

WAQF

❖ *Easy Steps on how to Make a Waqf*

Making a Waqf is easy. Just follow the steps below:

- 1. Make a niyyah that you wish to make a Waqf.*
- 2. Decide whether you want the Waqf for your personal benefit or Esaale Thawaab of a near and dear or deceased person.*
- 3. Decide whether you want the Waqf to be discretionary or designated.*
- 4. If designated, you need to decide what the designation of your Waqf shall be. e.g. education, wells, trees etc.*
- 5. If it is designated for family, nominate the beneficiaries*
- 6. Decide on the format of the Waqf:*
 - 1. Cash*
 - 2. Goods*
 - 3. Property or Land*
- 8. Choose an option from the following:*
 - a. 1% per month – contribute a % of your earnings on a regular monthly basis by debit order*
 - b. Direct Lump Sum – any amount (large or small); once-off, regular, or occasional*
 - c. Al Maal – tangible goods e.g. jewellery, coins, property/real estate*
 - d. Al Wasiyyah – bequeath a portion of your estate (up to 1/3) through your Islamic will*
 - e. Al Tijarah – gift a % of profits or equity in a business or specific business transaction*
- 9. Should you wish to draw up a Waqfiyyah contact: **The Ahmed Ali Petkar Foundation***
- 10. Send the relevant form or contact: **The Ahmed Ali Petkar Foundation***

❖ Waqfiyyah

A written deed, document, or charter setting out in detail the waqf that has been made, its purpose and the terms and conditions governing its use and management thereof.

All Waqfs are automatically governed in terms of this Waqfiyyah, unless otherwise determined by the waqif/ah or donor.

All Praise is due to Allah, Lord of the Worlds. Salaat and Salaam to the Noble Prophet Muhammad. (S).

Enjoin what is right and just and forbid what is wrong, evil and unjust. And loan to Allah a beautiful loan. (Qur'an)

When a person dies all good actions come to an end except three:

(a) continuous charity, (b) beneficial knowledge, and (c) pious children who pray for the deceased. (Hadith)

NIYAH

Being cognizant of the concerns of Muslims and the Poor in this world, my duty to Allah, to the Muslim ummah, and to humanity, and having realized the need: (a) to empower Muslim, poor, and disadvantaged communities, and (b) to contribute meaningfully to nation-building and poverty alleviation in this world, I do hereby declare and make my niyah to establish a waqf by this waqfiyyah solely for the pleasure of Allah.

TO GIVE EFFECT TO THE ABOVE NIYAH:

- 1) As waqif/a I hereby dedicate the amount/s / property/ assets hereinafter referred to as the "waqf capital" paid /donated by me to The Ahmed Ali Petkar Foundation (hereinafter referred to as 'TAAPF'), as an irrevocable waqf lillah :***
 - 2) The waqf capital shall be kept in trust and be invested and administered by TAAPF or its duly authorized agents or nominees in terms of its rules and regulations:***
 - 3) Payment of the waqf shall be effected by debit order, standing order, or by lump sums – by cheque or cash.***
 - 4) The waqf capital shall be allocated to the Discretionary Waqf and the revenue accruing from the waqf so invested shall be allocated in terms of TAAPF's rules governing discretionary expenditure.***
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- 5) *Should I wish to designate a portion, I shall inform TAAPF in writing accordingly.*
- 6) *Unless there is no longer use for the revenue for the aforementioned designated purpose, the said portion/s shall be applied in terms of TAAPF'S rules governing discretionary expenditure.*
- 7) *I hereby authorize the Authorities of TAAPF to pay a maximum of 12,5% of waqf revenue as administration costs.*
- 8) *The waqf capital sum shall not be expended for any consumption or revenue expenditure but shall be invested for the benefit of the beneficiaries as stated in clauses 4), 5), and 6) above .*
- 9) *The Council of Mutawallees is hereby authorized to maintain, upgrade, or dispose of the waqf property provided that the corpus of the waqf remains intact.*
- 10) *The Authorities of TAAPF will be entitled to capitalize all or a portion of unspent revenues to the Waqf described herein.*
- 11) *I hereby appoint the Authorities of TAAPF to be my 'waqf Mutawallee'. My waqf Mutawallee shall appoint another in succession. The waqf Mutawallee will be accorded rights and duties in terms of the TAAPF and shall comply with all requirements as stipulated by the Authorities of TAAPF.*
- 12) *I understand that I have a right to change the waqf Mutawallee at my discretion and to make such other changes to this waqfiyyah as I deem appropriate in writing to the Registrar of TAAPF. By making a waqf through TAAPF, I understand that I have also acquired certain rights in terms of the TAAPF Trust Deed.*
- 13) *I hereby undertake to do all things necessary to give effect to this waqfiyyah. I also undertake to inform TAAPF of any changes in my personal contact details.*
- 14) *May Allah accept my waqflillah and may He grant success and baraka in the administration and fulfilment of my wishes as stated in this waqfiyyah.*
- 15) *Thawaab for this waqf is dedicated to persons according to my intention.*
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❖ *Benefits of Making a Waqf*

Being generous is a spiritual investment.

1. From the Qur'an & Sunnah

- Revival of a Sunnah. *“He who revives a Unpracticed Sunnah will get the reward of a hundred martyrs”* (Mishkaat)
- Thawaab Jariyyah – perpetual Thawaab until Qiyamah.
- The Prophet (SAW) said: *“Verily charity appeases wrath of the Lord and removes pangs of death.”* (Tirmizi)
- Generosity purifies and rejuvenates the soul of the patron and consoles and supports the disadvantaged.
- Kindness enhances the relationship between Allah and the contributor. It promotes love, cooperation and welfare among members of the community.
- Not only does giving increase reward, it increases wealth.
- Charity awakens feelings of compassion. It reinforces the human bond with less fortunate people and strengthens the ties of humanity and fraternity.

“But those who give away their wealth out of genuine desire to please Allah, and out of their own inner certainty, are like a garden on a hillside. When heavy rain falls upon it, it yields up twice its normal produce. If no heavy rain falls on it, then a light drizzle will suffice, Allah sees all that you do.” (Surah Baqarah, V 265)

2. Benefits – (Thawaab)

The benefits of establishing a waqf and the institution of Awqaf in South Africa cannot be measured in terms of rands and cents only. *Insha'Allah*, the benefits will accrue to you, the Muslim ummah as a collective, the poor and disadvantaged in general, and, our country.

You are giving a “beautiful loan” (*Gard Hassan*) to Allah, for His pleasure. He will repay it to you in many ways. You are making a financial contribution which the Prophet (s.a.w.) said “will bring great reward to you”. It is a *Sadaqah Jariyyah* which brings you continuous *thawaab* until the day of *Qiyama*. Further, by making a waqf, you will get the thawaab for all the benefit your waqf will collectively bring to all those that benefit therefrom. The waqf has several benefits and advantages and you, as an individual, professional, or business, are contributing towards a major new initiative by:

- ✓ Establishing shariah, a sunnah, and, a sahaba (r.a.) practice
- ✓ Creating a long term, massive, powerful community capital fund
- ✓ Establishing and supporting projects from revenues on a sustainable basis
- ✓ Promoting a working unity of stakeholders
- ✓ Promoting independence and self-reliance
- ✓ Raising the self-esteem of the ummah
- ✓ Making dawah more meaningful
- ✓ Contributing towards poverty alleviation
- ✓ Developing leadership through projects at grassroots level
- ✓ Empowering Muslim, poor, and disadvantaged communities
- ✓ Contributing towards becoming an empowered, influential, and benevolent community
- ✓ Contributing towards the growth and development of our people
- ✓ Leaving a legacy that future generations will be justly proud of
- ✓ Benefitting from the duas of the poor and disadvantaged
- ✓ Making history – you are part of a history making initiative
- ✓ Giving in jama'a, like salaah in jama'a is better than giving or performing salaah individually