



IFN ZAKAT DISBURSEMENT PRINCIPLES

Islamic Foundation North (IFN) has played an integral role in collecting donations from the community and distributing them to the needy. The mission is to enrich the lives of the less fortunate and strengthen community efforts in outreach programs. This IFN policy is to serve Lake County applicants first and based on special or emergency circumstances we are open to review and process applicant outside Lake County.

Responsibility

All administration, members, and visitors of IFN.

General

The Zakat Committee (as appointed by the IFN Executive Committee) meets every other week (15 days). After Zakat applications have been received, they are entered into a database for tracking and follow assigned a committee member or members to complete the due diligence and report on their findings and recommendation to ensure the applicants have met the requirements of the Zakat policy and verification form. During scheduled meetings, applications are reviewed and the committee as a shura finalize their decision. Lastly, during Ramadan, the level of committee activities are at a peak including disbursement of Fitra funds, which also falls under the role of the Zakat Committee.

Eligibility

From the 8 categories to whom Zakat be given are:

1. Fakir - One who has neither material possessions nor means of livelihood
2. Miskin - One with insufficient means of livelihood to meet basic needs
3. Amil - One who is appointed to collect zakat
4. Muallaf - One who converts to Islam
5. Riqab - One who wants to free himself from bondage or the shackles of slavery. (In Singapore, zakat due to this category of recipients is spent on those who need help to pursue education or to improve their standard of living)
6. Gharmin - One who is in debt (money borrowed to meet basic, halal expenditure)
7. Fisabilillah - One who fights for the cause of Allah
8. Ibnus Sabil - One who is stranded in journey

Notes:

- Numbers 3 & 5 are not considered.
- Number 7 primarily relates to Jihad and can be applied to those who are struggling for freedom, but not to terrorist organizations
- Hence priority wise, it would be #1, #2, #4, #6, #7 and #8.

Distribution Priority

1st Priority Distribution Suggestions are:

- #1 and #2 are 50%
- 4th, 6th & 7th is 45%
- 8th would be remaining 5%

2nd Priority distributed would be within Lake County, Greater Chicago Area, and lastly, relief organizations.



3rd Priority: Individual families, women, child, men, handicapped, jobless and those not eligible for government funding or resources (food, shelter, education, tools for work, etc.)

If we were to follow the percentage logic and the strict rule for distribution, we would be very much closer to the main objectives of all Sadaqah

Suggested Policy for 'Restricted Zakat' or 'Private Funds'

- IFN will not accept restricted Zakat donations. If a donor does want to contribute Zakat funds towards an individual or a family, the funds will be accepted on the condition that:
 - The final decision on funds disbursements will be done by the case officers (members of Zakat Committee)
 - In case the decision of the case officers differs from the donors intentions, the funds will be used towards the general Zakat funds or given back to the donor

Guidelines for helping cases outside of Lake County

- The application needs to be supported / recommended by at least 2 IFN members
- The member of Zakat Committee who brings the case, will abstain from the vote
- The situation needs to be classified as 'catastrophic' - health related, bereavement and employment related
- Should not exceed support for more than 3 months

Enforcement

IFN Executive Committee & Board of Trustees, Complaints regarding violations of this policy should be forwarded to the IFN Executive Committee and the Board of Trustees