



ALHAMD SHARIAH ADVISORY SERVICES

(PVT) LIMITED

ANNUAL SHARIAH REVIEW REPORT FOR MUMTAZ WELFARE FOUNDATION

For the Financial Year ended June 2025

INTRODUCTION

Mumtaz Welfare Foundation (MWF) is a Karachi-based non-governmental organization providing humanitarian support across Pakistan through food aid, education, and healthcare programs. The Foundation receives funds from both general donations and Zakat contributions, ensuring proper segregation between these categories at all times.

APPOINTMENT OF SHARIAH ADVISOR & SCOPE OF REVIEW

Alhamd Shariah Advisory Services (Pvt.) Limited was appointed as Shariah Advisor to MWF in September 2024. Although our appointment commenced in September, for this review we have examined Zakat policies, collection, and expenditures covering the full year 2024-25 to assess Shariah compliance.

ZAKAT COLLECTION & UTILIZATION SYSTEM DEVELOPED

During the year under review, the following system has been established:

- Introduction of standardized Zakat Declaration Form and Wakala Form by which eligible beneficiaries formally authorize MWF to collect and disburse Zakat on their behalf.
- Implementation of a procedure to assess the eligibility of recipients via direct interviews and verification of financial status.
- A training session was conducted on MWF campus for relevant staff in admission, finance, and program management to ensure awareness of Shariah principles in Zakat handling.

REVIEW & FINDINGS

- In our review of Zakat transactions and documentation for FY 2024-25, we found:
- The Zakat Declaration and Wakala forms have been duly filled and signed by beneficiaries.
- Eligibility assessments have been performed (via interviews / documentation) and beneficiaries have been confirmed to qualify under Shariah criteria.
- All Zakat funds collected have been disbursed for educational, healthcare, or humanitarian aid to beneficiaries declared eligible.
- Records and disbursements were documented appropriately.

SHARIAH CONFIRMATION

Based on the above, we confirm that the collection and utilization of Zakat by Mumtaz Welfare Foundation during the fiscal year 2024-25 have been conducted in compliance with Shariah principles.

Mufti Ubaid ur Rahman Zubairi

Director

Alhamd Shariah Advisory Services (Pvt.) Limited

Mufti Asadullah Awan

Shariah Research Scholar



Validity: This report is valid till 30th June 2026

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