



## Annual Shariah Review Report

*For the year ended June 2026*

### **INTRODUCTION:**

TCF is a professionally managed, non-profit and philanthropic organization established in 1995 by a group of concerned citizens addressing the education crisis in Pakistan. It has become one of Pakistan's leading organizations in formal education, with a vision to eliminate barriers of class and privilege and empower Pakistanis to drive positive change. TCF believes in universal access to basic education as a fundamental right. Under TCF's administration, numerous schools across Pakistan provide education to thousands of children.

### **METHOD OF UTILIZATION OF ZAKAT:**

TCF's financial needs are primarily met through Zakat contributions and donations received from both individuals and corporate entities, both domestically and internationally. Zakat funds received by TCF are allocated to support deserving students. TCF's management diligently evaluates the financial condition of applicants to determine their eligibility for Zakat assistance. Once eligibility is verified, TCF acts as an agent, collecting Zakat funds on behalf of eligible students. This approach, known as Wakalah (Agency by deserving families), allows TCF to collect Zakat funds and allocate them according to the specific needs of eligible students.

Moreover, it is important to note that all Zakat funds received by TCF are invested exclusively in Shariah-compliant investment avenues when necessary. This ensures that not only the collection and distribution but also the investment of Zakat funds is in strict accordance with Shariah principles.

### **SHARIAH RULING:**

We confirm that The Citizens Foundation meticulously collects and disburses Zakat funds in adherence to Shariah guidelines. It is also affirmed that any individual or entity offering Zakat to this Foundation can be confident that their contributions will be managed in accordance with Shariah principles.

May Allah bestow His blessings upon the management of The Citizens Foundation for their dedicated service and grant them success in their mission. Aameen.

**Mufti Muhammad Ibrahim Essa**

Chief Executive Officer

Alhamd Shariah Advisory Services (Pvt.) Limited

**Mufti Ubaid ur Rahman Zubairi**

Director

Alhamd Shariah Advisory Services (Pvt.) Limited

**Dated:** Sep 21, 2026

