



Islamic Relief presents

The best of Waqf is to dedicate things which people are in need of most
Omer Hilmi, Ithafu'l-ahlaf fi ahkami'l-evkaç, Istanbul, 1307

Established in 1984 in Birmingham, UK, Islamic Relief is an international aid agency over 20 field and fundraising offices around the world.

Working in the areas of orphan sponsorship, emergency relief and long term development and education, Islamic Relief aims to alleviate the poverty and suffering of the world's poorest and most vulnerable communities.

As a result of your generous donations over the past twenty years, Islamic Relief has been able to help millions of people worldwide.

The Waqf Future Fund is an exciting scheme designed to bring maximum benefits to:

- The donor** (continuous charity)
- The beneficiaries** (continuous help for generations to come)
- Islamic Relief** (regular income to help with long term planning)

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waqf

Future Fund

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It is indisputable that the development of the countries and cities throughout Islamic history can not be perceived without the institution of Waqf.

Introduction

Islamic Relief's Waqf Future Fund which is aimed at reviving the great tradition of setting up a charity that continues to benefit the needy for generations to come.

Popular forms of continuous charity for many people include donating towards building of a water well or a school.

The Waqf scheme takes this idea further and allows people to support numerous schools and wells.

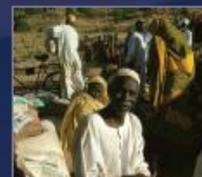
This third revised edition of the Waqf information pack is designed to help you understand and appreciate the elegance of Waqf. As a result of feedback from the previous two editions, we have expanded the text in this issue and removed typing errors and added a section about Waqf in history.

A step by step guide to participating in the Waqf scheme is shown later in the booklet. Commons questions raised about the Waqf Future Fund are also dealt with.

A new addition to this revised pack is a section on Waqf and Islamic Wills. Islamic Relief is once again leading a revival in an area that is not given much importance by most people i.e. Will making.

If you would like more details about the work of Islamic Relief please contact us or visit our website on:

www.islamic-relief.com



• Whats Waqf?



Waqf is a
type of
Sadaqah
Jariyah
(continuous charity)

What's Waqf?

A way to keep your charity working into the future

Waqf is a type of Sadaqah Jariyah (continuous charity). It can be a gift of money or property which can be used to bring a charitable return but cannot be sold. The Prophet (peace be upon him) regarded Waqf as the best form of charity. He (pbuh) would create Waqf himself and would encourage his companions to do the same.

When Umar ibn al Khattab (may Allah be pleased with him) acquired some land he asked the Prophet (pbuh) 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 (pbuh) 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."

Waqf In History

Since the time of the Prophet (pbuh), Waqf generally took the form of donated property or an institution which helps others. For example, houses were converted to inns for travellers and waterways were built to direct water towards villages (e.g. the underground waterways in Afghanistan which are now being reopened).

During the Ottoman Empire the income generated from over 20,000 Waqf was equal to a third of the state's wealth. Waqf protected the vulnerable throughout their lives:

"Thanks to the Waqf that flourished during the Ottoman Empire, a person would have been born into a Waqf house, slept in a Waqf cradle, ate and drunk from Waqf properties, read Waqf books, been taught in a Waqf school, received his salary from a Waqf administration, and when he died, placed in a Waqf coffin and buried in a Waqf cemetery."

Source: B. Yedyıldi "Hadî Bayram-ı Veli Sempozyumu Bildirileri"

Although the cash (money) Waqf was unknown when the Waqf system was first introduced, it came into being during the Mamluk era (1250 - 1517). The concept was further developed during the Ottoman era (1453-1923) until the present day, when modern-day Waqf also takes the form of shares and deeds.

• 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.

- More than a billion people in rural and urban areas lack access to the most basic water and sanitation services.
- 60% of the world's population are without access to sanitation.
- 80% of sickness in the world is due to unsafe water and poor sanitation.

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

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

An example* of how you can get involved

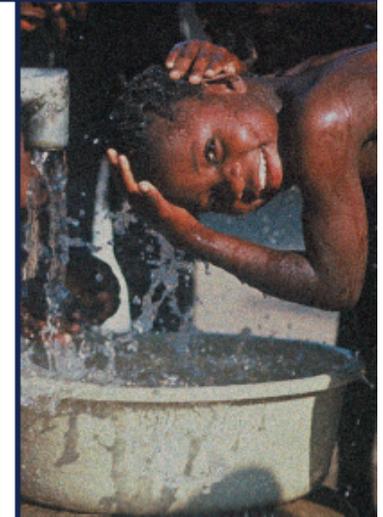
The XYZ High School pupils spent several months fundraising and collecting money to buy shares in Islamic Relief's Water Waqf programme. Their head teacher was soon able to present Islamic Relief with a cheque for two shares and planned to keep the school involved in Waqf programmes in future years.

Islamic Relief banked the money and sent the school a 'welcome' letter with a receipt. A month later the school received their Waqf Deed in the name of XYZ High School, representing two shares in the Water Waqf.



Did you know?

Zubayda's Waterway in Makkah, 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 Makkah. 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.



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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.

Some examples of Islamic Relief's Health Care projects that include:

Mother & Child Health Care

Medical for Disabled People

Prevention of Blindness

Polio Vaccination

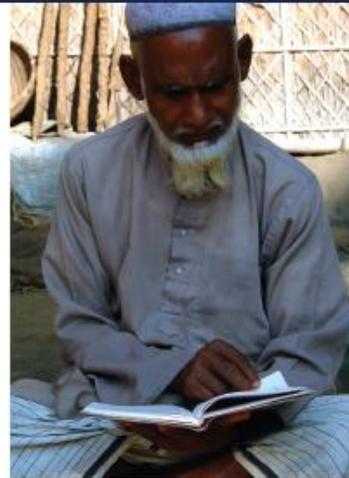
Health Care for Children



Did You Know?

Sultan Noor al Din Al Shahid built Al Noori Hospital in Damascus in 1145 AD. The hospital was built to high architectural standards and was designated to serve the poor and the needy. Medicines were readily available for anyone that needed them. The hospital was fully funded and serviced by revenues from various Waqf.

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. The Education Waqf will help support projects like:

Primary Education

School Rehabilitation & Reconstruction

Community Training Centres

Adult Literacy

An example* of how you can get 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 buy two shares and opted to pay by the installment method. She filled in a standing order form which allowed her to make affordable monthly installments of £89 for a period of 20 months. After the payment was complete she received two Education Waqf shares in her name.



Did you know?

Al-Azhar Mosque in Egypt was founded over a thousand years ago and is one of the largest and most sophisticated institutions to be funded by a Waqf scheme throughout history. The mosque has been an educational institute for centuries and teaching continues to this day. Accommodation for international students is set up around the mosque and each campus caters for a different nationality. Students are also entitled to a monthly allowance. This, plus all the services that are provided to the mosque, are funded from the revenues of multiple Waqf.



Helping people to fulfil their potential and pursue their goals in life



Emergency & Relief Waqf



Disasters and emergencies 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.

The Emergency Relief Fund requires ongoing support in order to sustain initial aid efforts. This is where the Emergency & Relief Waqf plays a critical role in ensuring that the plight of the needy is never forgotten.

An example* of how you can get involved

Farida found out about the Waqf scheme 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, using a standing order form, over a period of 22 months. Farida chose to have the Waqf Deed in her mother's name. As she wanted the donation to remain anonymous she asked not to receive any correspondence from Islamic Relief.

? Did you know?

Qalawoon Hospital in Cairo, Egypt was built by Sultan Mansoor Qalawoon in 1284 AD and was originally a palace. The complex included a school, a library, and a mosque. The entire institution was funded solely from Waqf donations, where the people would stake a Waqf of around 1,000 Dirhams (silver coins) a year. The hospital has served for over 700 years and is still in use for ophthalmology.

Orphans Waqf



? Did you know?

Al Noori School in Damascus
Al Noori School was built as Waqf by Sultan Noor Al-Din Al-Shahid. The design of the school is a wonder to behold. Built as a palace, it has a stream running through the main court which falls 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 Waqf donations.

Islamic Relief has been working with orphans since 1986 and now has projects in ten countries across the world. 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 they need.

Prophet Muhammad (peace be upon him) said: 'Whoever treats an orphan girl or boy well, I will be with him on the Day of Resurrection like these,' and he pointed to his two fingers, the index finger and the middle finger.

An example* of how you can get involved

Mohammed Saif's family wanted to participate in the Waqf scheme by collectively investing in four shares - (two in Health, one in Qurbani and one in Orphans). 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 Orphan's Waqf deed, was to be registered in his late father's name.



Income Generation Waqf



In 2003 alone, Islamic Relief spent almost £3.5 million, helping over 63,000 people.

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 2003 alone, Islamic Relief spent almost £3.5 million, helping over 63,000 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
- Restore and promote the local economy for poor communities
- Develop, utilise and support local skills and capacity building

An example* of how you can get involved

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

? Did you know?

The most popular form of Waqf is the property Waqf, where people build or donate properties.

The land Waqf is the second most popular, followed by services Waqf such as provision of water, education etc.

Qurbani Waqf



Islamic Relief has over 17 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 meat is the only meat they will have eaten that year.

Your participation in the Qurbani Waqf project means that a Qurbani will be made on your behalf (or on behalf of your loved one) each year - even after your death, subject to the amount returned on the share invested.

The Prophet Muhammad (Allah bless him and give him peace) said:
"For every hair on the sacrificial animal, a reward will be recorded for the person making the Qurbani."

An example* of how you can get involved

The XYZ Muslim 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 a sadaqa jariyah (continuous charity) project.

An Islamic Relief fundraiser was invited to the mosque to explain to the XYZ committee how the Waqf Future Fund works. After some further questions and clarifications, the committee was so impressed they decided to invest in each of the seven Waqf projects.

? Did you know?

Most of the companions of Prophet Muhammad (peace be upon him) left at least one Waqf before they died if they could afford to do so.

In 2003 over 41,000 Qurbanis (sheep and cows) were distributed in 20 countries, benefiting almost 1 million people.

The Waqf Support Fund

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

An example* of how you can get involved

A relative told Maryam about Islamic Relief's Waqf Future Fund and she decided to donate £1000 towards the Fund. She enclosed a letter instructing Islamic Relief to invest in one share in any of the mentioned categories.

On receipt of the donation, Islamic Relief allocated £890 towards one share in the General Waqf and the remaining £110 was put into the Waqf Support Fund. The Waqf Support Fund is used to support all of the Waqf projects.

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.



Did you know?

- In the West, a Waqf is known as an endowment, or trust. In the USA alone there are over 32,000 trusts of this kind worth over £100 billion.
- During the year 1991/92 fourteen trusts in the UK generated over £4.6 million for their respective educational and charitable needs.



General Waqf

The General Waqf is your chance to buy into a Waqf plan 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: Water, Education, Health, Orphans, Emergency & Relief, Qurbani and Income Generation.

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.

An example* of how you can get involved

While browsing through Islamic Relief's website, Hussain came across the Waqf scheme. Amazed by the concept and the role it played in history, he decided that he wanted to be part of 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 he received his Waqf deeds from Islamic Relief's Waqf Department. Hussain was so taken by the WAqf scheme that he told his family and friends about it.



Did you know?

There were 3339 Turkish property Waqf in Bulgaria in 1982. Of these 2356 were small and large mosques, 142 universities, 273 bridges, 16 caravanserais and the rest consisting of buildings such as public baths (hamam), tombs, fortresses, public fountains, libraries, etc.

• Waqf & Wills



Muslims throughout history have left some of their wealth in their wills towards sadaqah jariyah projects. The Prophet (peace be upon him) said:

"When a person dies the rewards for their good deeds cease except for three things for which they continue to get the reward (even after death) and these are sadaqah jariyah (continuous charity), knowledge which benefits people and pious children who pray after their death."

(Related by Imam Muslim)

By making a Will according to Islamic law, you have the opportunity to decide how you would like your funeral and burial to be dealt with and also how you would like your estate to be distributed after your death. However, if you die without having made a valid Will, the Government decides how your wealth is to be distributed, regardless of your wishes.

There are a number of Islamic references in the Qur'_n and the Sunnah- which highlight the importance of Will-making and giving to charity.

The Prophet of Allah (peace be upon him) said, "It is the duty of a Muslim who has something to bequest not to spend two nights without making a Will about it."

(Related by Bukhari)

"The best type of charity is that which you give when you are healthy and short of funds, fearing poverty and hoping for wealth. Do not postpone it till, when your soul reaches your throat, you say, 'Give so much to so-and-so, and so much to so-and-so.' Verily, by then, so-and-so has already gotten so much."

(Related by Bukhari)

Making a Will gives you peace of mind, but also makes sound financial sense. It can save on the amount of Inheritance Tax your family may be liable to pay after your death (40% over a certain amount); ensuring more of your money goes to those you care about.

If you decide to leave a legacy to Islamic Relief, you may wish to leave it as Waqf, ensuring that the rewards for your charity continue into the future.

• Joining the Waqf Scheme

A Step-by-Step Guide

If you would like to participate in Islamic Relief's Waqf scheme:

1

1. Contact Islamic Relief by telephone, post, email or by personal visit to discuss which of the Waqf categories you would like to invest in. Remember you don't have to choose a particular Waqf project, as you can opt for the General Waqf.

2

2. Decide on your preferred method of payment. You can either:

- Make a single payment for one or more shares, by cheque, credit/debit card, or cash (personal visit only). See the order form enclosed with this pack.

3

- Make regular instalments. Please let us know how much you wish to pay on a regular basis (minimum payment of £40 per month). Setting up a standing order or direct debit with your bank is the simplest way to do this.

4

3. After you have made your payment in full, Islamic Relief will send you a welcome letter along with a receipt. This letter will also inform you of when you will receive your Waqf deed. The receipt will show the total amount (e.g. £890 for one share)

5

4. The capital amount of £800 of your Waqf payment will then be invested according to Islamic guidelines. The remaining £90 will be used as a single one-off payment to cover administration costs. Please note that the capital sum will remain intact thereafter, with no further deductions.

6

5. Shortly after investment, you will be sent a Waqf Deed (legal document) as confirmation of your investment. Please note that the Deed will show the capital amount (£800) only.

7

6. The returns on the investments will be calculated at the end of each calendar year.

7. Most of the returns on your Waqf share(s) will then go towards projects helping impoverished people initiated by Islamic Relief. Please note that a small part (10%) of the returns will be added to the initial capital sum of £800 to preserve and/or increase its value.

8

8. By the end of September of each year you will receive a report on how well your investment is doing, unless you have declined to receive one, insha-Allah.

Frequently Asked Questions

Q - How can I participate in the Waqf Future Fund?

A - You can buy a Waqf share by contacting Islamic Relief:

Telephone: 0121 622 0 622 (Bam - 9pm, Mon-Sat)

Post: Islamic Relief

FREEPOST NAT14023

Birmingham B8 1BR

Website: www.islamic-relief.com

(via a secure online payment facility)

Charity Shops See reverse of pack for details



Q - How much will it cost to buy one share?

A - 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 charge of £90 to cover administrative costs, the capital sum of £800 is invested according to Islamic guidelines.



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

A - 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.

Q - How much return will there be on my share?

A - 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.



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

A - 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.

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

A - 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.

Q - When will I receive my Waqf Deed (legal documents of verification)?

A - Once you have made your Waqf payment in full, you will receive a receipt for the total. As soon as the money is invested (on the first day of the following month or within six weeks), we will send you your Waqf deed, within a maximum of two months. You will receive a letter in this regard once the full payment has been made.



waqf
FUNDRAISING

Thank you!!

Islamic Relief
Dept WIP
FREEPOST NAT14023
Birmingham
B8 1BR

Islamic Relief Waqf Order Form

Frequently Asked Questions

Name

Address

Postcode

Telephone Email

Please tick which Waqf options you wish to support:

I would like to obtain _____ share(s) @ £890 each, in the following categories:
 _____ General _____ Education _____ Emergency & Relief _____ Family
 _____ Health _____ Orphans _____ Water & Wells _____ Qurbani

I wish to make an open donation to the Waqf Support Fund of £ _____

Please state how you wish to pay:

I enclose a single Cheque/Postal order payment of £ _____

BANKERS ORDER FORM (FOR REGULAR GIVING)

Name

Address

Tel No. Home E-Mail

Please pay Islamic Relief a total of £ each month until further notice

This Cancels all existing orders to Islamic Relief: Yes No

My Account No.* Sort Code*

Starting on (Date) Signature*

To: The Manager (Bank Name)

Address

Postcode

Office Use Only:

To: Barclays Bank Plc, Colmore Row Business Centre, Birmingham B3 2BY
 (20-07-71), a/c 10966177, quoting our reference:

I would like to pay in installments over _____ months. Please complete Bankers Order Form:

Gift Aid Declaration: Increase your gift by 28%! I am a taxpayer and I wish Islamic Relief to reclaim tax on all donations that I have made since 6th April 2000 and hereafter.

Signature* Date

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 Islamic Relief will reclaim from your donation. For example if you give £100 a year, you will need to be paying at least £28 a year in income tax.

Please return completed form to: Islamic Relief FREEPOST NAT14023 Birmingham B8 1BR



waqf

Q - Will I receive a Waqf Deed for each share I invest in?

A - 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).

Q - Can I pay for my Waqf shares in installments?

A - 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 full within two years.

Q - What if I choose to pay more than £890?

A - The extra money or any general contribution below the full share amount will be put into the Waqf Support Fund (WSF) and will be used to support any of the Waqf sectors. Although the extra money will not entitle you to a Waqf deed, your receipt will acknowledge the amount of your extra donation.

For example if you choose to pay £1000 towards a Waqf then £890 will go towards a Waqf share and the remaining £110 will go towards the Waqf Support Fund. Your receipt will record the £1000 received by us, but your Waqf deed will show the capital sum for one share (£800).

Similarly, if you contribute anything below the cost of one full share (e.g. £65) then you will receive a receipt for the amount instead of a Waqf deed.

Q - Can we have shares in Waqf on behalf of someone else?

A - 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.

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 gifted.

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

A - 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.

Q - Can a group or an organisation buy shares in Waqf?

A - 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.