

Be a Pillar for the Future



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“The believer’s shade on the day of resurrection will be his or her charity.”

(Al-Tirmidhi)



A Waqf is a form of Islamic endowment where your donation is invested, and the profits are used to support charitable causes indefinitely.

This means your contribution continues to benefit communities long after you are gone.

Be a Pillar for the Future

Building Resilience

Helping those less fortunate is one of the most noble acts a person can undertake, regardless of their background or circumstances. It should come as no surprise then that charity is a core pillar of Islam, and it is a pillar that the Muslim community are famous for.

In a recent report¹, British Muslims donated £708 on average, compared to the national mean of £165. That is more than 4 times the national average.

Whatever the form of giving, whether it is the obligatory Zakat or a voluntary Sadaqah, the generosity of British Muslims shows our commitment to distributing wealth and supporting those in need wherever they are.

What if there was a way to do more?

- A way to have a greater impact and make a lasting change?
- What if there was a way to guarantee our generosity endured long after we were gone?

Welcome to the Muslim Aid Global Waqf Fund.

¹Blue State British Muslim Giving Behaviours report (2024)

“What if there was a way to do more?”

An Enduring Act of Worship

When is a donation not just a donation?

Waqf vs Sadaqah & Zakat

Islam offers a variety of options when it comes to giving charity. **Sadaqah** is a voluntary donation made by a Muslim to help those in need, while **Zakat** is a mandatory form of giving that makes up one of the five pillars of Islam. Both types of charity serve the purpose of alleviating the urgent needs of the poor and vulnerable while purifying and raising the rank of the giver.

For centuries now these two charitable acts have formed the backbone of aid, supporting and bringing relief to communities dealing with poverty, conflicts and disasters worldwide. This support must continue especially in the face of increasing global turmoil and insecurity.

However, more can be done, and this is where the concept of a **Waqf** fund comes into play. Unlike Sadaqah or Zakat, a Waqf creates a perpetual source of funding by investing the initial donation into an ethical and profitable enterprise.

The profits from this enterprise then go on to support community projects and services indefinitely. Contributing to a Waqf safeguards Zakat by funding initiatives that Zakat cannot cover. As a result, Zakat resources are preserved for their designated purposes. Additionally, supporting a Waqf is an enduring good deed that will continue to reward you and your community, even after your lifetime.

The everlasting good deed.



“Allah ﷻ,
the Exalted,
says, ‘Spend,
O son of
Adam, and
I shall spend
on you.’”

(Al-Bukhari and Muslim)

The Power of Waqf

Imagine your donation standing as a pillar that continuously supports projects like a school for the disadvantaged, or housing for the destitute.

As a Muslim, this same contribution to a Waqf acts as a gateway to your home in the hereafter, as blessings for your good deed.

This is the power of a Waqf. The ability to change lives on an ongoing basis.

Muslim Aid seek to leverage this traditional Islamic endowment model by creating a Global Waqf Fund that will provide continuous funding for education, healthcare, livelihood and housing programmes around the world.

Working with specialist shariah compliant investment managers, we intend to create a legacy that not only addresses immediate needs but also builds a foundation for sustainable development for generations to come.

We invite you to become a pillar for the future and beyond.



“When the human being dies, their deeds end except for three: ongoing charity, beneficial knowledge, or a righteous child who prays for him.”

(Muslim)

Just Ancient History?

Did you know Cambridge and Oxford university still use the endowment model to this day? Oxford and Cambridge universities each hold endowments of over £1 billion, making them the largest in the UK.

Even the Al-Aqsa Mosque compound in Palestine has been administered as a Waqf since 1187.

Historically speaking, it is estimated that between 30–70% of property and land in various Muslim regions were once donated in the form of a Waqf. These various Waqfs (awqaf) funded essential infrastructure like roads, wells, schools, and mosques, and supported some of the earliest hospitals and universities — a model later adopted by Europeans to establish institutions like Oxford and Cambridge university.

By establishing a Waqf fund, we are creating a perpetual source of good that grows and continues to benefit society long after the initial donation was made. This sustainable approach ensures that your generosity has a lasting and meaningful impact, providing continuous support to those in need while being a source of relief or increase for you in the process.

Change that lasts.



Waqf in Action

Uthman Ibn Affan's well – A 1,400-year-old Waqf

Uthman Ibn Affan, the third Caliph of Islam, established one of the most enduring and impactful Waqf funds. His famous endowment of a well in Madinah, Saudi Arabia provided a perpetual source of water for the community. The revenue generated from the well has been used to support various charitable activities, including helping the poor and funding community projects. This Waqf has continued to benefit people for over a thousand years, highlighting the timeless value and sustainability of a Waqf in addressing community needs and fostering long-term development.

Top image:
Al-Azhar University,
Cairo, Egypt

Bottom image:
Uthman Ibn-Affan's well,
Madinah, Saudi Arabia

Al-Azhar University – A beacon of enlightenment

Founded in 970 CE, Al-Azhar University in Cairo is a premier example of a successful Waqf fund. Aspiring to be a centre for Islamic teaching and learning, Al-Azhar has evolved into a prestigious university offering religious studies and modern sciences. The Waqf endowment has provided consistent support, maintaining Al-Azhar as a beacon of Islamic scholarship. Its extensive network and international influence have played a crucial role in shaping Islamic thought and education, impacting millions of students and scholars worldwide.

Jabir ibn Abdullah said: “Every Companion who had the capacity, established a Waqf.”

(Al-Mughni by Ibn Qudama)

How it Works

Start by leaving a cash endowment to our Muslim Aid Global Waqf Fund which supports critical causes, such as creating housing for families in need or supporting school infrastructures.

Your cash endowment is invested into Sharia-compliant ventures with our chosen investment partners to ensure ethical growth. The returns from these investments are then continuously collected and reinvested into our projects long after your initial donation.

Funds allocated for the Waqf will be invested in a diversified portfolio of Sharia-compliant assets, aiming for long-term growth while adhering to our ethical and social principles, including being riba-free.

This ongoing cycle of investment and reinvestment allows us to expand and enhance our initiatives, delivering lasting benefits to the community and achieving the Waqf's charitable goals.

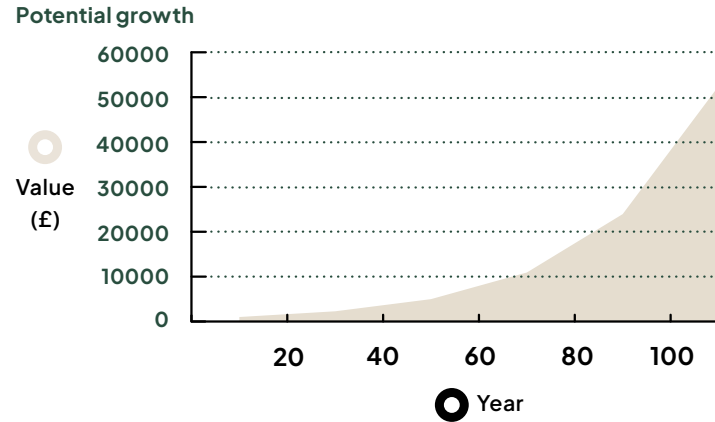
Your initial investment remains untouched and continues to be the foundation for future growth.

Return on Investment

For example, a £1,000 donation to our Waqf fund today could generate a fund value of £50,505 over 100 years. That's a fund value that will grow nearly 50 times its initial amount. When charitable distributions are included, the total impact of the initial donation is almost 100 times its original value.*

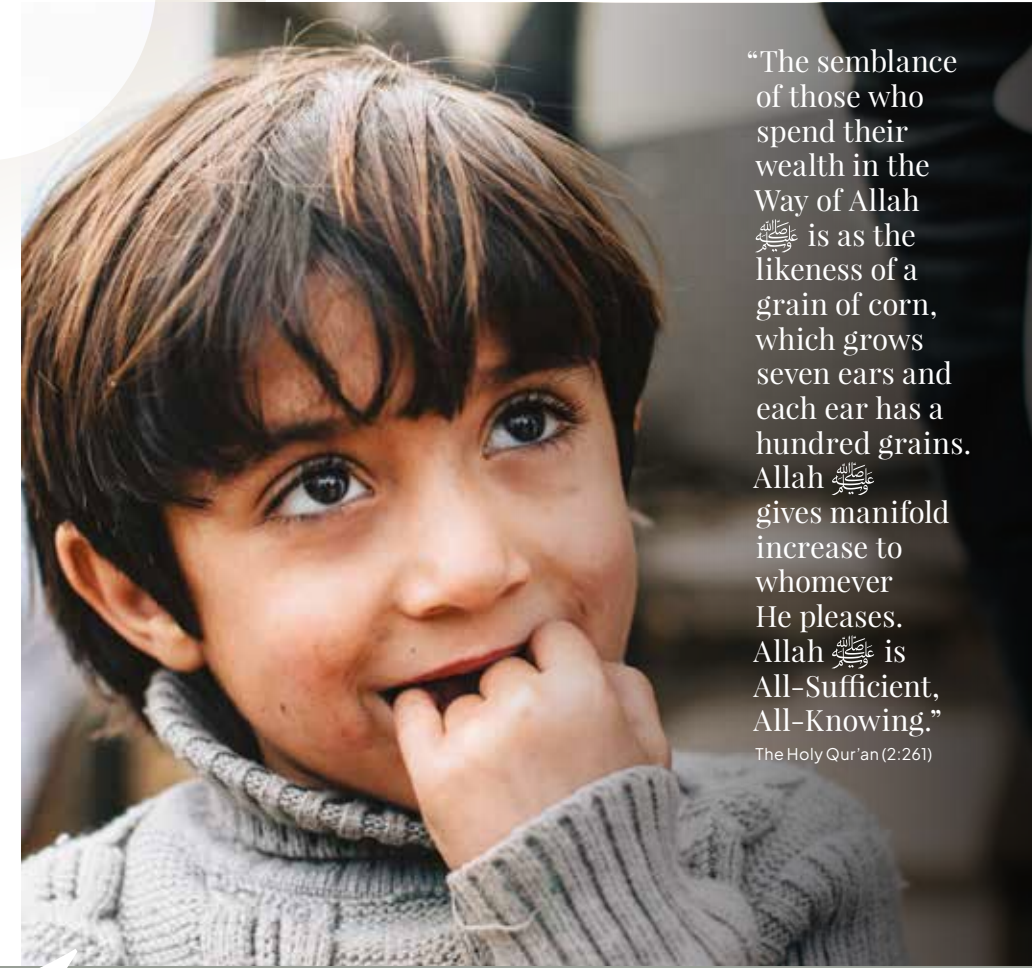
*This projection is based on our Waqf growing annually at 8% with 50% income distributed to charitable causes and 50% reinvested each year.

This is what the potential growth of your initial £1,000 could look like:



This table provides a snapshot of potential fund value at 20 year intervals, showing significant growth due to the power of compounding your initial donation and the return on it each year.

Year	Value (£)
0	1,000
20	2,191
40	4,801
60	10,520
80	23,050
100	50,505

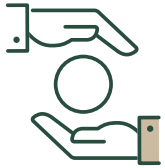


“The semblance of those who spend their wealth in the Way of Allah ﷺ is as the likeness of a grain of corn, which grows seven ears and each ear has a hundred grains. Allah ﷻ gives manifold increase to whomever He pleases. Allah ﷻ is All-Sufficient, All-Knowing.”

The Holy Qur'an (2:261)

Step-by-Step

By following this step-by-step process, a Waqf fund creates a cycle of generosity that continues to benefit communities for generations.



1 Cash Endowment

You make your intention and dedicate a portion of your wealth to invest in the Muslim Aid Global Waqf Fund.



2 Ethical Investment

Your endowment is invested in Sharia compliant ventures to generate income and ensure sustainable growth year on year.



3 Expert Management

Waqf administrators oversee assets, ensuring alignment with your intentions and Islamic law.



4 Funding Charitable Causes

Up to 50% of the investment income from restricted Waqf funds will be directed towards our charitable programmes.



5 Continuous Investment

A portion of the income is reinvested back into the Waqf fund to ensure continuous growth for charitable purposes.



6 Transparent Reporting

Regular reports will provide accountability and demonstrate the Waqf's impact.

In Safe Hands

Ethical Finance and Sustainability

The core principles of our investment policy is the preservation of asset value and promoting long-term growth, while ensuring ethical and safe investment. We will do this by selecting ethical and shariah-compliant investment partners who have the relevant advisors and scholars overseeing their investment strategies.

Investment Objective

Our objective is to gain maximum return on investments ensuring at least three months of operational costs are covered whilst funding major sustainable charitable projects.

Attitude to Risk

Muslim Aid will work with minimum A- rating financial institutes to bolster its return on investments. Deposits will be spread by counterparty, subject to a maximum exposure of 50% of the total cash balance per institution.

Compliance and Management

Muslim Aid have a Financial and Audit committee with the responsibility for monitoring investment assets and compliance.

Waqf Share

Traditional Waqf endowments involves donating an entire asset such as a property, however Waqf shares allow multiple individuals to collectively own and contribute to a larger project. With the Muslim Aid Global Waqf Fund, you will be contributing a 'Waqf share' towards a collective fund which will be pooled and invested and then allocated to charitable projects.



Multi-Asset Portfolios

Our investment partners will select the most appropriate allocation of assets for our Waqf Fund investments. Below is an example of the types of assets our Waqf Fund could be invested into with an explanation of its purpose in an investment portfolio.

Asset Class	Rationale
Sukuk (Islamic Bonds)	Provide stable income and capital preservation, adhering to Shariah principles.
Shariah-Compliant Equities	Offer potential for long-term capital growth, focusing on companies with ethical business practices.
Real Estate Investment Trusts (REITs)	Generate rental income and potential capital appreciation from Shariah-compliant properties.
Commodities such as gold	Act as a hedge against inflation and currency fluctuations.
Cash and Cash Equivalents	Maintain liquidity for short-term needs and potential investment opportunities.



Reporting & Transparency

Our investment partners will provide us with statements showing the composition and initial value of our portfolio and report regularly with valuations of our investment, so that we can see how they are performing.

Gift Aid

The Muslim Aid Global Waqf Fund will still be eligible for the Gift Aid scheme. Under Gift Aid we can reclaim 25p from the government for every £1 you donate. This boosts your donation at no extra cost to you. You must be a UK taxpayer and have paid at least as much Income Tax or Capital Gains Tax in the tax year as the amount the charity will reclaim.

Tax Relief for Higher-Rate Taxpayers

If you are a higher-rate taxpayer (40%) or additional-rate taxpayer (45%), you can claim the difference between your tax rate and the basic rate (20%) on your donation.

A Source for Eternal Good

For almost four decades, Muslim Aid has been dedicated to serving humanity by alleviating poverty, providing education, responding to emergencies and promoting social welfare and justice. Our mission is rooted in compassion, service, and community development. We believe in the power of collective action and strive to make a meaningful difference in the lives of those we serve throughout the world.

Benefits and Impact

Utilising the potential of a Waqf we can grow our sustainable development goals focusing on key areas:

Emergency Relief

We strive to serve humanity by responding promptly and effectively to emergencies, offering humanitarian relief and rehabilitation for the victims of natural and man-made disasters. Beyond emergencies, we seek to provide sustainable outcomes rather than responding to a temporary problem.

Sustainable Livelihood

Our livelihood programmes improve the lives of the poor and marginalised, enabling them to live with dignity and work to achieve self-sufficiency. Initiatives include improving agricultural productivity, enabling access to microfinance, improving skills, and creating new enterprises with appropriate training and logistical support leads.

Education

Our education programmes strive to break the cycle of poverty and build resilient communities for generations to come. We focus on children, particularly girls, to attend school with supplies and improvements to infrastructures, whilst adults are offered vocational training and scholarships.

Health & Sanitation

We ensure access to quality healthcare and promote healthy living by providing access to clean water and sanitation resources. We provide primary healthcare to help prevent, detect early, and treat life-threatening diseases, promoting the health and well-being of the most vulnerable communities.

Housing

Lastly, we seek to guarantee that affected communities live in secure, disaster-resilient housing that maintains their dignity and health for the long term.

Facing the Challenge

“IN 2022, A TOTAL OF 712 MILLION PEOPLE GLOBALLY WERE LIVING IN EXTREME POVERTY, **AN INCREASE OF 23 MILLION PEOPLE COMPARED TO 2019.**”

World Bank, 2022

39 years of Humanitarian Experience:

Muslim Aid has a proven track record in disaster relief, poverty alleviation, and sustainable development.

Effective Resource Utilisation:

Expertise ensures that resources create lasting positive change in vulnerable communities.

Award-Winning Charity:

Voted the UK's “Most loved humanitarian aid and relief charity” in 2023 by Savanta BrandVue.

Significant Impact:

134 projects impacted over 4.1 million people globally in 2023 alone.

Your Role and Legacy

Muslim Aid's Global Waqf Fund needs you. Only through your contributions can projects like this come to life. A seed has to be planted for the tree to grow.

The time to plant the seed is today, ensuring the sustainability of our long-term charitable programmes.

Every donor, regardless of the size of their contribution, can make a significant difference. Even small monthly donations to our Waqf Fund can accumulate and have a lasting impact. This initiative allows you to create a perpetual charity, ensuring your generosity continues to benefit communities around the globe long into the future and benefit you, long after you are gone.

Thank you for your ongoing support and belief in our mission to serve humanity.



Khalid Javid
CEO - Muslim Aid



“If the Final Hour comes while you have a shoot of a plant in your hands and it is possible to plant it before the Hour comes, you should plant it.”

(Ahmed)

Your Time is Now

Get Involved

Muslim Aid are dedicated to bringing this vision to life through strategic investments and dedicated management of the Global Waqf Fund working with our investment partners. We invite you to join us in this noble cause.

For more information on how to get involved, reach out to our team. We are here to guide you through the process and ensure your contribution makes a lasting impact.

Your Contribution Matters

Join us today in creating a legacy of continuous good. Your contribution to the Muslim Aid Global Waqf Fund will make a lasting impact on countless lives. Act now and be a pillar for the future.

“Who will give Allah ﷻ a beautiful loan and it will be multiplied for them many fold.”

(The Holy Qur'an 2:245)

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“You will never achieve righteousness until you donate some of what you cherish. And whatever you give is certainly well known to Allah ﷻ.”

(The Holy Qur'an 3:92)

