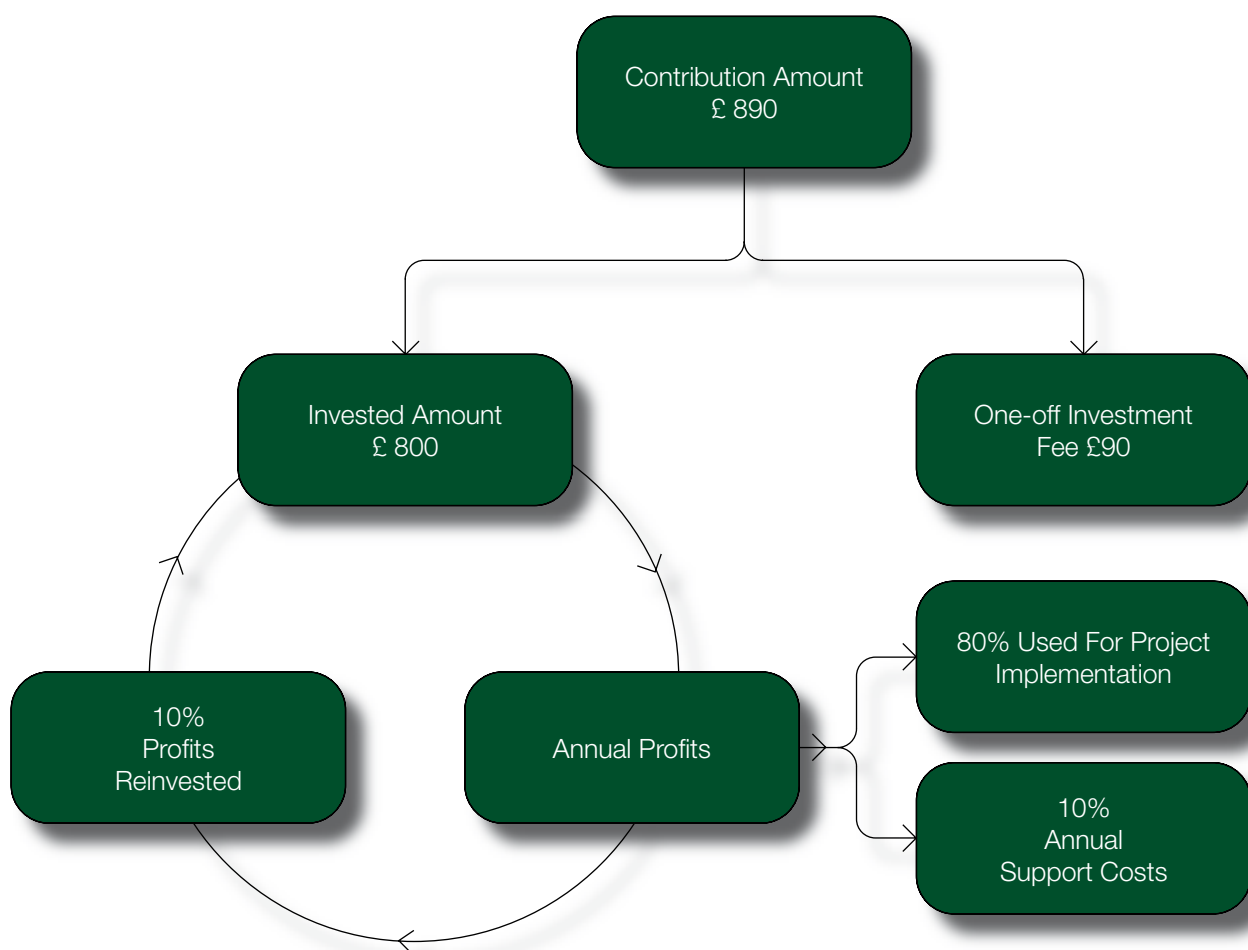
How to get involved



...and if you make a generous loan to Allah,
I will erase your wrong actions from you
and admit you into the Gardens
with rivers flowing under them...
(Qur'an, 5:12)

The Waqf Investment Cycle

Making your donation grow



Waqf Implementation

1. Donors choose to purchase Waqf shares or donate towards the Waqf Support Fund. Each Waqf share costs £890 and donors have the option of selecting from one of eight project categories.
2. After the deduction of a one off 10% investment fee (£90) for each share, the remainder (£800) is then invested into the Waqf Fund. Shortly after the investment (this takes between two to six weeks depending on the time of month the donation is made), the donor will receive a Waqf deed.
3. At the end of the year, the profit generated by the £800 is distributed as follows:
 - 80% will go towards implementation of project category chosen by donor
 - 10% will be used to cover support costs related to management and audit of the Waqf investment; and
 - 10% of the returns will be reinvested into the Waqf investment fund to cover inflation and capitalisation.
4. Annually donors who have purchased Waqf shares will receive an investment profit report together with details of project implementation.

DISLIKE COMPLETING FORMS? Phone our donations hotline on **0121 622 0622** and our staff will complete it for you.

Section D: Gift Aid Declaration – Increase your donations by 28%

I am a UK taxpayer and I would like Islamic Relief to reclaim tax on all donations that I have made this tax year and all my future donations:

Signed:

Date:

giftaid it

Please note that for your donation to qualify for tax relief, the amount of income tax you pay must at least equal the amount of tax you have paid. Please also note that all Gift Aid money will go towards Islamic Relief's General Fund.

Section E: Legacy Pledge Form (Sadaqah Jariya)

Letting us know whether you intend to remember Islamic Relief in your Will helps us plan our long term development projects.

Remember the pledge is in no way legally binding and will of course be treated in the strictest of confidence.

- I have already included a legacy to Islamic Relief in my Will
- I intend to leave a legacy to Islamic Relief

My gift will be:

- A portion of my estate (not to exceed 1/3):
- A specific sum of money:
- A valuable gift:

Please send me further information on:

- How to make an Islamic Will and Leave a Legacy



CRN: 1112111

Please send all payments and correspondence to:
Islamic Relief
FREEPOST, NAT14023, Birmingham B8 1BR
Alternatively you may wish to make a donation online at:
www.islamic-relief.org.uk
Or telephone:

0121 622 0622

Waqf & Legacy Donation Form

Section A*: Personal Details

Full Names: Dr/ Mr / Mrs/ Ms.....

Address:.....

..... **Postcode:**

Telephone: **Mobile:**

E-Mail:..... **Date of Birth (optional):**

Section B*: Donation Form

I would like to make a contribution towards:

<input type="checkbox"/>	General Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Education Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Emergency & Relief Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Health Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Income Generation Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Orphans Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Qurbani Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Water & Wells Waqf Shares	(£890 each)	= £
<input type="checkbox"/>	Waqf Support Fund	(Any Amount)	= £
	TOTAL		= £

If this gift is on behalf of a loved one, please give their name

Section C*: Payment Options

I enclose a **cheque / postal order** for £ payable to 'Islamic Relief'

Please deduct a total of £ from my **credit / debit** card below:

Card no:

Expiry Date / Start Date / Issue No.

I would like to make **regular payments*** of £ each month until further notice
**Waqf share(s) (minimum £40 per month) Waqf Support Fund (minimum £5 per month)*

My Account Number Sort Code / /

Starting on (date) Signature

To: The Manager (Bank Name)

Bank Address

OFFICE USE ONLY

To Barclays Bank plc, Colmore Row Business Centre, Birmingham B3 2BY (20-07-71),

a/c 10966177, quoting our reference:

Your Questions Answered



Children gather outside an orphanage expansion in Kenya

How can I participate in the Waqf Future Fund?

You can buy a Waqf share by completing and returning the form attached or contacting Islamic Relief directly on **0121 622 0622**. You also have the option of making a Waqf donation online at **www.islamic-relief.org.uk**

How much will it cost to buy one share?

The total cost of one share in the Waqf Future Fund is £890. This can be paid in one lump sum or in several instalments. After an initial one-off investment fee of £90, the capital sum of £800 is invested according to Islamic guidelines.

Do I have to choose a particular type of category or can I leave it open?

This is entirely your decision; however we do encourage donors to take General Waqf shares for two reasons:

- The General Waqf allows you to reap the benefit of helping people in different ways through different projects.
 - The General Waqf also gives us greater flexibility when it comes to helping those most in need.
-

How much return will there be on my share?

Low risk investments offer a high probability of return, with modest amounts of return. As our policy is low-risk investment, we avoid schemes which offer potentially higher returns as they also carry a higher risk of loss.

If you are promising an annual return, is this not the same as interest?

As we do not guarantee a return on the investment, we are not offering interest. Instead, we state that we expect a very high chance of return - not a 100% chance of return.

How often will Islamic Relief let us know about how the Waqf shares are performing?

We aim to send donors an annual report on how well their Waqf shares are performing. If you do not wish to receive an annual performance report please let us know in advance.

When will I receive my Waqf deed (legal documents of verification)?

Once you have made your Waqf payment in full, you will receive a welcome letter and receipt. The money will then be invested (on the first day of the following month or within six weeks), and you will be sent your Waqf deed, within a maximum of two months.



Orphans Waqf's was used to benefit orphans and widows in Pakistan



A water rig used to dig wells in Sudan



Water treatment plant in Iraq

Will I receive a Waqf deed for each share I invest in?

You will receive a Waqf deed for each type of project you invest in, rather than each share. For example, if you buy five shares in Healthcare Waqf then your single deed will state that you have invested in five shares in Healthcare Waqf.

If, however, you invest in five shares as follows; three for Orphans Waqf and two for Healthcare Waqf then you will receive two Waqf deeds, one orphans deed (stating three shares) and one healthcare deed (stating two shares).

Can I pay for my Waqf shares in instalments?

Yes. The best way to do this is by making regular contributions through your bank account (via direct debit or standing order). We recommend a minimum amount of £40 per month. This means that a Waqf share will be paid for in less than two years. You will receive a Waqf deed once the amount you pay reaches £890.

Can we give shares in Waqf on behalf of someone else?

A Waqf share is an ideal gift for parents, children, relatives and friends, as it brings benefits in this world and in the hereafter, insha'Allah (God-Willing).

It is also possible to make a special gift for the deceased - especially parents and relatives. The Waqf deed will have the name of the person who has bought the Waqf share, and also the name of the person to whom the shares are attributed.

How can I include a Waqf in my Will?

After the payment of any debts, funeral expenses and administration costs related to the disposal of your estate, you are permitted to bequeath a maximum of $\frac{1}{3}$ of your estate to parties not entitled to a fixed share. This will include any charitable donations you wish to make.

The best way of including a Waqf to Islamic Relief in your Will is to specify that a portion or percentage of your estate amounting to no more than $\frac{1}{3}$ to be used on Waqf or ongoing charitable projects.

Is there a limit to the number of shares that I can invest in Waqf?

There is no upper limit to the number of shares you can invest in. Some current donors already have as many as 20 shares under their name.

Can a group or an organisation buy shares in Waqf?

Yes, they are welcome to do so. Islamic Relief Waqf projects are not limited to individuals. Organisations, businesses and even groups of friends have been getting together to buy Waqf shares.



A Pakistani man benefits from a small scale enterprise development programme funded by Waqf



Orphans Waqf in 2002 went towards an orphanage reconstruction project in Bosnia

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