

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the Name of Allah, the Most Gracious, the Most Merciful

Asalamwalaikum Wa Rahmatullahi Wabarakatuhu.

Alhamdulillah, for everything that Allah has given us and Insha'Allah, we will be given more.

Welcome to Dar ul Islaah – Finance Department 🇲🇦

We are deeply honoured to have you join hands with Dar ul Islaah. As part of our ethics-first and Shariah-compliant mission, we would like to share how finances are handled in our organization—so that you always feel confident your donations are safe, impactful, and rewarded by Allah ﷻ.

As you may already know, the very idea behind Dar ul Islaah is “Sustainable Reform.” We do not view your donations as mere charity—but as an investment. Yes, you heard that right: an investment, both for the Dunya and the Akhirah.

We do not just aim to provide short-term solutions for temporary needs—we aim for long-term, sustainable reform.

Now the question arises, how do we make it sustainable?

We invest in our Ummah. And we want our Ummah to invest in themselves—through upskilling, learning, and growing. We aim to be their helping hand until they can stand strong on their own. Indeed, Allah ﷻ is the sole Provider of all sustenance.

How is the money used? 💰

- ❖ Zakat: Used exclusively for eligible recipients (As per Surah Tawbah 9:60).
- ❖ Sadaqah: Used for medical, food, shelter, local emergencies, etc.
- ❖ General Donations: Help fund Ramadan and Eid kits, Qur’ans, da’wah materials, masjid supplies, education, and operational needs.
- ❖ Waqf projects (**Insha’Allah in future**): Used to fund sustainable income-generating projects; only profits will be used, not the principal.

How do we track the money? 📊

- ✓ All transactions are recorded in detailed Excel sheets.
- ✓ Donations Log: Records donor name, amount, donation type, purpose, and receipts (which will be issued once registration is complete, InShaAllah).
- ✓ Expenses Log: Records every rupee spent with fund type and justification.
- ✓ Monthly Reports: Provide summaries of balance sheets, categorized by fund type.
- ✓ Receipts: Formal receipts will be issued post-registration. Until then, acknowledgments are shared via message.
- ✓ Data Backup: All records are securely backed up in encrypted digital storage and accessible to the finance lead and executive oversight.
- ✓ Donor Instructions: If a donor specifies a particular cause or category (e.g., Sadaqah for widows), we honour it exactly as directed.

Who runs the finances?

- A dedicated finance lead (currently Br. Mohammad Muqtadir) is responsible for managing all records, donations, and expense tracking.
- All financial records are reviewed monthly by the Executive/lead and/or delegated to the Co-lead to cross check to ensure accuracy and transparency.

What’s the goal?

- To build a transparent and trusted system of Islamic charity.
- To use every rupee with purpose, sincerity, and efficiency.

- To empower individuals toward self-sufficiency and spiritual well-being.
- To make our Ummah strong again spiritually, socially, and economically all for the sake of Allah ﷻ.

Future Enhancements

- Registration of Dar ul Islaah with the Government of India (in process).
- Opening of a non-interest-based, dedicated charity bank account, Insha'Allah.
- QR codes and digital payment systems will be rolled out once registration is complete.
- Exploring legal compliance pathways to allow international donations, Insha'Allah.
- Alhamdulillah, we have bought a Domain name, Insha'Allah we will soon be building the website also.

Standard Operating Procedure (SOP v1.0) – Dar ul Islaah Finance 📄

Purpose:

To create a detailed, Shariah-compliant, and professionally managed process for handling all donations and expenditures under Dar ul Islaah's charitable operations.

1. Fund Sources

Dar ul Islaah will receive funds from the following streams:

- Founders: Our core team members contribute consistently to sustain ongoing operations and special projects. All contributions are logged and tracked with full transparency.
- Public Donors: Open to all. Donations of any amount — small or large — are highly valued. Contributions from founders and the public are open-ended, and generous giving is always encouraged.
- Waqf (Insha'Allah in future): Income from upcoming Waqf-based projects will be used to support long-term charitable efforts.

2. Types of Donations Accepted

- ❖ Zakat: Kept strictly separate; used only for the eight eligible categories outlined in Surah Tawbah (9:60).
- ❖ Sadaqah: For any noble and Shariah-permitted purpose.
- ❖ Sadaqah Jariyah: Ongoing rewards through continuous charity — such as recurring monthly contributions, water projects, educational support, etc.
- ❖ General Donations: Support administrative needs, da'wah, masjid supplies, Islamic books, Eid gifts, Ramadan iftar kits, and other permissible causes.
- ❖ Waqf (future): Capital will be preserved; only profits will be reinvested for sustainable growth.

3. Fund Handling & Internal Controls

- All financial transactions are digitally recorded and manually reviewed.
- Funds are tagged by type (Zakat, Sadaqah, etc.) and never mixed.
- Donor designations (e.g., “only for orphans”) are strictly followed.
- A minimum of 30% of all non-Zakat income is saved toward launching future Waqf-based sustainable projects, Insha'Allah.
- All records are reviewed monthly and approved by both the finance lead and a secondary reviewer (Executive/Lead).

4. Payment Options

To make donating easier, contributors may choose:

- One-time donation (every month)
- Quarterly donation (every 3 months)
- Half-yearly donation (every 6 months)
- Yearly donation

Sadaqah Jariyah donors may also join our “₹5 Rupiy-a-day” initiative - a powerful way to maintain consistent good deeds.

5. Disbursement Guidelines

Unless otherwise instructed by the donor:

- ✓ Zakat is disbursed only to the eight eligible categories (Mentioned in Surah Tawbah 9:60).
- ✓ Sadaqah is used for food, education, medical needs, widows, and shelter support.
- ✓ General Funds may be used for admin costs, Islamic events, da'wah activities, and basic infrastructure.
- ✓ Disbursements are only made after thorough evaluation using our Standard Vetting Procedure, overseen by the Operations Team.
- ✓ Disbursements occur as per the need and urgency.

6. Review & Transparency

- ✓ Monthly review meetings are held between the finance lead and the executive team.
- ✓ Contributors may request to view financial summaries at any time.
- ✓ Major updates and disbursements are posted transparently via the WhatsApp group.
- ✓ A future plan includes sharing anonymized impact stories (with consent) to show how donations are transforming lives.

6. Shariah Compliance

- ❖ All actions are conducted in accordance with Islamic values of Amanah (trust), Ikhlas (sincerity), and Adl (fairness).
- ❖ Zakat is never used for operations or admin.
- ❖ No interest-based accounts, loans, or income.
- ❖ No salaries or personal profit — all work is Lillah (for the sake of Allah).

May Allah ﷻ accept your efforts, increase your rizq, and reward you immensely for your trust and sincerity. Ameen.

جزاكم الله خيراً

Mohammad Muqtadir (Finance Lead)

Jaber Raza Azmath (Executive Lead)

DAR UL ISLAAH
— Team Dar ul Islaah —

REFORMING LIVES