



SHARIAH CERTIFICATE FOR ZAKAT FUNDS-SSWAB TRUST

Introduction:

SSWAB Trust (Kidney Care & Dialysis Centre) is serving patients who are suffering from Hypertension, Diabetes, and Kidney Diseases since 2009. SSWAB Trust is a state-of-the-art dialysis center in Karachi, having the latest equipment and machinery to provide adequate dialysis. SSWAB Trust is a charitable dialysis center in Karachi. Besides doing dialysis for End-Stage Renal Disease patients, the other bigger objective is to prevent people from going to kidney failure.

Method of Utilization of Zakat:

The trust's financial needs are met through general donations and Zakat contributions from individuals and corporates. The Zakat received by SSWAB Trust is utilized for the benefit of deserving patients. The SSWAB management assesses the financial condition of applicants to determine their Zakat eligibility and obtains a Zakat agency from the eligible patients. This constructive *tamleek* (transfer of ownership) enables SSWAB to collect Zakat on their behalf and utilize it according to the eligible needs of beneficiaries.

Shariah Ruling:

To ensure Shariah compliance in the entire Zakat process, we have reviewed the procedures for Zakat collection and utilization. We hereby certify that SSWAB Trust collects and utilizes Zakat funds in strict accordance with Shariah rules and regulations. It is further confirmed that any individual who gives Zakat to this organization fulfills their Zakat obligation as per Shariah principles.

May Allah Almighty forgive any mistakes in this assignment and grant the management the best reward for their services. Aameen.



Mufti Ubaid Ur Rahman Zubairi

Director

Alhamd Shariah Advisory Services Private Limited



Note: This certificate is valid till 30th June 2026

