



Zakat Distribution Policy Document

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

1. Framework overview

- 1.1 National Zakat Foundation UK (“NZF”) uses the Hanafi Fiqh criteria in managing and distributing Zakat funds.
- 1.2 Any applicant must be regarded as *Faqir* (poor) according to the Hanafi definition of poverty¹.

2. Zakat Funds

- 2.1 NZF distributes Zakat to applicants through four funds:
 1. Hardship Relief Fund [see Appendix 1]
 2. Housing Fund [see Appendix 2]
 3. Work Fund [see Appendix 3]
 4. Education Fund [See Appendix 4]
- 2.2 These funds are there to assist in streamlining the process and make it more efficient. It also assists applicants in giving clarity in exactly what type of support is offered at NZF.
- 2.3 A Zakat payer can allocate his Zakat across the funds as he pleases.
- 2.4 In the Hardship Relief Fund, Zakat is transferred to the applicant’s bank account.
- 2.5 In the Housing Fund, Zakat is paid to the landlord directly on your behalf. For rent arrears and Council Tax arrears, Zakat is paid to the Council or Housing Association.
- 2.6 In the Work Fund, for courses, certifications, licence and conversion fees, the Zakat is paid directly to the provider on the applicant’s behalf. An invoice is required. For tools and equipment, Zakat will be distributed to the applicant. A receipt will be required from the applicant upon purchase.
- 2.7 In the Education Fund, the grant is paid directly to the course provider or university. An invoice from the provider to make the payment is required.

¹ أما بَيَان من يجوز وضع الزكاة فيه فهو الذي استجمع شرائط منها الفقر فإنه لا يجوز صرف الزكاة إلى الأغنياء لقوله تعالى {إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ} أمر بالصرف إلى الأصناف الثمانية وذكر هؤلاء لبيان محلية الصرف باعتبار الحاجة لا بطريق الاستحقاق (تحفة الفقهاء ج 1 ص 299) وأما الذي يرجع إلى المؤدى إليه فأنواع: منها أن يكون فقيراً فلا يجوز صرف الزكاة إلى الغني (بدائع الصنائع ج 2 ص 45)

3. NZF Eligibility Criteria for Zakat Funds

3.1 An applicant's net Zakatable assets and unused personal assets of a year must be below the Nisab to be eligible for Zakat².

3.2 The formula for assessing applications is as follows:

$$(\text{zakatable assets}) + (\text{any surplus personal assets}^3 \text{ not used for over a year}) - (\text{debts}) =$$

1. < silver Nisab = Eligible

2. > silver Nisab and < gold Nisab = Eligible if the person is in a situation of need and deemed eligible by the panel⁴.

3. ≥ Gold Nisab = not eligible

3.3 The Hardship Relief Fund has an additional screening after the above which is an internal NZF screening criteria⁵. It is in place to ensure that the neediest receive help from the allocated funds in the Hardship Relief Fund. The screening is as follows:

$$(\text{Cash} + \text{Gold} + \text{Silver}) + 1 \text{ month income} - (1 \text{ month standardised expenses} + 1 \text{ month rent} + 1 \text{ month Council Tax}) - (\text{Debts for credit, bank/overdrafts and utilities (gas and electric)}) < \text{£50}$$

3.4 The Zakat applicant must be a Muslim⁶.

² (هُمُ الْفَقِيرُ) هُوَ مَنْ لَهُ مَالٌ دُونَ النَّصَابِ (وَالْمَسْكِينُ) هُوَ مَنْ لَا شَيْءَ لَهُ (درر الحكام شرح غرر الأحكام ج 1 ص 188)
³ م: (وعلى هذا كتب العلم لأهلها) ش: أي وعلى ما ذكرنا من عدم وجوب الزكاة حكم كتب العلم لأهلها، قال الأترابي - رَحِمَهُ اللهُ -: إنما قيد بقوله - لأهلها - لأنها إذا كانت للبيع تكون فيها الزكاة لوجود النماء بالتجارة. وقال الكاكي - رَحِمَهُ اللهُ -: قوله لأهلها قيد غير مفيد؛ لما أنه لو لم يكن من أهلها وليست هي للتجارة لا تجب فيها الزكاة أيضا وإن كثرت؛ لعدم النماء، وإنما يفيد ذكر الأهل في حق مصرف الزكاة؛ لأنه إذا كانت له كتب تبلغ النصاب وهو محتاج إليها للتدريس وغيره يجوز له أخذ الزكاة، أما إذا بلغت النصاب ولم يكن محتاجا إليها لا يجوز صرف الزكاة إليه كذا في "النهاية". (البنية ج 3 ص 303-304)

⁴ Silver is the primary and default Nisab used to assess applicants at NZF. 90% of cases (as per the last audit in 2019) qualified with the Silver Nisab, the remaining 10% were approved based on the Gold Nisab. The use of Gold Nisab in cases of necessity and need are based on the juristic principle of *Hajah*, where the applicant is clearly in need possesses assets equalling the Silver Nisab. Further, the Gold Nisab is a valid measure of poverty in the Hanafi school.

⁵ Zakat can be given to whom one wishes as long as they are eligible. It is not necessary to give to every eligible person. Therefore, a further filter and screening is permissible to allocate funds to a specific group or type of people.

" قوله: "وله الاقتصار على واحد" لما ورد أن النبي صلى الله عليه وسلم أتاه مال من الصدقة فأعطاه للمؤلفة قلوبهم فأتاه مال آخر فأعطاه للغارمين بحر وروي عن كثير من الصحابة عدم التعيين نهر (حاشية الطحطاوي ص 720)

وَلِلْوَكِيلِ أَنْ يَدْفَعَ لَوْلَدِهِ الْفَقِيرِ وَرَزَوَجَّتِهِ لَا لِنَفْسِهِ إِلَّا إِذَا قَالَ: رَهْمًا صَعَهَا حَيْثُ شِئْتَ، (الدر المختار)

⁶ قوله: "ولا يصح دفعها لكافر" قال في التنوير وشرحه ولا تدفع لذمي وجاز دفع غيرها وغير العشر والخراج إليه ولو واجبا كنذر وكفارة وفطرة خلافا للثاني وبه يفتى ولا تجوز الصدقات بأسرها لحربي ولو مستأمننا وجزم الزيلعي بجواز التطوع إليه (حاشية الطحطاوي ص 720)

- 3.5 The Zakat applicant must not indicate or expressly mention a non-Shariah compliant use of any Zakat funds. If such intention is expressed, they will not be eligible to be supported with Zakat⁷.
- 3.6 If a minor is the applicant, their father's net wealth and eligibility must be assessed⁸.
- 3.7 A needy orphan boy or girl can receive Zakat even if their mother is wealthy⁹.
- 3.8 An eligible wife can receive Zakat even if her husband is wealthy. However, this will be on a case-by-case basis. A thorough analysis must be taken to understand why the husband is not taking care of her needs¹⁰.

4. Zakat Eligibility Documentation

- 4.1 The eligibility of a person is established based on the principle of *Taharri*¹¹. To give a strong sense of assurance that a person is eligible for Zakat, the following documentation should be reviewed:
- Applicant, spouse and children IDs
 - Bank statements
 - Debt evidence (where applicable)
 - Situation evidence

5. Fixed Costs, Operating Expenses and Overheads

⁷ وإذا وقف أرضه على الفقراء والمساكين فاحتاج بعض قرابته إلى ذلك فأعطي من الغلة مائتي درهم فأنفقها وصار فقيراً وقد بقي من الغلة شيء، فإن كان يعلم أن إنفاقه في غير فساد وأنه أنفقها فيما لا بد منه أوصى من يعطي من النفقة ما يكفيه، وإن علم أنه أسرف أو أنفق في فساد لا يعطي؛ لأنه يكون إعانة على الفساد، وكذلك هذا الجواب في الزكاة ويصير هذا الفصل رواية في أن الفقير إذا كان يعلم أنه ينفق في معصية أو سرف، أنه لا ينبغي. (الخيوط البرهاني ج 6 ص 177)

⁸ "وطفل غني" ذكرنا أن أو أنني في عياله أو لا على الأصح لأنه يعد غنياً بغنى أبيه والمراد بالطفل الذي لم يبلغ بخلاف ولده الكبير (حاشية الطحطاوي ص 720)

⁹ وخرج طفل الغنية ولو أبوه ميتا فتجوز إليه لأنه لا يعد غنياً بغناها ولو انحاز إليها (حاشية الطحطاوي ص 720)

¹⁰ ويجوز الدفع لزوجة الغني الفقيرة (حاشية الطحطاوي ص 720)

¹¹ فَحَاصِلُهُ أَنَّا نَقُولُ إِنَّ هَذِهِ الْمَسْأَلَةَ تَنْقَسِمُ إِلَى ثَلَاثَةِ أَقْسَامٍ الْأَوَّلُ أَنَّهُ إِذَا تَحَرَّى وَعَلَبَ عَلَى ظَنِّهِ أَنَّهُ مَصْرُفٌ فَهُوَ جَائِزٌ أَصَابَ أَوْ أَخْطَأَ عِنْدَهُمَا خِلَافًا لِأَبِي يُوسُفَ فِيمَا إِذَا تَبَيَّنَ خَطُؤُهُ وَالثَّانِي أَنَّهُ إِذَا دَفَعَهَا وَلَمْ يَخْطُرْ بِبَالِهِ أَنَّهُ مَصْرُفٌ أَمْ لَا فَهُوَ عَلَى الْجَوَازِ إِلَّا إِذَا تَبَيَّنَ أَنَّهُ غَيْرُ مَصْرُفٍ وَالثَّلَاثُ أَنَّهُ إِذَا دَفَعَهَا إِلَيْهِ وَهُوَ شَاكٌّ وَلَمْ يَتَحَرَّى أَوْ تَحَرَّى وَلَمْ يَظْهَرْ لَهُ أَنَّهُ مَصْرُفٌ أَوْ عَلَبَ عَلَى ظَنِّهِ أَنَّهُ لَيْسَ بِمَصْرُفٍ فَهُوَ عَلَى الْفَسَادِ إِلَّا إِذَا تَبَيَّنَ أَنَّهُ مَصْرُفٌ وَظَنَّ بَعْضُهُمْ أَنَّهُ إِذَا صَرَفَ إِلَيْهِ وَفِي أَكْبَرٍ رَأْيِهِ أَنَّهُ لَيْسَ بِمَصْرُفٍ ثُمَّ تَبَيَّنَ لَهُ أَنَّهُ مَصْرُفٌ لَا يَجْرِيهِ عِنْدَهُمَا قِيَاسًا عَلَى الصَّلَاةِ فِيمَا إِذَا اشْتَبَهَتْ عَلَيْهِ الْقِبْلَةَ فَتَحَرَّى وَصَلَّى إِلَى جِهَةٍ وَفِي أَكْبَرٍ رَأْيِهِ أَنَّهُ لَيْسَتْ بِقِبْلَةٍ فَإِنَّمَا لَا تَجُوزُ عِنْدَهُمَا وَلَوْ أَصَابَ الْقِبْلَةَ وَعِنْدَ أَبِي يُوسُفَ تَجُوزُ إِذَا أَصَابَ الْقِبْلَةَ. وَالْفَرْقُ هُنَا عَلَى الصَّحِيحِ أَنَّ صَلَاةَ الْفَرَضِ لِعَبْرِ الْقِبْلَةَ لَا تَكُونُ صَلَاةً وَلَا طَاعَةً وَإِنَّمَا هِيَ مَعْصِيَةٌ وَهَذَا قَالَ أَبُو حَنِيفَةَ أَحْسَنُ عَلَيْهِ يَعْني الْكُفْرَ، وَالْمَعْصِيَةُ لَا تَنْقَلِبُ طَاعَةً وَدَفْعُ الْمَالِ إِلَى غَيْرِ الْفَقِيرِ قُرْبَةٌ يُنَابِ عَلَيْهِمَا فَإِذَا أَصَابَ صَحَّ وَنَابَ عَنِ الْوَاجِبِ وَعَنْ أَبِي حَنِيفَةَ فِي غَيْرِ الْعَبِي أَنَّهُ لَا يَجْرِيهِ لِأَنَّ الْوُقُوفَ عَلَيْهِ فِي الْجُمْلَةِ مُمَكِّنٌ فَلَا يُعْذَرُ بِخِلَافِ الْعَبِي لِأَنَّ الْوُقُوفَ عَلَى حَقِيقَةِ الْغَنِيِّ مُتَعَدِّرٌ فَيُعْذَرُ وَالظَّاهِرُ هُوَ الْأَوَّلُ لِأَنَّ الْوُقُوفَ عَلَى هَذِهِ الْأَشْيَاءِ مُتَعَسِّرٌ وَلَوْ كَلَّفَ الْوُقُوفَ عَلَى حَقِيقَةِ الْأَمْرِ حَرَجٌ وَهُوَ مَدْفُوعٌ (تبيين الحقائق ج 1 ص 305-306)

5.1 Zakat cannot be used to cover fixed costs, operating expenses and overheads of NZF¹².

6. Zakat Administrator Salaries

6.1 Zakat can be used to pay staff involved in distributing Zakat¹³.

6.2 A maximum of 12.5% can be used to pay Zakat administrators.

6.3 Zakat payers have an option to not have their Zakat used for administration when making their Zakat payment.

6.4 NZF has a robust HR policy to determine salaries which is reviewed by the CEO and trustees.

6.5 NZF uses a *Wakalah* and *Hila Tamlik* to ensure Zakat is validly discharged according to all scholars and payers, in particular, those do not agree with using Zakat for *Amilin alayha*¹⁴. [see Appendix 5 on the *Wakalah* model]

7. Best Use of Zakat Funds

7.1 Grant Officers must ensure best use of Zakat funds by considering any other public funds available for the applicant.

7.2 The Grant Officers have discretion to whom they give Zakat to within the parameters of the Shariah guidelines and policy document¹⁵.

8. Custody of Zakat Funds

8.1 Zakat funds should be kept segregated from other funds¹⁶.

¹² (لا إلى بناء مسجد) أي لا يجوز أن يبني بالزكاة مسجداً؛ لأن التملك شرط فيها ولم يوجد وكذا بناء القنابر وإصلاح الطرقات وكري الأثمار والحج والجهاد وكل ما لا تملك فيه (درر الحكام شرح غرر الأحكام ج 1 ص 189)

¹³ Fatawa Darul Uloom Zakariyya v.3 pp.211-212 ZamZam Publishers

¹⁴ (قوله: لا إلى بناء مسجد... إلخ) الحيلة في جواز مثله أن يتصدق بمقدار زكاته على فقير ثم يأمره بعد ذلك بالصرف إلى ذلك الوجه فيكون لصاحب المال ثواب الزكاة وللفقير ثواب هذا التقرب كما في البحر عن المحيط (حاشية الشرنبلالي على الدر ج 1 ص 189)

ولا يصرف في بناء مسجد وقنطرة، ولا يقضي بها دين ميت، ولا يعتق عبداً، ولا يكفن ميتاً، والحيلة لمن أراد ذلك أن يتصدق (138ب1) بمقدار زكاته على فقير، ثم يأمره بعد ذلك بالصرف إلى هذه الوجوه، فيكون لصاحب المال ثواب الصدقة، ولذلك الفقير ثواب هذه الثرب، (المحيط البرهاني)

¹⁵ "قوله: "وله الاقتصار على واحد" لما ورد أن النبي صلى الله عليه وسلم أتاه مال من الصدقة فأعطاه للمؤلفة قلوبهم فأتاه مال آخر فأعطاه للغارمين بحر وروي عن كثير من الصحابة عدم التعيين نهر (حاشية الطحطاوي ص 720)

وللوكيل أن يدفع لولده الفقير ورؤيته لا لنفسه إلا إذا قال: ربها صغها حيث شئت، (الدر المختار)

¹⁶ ولو خلط زكاة مؤكليه ضمن وكان متبرعاً إلا إذا وكله الفقراء وللوكيل (الدر المختار)

(قوله ضمن وكان متبرعاً) لأنه ملكه بالخلط وصار مؤدياً مال نفسه. قال في التتارخانية: إلا إذا وجد الإذن أو أجاز المالكان اهـ (حاشية ابن عابدين ج 2 ص 269)

- 8.2 If Zakat is collected for a particular project or person, it should be spent and distributed in that project or to that person. In the event that the person is not eligible or using Zakat on that person or project is clearly not in the interests of Shariah and Zakat principles, then the Zakat may be given to another eligible recipient¹⁷.
- 8.3 If there is an emergency and one cannot access the Zakat account; it is permissible to spend one's own wealth with the intention of Zakat and recover the deficit from the Zakat funds. However, this should be avoided as much as possible to ensure segregation as much as possible¹⁸.

9. Zakat Distribution Method

- 9.1 The ownership of Zakat funds must be transferred to the recipient¹⁹.
- 9.2 Zakat can be given in cash or kind.
- 9.3 A service cannot be paid for with Zakat funds. Anytime a service needs to be delivered, there must be a Wakalah agreement which ensures that creditor is receiving Zakat funds on behalf the debtor beneficiary with their consent²⁰.

10. Zakat Grant Volume

¹⁷ (قوله: لولدِهِ الْفَقِيرِ) وَإِذَا كَانَ وَلَدًا صَغِيرًا فَلَا بُدَّ مِنْ كَوْنِهِ فَقِيرًا أَيْضًا لِأَنَّ الصَّغِيرَ يُعَدُّ غَنِيًّا بِغَيْبِ أَبِيهِ أَفَادَهُ ط عَنْ أَبِي السُّعُودِ وَهَذَا حَيْثُ لَمْ يَأْمُرْهُ بِالذَّفْعِ إِلَى مُعَيَّنٍ؛ إِذْ لَوْ خَالَفَ فِيهِ قَوْلَانِ حَكَاهُمَا فِي الْقُنْيَةِ. وَذَكَرَ فِي الْبَحْرِ أَنَّ الْقَوَاعِدَ تَشْهَدُ لِلْقَوْلِ بِأَنَّهُ لَا يَصْمُنُ لِقَوْلِهِمْ: لَوْ نَدَرَ النَّصَدَقَ عَلَى فُلَانٍ لَهُ أَنْ يَتَصَدَّقَ عَلَى غَيْرِهِ. اهـ.

أَقُولُ: وَفِيهِ نَظَرٌ لِأَنَّ تَغْيِينَ الزَّمَانِ وَالْمَكَانِ وَالذَّرَمِ وَالْفَقِيرَ غَيْرُ مُعْتَبَرٍ فِي النَّدْرِ لِأَنَّ الدَّخَلَ تَحْتَهُ مَا هُوَ قَرِيبَةٌ، وَهُوَ أَصْلُ النَّصَدَقِ دُونَ التَّعْيِينِ فَيَبْطُلُ، وَتَلَزَمَ الْقَرِيبَةُ كَمَا صَرَّحُوا بِهِ، وَهَذَا الْوَكِيلُ إِنَّمَا يَسْتَنْفِيذُ التَّصَرُّفَ مِنَ الْمُوَكَّلِ وَقَدْ أَمَرَهُ بِالذَّفْعِ إِلَى فُلَانٍ فَلَا يَمْلِكُ الذَّفْعَ إِلَى غَيْرِهِ كَمَا لَوْ أَوْصَى لَزَيْدٍ بِكَذَا لَيْسَ لِلْوَصِيِّ الذَّفْعُ إِلَى غَيْرِهِ فَتَأَمَّلْ (حاشية ابن عابدين ج 2 ص 269)

¹⁸ وَلَوْ تَصَدَّقَ بِدَرَاهِمٍ نَفْسِهِ أَجْزَأُ إِنْ كَانَ عَلَى نِيَّةِ الرُّجُوعِ وَكَانَتْ دَرَاهِمُ الْمُوَكَّلِ قَاتِمَةً (قوله وَلَوْ تَصَدَّقَ إلخ) أَي الْوَكِيلِ بِذَفْعِ الرِّكَاتِ إِذَا أَمْسَكَ دَرَاهِمَ الْمُوَكَّلِ وَذَفَعَ مِنْ مَالِهِ لِيُرْجِعَ بِدَلِيلِهَا فِي دَرَاهِمِ الْمُوَكَّلِ صَحَّ. بِخِلَافِ مَا إِذَا أَنْفَقَهَا أَوَّلًا عَلَى نَفْسِهِ مَثَلًا ثُمَّ ذَفَعَ مِنْ مَالِهِ فَهُوَ مُتَبَرِّعٌ، وَعَلَى هَذَا التَّفْصِيلِ الْوَكِيلُ بِالْإِنْفَاقِ أَوْ بَقْضَاءِ الدَّيْنِ أَوْ الشِّرَاءِ كَمَا سَبَقَ إِنْ شَاءَ اللَّهُ - تَعَالَى - فِي الْوَكَالَةِ. وَفِيهِ إِشَارَةٌ إِلَى أَنَّهُ لَا يُشْتَرَطُ الذَّفْعُ مِنْ عَيْنِ مَالِ الرِّكَاتِ، وَلِذَا لَوْ أَمَرَ غَيْرَهُ بِالذَّفْعِ عَنْهُ جَازَ كَمَا قَدَّمْنَاهُ، لَكِنْ أُخْتَلِفَ فِيهَا إِذَا ذَفَعَ مِنْ مَالٍ آخَرَ حَيْثُ قَالَ فِي الْبَحْرِ: وَظَاهِرُ الْقُنْيَةِ تَرْجِيحُ الْإِجْزَاءِ اسْتِدْلَالًا بِقَوْلِهِمْ مُسْلِمٌ لَهُ حَمْرٌ فَوَكَّلَ ذِمِّيًّا فَبَاعَهَا مِنْ ذِمِّيٍّ فَلِلْمُسْلِمِ صَرْفُ ثَمَنِهَا عَنْ رِكَاتِهِ مَالِهِ. [فَرَعٌ]

لِلْوَكِيلِ بِذَفْعِ الرِّكَاتِ أَنْ يُوَكَّلَ غَيْرَهُ بِمَا إِذِنْ بَحْرٌ عَنْ الْحَاشِيَةِ (حاشية ابن عابدين ج 2 ص 269-270)

¹⁹ (وَتَصَرَّفَ إِلَى كِلَيْهِمْ أَوْ بَعْضِهِمْ تَمْلِيكًا) أَي لَا يَطْرُقُ الْإِبَاحَةُ (درر الحکام شرح غرر الأحكام ج 1 ص 189)

²⁰ (وَكَمَنْ مَيِّتٍ وَقَضَاءِ دَيْنِهِ) وَلَوْ قَضَى دَيْنَ حَيٍّ وَالْمُدْيُونُ فَقِيرٌ، فَإِنْ قَضَى بِغَيْرِ أَمْرِهِ كَانَ مُتَبَرِّعًا وَلَا يُجْزَى مِنْ رِكَاتِهِ مَالِهِ وَلَوْ قَضَى بِأَمْرِهِ جَازَ كَأَنَّهُ تَصَدَّقَ عَلَى الْغَرِيمِ فَيَكُونُ الْقَابِضُ كَالْوَكِيلِ فِي قَبْضِ الصَّدَقَةِ (درر الحکام شرح غرر الأحكام ج 1 ص 189)

- 10.1 It is desirable to give enough Zakat to an applicant which suffices their need and solves their issue²¹.
- 10.2 An amount to cover the needs of each family member of an applicant can be given to the applicant even if the total distributed is over and above the Nisab²².
- 10.3 It is discouraged and disliked to give excess Zakat funds to an applicant such that after the fulfilment of their needs or debts there is a surplus equalling the Nisab²³.

11. Audit and assurance

- 11.1 The external Shariah advisor has full authority and complete access to review any process, case, service, facility or Zakat grant.
- 11.2 The external Shariah advisor can question, review or interview staff on any Zakat practice.
- 11.3 The external Shariah advisor will conduct annual Zakat audits and publish the Zakat audit report.

12. Affirming Islam of Applicant

- 12.1 Every applicant must declare the following before being eligible for assistance:
- I believe that there is no God but Allah.
 - I believe that the Quran is the final revelation and unchanged word of Allah.
 - I believe that Prophet Muḥammad (peace be upon him) is the final messenger and prophet of Allah.

13. Extravagant Spend

- 13.1 Any applicant who has extravagant spend should be discussed and reviewed further before any Zakat grant is given.

14. Nisab

- 14.1 NZF UK must use the silver Nisab across all funds, however, NZF may use the gold Nisab in Hardship relief and Housing Funds for exceptional circumstances. This

²¹ "وندب إغناؤه عن السؤال" وينبغي أن ينظر إلى ما يقتضيه الحال في كل فقير من عيال أو حاجة كدين وثوب قال في النهي واقتضى كلامه أن الكثير لواحد أولى من توزيعه على جماعة اه وفي التنوير وشرحه ولا يجز أن يسأل شيئا من القوت من له قوت يومه بالفعل أو بالقوة كالصحيح المكتسب ويأتم معطيه إن علم بحاله لإعانتته على المحرم ولو سأل للكسوة أو لاشتغاله عن الكسب بالجهد أو طلب العلم جاز لو محتاجا اه. (حاشية الطحطاوي ص 722)

²² كره الإغناء وهو أن يفضل للفقير نصاب بعد قضاء دينه وبعد إعطاء كل فرد من عياله دون نصاب من المدفوع إليه فلا يكره. (حاشية الطحطاوي ص 721)

²³ "وهو أن يفضل للفقير نصاب" وكما يكره ذلك يكره إعطاء ما به يكمل النصاب حتى لو كان له مائة وتسعة وتسعون درهما فأعطاه درهما يكره أيضا. (حاشية الطحطاوي ص 721)

decision will only be made by a Senior Grant Officer. These decisions will be documented and reviewed under the audit conducted by the Shariah advisors.

Appendix 1: Hardship Relief Fund

Grants

1. Basic Costs
 - a. Food, travel, clothing, bills etc.
2. Small Debts
 - a. Credit cards, bank loans (including overdrafts) and utilities (gas and electric)

Target population

Muslims in the UK who are unable to pay for basic living costs.

Grants are available to people who are in one of the following situations:

- Claimed asylum in the last 3 months
- Refused asylum in the last 3 months
- Have the right to live in and work in the UK (excluding full-time university students)

Objective

To provide relief from hardship.

A successful outcome for beneficiaries would be that as a result of the grant the person feels relieved of their financial hardship.

Eligibility

The applicant must be poor according to the Hanafi Fiqh criteria of being below Nisab.

Appendix 2: Housing Fund

Grants

1. Rent and Deposit

2. Arrears
 - a. Rent Arrears
 - b. Council Tax Arrears
3. Furniture

Target population

Muslims in the UK who need support to live in affordable, liveable and secure accommodation.

Objective

To facilitate affordable, liveable and secure accommodation. A successful outcome for beneficiaries would be that as a result of the grant the person feels better able to manage their basic accommodation costs.

Eligibility

The applicant must be poor according to the Hanafi Fiqh criteria of being below Nisab.

Appendix 3: Work Fund

****Note: All applicants for the Work Fund must be poor based on the Hanafi fiqh criteria of being below the Nisab.****

Grants

4. Vocational Training Courses
5. Qualification Conversion Fees
6. Certification and License Fees
7. Tools and Equipment

Target population

Muslims in the UK who are unemployed or on low incomes and unable to meet their basic needs.

Objective

To increase employability or income. A successful outcome for beneficiaries would be that as a result of the grant the person feels better able to get a job or increase their income.

Eligibility

The applicant must be poor according to the Hanafi Fiqh criteria of being below Nisab.

Appendix 4: Education Fund

****Note: All applicants for the Education Fund must be poor based on the Hanafi fiqh criteria of being below the Nisab.****

Grants

3. Vocational training courses - This includes but is not limited to courses in:

- a. Alimmiyah and Shariah studies
- b. Language
- c. Leadership programmes
- d. Media engagement
- e. Interfaith engagement
- f. Community and Youth development
- g. Social work
- h. Journalism
- i. Radio, TV and Film
- j. Public speaking
- k. Project management
- l. Teaching
- m. Technology

or

4. Postgraduate Academic courses – university based, starting in September or January. This includes:

- a. Masters programmes
- b. PG Certificates and Diplomas
- c. Research degrees and PhDs

and

5. Learning resources – books and equipment

Target population

Muslims who are actively serving Islam and Muslims in the UK and want to enhance their work through upskilling and learning.

Objective

To build capacity in Muslims in the UK to serve Islam and their communities. A successful outcome for beneficiaries would be that their ability to serve their communities is enhanced through their learning experience.

Appendix 5: The Wakalah Model

The al-Qalam Shariah Panel as well as other scholars advised using the '*Wakalah*' (agency) model to allow paying staff with Zakat. This model is famously used in a number of Darul Ulooms and Islamic seminaries in India, Pakistan and Bangladesh to fund administrative operations and causes where direct Zakat use might not be permissible or may be contested among different scholars and schools. This framework ensures Zakat is paid and distributed in valid manner strictly according to all.

The *Wakalah* model functions in the following manner:

Zakat recipients make NZF an agent (*wakil*) on their behalf to receive zakat funds and spend it in their needs and in avenues according to the policy of NZF. This is by means of a clause that recipients sign. The wording of this clause is as follows: "Should my application be successful then I consent to National Zakat Foundation receiving and disbursing Zakat funds on my behalf in a manner that the organisation sees fit and in line with the needs highlighted in my application."

The flow of funds is as follows:

1. The zakat payers give their zakat to NZF.
2. NZF holds the zakat as agent of the zakat payers.
3. When an applicant is successful in his application he is either given a cash grant or he authorises NZF to pay a third party on his behalf. The third party may be a service provider, creditor, caseworker or other. He also authorises NZF to use the funds in line with the strategy and policy at NZF.
4. The third party receives the zakat as agent of the recipient and the zakat is discharged at this point.
5. The third party then takes possession in its/his own right as a fee for services, as a gift or grant.

Under this *Wakalah* model, NZF is authorised by the poor person to fund, on behalf of the poor person, categories and avenues as outlined in the NZF policy in its capacity as agent of the poor person.