ALHAMD SHARIAH ADVISORY SERVICES (PVT) LIMITED

Certificate No: ASA/0056/005

July 15, 2026

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 being covered by general donations and Zakat that individuals and corporates from Pakistan and throughout the world contribute towards. Zakat received by SSWAB is spent on the benefits of deserving patients. SSWAB management checks out the financial condition of applicants in respect of Zakat eligibility and gets zakat agency from the eligible patient for the trust. This constructive tamleek (ownership) enables SSWAB to collect Zakat on their behalf and right to utilize it as per eligible needs of beneficiaries.

Shariah Ruling:

To ensure the Shariah compliance of whole zakat process in true spirit, the undersigned company has been appointed as an independent Zakat Consultant to review all Zakat-related documents and procedures. After conducting the review exercise, we hereby certify that SSWAB TRUST collects and consumes Zakat funds as per Shariah rules and regulations. It is also confirmed that whosoever will give Zakat to this organization; his/her Zakat will be paid as per Shariah.

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

Mufti Ubaid Ur Rahman Zubairi
Director
Alhamd Shariah Advisory Services Private Limited

Mufti Asaduliah Awan
Research Scholar

Alhamd Shariah Advisory Services (Pvt.) Ltd.

Note: This certificate is valid till 30th June 2027