



A LEADING ORGANIZATION AIMED AT  
SPONSORING NEEDY STUDENTS

# ISLAMIC ZAKAAT FUND (MALAWI)



## 2022 ANNUAL REPORT & 2023 APPEAL

[www.izfmalawi.org](http://www.izfmalawi.org)



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(MALAWI)**

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# ABOUT ZAKAAT

*Zakāāh expenditures are only for the poor and for the needy and for those employed for it and for bringing hearts together [for Islām] and for freeing captives [or slaves] and for those in debt and for the cause of Allāh and for the [stranded] traveller. An obligation [imposed] by Allāh. And Allāh is Knowing and Wise.*

**SURAH TAUBAH, 9: 60**

## **HADITH: BUKHARI**

*Hazrat Abu Hurairah (RA) relates that the Prophet Mohammed (SAW) said whomsoever Allah gives wealth, but who does not pay its Zakaat, his wealth will be likened for him on the resurrection day to a huge bald snake having two fangs, it will bite him round his neck and take hold of him with his two fangs meaning its two jaws and say. I am your wealth and I am your hidden treasure. Then he recited “And let not those who covetously withhold of that which Allah has bestowed on them out of his bounty.”*

Zakaat is a compulsory act of worship that requires Muslims who own wealth at or over a certain threshold (called the Nisāb) to donate a portion of their qualifying wealth, typically 2.5%, to eligible recipients. It is a right the poor have over the rich.

The Nisaab was set by the Prophet Muhammad (peace be upon him) at a rate equivalent to 87.48 grams of gold and 612.36 grams of silver, equating to approximately K543,000 (March, 2023). Linguistically, Zakaat carries meanings of purification and growth. The

significance of this pillar is such that in the Quran it is mentioned 28 times in conjunction with the observation of Salāt, the obligatory prayer.



## WHEN IS ZAKAAT PAID?

*Your Zakaat year starts on the date your wealth first equalled or exceeded the Nisāb. Zakaat is then payable after one lunar year has passed and every year thereafter on that date. Paying Zakaat in Ramadhan is not necessary although giving charity in this month yields greater rewards.*

## WHO PAYS ZAKAAT?

Those required to pay Zakaat must be:

- i. Adult (have reached puberty)
- ii. Muslim (Zakaat is not paid by non-Muslims)
- iii. Sane
- iv. In possession of the Nisāb

*(Please note the three schools of thought other than the Hanafi school consider Zakaat payable on qualifying wealth owned by the insane and children)*

## WHY ZAKAAT?

Islam encourages employment, entrepreneurial activity, trade and the equitable distribution of wealth. For commerce to benefit society, Islam imposes several obligations on those involved in wealth creation. Amongst these is the obligation of Zakaat, the third of five pillars of Islam.

Scholars infer that the giving of Zakaat has both an outer and an inner dimension. The inner dimension suppresses the ego, quelling tendencies such as selfishness and miserliness. The outer dimension involves the purification of a Muslim's wealth.

## WHO RECEIVES ZAKAAT?

The Quran (Chapter 9, verse 60) specifies eight categories for the distribution of Zakaat:

- i. The poor
- ii. The needy
- iii. Those employed to administer Zakaat
- iv. Those whose hearts are to be reconciled
- v. Those in slavery
- vi. Those in debt
- vii. In the way of Allah
- viii. The destitute traveller

# CHAIRMAN'S REMARKS

## CHAIRMAN-KASSAM OKHAI



On behalf of all board members and management of IZF, I convey sincere gratitude to all donors and supporters. Your generosity and dedication make it possible for us to make a positive difference in the lives of deserving students and their families. Our deep appreciation also to all our graduates and current students to their high levels of dedication to education while maintaining Islamic values. We are pleased to see tremendous changes in their lives and their families.

IZF's role is to provide

scholarships to needy and deserving students. IZF board and management impart and insist on these values being maintained by the scholars at all times. Upon qualifying IZF graduates join their respective alumni associations and continue contributing to their communities.

As all of us know, Malawi is currently facing challenging times due to the economic crisis, and this has had a particularly devastating impact on the education of many. IZF currently has applications from over 2000 for secondary schools and about 1000 for universities, bright and motivated students. IZF is aware that not all deserving applications can be approved but wishes to provide assistance to the most needy. All students' results are closely monitored by IZF staff and even after qualifying the scholars are requested to stay in touch with IZF.

In a developing country with high level of poverty, education is the key to a better future and that no child should have to drop

out of school due to financial difficulties.

IZF has budgeted K2.0 billion (approximately US \$2.0 million) to support 1601 continuing students and 700 new applicants in secondary schools and universities. This investment in the future of Malawi is expected to have a tremendous impact, In Shaa Allah.

IZF relies on the generosity of donors and the faithful practice of Zakaat to make this work possible. IZF deeply appreciates every act of worship, big and small through Zakaat that makes such important work possible.

By all of us fulfilling our obligations through Zakaat, we hope to earn the blessings of Allah.

May Allah, SWT bless you all. All of us wish you a blessed and meaningful Ramadan. Ramadan Mubarak.

# ABOUT ISLAMIC ZAKAAT FUND

The Islamic Zakaat Fund is a registered charitable organization dedicated to providing support to young people in Malawi. Our main focus is on providing bursaries and scholarships to needy students, with the goal of helping them become self-reliant and contribute to the development of their community and the nation as a whole.

In Malawi, education can be costly and out of reach for many young people,

especially those who come from low-income families or disadvantaged backgrounds. Through our efforts, we aim to help these individuals overcome financial barriers and achieve their educational goals.

To achieve this goal, we rely on the generous support of donors who contribute to our fund through zakaat and general donations. These funds are then used to provide financial assistance to students in the form of

bursaries and scholarships, helping to cover the cost of tuition, books, and other educational expenses.

Our organization is committed to making a difference in the lives of young people in Malawi and helping them reach their full potential. We believe that education is a powerful tool for change, and by supporting the next generation of leaders and innovators, we can help create a brighter future for all.

## HISTORY OF ISLAMIC ZAKAAT FUND

Our organization started its operations in 1991 by a group of individuals who were passionate about helping students in need. At the time, there were many students in our community who were struggling to afford the cost of education, and the founders of our organization saw an opportunity to make a difference.

Over the years, our organization has grown and evolved to meet the changing needs of our community. We have expanded our programs and services, and have established partnerships with other organizations and individuals who share our commitment to education.

Throughout our history,

our organization has remained focused on one key mission: **to provide financial assistance and other support to needy students so that they can pursue their education and achieve their goals.**

We have helped thousands of students over the years, and have seen first hand the transformative power of education.

Today, our organization is stronger than ever, and we are dedicated to continuing making a positive impact on the lives of the needy students. We are grateful to all our donors, volunteers and community partners who have supported us along the way, and we look forward to working together to help more students in the future.

## OUR MISSION

*Strive in putting an efficient mechanism for collection of Zakaat and the efficient distribution of the same towards education advancement for less privileged students as a means to improve their welfare with a view of converting Zakaat recipients to Zakaat payers.*

## OUR OBJECTIVES

1. Sponsoring needy Malawian students in universities, secondary schools, vocational and technical colleges.
2. To train the youths with good morals and leadership skills.
3. To transform Zakaat beneficiaries into a Zakaat payers.
4. Empowering communities to be self-sufficient.



# OUR IMPACT AND ACHIEVEMENTS

A wise man once said

***"If your plan is for one year, plant rice. If your plan is for ten years, plant trees. If your plan is for one hundred years, educate children."***

Islamic Zakaat Fund (IZF), through its focused and deliberate effort on education

in Malawi, have had a great and lasting impact in empowering the Malawi community.

The presence of IZF students can be found in almost every sector and thematic area. There is no sphere of influence where IZF students

are not present resulting in a positive contribution to the country as a whole.

Over the past years, our organization has worked tirelessly to make a positive impact on the lives of needy students. Thanks to the generous support of our



donors, volunteers, and community partners. We have been able to provide financial assistance and other support to students who might not have been able to pursue their education.

One of the most striking outcomes of our efforts has

been the increased retention and graduation rates of our sponsored students. In the past years, more than 95% of our sponsored students have stayed in schools and progressed to the next grade level, and we have seen a significant increase in the number of students who have

graduated from high schools and gone on to pursue higher education.

Our organization has also made a point of connecting sponsored students with resources and opportunities that can help them achieve their goals. This has

included providing access to educational materials, connecting students with internship and job opportunities, and offering guidance and mentorship from experienced professionals.

In addition to the direct impact we have had on the lives of our sponsored students, our organization has also made a difference in the broader community. We have partnered with local schools and organizations to provide support and resources to students and families in need, and we have worked

to raise awareness about the importance of education and the challenges facing needy students.

Overall, we are proud of the progress we have made in the past years, and we are grateful to everyone who has supported our efforts. We look forward to continuing to make a positive impact on the lives of needy students in the years to come.

There is great progress in the local colleges. IZF continues to allocate more funds to directly sponsor

students locally in both public and accredited private universities.

Over 3019 students have obtained certificates, diplomas and degrees in different fields under IZF support.

IZF stands out to be the best charity where funds are utilized to transform the youth and build a good future generation that will be self reliant.

## Local Colleges Students

In 2022 we sponsored 970 students (479 Males & 491 Females) doing different programs and among them 574 students received monthly pocket allowance addition to their full tuition fees.

288 students graduated in december 2022 in different programs.

## THE SPONSORED STUDENTS DETAILS:-

		Study Year						Sponsor							
S/N	College/University	YEAR 1 TOTAL	YEAR 2 TOTAL	YEAR 3 TOTAL	YEAR 4 TOTAL	YEAR 5 TOTAL	ALL TOTAL	IZF	MRF	DWT	ZAM	ACT	ISSA	Total	
1	Andiamo Technical College	1	1	0	0	0	2	0	0	1	0	0	1	2	
2	Blantyre International University	0	1	6	1	0	8	3	0	0	0	0	5	8	
3	Blantyre Teacher Training College	0	12	0	0	12	12	0	0	0	0	0	0	12	
4	Catholic University	0	5	6	8	0	19	8	0	0	0	1	10	19	
5	University of Malawi	37	24	7	0	0	68	42	1	6	0	2	17	68	
6	Chiradzulu Teacher Training College	0	22	0	0	0	22	22	0	0	0	0	22	22	

7	Kamuzu University of Health Sciences (KUHeS)	7	2	4	6	3	22	11	4	4	0	1	2	22
8	Continuing Education Centre-MUBAS	0	8	0	0	0	8	8	0	0	0	0	0	8
9	Deayang University	0	1	0	0	0	1	1	0	0	0	0	0	1
10	DMI-St. John The Baptist University	0	3	11	2	0	16	4	0	2	0	1	9	16
11	Domasi College of Education	2	2	2	3	0	9	6	0	0	0	0	3	9
12	Domasi Development College	1	0	0	0	0	1	1	0	0	0	0	0	1
13	Exploits University	0	0	2	0	0	2	2	0	0	0	0	0	2
14	Iqra University	32	12	0	0	0	44	44	0	0	0	0	0	44
15	Kamuzu College of Nursing	4	11	6	2	0	23	7	0	9	0	2	5	23
16	Karonga Teacher Training College	0	7	0	0	0	7	7	0	0	0	0	0	7
17	Kasungu Teacher Training College	0	24	0	0	0	24	24	0	0	0	0	0	24
18	Lilongwe Teacher Training College	0	12	0	0	0	12	12	0	0	0	0	0	12
19	Lilongwe University of Agriculture & Natural Resources	40	33	11	0	0	84	51	0	4	0	5	24	84
20	Livingstonia University	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Machinga Teacher Training College	0	53	0	0	0	53	53	0	0	0	0	0	53
22	Malawi Adventist University	0	2	0	0	0	2	0	0	0	0	0	2	2
23	Malamulo College of Health Sciences	1	0	0	0	0	1	0	1	0	0	0	0	1
24	Malawi Assemblies of God University	0	2	0	0	0	2	2	0	0	0	0	0	2
25	Malawi College of Accountancy	0	17	9	0	0	26	10	0	0	0	0	16	26
26	Malawi College of Health Sciences	6	45	3	0	0	54	8	10	0	29	0	7	54
27	Malawi University of Science and Technology	12	13	7	1	0	33	16	0	6	0	3	8	33
28	Maryam Girls TTC	26	68	0	0	0	94	94	0	0	0	0	0	94
29	Mubarak Complex College	1	2	0	0	0	3	3	0	0	0	0	0	3
30	Mulanje Mission College of Nursing and Midwifery	0	0	1	0	0	1	0	1	0	0	0	0	1
31	Mzuzu University	27	36	42	12	4	121	90	0	4	0	7	20	121
32	Nalikule College of Education	2	0	0	0	0	2	1	1	0	0	0	0	2
33	Nasawa Technical College	1	0	0	0	0	1	1	0	0	0	0	0	1
34	Natural Resources College	1	29	8	0	0	38	32	0	0	0	1	5	38
35	Pact College	1	0	0	0	0	1	0	0	0	0	0	1	1
36	Pentecostal Life University	0	1	3	2	0	6	2	0	0	0	0	4	6
37	Phalombe Teacher Training College	0	9	0	0	0	9	9	0	0	0	0	0	9
38	Malawi University of Business and Applied Sciences	12	42	17	39	0	110	78	1	10	0	6	15	110
39	Soche Technical College	4	0	0	0	0	4	4	0	0	0	0	0	4
40	SOS Vocational Training Centre	1	0	0	0	0	1	0	0	0	0	0	1	1
41	Malawi Institute Tourism	1	0	0	0	0	1	0	1	0	0	0	0	1
42	St Joseph's Teacher Training College	0	13	0	0	0	13	13	0	0	0	0	0	13
43	St Luke's College of Nursing	1	0	0	0	0	1	0	0	1	0	0	0	1
44	University of Lilongwe	1	0	1	0	0	2	1	0	1	0	0	0	2
		252	308	146	76	7	970	508	20	48	29	29	155	970

### International University of Africa (IUA) IN SUDAN

In 2022 academic year we have 73 continuing students (62 Males & 11 Females) doing different programs. In December, 29 bachelor's degree students graduated.

Program	3 <sup>rd</sup> Year	4 <sup>th</sup> Year	5 <sup>th</sup> Year	Total
Agriculture	0	13	6	19 M
Engineering	1	2	4	7 M
Medicine	0	4	2	6 (3 M & 3 F)
Dentistry	0	1	4	5 (3 M & 2 F)
Pure Science	0	5	4	9 M
Pharmacy	2	1	2	5 M
Laboratory	1	2	0	3 M
Nursing	1	4	0	5 F
Computer	2	0	0	2 M
Petroleum/Mineral	0	5	5	10 M
Administration	1	0	0	1 M
Media	0	1	0	1 F
<b>Total</b>	<b>8</b>	<b>38</b>	<b>27</b>	<b>73 (62 M &amp; 11 F)</b>



## SECONDARY SCHOOLS STUDENTS

In 2022 academic year IZF sponsored 798 students at Islamic Organization schools, Government schools, Community Day Secondary Schools (CDSS) and Private Schools.

Although the tuition fees in secondary schools continues to increase, we plan to support 500 more.

School Category	Form 3	Form 4	Total Students
Islamic Schools	118	75	<b>193</b>
Private Schools	58	33	<b>91</b>
Government	282	210	<b>492</b>
Grant Aided Secondary Schools	13	9	<b>22</b>
<b>Grand Total</b>	<b>471</b>	<b>327</b>	<b>798</b>



# TESTIMONIALS



## SHAFFIE BAKALI

I hereby write this letter to acknowledge and appreciate the support that Islamic Zakaat Fund (IZF) had rendered to me throughout my higher education journey. My schooling was made simple with the help given and now I have finished my program of study.

I am Shaffie Bakali from Chowe Village in Mangochi District. I am an IZF beneficiary who have recently graduated from Mzuzu University with bachelors' degree in Library and Information Science.

May the Almighty ALLAH continue blessing IZF with many donors so that many Muslim students have a chance of attending and finishing higher education. Ameen Thumma Ameen



## SHACKIRAH MAULIDIH

Asalaam alykum

I am shackirah maulidih, a student at Malawi University of Business and Applied Science doing Bachelors of electronics and telecommunication engineering first year.

I would like to say thank you for all the support you give us. As life is expensive at university you make our life easier by providing us with the upkeep thank you so much may the almighty Allah bless you.



**AMEENA GHANA**

Assalam Allaykum Warahmatullah Wabarakatuh.

I am Ameena Ghana a student at the polytechnic university, doing degree in business administration, final year.

I really appreciate for the support u have given me since 2020 may Allah continue giving u the best in this life and here after.

**AHMED DAUD MPOYA**

Assalam alaykum warahmatullah taalah wabarakatuh

My name is Ahmed Daud Mpoja from Mwalabu village situated in Balaka district. I am a 2nd year student at Malawi University of Business and Applied Science (MUBAS) also known as polytechnic college studying bachelor of science in information technology (BIT).

Throughout all my academic years at MUBAS, IZF has been my only strongest and most reliable supporting hand with my tuition fees and upkeep finances and continues to be so. I humbly appreciate and am very thankful for all the support that you provide for me and the rest of the people like me. My Allah keep on blessing you.

Thank you



### **JAZEERAH RASHEEDAH KACHIDEDE**

Assalam alaykum warahmatullahi wabarakatuh.

I hope this message reaches you in the best state of health and Iman.

My name is Jazeerah Rasheedah Kachidehe. I'm in my first year doing BACHELOR OF MEDICINE, BACHELOR OF SURGERY at KuHES, formerly College of Medicine and Alhamdulillah I have been receiving IZF financial support since foundation year. In these two years I have been in college, I have learned to appreciate every little I have more than I did before because I now realize how much people are suffering out there in the world. I'm not one of those Alhamdulillah, and it's all because of IZF support.

I hope and pray that you continue this generosity for a long time and help even more people in the future.

May Allah SWT reward you abundantly both in this duniya and Aakhira and grant you all, who try to make lives of your beneficiaries easier, the highest ranks of Jannah.

Wa salaam alaykum warahmatullahi wabarakatuh.



### **MOSES CHADZA**

My name is Moses Chadza, studying Communication studies at Mzuzu University- level 3.

I would like to appreciate the charitable works which Islamic Zakaat Fund is doing towards supporting needy students in Malawi. I was at the verge of being withdrawn due to lack of fees but IZF came and took over the financial constraints I faced.

Therefore, it is my prayer that this organization should be blessed with abundant resources so that the charitable works should continue. Ameen

# SUCCESS STORIES



**BENSON ALI**

I am Benson Ali, Based in Blantyre. I was born in a family of 4 children and am the first born. I started my primary school in Chiladzuru at Lutcheza primary and later we moved to Soche where I continued my primary from standard 2 to 8 at Manja F.P school. I was selected to go to Manja CDSS in 2011.

I studied there from form 1 to 3 and I did my form 4 at Radson PVT Secondary School. My mother she sales second hand clothes (Kaunjika) and my father is a driver. Thanks to them, they were able to pay for my school and they tried their best provide everything I needed to achieve my dreams. After writing my MSCE exams in 2016, I was

selected to pursue Bachelor of Science in Food Science and Technology at Lilongwe University of Agriculture and Natural Resource (LUANAR-Bunda Collage campus).

In Malawi Education is one of the very expensive service that one could get especially when it comes to tertiary education.

Referring to above statement, as I was selected to go to one of the public universities in Malawi it was very exciting to every one and at the same time it brought pressure and stress to me and my family knowing that my parents' monthly earnings could not be enough to send me to university, pay my tuition fees and pocket money. In addition I was not the only child going to school I also had sisters who were at secondary. When friends and relatives were happy about my success, I felt like crying day and night when I think of the burden that I have brought to the family. To relieve my parents from their stresses I started searching for people who can help me with fees and other needs. When I was at Radson PVT Secondary

School I met Iman Mdala whom we became close friends. He was selected to pursue his studies at Polytechnic and he also had the same challenge as mine. So we could talk a lot about our situation.

Then he brought an idea that we should meet the director of radio Islam. Iman said he once heard that the director helps some students. We agreed to find out the director's contact details. We went to Iman's aunt to ask if she knows someone who can help us to contact the director, and the aunt said that I have never heard about that but what I know is that there is Islamic Zakat Fund (IZF) which sponsors students. This was my first time to learn about IZF and now hope started building up. She told us the map to IZF and we went to IZF same day regardless of the sun and how tired we were since we had no transport but we really wanted to find a sponsor. We reached IZF and they explained everything, we applied and did the interviews and alhamdulillah we were both selected.

This was relieving news to my

parents. IZF started sponsoring my education from year one to year 4 which is non-refundable. IZF sponsorship acted as a motivation to me and made me to be a hard worker in my academics. IZF gave me an opportunity to achieve my dream of becoming an expert in food industry and hence I am an independent and valuable member to my community and to the country as whole. When I was doing my studies, I had an opportunity to serve as a leader for LUANAR-IZF sponsored students from 2018 to 2021. During this period, I acquired leaderships skills, decision making skills, spirit of practicing

charity work and helped me to connect with many brothers and sisters just to mention a few. I will forever be grateful for what IZF has done to me. By educating me it gave me a chance that I can educate and change lives of others.

Currently am on LUANAR internship program in coordination with Kinneret College Agricultural Training program, where am working at a company that processes and export raw fruits. In addition, am also a managing director of a company that I and some of my friends we started in order to improve Food Industry in

Malawi. The company is called Titukulane Food Solutions, this just shows that IZF really gave me an opportunity to become an asset to the country.

Let me conclude by saying that what IZF is doing in our country is sign of love and kindness that everyone involved in one way or another has. Love and Kindness never get wasted. They always make a difference. They bless the one who receives them and they bless you, the giver. May Allah bless and strengthen IZF to keep on supporting the needy students.



**JAMILLAH MILLIE**

I am Jamillah Millie one of the students who has been an IZF beneficiary from 2016-2022.

I want to express my gratitude on the support IZF and DWT had imparted for my education.

I was one of the Muslim students selected into the Kamuzu university of health sciences, the Malawi college of Medicine. When I went to school I literally had no hope of proceeding since my family is very less privileged. Growing up with a single mother who depends on subsistence farming for survival, there was no way she could afford a 550

000 annual tuition fee let alone upkeep. Basically I went to school in 2016 to withdraw.

In a few days I learnt about IZF and I went personally to seek help and jazakalah they did invite me for interviews and they later on offered to assist me through given terms and conditions. This motivated me to work hard and go forward. I tried my best not to lose the sponsorship to my level best and right now I'm proud to let you know that I have completed my education Alhamdulillah and I'm expected to graduate with a bachelors degree in

medicine and surgery on march 29th 2023.

All this was made possible by your



## WILSON LEMANI

I am pleased to share the inspiring story of Wilson Lemani, who overcame significant obstacles to achieve success with the help of the Islamic Zakaat Fund (IZF).

Wilson was born into a large family of 10 children in Malawi. Unfortunately, his father passed away when Wilson was just 14 years old, leaving his family in a difficult financial situation. Despite these challenges, Wilson remained determined to pursue his education and make a better life for himself and his family.

With the help of a charitable organization called ADEF, Wilson was able to complete his secondary education. However, ADEF was only able to support him up to the level of the Malawi School Certificate of Education (MSCE). Wilson knew

support and I'm really grateful for it. I hope someday in the future I'll be able to thank IZF enough by supporting people

that if he wanted to continue his education and achieve his dreams of a better future, he needed to find additional support.

That's where the Islamic Zakaat Fund (IZF) came in. Wilson applied for and was awarded an IZF scholarship, which allowed him to pursue a degree in computer science at the International University of Africa.

Wilson's experience at the university was challenging, but he persevered with the support of his family and the IZF. He spent long hours studying, often late into the night, and worked hard to excel in his coursework.

Despite the difficulties, Wilson remained focused on his goals and never gave up.

After completing his degree, Wilson returned to Malawi and began to make his mark in the field of information technology. He landed a job as an Acting Head of ICT at ICBM and also became an Assistant Lecturer at the Kamuzu University of Health Sciences.

Today, Wilson is a successful professional who is able to support his family and others in need, thanks in large part to the support he

like me who had lost hope in education but here I am, a doctor now because people put in something for my education.

received from the Islamic Zakaat Fund. He remains grateful for the opportunities he has had and is committed to giving back to his community.

Wilson's story is a testament to the power of education and the impact of Islamic Zakaat Fund have on the lives of individuals and communities. Through its support of education and other initiatives, the IZF is making a real difference in the lives of people in need, helping them to overcome challenges and achieve their full potential.

In conclusion, Wilson's success story is a true inspiration and serves as a reminder that with hard work, determination, and support from others, anything is possible. The Islamic Zakaat Fund's investment in his education has paid off in dividends, not only for Wilson but also for his family and his community. It is a shining example of the positive impact that charitable organizations can have on people's lives, and we hope that more individuals and organizations will follow in their footsteps.



## CLEMENT AHMED CHIPANDE

My name is Clement Ahmed Chipanda, coming from a family of 10. Growing up, life was never easy for us as my father was a civil servant and my mother a housewife. Despite the many challenges that we faced, my parents worked hard to ensure that we all received an education.

I remember the day that I received my acceptance letter to study mechanical engineering. I was over the moon with excitement, but my joy was short-lived as my father informed me that he could not afford to pay for my tuition fees. I was devastated, and it felt like my dreams were shattered. I knew how hard my father worked to provide for our family, and I could not bear the thought of him having to bear the burden of paying for my

education.

It was during this trying time that a glimmer of hope came in the form of the Islamic Zakaat Fund (IZF). My father had heard of the organization and their work in providing educational scholarships to underprivileged students, and he encouraged me to apply for one. I was hesitant at first, but I decided to take a chance, and I applied for a scholarship through IZF.

To my great relief, I received a response from IZF that I had been awarded a scholarship to study mechanical engineering. I could not believe my luck, and I was filled with gratitude towards IZF and everyone who had made this possible. With the scholarship, I was able to focus on my studies without having to worry about tuition fees or other academic expenses. The scholarship also covered my living expenses, which meant that my father did not have to worry about providing for me while I was at university.

Studying mechanical engineering was not easy, and there were times when I felt like giving up. However, with the support of my family, friends,

and the IZF, I persevered, and in 2013, I graduated with a degree in mechanical engineering. I was filled with pride and a sense of accomplishment, knowing that I had worked hard to achieve my dreams.

After graduation, I started looking for a job in my field, but it was not easy. Despite the challenges, I did not give up, and I continued to apply for jobs. Finally, in 2014, I landed a job at TotalEnergies (Malawi) as an assistant manager for the Limbe depot. It was a dream come true for me, and I knew that I had to work hard to prove myself and to make a positive impact in my new role.

Working at TotalEnergies has been an incredible experience, and I have learned so much about the oil and gas industry. I have had the opportunity to work with people from different backgrounds and cultures, and I have gained valuable experience that I will carry with me throughout my career.

Throughout my journey, I have been grateful for the support of IZF, which has been instrumental in helping me achieve my dreams. The organization's commitment to providing educational scholarships to



underprivileged students has made a significant impact on the lives of many people in Malawi, including mine.

Thanks to the IZF scholarship, I have been able to pursue my passion for engineering and to build a successful career in the oil and gas industry.



### YUSUF IBRAHIM KABUTU

Assalamu alaikum. My name is Yusuf Ibrahim Kabutu, and I come from the small village of Katema in T/A Mponda Mangochi. I am the holder of a Bachelor of Education (Curricular development and Teaching Methods) which I obtained in 2013 at the International University of Africa. Currently, I work at Bedir International School as the Vice Principal and School Administrator in Blantyre.

I am also grateful for the opportunity to give back to my community, and I have been actively involved in mentoring and supporting young people who are interested in pursuing careers in engineering.

In conclusion, I would like to express my heartfelt gratitude

I am incredibly grateful for the support and help that I received from the Islamic Zakaat Fund (IZF) during my studies at the International University of Africa. The assistance I received has had a significant impact on my life, and I cannot express my gratitude enough.

Growing up in a village with limited resources, the opportunity to pursue higher education was a far-fetched dream for me. However, I had a passion for education, and I was determined to succeed despite the financial challenges that my family was facing. When I completed my secondary education, I realized that I could not proceed with my studies because my parents could not afford to pay for my tertiary education.

I began searching for scholarships and other forms of financial assistance, and

to the Islamic Zakaat Fund for their support and for believing in me. The organization's commitment to providing educational opportunities to underprivileged students has made a significant impact on my life, and I will forever be grateful for their support

that is how I came across the Islamic Zakaat Fund. I applied for a scholarship through the organization, and alhamdulillah, I was granted the opportunity to study at the International University of Africa.

Throughout my studies, IZF provided me with the financial assistance that I needed to cover my tuition fees, accommodation, and other academic expenses. This support was critical in enabling me to complete my degree and pursue my career goals. Without the help of IZF, I am not sure where I would be today.

After completing my degree, I returned to Malawi with the knowledge and skills that I had acquired from my studies. I was eager to apply these skills and help other young people in my community achieve their academic goals. I started my career as a teacher and gradually

worked my way up the ladder to become a Vice Principal and School Administrator at Bedir International School in Blantyre.

The support that I received from IZF has had a significant impact on my life, and I am committed to giving back to my community in any way that I can. As a teacher and administrator, I have been able to inspire and motivate young people to pursue their

academic goals and dreams.

As the Prophet (peace be upon him) said, "Whoever does not thank people has not thanked Allah." I am immensely grateful to the Islamic Zakaat Fund for the support that they provided me during my studies. Their assistance has enabled me to achieve my goals and has inspired me to help others in my community.

In conclusion, I would like to urge all young people who are facing financial challenges in pursuing their academic goals to seek help and support from organizations such as the Islamic Zakaat Fund. There is always hope, and with the right support, you can achieve your dreams and goals in life. Thank you, IZF, for changing my life and helping me become the person I am today.



### HAWA JOHN LEONARD

My name is Hawa John Leonard. I am the second born in a family of six. I had a dream of pursuing a degree in nursing, but my parents could not afford to pay for my tuition fees at the University of Malawi. However, I was determined to make my dream a reality, so I decided to apply for a scholarship.

Fortunately, I came across Islamic Zakaat Fund (IZF), which provides

scholarships to needy and talented students. I applied for their scholarship, and to my joy, I was granted the opportunity to study nursing at the International University of Africa in Sudan. I was elated to receive the scholarship, and I knew that it was going to be a life-changing opportunity for me.

In 2010, I went to Sudan to start my nursing program, and it was an experience of a lifetime. Throughout my studies, IZF paid for all my academic expenses, which included tuition fees, accommodation, and travel expenses. This allowed me to fully focus on my studies without worrying about any financial constraints.

After five years of hard work, I graduated with a Bachelor's Degree in Nursing in 2015. I was proud of myself, and I knew that I

had made my parents proud too. With the knowledge and skills I had acquired during my studies, I was ready to make a difference in the world.

Currently, I work with the Ministry of Health at Kamuzu Central Hospital as a Nursing Officer, Preceptor, and a clinical teacher. I love my job, and I feel honored to be able to give back to my community. I know that without the scholarship from IZF, none of this would have been possible.

In conclusion, I am grateful to Islamic Zakaat Fund for giving me the opportunity to pursue my dream of becoming a nurse. Their scholarship made it possible for me to complete my studies without any financial constraints. I am proud of the person I have become, and I know that I have a bright future ahead of me.

# FINANCIAL REPORT

## STATEMENT OF FINANCIAL ACTIVITIES

### Income and expenditure for the year ended 31 March 2021

	2021	2020
	MWK	MWK
<b>Income Resources</b>		
Zakaat Collections	1,079,487,701.00	901,271,816.00
Investment Income	<u>4,421,784.00</u>	<u>6,324,751.00</u>
	1,083,909,485.00	907,596,567.00
<b>Resources Extended</b>		
Education & administration expenses	<u>-885,776,561.00</u>	<u>-910,092,527.00</u>
<b>Deficit/Surplus for the year</b>	198,132,923.00	-2,495,960.00

## STATEMENT OF FINANCIAL POSITION

### For the year end at 31 March 2021

	2021	2020
	MWK	MWK
<b><u>Non-current assets</u></b>		
Property and equipment	27,300.00	3,830,208.00
Motor vehicles	<u>4,600,000.00</u>	
	4,627,300.00	3,830,208.00
<b><u>Currents assets</u></b>		
Investments	45,769,864.00	41,348,080.00
Cash and cash equivalents	<u>203,676,745.00</u>	<u>10,230,697.00</u>
	249,446,609.00	51,578,777.00
<b>Total assets</b>	<u>254,073,909.00</u>	<u>55,408,985.00</u>
<b><u>Funds and liabilities</u></b>		
Fund A	801,945.00	801,945.00
Fund B	974,835.00	974,835.00
General Fund	<u>249,389,336.00</u>	<u>51,256,413.00</u>
	251,166,116.00	53,033,193.00
<b><u>Currents liabilities</u></b>		
Accounts payables	<u>2,907,792.00</u>	<u>2,375,792.00</u>
	<u>254,073,908.00</u>	<u>55,408,985.00</u>

#### KEY

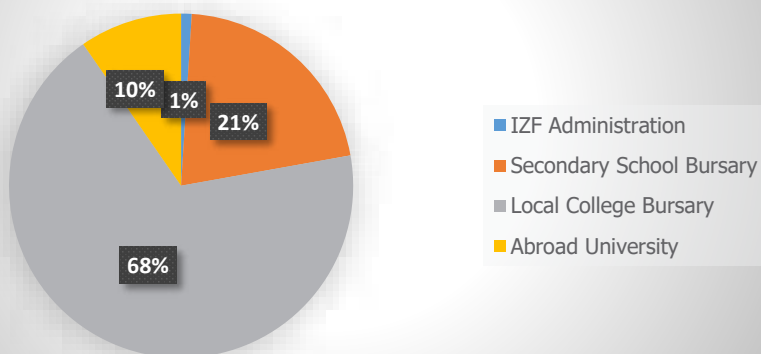
**Fund A:** Represents capital Contribution

**Fund B:** Represents amounts of Interest earned on the Bank Balances

## PLANNED EXPENDITURE APRIL 2023 - MARCH 2024

Expenditure Category	Description	No of Students		Amount in MK	Amount in USD
		Continuing	Planned New		
IZF Administration				22,568,000.00	21,911
Secondary School Bursary	Secondary School Fees for continuing Students	798		361,320,000.00	
	Secondary School Fees for New Students		500	120,000,000.00	
Secondary School Bursary				481,320,000.00	467,301
Local College Bursary	Local colleges fees for Continuing students			780,000,000.00	
	Local colleges continuing students' monthly upkeep	721		432,600,000.00	
	Local colleges fees New students			216,366,156.00	
	Local colleges Monthly upkeep for New students		200	120,000,000.00	
Local College Bursary				1,548,966,156.00	1,503,851
Abroad University	International University of Africa (Sudan) 2023/24 Budget (Continuing Students)	44		173,250,000.00	
	IUA graduates Return Air Tickets	38		45,600,000.00	
Abroad University				218,850,000.00	212,476
TOTAL EXPECTED EXPENDITURE		1601	700	2,271,704,156.00	2,205,538.02

### Distribution of 2023/24 Budget per category



# APPEAL FOR A DONATION

As a non-profit organization, we rely on the generosity of donors like you to help us achieve our mission of providing financial assistance and other support to needy students.

Your donations make it possible for us to help students in need afford the cost of education and pursue their dreams.

In the past year, we have made a significant impact on the lives of many students through our sponsorship programs. We have helped

students pay for tuition, books, and other education-related expenses, and have provided them with the resources and support they need to succeed.

But there is still more work to be done. There are many more students who need our help, and we can't do it without the support of donors like you.

That's why we are reaching out to ask for your support. Whether you can make a one-time donation or commit to supporting us

on an ongoing basis, every gift makes a difference. Your donation will help us to continue making a positive impact on the lives of needy students, and will help us to achieve our vision of a world where every student has the opportunity to succeed.

Thank you for considering a donation to our organization.

We are grateful for your support, and we look forward to continuing to make a positive difference in the lives of needy students with your help.

# FUTURE PLANS

- i. Focus on continuing to make a positive impact on the lives of needy students.
- ii. To extend our relationship with more organizations, families and individuals who will join us in helping supporting needy students in secondary schools and local universities.
- iii. Setting actions, activities and events for the efficiency of the sponsorship program.
- iv. Implementing IZF database system which will assist the students to interact with the office and donors to access students' progress.
- v. We will continue to work closely with our sponsored students to identify their specific needs and develop customized plans to help them achieve their goals. Whether it's through providing financial support for tuition and other expenses, connecting students with internship and job opportunities, or offering guidance and mentorship.
- vi. To support orphans students in secondary schools and local colleges with Uniforms and other necessities.



# OUR PARTNERS

The work of sponsoring students requires efforts and enough funds to ensure continuity of the students pursuing their courses. We are grateful to all our donors for the continued support throughout the existence of Islamic Zakaat Fund.

IZF chairman, board of trustees and management, extend special appreciation to all local and abroad donors for their support. We would like to give a special appreciation to the following organisations (donors), who have joined us to help a good number of students.



**DEDZA WELFARE  
TRUST (DWT-UK)**



**MALAWI RELIEF  
FUND (MRF)-UK**



**ALBARAKAH  
CHARITY TRUST  
(ACT)**



**زمزم أفريقيا**

**ZAMZAM  
FOUNDATION**



**ISSA  
FOUNDATION**

# OTHER PROJECTS IN PARTNESHIP WITH DWT-UK



## Farmers Pack

In 2022/1444H, Islamic Zakaat Fund Malawi successfully implemented the Fourth Farmers Pack project in partnership with Dedza Welfare Trust UK. As a result of the global challenges of climate change, economic downturns, and the COVID-19 pandemic, breaking persistent cycles of hunger and malnutrition for families is crucial.

In line with the Mw2026 agenda, we supported 200 families in Machinga and Mangochi Districts. The Farmers Pack contained essential farming inputs for the 2022/2023 farming season, including 25 kg each of UREA and NPK fertilizers, 2Kg maize seeds, 1kg groundnut seeds, 100ml pesticides, and a

heavy-duty hoe.

The beneficiaries of the project were grateful for the support, which came just in time for the planting season. The Farmers Pack was distributed in three locations, Chiponde in Mangochi, Ntaja, and Mkanda village in Machinga. A total of 200 households received the package, with 70 households in Chiponde, 40 households in Ntaja, and 90 households in Mkanda village.

The Fourth Farmers Pack project has proven to be helpful and impactful, providing direct positive effects on the lives of rural people. With food on the table, they can carry out their day-to-day work with a smile.

Islamic Zakaat Fund and Dedza Welfare Trust UK, promise to continue with such initiatives and make a positive impact on the lives of those who need it the most. We would also like to extend our gratitude to Dedza Welfare Trust UK for partnering with us on this project.

Finally, we kindly request your support in future projects to assist those in need. Donate now and be part of the story.



## Qurbani



Despite economic challenges, Islamic Zakaat Fund Malawi partnered with Dedza Welfare Trust UK to implement the Qurbani 2022 project. Together, these organizations purchased and sacrificed 57 cows.

Islamic Zakaat Fund Malawi would like to express its gratitude to Dedza Welfare Trust UK for their support in implementing the Qurban 2022 project. Their generosity has enabled poor Malawians to celebrate Eid Al-dhuhah

festival happily. The Islamic Zakaat Fund Malawi will always count on your support to carry out such projects in the future.



## Masjids



**Namwera**



**Nchisa Village, Balaka District**

In several districts across Malawi, there are many Muslims who do not have access to a proper place to perform their prayers, which can be a significant challenge. Thankfully, Dedza Welfare Trust UK and Islamic

Zakaat Fund has taken action to help address this issue by supporting the construction of Masjids in various locations. The implementation of each project depends on the generosity of donors and partners who work with

the Islamic Zakaat Fund to bring these initiatives to life. With their support, the Islamic Zakaat Fund is able to implement each project perfectly.



# IZF BOARD MEMBERS

Chairman : Kassam Okhai

Vice Chairman : Babu Aziz

Secretary : Gulam Seedat

Treasurer : Mahomed Iqbal I. Lambat

Director : Muhammad Osman

## MEMBERS

Aamir R Jakhura

Ahmad Bhana

Sufian H Omar

Ibrahim Milanzie

Yusuf Juma

Aboo Ahmad Osman

Adam Karolia

Iqbal Omar

Azeem R Ismail

Ismail Seedat

Tariq Kiddy

**“A LEADING  
ORGANIZATION AIMED AT  
SPONSORING NEEDY  
STUDENTS”**

## IZF OFFICIAL ACCOUNTS

You may support Islamic Zakaat Fund by forwarding or depositing your Zakat, Sadaqah or Lillah in any of the following Accounts.

### Bank Accounts

#### 1. For Malawian Kwacha

Account Name : Islamic Zakaat Fund  
Bank Name : Standard Bank  
Branch : Limbe  
Account Number: 9100000829983

Bank Name : National Bank Malawi  
Account Name : Islamic Zakaat Fund  
Account Number: 1009148457  
Branch : Customs Road Service Centre

#### 2. For FCDA British Pounds account

Account Name : Islamic Zakaat Fund  
Bank Name : Standard Bank  
Branch : Limbe  
Account Number: 9100002248562  
Swift Code : SBICMWMX

#### 3. For FCDA USD Account

Account Name : Islamic Zakaat Fund  
Bank Name : Standard Bank  
Branch : Limbe  
Account Number : 9100003494281  
Swift Code : SBICMWMX

### Mobile Money

#### 1. Using Mpamba

- a. Dial \*444#
- b. Choose 1 (Send Money)
- c. Choose 2 (Airtel Money)
- d. Enter Number: 0998431436
- e. Enter Amount:
- f. Choose 1 (Confirm)
- g. Enter Pin

#### 2. Using Airtel Money

- a. Dial \*211#
- b. Choose 3 (Make Payment)
- c. Choose 1 (Make Payments)
- d. Choose 8 (Other)
- e. Enter Nickname: IZF
- f. Enter Amount
- g. Enter Reference (Your Name)
- h. Enter Pin

*Please forward to us a copy of your bank deposit slip or payment receipt to any of the numbers provided below to receive an official IZF receipt, with Tax Exemption attached.*

Telephone : + 265 1 843 772  
WhatsApp / SMS : + 265 881 955 486  
Email : [info@izfmalawi.org](mailto:info@izfmalawi.org)  
Website : [www.izfmalawi.org](http://www.izfmalawi.org)