

**An Introduction to
FINANCIAL SACRIFICE**

**PUBLISHED BY
TAHRĪK-E-JADĪD ANJUMAN AḤMADIYYA
PAKISTAN**

An Introduction to Financial Sacrifice

(English rendering of '*Māli Qurbāni Aik T'āruf*' [Urdu])

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PREFACE

Whenever God showers a people or a community with His favour and His grace, he invariably requires some sacrifice from them. In other words, sacrifice is essential if one wants to gain the nearness of Allah and His pleasure. What is this sacrifice? It varies depending on the circumstances of every age. At the time of the Holy Prophet^{sa}, for instance, financial sacrifice did exist, but sacrificing one's life was more important because Muslims were undergoing continuous atrocities at the hands of the disbelievers, and were forced into the battlefield. But in his tiding of *يَضَعُ الْحَرْبَ* (*He will do away with war*), the Holy Prophet^{sa} foretold that it would not be necessary to sacrifice one's life at the time of the Promised Messiah^{as}. The Promised Messiah's^{as} duty would be to start a Jihad with the pen, for which financial sacrifice would be necessary.

The Promised Messiah^{as} said:

"What a blessed time this is! No one is asked to lay down his life. This is not the time for offering the ultimate sacrifice; rather it is the time to spend out of one's possessions, according to one's means." ¹

In 1879, when the Promised Messiah^{as} wanted to publish *Brāhīn-e-Aḥmadīyya*, he did not have enough money to have it published all at once. Expressing the anxiety he had felt about this lack of funds, he wrote:

"When I wrote *Brāhīn-e-Aḥmadīyya*, which was my first book, I did not have enough money to publish it. I was an unknown and obscure person at the time and I didn't know many people. So I prayed to God Almighty and I was blessed with the following Revelation: '*Shake*

¹ *Al-Hakam* Qādiān, July 10, 1903.

the palm tree, sweet and fresh dates shall fall for thee.'"

2

When, after receiving this Revelation, the Promised Messiah^{as} appealed for assistance, God Almighty made such provisions that the book was published and with it the foundation for the victory of Islam was laid. As for the fortunate ones who sacrificed their belongings for the sake of Allah, the Promised Messiah^{as} has mentioned them by name and expressed his appreciation in these words:

"I am so overwhelmed by their support that I simply have no words to express my gratitude." 3

He declared the purpose for mentioning them by name as follows:

"So that as long as this book lasts in the world and there is someone who spends a happy time reading it, he should remember these people in his prayer." 4

In his book *Fath-e-Islām*, the Promised Messiah^{as} has divided this Divine Scheme, whose foundation was laid through him, into five branches. One of these is the branch of Literature and Publication. *Hudūr* exhorted the *Jamā'at* to pay *Chanda* for this purpose, and said:

"O land of India, is there not one brave wealthy man in you who can take up the expense of just this one branch (of Literature and Publication)? If five believers, who possess the means, could recognize the hour, they could easily take responsibility for all the five branches. O my Lord, do Thou wake up their slumbering hearts. Islam is not so destitute: it is a matter of miserliness, not of scarcity. Those who can't help fully, can at least fix a sum out of their respective incomes and make it binding upon themselves to send it every month to help this Movement. Laziness, cold-heartedness and suspicion

2 *Ḥaqīqatul Wahī, Rūḥānī Khazā'in*, volume 22, p. 350.

3 *Brāhīn-e-Aḥmadiyya, Rūḥānī Khazā'in*, volume 1, p. 5.

4 *Brāhīn-e-Aḥmadiyya, Rūḥānī Khazā'in*, volume 1, p. 5.

can never be of any help to the faith. Suspicion brings desolation to homes and estrangement to hearts. Look at the people who found the time of Prophets, how they sacrificed their lives for the propagation of the truth! Just as a rich one gave his beloved wealth for his faith, so did a destitute one offer his bag full of delicious crumbs. And they continued in this manner until Allah Almighty brought them victory. It is not easy to be a Muslim. It is not without effort that a man can be called a believer. O people, if you have the righteous spirit which is the lot of the believers, then do not consider my call in haste. Be mindful of acquiring righteousness, for Allah in heaven is waiting to see how you respond to this message." ⁵

The Promised Messiah^{as} went on to say:

"Doomed are the people who spend hundreds for show and display, but when it comes to spending in the way of Allah, they find all sorts of excuses. It is shameful indeed that a person should enter this *Jamā'at* and not leave behind his miserliness and meanness. Allah has so ordained, that the party of His men always needs financial assistance in the beginning. Even our Holy Prophet^{sa} received *Chanda* from his disciples, of whom Ḥaḍrat Abū Bakr^{ra} was foremost. So come forward to assist with manly courage and without hesitation...Those who help us today will witness Allah's help." ⁶

These names, written by the hands of a Prophet of Allah, are still to be found today, and this blessing will grace the progeny of these people to the last day. Sacrifices which are made for the sake of Allah with sincerity never go in vain.

Divine Movements never end with the lives of their Prophets. Prophets sow the seed and this seed grows into a great tree during subsequent generations.

⁵ *Fath-e-Islām, Rūḥānī Khazā'in*, volume 3, p. 30.

⁶ *Majmū'ah Ishtihārāt*, volume 3, p. 156

Today the call of the Messenger can be heard through Ḥaḍrat Khalīfatul Masīḥ, who invites us to offer sacrifices in the form of Zakat, *Ḥiṣṣa Āmad*, *Chanda ‘Ām*, *Tahrīk-e-Jadīd*, *Waqf-e-Jadīd* and in the form of other charities. How fortunate, therefore, is the person who offers a small portion of his belongings for the sake of Allah and inherits everlasting life.

This Movement has been established by the special will of Allah for the propagation of Islam and in order to reform His creatures. This movement, by His grace, is progressing at an accelerating speed and more and more funds are needed at every step. Members of the *Jamā‘at* are therefore required to participate in financial sacrifice more than ever.

Those who answer the call of the Promised Messiah^{as} and spend their belongings in the cause of Allah, and the office bearers who have been appointed by the *Markaz* for collecting these funds as well as those who oversee them, should all be made aware of the *Jamā‘ats* financial system, its importance and the procedures relating to it.

The office-bearers are requested not only to follow the instructions contained in this booklet, but they should also urge other members of the *Jamā‘at* to make use of it.

We pray that may Allah accept our financial sacrifices and bestow upon us the blessings, which the Promised Messiah^{as} and his Successors have beseeched for such people.

Wassalām

Wakīlul Māl II,
Tahrīk-e-Jadīd Anjuman Aḥmadiyya - Pakistan,
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Publishers Note

The name of Muḥammad^{sa}, the Holy Prophet^{sa} of Islam, has been followed by the symbol ^{sa}, which is an abbreviation for the salutation *Ṣallallāhu ‘Alaihi Wasallam* (may peace and blessings of Allah be upon him). The names of other prophets and messengers are followed by the symbol ^{as}, an abbreviation for *Alaihissalām* (on whom be peace). The actual salutations have not generally been set out in full, but they should nevertheless, be understood as being repeated in full in each case. The symbol ^{ra} is used with the name of the disciples of the Holy Prophet^{sa} and those of the Promised Messiah^{as}. It stands for *Raḍī Allāhu ‘anhu/‘anhā/‘anhum* (May Allah be pleased with him/with her/with them). ^{rh} stands for *Raḥamullāhu Ta‘ālā* (may Allah’s blessing be on him). ^{at} stands for *Ayyadahullāhu Ta‘ālā* (May Allah, the Mighty help him).

In transliterating Arabic words we have followed the following system adopted by the Royal Asiatic Society.

- ا at the beginning of a word, pronounced as *a*, *i*, *u* preceded by a very slight aspiration, like *h* in the English word ‘honour’.
- ث *th*, pronounced like *th* in the English word ‘thing’.
- ح *h*, a guttural aspirate, stronger than *h*.
- خ *kh*, pronounced like the Scotch *ch* in ‘loch’.
- ذ *dh*, pronounced like the English *th* in ‘that’.
- ص *ṣ*, strongly articulated *s*.

- ض *d*, similar to the English th in 'this'.
ط *t*, strongly articulated palatal t.
ظ *z*, strongly articulated z.
ع ' , a strong guttural, the pronunciation of which must be learnt by the ear.
غ *gh*, a sound approached very nearly in the r 'grasseye' in French, and in the German r. It requires the muscles of the throat to be in the 'gargling' position whilst pronouncing it.
ق *q*, a deep guttural k sound.
ئ ' , a sort of catch in the voice.

Short vowels are represented by *a* for — (like *u* in 'bud'); *i* for — (like *i* in 'bid'); *u* for — (like *oo* in 'wood'); the long vowels by *ā* for — or — (like *a* in 'father'); *ī* for — or — (like *ee* in 'deep'); *ai* for — (like *i* in 'site')*; *ū* for — (like *oo* in 'root'); *au* for — (resembling *ou* in 'sound').

Please note that in transliterated words the letter 'e' is to be pronounced as in 'prey' which rhymes with 'day'; however the pronunciation is flat without the element of English diphthong. If in Urdu and Persian words 'e' is lengthened a bit more it is transliterated as 'ei' to be pronounced as 'ei' in 'feign' without the element of diphthong thus 'كے' is transliterated as 'Kei'. For the nasal

* In Arabic words like شيخ (Shaikh) there is an element of diphthong which is missing when the word is pronounced in Urdu.

sound of 'n' we have used the symbol 'ń'. Thus Urdu word 'میں' would be transliterated as 'meiń'.*

The consonants not included in the above list have the same phonetic value as in the principal languages of Europe.

We have not transliterated Arabic, Persian or Urdu words which have become part of English language, e.g., Islam, Imam, Mahdi, Qur'an•, Hijra, Ramadan, Hadith, Zakat, Sharia, ulema, umma, sunna, kafir, pukka etc.

For quotes straight commas (straight quotes) are used to differentiate them from the curved commas used in the system of transliteration, ‘ for ع, ’ for ء. Commas as punctuation marks are used according to the normal usage.

The Publishers

* These transliterations are not included in the system of transliteration by Royal Asiatic Society.

• Concise Oxford Dictionary records Qur'an in three forms—Quran, Qur'an and Koran.

The Importance of Financial Sacrifice in Light of the Holy Qur'an

وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى
التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

"And spend in the cause of Allah, and cast not yourselves into ruin with your own hands, and do good; surely, Allah loves those who do good." ⁷

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضِعِفَهُ لَهُ أَضْعَافًا
كَثِيرَةً وَاللَّهُ يَقْبِضُ وَيَبْصُطُ وَإِلَيْهِ تُرْجَعُونَ

"Who is it that will lend Allah a goodly loan that He may multiply it for him manifold? And Allah receives and enlarges, and to Him shall you be made to return." ⁸

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِمَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ يَوْمٌ
لَا بَيْعُ فِيهِ وَلَا خِلَّةٌ وَلَا شَفَاعَةٌ وَالْكَافِرُونَ هُمُ الظَّالِمُونَ

"O ye who believe! Spend out of what We have bestowed on you before the day comes wherein there shall be no buying and selling, nor friendship, nor intercession, and it is those who disbelieve that do wrong to themselves." ⁹

⁷ Al-Baqrah 2:196.

⁸ Al-Baqrah 2:246.

⁹ Al-Baqrah 2:255.

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ
أَنْبَتَتْ سَبْعَ سَنَابِلَ فِي كُلِّ سُنبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضِعِفُ
لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ

"The similitude of those who spend their wealth in the way of Allah is like the similitude of a grain of corn which grows seven ears, in each ear a hundred grains. And Allah multiplies it further for whomsoever He pleases and Allah is Bountiful, All-Knowing." ¹⁰

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ ثُمَّ لَا يُتَّبِعُونَ
مَا أَنْفَقُوا مَنًّا وَلَا أَذَى لَّهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ
عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

"They who spend their wealth for the cause of Allah, then follow not up what they have spent with taunt or injury; for them is their reward with their Lord, and they shall have no fear, nor shall they grieve." ¹¹

وَمَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ ابْتِغَاءَ مَرْضَاتِ اللَّهِ وَتَشْبِيهَا
مَنْ أَنْفَسَهُمْ كَمَثَلِ جَنَّةٍ بَرْبُورَةٍ أَصَابَهَا وَابِلٌ فَآتَتْ أُكُلَهَا
ضِعْفَيْنِ فَإِنْ لَمْ يُصِبْهَا وَابِلٌ فَطُلَّ وَاللَّهُ بِمَا تَعْمَلُونَ
بَصِيرٌ

"And the case of those who spend their wealth to seek the pleasure of Allah and to strengthen their souls is like the case of a garden on elevated ground. Heavy rain

¹⁰ *Al-Baqrah* 2:262.

¹¹ *Al-Baqrah* 2:263.

falls on it so that it brings forth its fruit twofold. And if heavy rain does not fall on it, then light rain suffices. And Allah sees what you do." **12**

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ
أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

"Those who spend their wealth by night and day, secretly and openly, have their reward with their Lords; on them shall come no fear, nor shall they grieve." **13**

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ
فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

"You cannot attain to righteousness unless you spend out of that which you love; and whatever you spend, Allah surely knows it well." **14**

وَمَا لَكُمْ أَلَّا تُنْفِقُوا فِي سَبِيلِ اللَّهِ وَلِلَّهِ مِيرَاثُ السَّمَاوَاتِ
وَالْأَرْضِ لَا يَسْتَوِي مِنْكُمْ مَنْ أَنْفَقَ مِنْ قَبْلِ الْفَتْحِ وَقَتْلَ
أُولَئِكَ أَعْظَمُ دَرَجَةً مِنَ الَّذِينَ أَنْفَقُوا مِنْ بَعْدُ وَقَتَلُوا
وَكُلًّا وَعَدَّ اللَّهُ الْحُسْنَ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

"And why is it that you spend not in the way of Allah, while to Allah belongs the heritage of the heavens and the earth? Those of you who spent and fought before the Victory are not equal to those who did so later. They are greater in rank than those who spent and fought

12 *Al-Baqrah* 2:266.

13 *Al-Baqrah* 2:275.

14 *Āl-e-‘Imrān* 3:93.

afterwards. And to all has Allah promised good. And Allah is Well-Aware of what you do." **15**

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضْعِفَهُ لَهُ وَلَهُ
أَجْرٌ كَرِيمٌ

"Who is he who will lend to Allah a goodly loan? So He will increase it manifold for him, and he will have a generous reward." **16**



15 *Al-Ḥadīd* 57:11.

16 *Al- Ḥadīd* 57:12.

Sayings of the Holy Prophet^{sa} regarding Financial Sacrifice

عَنْ أَبِي هُرَيْرَةَ يَبْلُغُ بِهِ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ
قَالَ اللَّهُ يَا بَنَ آدَمَ أَنْفِقْ أَنْفِقْ عَلَيْكَ.....

"Abū Huraira reported Allah's messenger as stating that Allah the Almighty says: "Spend with an open heart, Allah will spend upon thee." ¹⁷

مَا مِنْ يَوْمٍ يُصْبِحُ الْعِبَادُ فِيهِ إِلَّا مَلَكَانِ يَنْزِلَانِ فَيَقُولُ
أَحَدُهُمَا لِلَّهِمَّ أَعْطِ مُنْفِقًا خَلْفًا وَيَقُولُ الْآخَرُ لِلَّهِمَّ
أَعْطِ مُمْسِكًا تَلَفًا.

"Each morning, two angels descend, one of them saying: 'Allah, bestow a (good) return upon the spender'; and the other saying: 'Allah, Destroy the property of the miser'." ¹⁸

مَنْ أَنْفَقَ نَفَقَةً فِي سَبِيلِ اللَّهِ كُتِبَ لَهُ سَبْعُمِائَةٍ ضِعْفٍ.

"Whoever spends anything in the cause of Allah, is rewarded seven hundred times more." ¹⁹

¹⁷ *Ṣaḥīḥ Muslim Kitābu Zakāt.*

¹⁸ *Ṣaḥīḥ Bukhārī Kitābu Zakāt.*

¹⁹ *Tirmidhī Bābu Faḍlul Naḡqatu Fī Sabīlillāh.*

الْسَّخِيُّ قَرِيبٌ مِنَ اللَّهِ تَعَالَى قَرِيبٌ مِنَ النَّاسِ قَرِيبٌ
مِنَ الْجَنَّةِ بَعِيدٌ مِنَ النَّارِ وَالْبَخِيلُ بَعِيدٌ مِنَ اللَّهِ تَعَالَى
بَعِيدٌ مِنَ النَّاسِ بَعِيدٌ مِنَ الْجَنَّةِ قَرِيبٌ مِنَ النَّارِ وَالْجَاهِلُ
السَّخِيُّ أَحَبُّ إِلَى اللَّهِ تَعَالَى مِنَ الْعَابِدِ الْبَخِيلِ .

"A generous one is nearer to Allah, nearer to people, nearer to paradise and farther away from hell, but the miser is farther from Allah, farther from people, farther from paradise and nearer to hell. Indeed, an ignorant one who is generous is dearer to Allah than worshiper who is miserly." ²⁰

لَا حَسَدَ إِلَّا فِي ثَنَتَيْنِ : رَجُلٌ آتَاهُ اللَّهُ مَالًا فَسَلَّطَهُ عَلَى
هَلَكَتِهِ فِي الْحَقِّ وَرَجُلٌ آتَاهُ اللَّهُ حِكْمَةً فَهُوَ يَقْضِي
بِهَا وَيُعَلِّمُهَا .

"Only two persons deserve to be envied: firstly, a person to whom Allah gave wealth and he spent it in the cause of Truth; and secondly the person upon whom Allah has bestowed knowledge, wisdom and insight by which he judges between people and teaches them." ²¹

عَنْ رَافِعِ بْنِ خَدِيجٍ رضي الله عنه قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ
عَلَيْهِ وَسَلَّمَ الْعَامِلُ عَلَى الصَّدَقَةِ بِالْحَقِّ كَأَنَّكَ لَغَارِي فِي
سَبِيلِ اللَّهِ حَتَّى يَرْجِعَ إِلَى بَيْتِهِ .

²⁰ *Qashīriya, Al-Jūd wul Sikhā.*

²¹ *Ṣaḥīḥ Bukhārī Kitābu Zakāt.*

"Rāfi‘ Bin Khudaij reports that the Messenger of Allah said: "The official who collects Zakat in a just manner is, until he returns home, like one who fights in the cause of Allah." ²²

عَنْ جَرِيرِ بْنِ عَبْدِ اللَّهِ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ إِذَا آتَاكُمْ الْمُصَدِّقُ فَلْيَصُدُّ عَنْكُمْ وَهُوَ عَنْكُمْ رَاضٍ .

"When the collector of *Ṣadaq* comes to you, he should return well pleased." ²³

²² *Mishkāt Kitābu Zakāt.*

²³ *Ṣaḥīḥ Muslim Kitābul Zakāt.*

عَنْ أَبِي هُرَيْرَةَ عَنِ النَّبِيِّ قَالَ بَيْنَا رَجُلٌ يَمْشِيُ بِفَلَاةٍ مِنَ
 الْأَرْضِ فَسَمِعَ صَوْتًا فِي سَحَابَةٍ اسْقِ حَدِيقَةَ فَلَانٍ
 فَتَنَحَّى ذَلِكَ السَّحَابُ فَأَفْرَغَ مَاءَهُ فِي حَرَّةٍ
 فَأِذَا شَرْجَةٌ مِّنْ تِلْكَ الشَّرَاجِ قَدِ اسْتَوْعَبَتْ ذَلِكَ
 الْمَاءَ كُلَّهُ فَتَبَعَ الْمَاءَ فَأِذَا رَجُلٌ قَائِمٌ فِي حَدِيقَتِهِ يُحَوِّلُ
 الْمَاءَ بِمِسْحَاتِهِ فَقَالَ لَهُ يَا عَبْدَ اللَّهِ مَا اسْمُكَ؟ قَالَ
 فَلَانٌ لِلِاسْمِ الَّذِي سَمِعَ فِي السَّحَابَةِ فَقَالَ لَهُ يَا عَبْدَ اللَّهِ
 لِمَ تَسْأَلُنِي عَنِ اسْمِي؟ فَقَالَ إِنِّي سَمِعْتُ صَوْتًا فِي
 السَّحَابِ الَّذِي هَذَا مَاؤُهُ، يَقُولُ اسْقِ حَدِيقَةَ فَلَانٍ
 لِاسْمِكَ فَمَا تَصْنَعُ فِيهَا؟ فَقَالَ أَمَا إِذْ قُلْتَ هَذَا فَإِنِّي
 أَنْظُرُ إِلَى مَا يَخْرُجُ مِنْهَا فَاتَّصَدَّقُ بِثُلْثِهِ وَأَكُلُ أَنَا وَعِيَالِي
 ثُلْثًا وَارُدُّ فِيهَا ثُلْثَهُ.

"Ḥaḍrat Abū Hurairah^{ra} relates that the Holy Prophet^{sa} said: "A man was walking through a waterless piece of land. The sky was clouded and he heard a voice coming from the cloud saying: 'O cloud, irrigate the garden of so and so.' Upon this the cloud moved to a certain direction and rained upon a rocky plateau. The water ran through *small* rivulets. The man followed a rivulet until it entered a garden and he saw the owner of the garden working with a shovel and distributing the water to his plants. He asked the owner of the garden: 'O servant of Allah! What is your name?' He told him his name, which was the same that he has heard from the

cloud. The owner of the garden then asked him, ‘O servant of Allah! Why did you ask my name?’ He replied, I heard a voice from the cloud, saying, ‘Irrigate the garden of so and so’; May I know what you do to your garden to become worthy of such favour.’ He said; ‘Since you have asked me, I will tell you. When the produce of this garden is ready, I give one third of the produce away in charity, keep one third for myself and my family, and use the remaining third in sowing and raising another crop in the garden.” ²⁴

عَنْ أَسْمَاءَ بِنْتِ أَبِي بَكْرٍ رَضِيَ اللَّهُ عَنْهُمَا أَنَّهَا جَاءَتْ
إِلَى النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَقَالَ لَا تُوعَى فِئْوَعِي
اللَّهُ عَلَيْكَ ارْضَخِي مَا اسْتَطَعْتِ.

"Asmā' bint Abū Bakr reported Allah's Messenger as saying, "Do not calculate when spending in the way of Allah, or Allah will give you in the same manner, but spend as much as you can". ²⁵

أَيُّكُمْ مَالٌ وَارِثُهُ أَحَبُّ إِلَيْهِ مِنْ مَالِهِ؟ قَالُوا يَا رَسُولَ اللَّهِ،
مَامِنَّا أَحَدٌ إِلَّا مَالُهُ أَحَبُّ إِلَيْهِ، قَالَ : فَإِنَّ مَالَهُ مَا قَدَّمَ،
وَمَالٌ وَارِثُهُ مَا آخَرَ.

"The Holy Prophet^{sa} once asked:

Which of you loves the property of his heir more than his own? The companions submitted: 'O Messenger of Allah^{sa} there is none among us who loves his heir's Property more than his own'.

²⁴ *Ṣaḥīḥ Muslim Kitābul Zahad.*

²⁵ *Ṣaḥīḥ Bukhārī Kitābu Zakāt.*

He said 'Then your real property is that which you send before you; and that which you retain belongs to your heir.'²⁶

عَنْ أَبِي هُرَيْرَةَ قَالَ قَالَ رَسُولُ اللَّهِ ﷺ: لَوْ كَانَ لِي
مِثْلُ أَحَدٍ ذَهَبًا مَآيَسْرُنِي أَنْ لَا تَمُرَّ عَلَيَّ ثَلَاثَ لَيَالٍ
وَعِنْدِي مِنْهُ شَيْءٌ إِلَّا شَيْئًا أُرْصِدُهُ لِدِينِي.

"Ḥaḍrat Abū Huraira related that the Holy Prophet^{sa} said: "If I had as much gold as the mountain of Uḥad, I would be happy if none of it was left before three days had expired, apart from that which I may keep for paying back my debts."²⁷



²⁶ *Ṣaḥīḥ Bukhārī Kitābur Riqāq.*

²⁷ *Ṣaḥīḥ Bukhārī Kitābur Riqāq.*

Sayings of the Promised Messiah^{as} regarding Financial Sacrifice

THE NECESSITY AND IMPORTANCE OF SPENDING IN THE WAY OF ALLAH

"The revival of Islam requires a sacrifice from us. What is that sacrifice? It is to die striving in this path, upon which the life of Islam, the life of Muslims, and the manifestation of Allah depends. This, in other words, is Islam. It is the revival of this Islam which Allah today desires. To attain this objective, it was necessary that He should Himself establish a great and effective system; and this is what the Wise and Mighty has done by sending me into this world for reform of mankind. He has divided this task of supporting the truth and the propagation of Islam into several branches." **28**

THE PROMISED MESSIAH'S^{AS} CALL FOR FINANCIAL SACRIFICE

"O Well to do people of Islam! I convey to you the message that you should assist this Institution of reform, which has been established by Allah Almighty, with all your heart, attention and sincerity. You must consider all the aspects of this institution with reverence and do quickly whatever you can do to help it. Whoever wishes to offer an amount each month, according to his means, should make it binding upon himself like a debt, and make his payment each month without fail. He should take this duty purely as an obligation to Allah, and should not be late or slow in its payment. He who wishes to pay all at once can do so, but remember that the true method which will ensure the continuous progress of this movement is that people, who truly care about the faith, should make it binding upon themselves

28 *Fath-e-Islām, Rūḥānī Khazā'in*, volume 3, p. 10-12.

to pay a certain amount each month which they can give with ease and regularity, unless they are faced with unexpected circumstances. Of course, whoever has the means and the resources to give something, apart from his monthly pledge, is welcome to do so."

"O you my dear ones, my loved ones, the evergreen branches of the tree of my being! O ye who have, by the grace of the Almighty which is upon you, entered into *Ba'iat* of allegiance with me! O ye who sacrifice your lives, your comfort and your wealth in this cause! I know that you consider it an honour to accept whatever I say, and will not hesitate as far as it is in your power, but I cannot make compulsory for you with my own tongue the service you have to offer, so that your services should be out of your own pleasure and not as an obligation from me...." **29**

THIS TIME WILL NOT RETURN

"It is now time for all those who count themselves among my followers, that they should help this Movement with their money. If someone can only afford one paisa, he should pay one paisa each month for the requirements of the movement; he who can afford a rupee should offer a rupee each month....Everyone who has accepted the *Ba'iat* should help according to his means, so that Allah too should help them. If the assistance is received regularly every month, even if it is minor, it is better than that which is made upon impulse after a long time of negligence. Every person's sincerity can only be judged by the service he offers. O my dear ones! This is the time for helping the faith and fulfilling its requirements. Make use of it, for this time will never return." **30**

29 *Fath-e-Islām, Rūḥānī Khazā'in*, volume 3, p. 33-34.

30 *Kashī-e-Nūḥ, Rūḥānī Khazā'in*, volume 19, p. 83.

WEALTH CAN ONLY BE GAINED BY ALLAH'S WILL

"It goes without saying, that you cannot love **two things** at the same time: it is not possible for you to love wealth as well as to love Allah. You can love only one of them. Lucky is he who loves Allah. If any of you loves Him and spends his/her wealth in His cause, I am certain that his/her wealth will increase more than that of others, for wealth doesn't come by itself, rather it comes by Allah's will. Whoever parts with some of his wealth for the sake of Allah, will surely get it back. But he who loves his wealth and doesn't serve in the way of Allah as he should, will surely lose his wealth. Do not ever imagine that your wealth comes of your own effort, no, it comes from Allah Almighty. And do not ever imagine that you do a favour to Allah or his Appointed One by offering your money or helping in any other way. Rather it is His favour upon you that he calls you to this service." **31**

SPECIAL EXHORTATION ABOUT RECEIVING CHANDA FROM NEW AḤMADĪS

"Hundreds of people pledge allegiance to me each day, but, when you enquire of them, there are few indeed who pay their *Chanda* regularly on monthly basis. What more can we expect from one who doesn't help this movement with a little money according to his capacity? What good is such a person to this movement? Even when a common man goes to town, however destitute he may be, he always brings back something, according to his capacity, for himself and his children; then is this movement, which Allah has established for such great purposes, not worthy enough that he should sacrifice a little money for it...

31 *Majmū'ah Ishtahārāt*, volume 3, p. 497-498.

Has there ever been a movement, whether worldly or spiritual, which has survived without financial contribution? This being a world of means, Allah has ordained a means for every end. How selfish and niggardly then is the person who can't spend a trivial thing like money for such a lofty cause. Time was when people used to shower their lives like sheep and goats for Allah's religion, not to mention their possessions. More than once Ḥaḍrat Abū Bakr sacrificed his total possessions and did not keep even a hair-pin for himself. Ḥaḍrat 'Umar and 'Uthmān did likewise according to their means and their spiritual status. Similarly, all the Companions of the Holy Prophet^{sa}, according to their means and status, were ready to sacrifice themselves for Allah's religion along with their lives and possessions. Now there are those who pledge their allegiance, and vow to give preference to their faith over the world, but when it comes to aiding and assisting the faith, they hold fast to their pockets. With such love for the world in their heart, can they ever hope to gain spiritual merit? Can such people ever be a source of benefit? Never. Never. Allah Almighty says: *لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ* 'You can't attain righteousness until you spend in the way of Allah that which you love most'....

Therefore, I stress upon all of you, whether present or absent, to tell your brothers about the *Chanda* and try to bring your weak brothers into the system of *Chanda*. This opportunity will not present itself ever again." **32**

32 *Malḥūzāt*, volume 3, p. 359-360.

SPENDING IN THE WAY OF ALLAH WILL PROLONG YOUR LIVES

"If you perform righteous deeds and do some service at this time, you will set the seal upon your sincerity. You will live longer and your wealth will increase." ³³

FAITH AND MISERLINESS CANNOT COEXIST

"I believe that faith and miserliness cannot exist in the same heart. One who believes in Allah with a sincere heart, does not only believe himself to be in possession of that which is locked in his safe, rather he believes all the treasures of Allah Almighty to be his; and thus miserliness is as removed from him as darkness is removed from light. It is not only a sin that I should call the *Jamā'at* to do something but no one should pay any attention to it, rather it is also a sin in the eyes of God that one should perform any service and imagine that he has done something...." ³⁴

ALLAH BECKONS YOU

"We praise Allah and invoke blessings upon His Prophet, who is kind and trustworthy, and upon his progeny who are pure and clean, and on his disciples who are perfect. These disciples strived in way of Allah and, cutting themselves off from the world, bowed themselves completely before Him. So, O friends, you should know—and may Allah have mercy on you—that a Beckoner has come to you from Allah at the appointed time. Allah's mercy has come to your aid at the head of the century. You were waiting for that Beckoner like the thirsty one, so now he has come by the grace of Allah, so that he may warn those whose forefathers had not been warned and so that the evil-doers should become apparent. He has been ordered to call you towards the

³³ *Tablīgh-e-Risālat*, volume 10, p.56.

³⁴ *Tablīgh-e-Risālat*, volume 10, p. 55-56.

Truth and the Faith and to guide you on the path of Insight and to reveal to you all that which will serve you on the day of Judgement. Hence, he has taught you those Truths and Insights, for you could never know them by yourselves. Hence, he has fully conveyed God's message to you and has given you sight. You have seen what your forefathers did not see, and you found the light of certainty which they did not. Do not, therefore, reject the blessings of Allah and do not be heedless. I see among you people who do not value Allah as ought to be done. They say that they believe while they believe not. Do they think they do a favour to Allah? Nay, all favours are from Him, only if they knew! All Glory and Majesty belongs to Him. **If you do not heed Him, he will turn away from you and bring another people, and you will be able to do Him no harm. These are the days of Allah and the days of His Signs.** Hence fear Allah and His days if you are fear Him. Soon you will be returned to Allah and brought to account, and I don't see any of your wealth and property going with you. So, come to your senses and do not be foolish. Stand up obediently and be ready to sacrifice your lives and your property in His path.

Do you expect Allah to be pleased with you while you have not done what the Truthful are supposed to do? **You will never achieve righteousness until you spend out of that which you love.** Why do you not understand? Do you think you will be allowed to live on and will never die? I have been ordered to warn you, and let me tell you that Allah sees all your actions and He calls you to help him with your lives and your possessions. Will you then be obedient? Whoever among you shall help Allah, Allah shall help him. Whatever he gives to Allah, shall be returned to him manifold, for He is the more Beneficent than any beneficent one. Wake up, therefore, and try to excel each other. Allah knows those who excel and He knows those who believe and are particular about their Ba'iat and covenant. He knows those who do good deeds and keep moving forward and are steadfast. For these people

is deliverance, prestigious bounty and Allah's pleasure.
The truly faithful are those who are His pious servants."

35

SPEND IN THE WAY OF ALLAH OUT OF THAT WHICH YOU LOVE

"The door to piety is a narrow one. So remember that no one can enter it by spending useless and worthless things. The clear injunction is: *كُنْ تَاكُورًا إِلَىٰ الرَّحْمٰنِ تَتَّقُوْا مِمَّا تُحِبُّوْنَ* 'You can never attain righteousness until you spend out of that which you love.' Until you spend the things which you love and are dear to you, you can not attain the stage of being loved. If you are not ready to bear suffering and to acquire true piety, how can you expect to succeed? Did the disciples gain their station without doing anything? Just look at how one has to work and toil in order to gain a worldly title, even though it does not give true peace and satisfaction. Then how is it possible for the title of 'may Allah be please with him' to be acquired with no difficulty. The truth is that it is not possible to gain the pleasure of Allah—which is a source of true happiness—until one does not bear momentary hardships. Allah cannot be deceived. Happy are those who care not for pain in order to attain His pleasure, for it is only after temporary suffering that the believer is granted the light of eternal joy and everlasting comfort." ³⁶

WHO IS MY HELPER IN THE WAY OF ALLAH?

"Most members of my *Jamā'at* are poor and unprivileged, but to present oneself for the service of Allah with a pure heart is the cure for every problem and difficulty. So whoever truly believes in the existence of Allah and knows that he is dependant upon

³⁵ *Majmū'ah Ishtihārāt*, volume. 3, p. 151-153.

³⁶ *Tafsīr Ḥaḍrat Masīḥ Ma'ūd^{as}*, volume 2, p. 131.

His favours in the material and spiritual world, should not let this blessed time go out of his hand, nor should he let the disease of miserliness deprive him of this reward. Only he deserves to join this Movement who has a high resolve and who promises Allah that from now on he shall try his best to offer each month whatever financial assistance he can offer in order to remove the difficulties faced by His religion. It is hypocrisy to remember Allah when faced by a calamity and to become heedless when one is in ease and comfort. Allah is Independent and Indifferent; it is you who have to prove your sincerity in order to attain His grace. May Allah be with you." ³⁷

FINAL JUDGEMENT

"This is not an ordinary announcement, rather it is the final judgement concerning those who claim to be my followers. Allah Almighty has told me that I am connected only to those, and only such are my followers in the eyes of Allah, as occupy themselves with helping and assisting me. But there are many who would deceive Allah. Now, with the beginning of this new system, every one has to pledge afresh and inform me in writing that he will consider himself bound to send me a certain sum each month. There should be no ifs and buts about it. There have been some who did not keep their word and thus sinned against Allah. Now everyone must consider carefully and promise the amount which he is able to pay each month, even if it is one paisa. Do not try to deceive Allah or play tricks with Him. Everyone who follows me should bind himself to pay a certain amount each month, be it a paisa or a *dhela*. One who neither promises to give anything nor tries to help this Movement in any other way, is a hypocrite and he will not remain in this movement. I will wait for three months after the publication of the announcement to see if each of my followers agrees to assist me with a

³⁷ *Majmū'ah Ishtihārāt*, volume 3, p. 165-166.

certain amount each month. Anyone who does not respond during this period will be excluded from this Community. **And if someone makes a pledge but fails to send his money for three months, he too shall be excluded. And henceforth no arrogant and heedless person who is of no assistance will be able to remain in the Community." 38**



³⁸ *Majū'ah Ishtihārāt*, volume 3, p. 468-469.

SAYINGS OF THE SUCCESSORS OF THE PROMISED MESSIAH^{as}

ḤADRAT KHALĪFATUL MAṢĪḤ I^{ra}

SPEND YOUR WEALTH IN THE WAY OF ALLAH

"...In order to receive Divine favours, it is necessary that one should go through fear. Fear of what? Fear of Allah? Fear of the enemy? Fear of the apostasy of some foolish people with weak faith? But this will not be enough. The fact is that this is a prophecy. Allah Almighty says:

وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ وَالْأَنْفُسِ وَالثَّمَرَاتِ

'I shall test you with fear and hunger and loss of property and lives and fruit.' Hunger also comes from fasting, so this verse tells us to keep fasts or to spend so much by way of Sadaqa and charity that you reach the state of starvation. Spend so much out of your property that it should become less, and also spend your lives in His cause and similarly your harvests." **39**

SPEND YOUR WEALTH ACCORDING TO THE WILL OF ALLAH

"...Being a micro universe, man needs a King to administer his kingdom. He also needs someone to fulfil his needs. Each of the attributes belongs to Allah. It is under His protection that a believer should find shelter against hidden doubts and temptations which pull him backwards and are a barrier in his progress. Islam today is in a miserable state. A kind of self-conceit afflicts every Muslim. He does not spend his property and his time according to Allah's Teachings. Allah has made

39 Friday Sermon, June 5, 1908.

man free but has also subjected him to some regulations, especially regarding his property. Be careful, therefore, about what you do with your money. There are many today who consider it lawful to give and receive interest. It is simply wrong. **It is written in a Hadith that whoever receives interest, gives interest, and even he who records it or acts as a witness in such a transaction is under Allah's curse.**

I have hereby fulfilled my duty of conveying the message to you. I do not care the least for you. All I desire is that you should become Allah's. Reform yourselves. May Allah enable you. *Āmīn*" **40**

ḤADRAT KHALĪFATUL MAṢĪḤ II^{ra}

THE COMPLETION OF FINANCIAL SACRIFICES IS THROUGH THE KHULAFĀ'

"I always demand of my *Jamā'at* to devote their lives and properties for the service of the *Jamā'at*, and so did the Promised Messiah^{as}, but the standard has continued to change with time. When people first heard this call, they came forward and said, 'Our lives and our properties are at your command.' The Promised Messiah^{as} heard their response and said: 'Observe your prayers, keep your fasts, spread the teachings of Islam and *Aḥmadīyyat*, and also give something out of your belongings for the service of the faith, even if it is a *Dhela*⁴¹ out of a rupee.' The people wondered at this seemingly small sacrifice because they had been called to offer their lives and properties. After a time, they again heard the call that the time had come for them to sacrifice their lives and properties, and again they presented themselves with lives and properties. This

40 Friday Sermon, June 25, 1909.

41 A *Dhela* was 132nd part of a Rupee.

time they were told to sacrifice a paisa⁴² out of a rupee for *Chanda*. Time went on, and once again they heard the call from *Markaz* to sacrifice their lives and properties for the faith. Once again they came and this time they were told to sacrifice two paisas out of a rupee instead of one paisa. Things continued in this manner, until the call which has begun with a *Dhela* reached paisas. They were told to give two paisas and then three and then four. Once again, when the time came, they were told to make a *Wasīyyat* of one tenth of their incomes and properties. Then they were told that this was not enough and that they should try to give one ninth and those whom Allah had given the means should give even more.

Those whom Allah has blessed with a thinking and understanding mind know that with each step we are being drawn nearer to the ultimate purpose without which nations cannot stay alive. Some people are led to think that words like sacrifice and devotion which are used time and again don't mean anything. They imagine sacrifice to mean giving an anna or anna and a half at most. As far as sacrificing time is concerned, they imagine that out of the twenty four hours it is enough to sacrifice an hour or two. They are completely oblivious of the fact that one day they could actually have to come forward to sacrifice their lives and property.... It is very likely that one day ... there could come the true call **from Allah's representative requiring** the true manifestation of the call which was made fifty or sixty years ago. At that time, some of you, due to the veil of indifference which will have covered you with the passage of time, may think that sacrificing property means only to give a rupee, and sacrificing life means to give an hour or so out of a week or a month, but this will not be so. It will not be the time to sacrifice an hour or two hours, rather it will be a matter of sacrificing one's whole life.....Similarly, it will not suffice to

⁴² A Paisa was one hundredth of a Rupee.

sacrifice an anna or two annas, it will be a question of parting with one's whole property in an instant." ⁴³

THE INCREASE IN DEMAND FOR FINANCIAL SACRIFICE AFTER THE PROMISED MESSIAH^{AS}

"Some people raise the objection that the Promised Messiah^{as} said that whoever gives even a paisa every three months is an *Aḥmadī*, why is it that now an anna⁴⁴ out of a rupee is the required *Chanda* for each month? Such people don't realize that the Holy Qur'an has said that the *Jamā'at* of the Messiah will be like a bud in the beginning and then it will keep growing, that is to say, it will progress in sacrifices and will grow stronger. It is wrong to imagine that the *Jamā'at* will be larger in the beginning and will then become less, rather it says that it will be weak and will grow stronger, which means that its faith will grow stronger.

If someone is afraid that this amounts to dishonouring the faithful people of the Promised Messiah's^{as} time, he should know that it may be that the people who come afterwards do not have such faith as they did. The Promised Messiah^{as} said: 'How well it would be if every one of the Ummah were like Nūruddīn.' Yes it is possible that people of such sincerity may not come in the future, but these prominent personalities, who served as the pillars of the *Jamā'at*, were but a few and it is possible that time may not produce their like. But overall the faith and sacrifice of the *Jamā'at* is on the increase. True, hypocrites are also on the increase, and they existed even at the time of the Promised Messiah^{as}, and he has even mentioned of them, but they were not prominent at that time because the level of sacrifice was so minor that the sacrifice made by a sincere one could

⁴³ Speech *Majlis-e-Mushāwarat* April 21, 1946, *Al-Faḍl Rabwah*, April 10, 1962.

⁴⁴ An Anna was one sixteenth (1/16) of a Rupee.

also be made by a hypocrite. Now that the time has come to make greater sacrifices, the hypocrites have begun to fall and the sincere ones are progressing in their sacrifices. The distinction we see today is not because there were no hypocrites before and there are now, rather it is because there was no such distinction between the hypocrites and the believers as there is now." ⁴⁵

THE WORKERS FOR CHANDA COLLECTION ARE ALSO MUJĀHIDĪN IN THE WAY OF ALLAH

"When you read about Ḥaḍrat Khālīd, Ḥaḍrat Sa'd, Ḥaḍrat 'Amr bin Ma'di Karb and Ḥaḍrat Jarrar, you wish that you had lived at their time and achieved similar feats. What you forget is that for every time and every thing there is a proper place.

In this age, Allah Almighty has opened the door to the Jihad of Spreading the faith and Jihad against one's own self, instead of Jihad with the sword. And we cannot spread the faith without money. You are the *Mujāhidīn* of this age and you deserve the same reward which those people did, and indeed you are getting it. Do what you are told with diligence and also teach others, so that all of you become *Mujāhidīn* in the way of Allah. *Āmīn.*" ⁴⁶

ḤAḌRAT KHALĪFATUL MAṢĪḤ III^{rh}

OUR OBLIGATION

"Allah has created us for the victory of Islam. Our job is to do whatever is in our power bring this about and to offer every sacrifice in this cause. Even if our efforts fall short of the necessary requirement, Allah will

⁴⁵ Report *Majlis Mushawarat*, 1936.

⁴⁶ Letter Ḥaḍrat Khalīfatul MaṣīḤ II, to members of *Māl* Karachi dated March 03, 1957.

Himself do the rest by His grace....Our spiritual eye can discern the victory of Islam over the horizon of the current turmoil, but we will still have to make sacrifices for it and will have to spend our time and money in this cause." 47

WAŞIYYAT IS A GREAT INSTITUTION

"Through the Promised Messiah^{as}, Allah Almighty has established the system of *Waşīyyat* in *Jamā'at Aḥmadīyya*. *Waşīyyat* is indeed a great institution in every aspect. The purpose of *Waşīyyat* is that among the members of the *Aḥmadīyya* Movement, there should be a group which should fulfil its obligations in view of the teachings of Islam with such diligence and sacrifice, that it should become clearly distinguishable from the others. *Waşīyyat* does not mean merely to sacrifice one tenth of one's property. Rather it is a system which lifts man from the depths of the earth and elevates him to the heights of heaven." 48

THE STATUS OF A MŪŞĪ

"*Waşīyyat* is an institution which was established by Divine will. The rate of *Waşīyyat* was fixed by the Promised Messiah^{as} and no Khalifa can change it. 1/10 will always remain 1/10. So, anyone who promises to give 1/10 but actually gives less, ceases to be a *Mūşī*. A *Mūşī* is one who is foremost in his sincerity, his fear of Allah, his purity, his morals and indeed in every other quality. Similarly a *Mūşī* has to be foremost in his financial sacrifice as well. If a *Mūşī* does not live up to this standard, we should do him a favour and remove him from the list of *Mūşīān*. This is better for him rather than that he would die while in breach of his promise to Allah.

47 Message to *Jalsā Sālāna* Qādiān, 1978.

48 Friday Sermon, April 30, 1982.

...When a *Mūṣī* reveals his income, it should be considered accurate without further investigation and *Chanda* should be received from him according to this income. But if there is solid evidence that the income he has revealed is less than his actual income, his *Waṣīyyat* shall not be acceptable, for then he will be guilty of lying deliberately, and a liar cannot be a *Mūṣī*. Hence he excludes himself from the class of *Mūṣīān* by his own action." 49

ḤAḌRAT KHALĪFATUL MASĪḤ IV^{rh}

BE TRUE AND STRAIGHTFORWARD IN YOUR DEALINGS WITH ALLAH

"...But Allah Almighty says that these people too have been blessed with Insight; you can deceive neither them nor Me. Your lifestyle, your society, your values, each of these things reveals how much you possess. Since *Waṣīyyat* is not a system of taxation, therefore, in view of the moral norms and practice of the *Jamā'at*, the office-bearers accept whatever a person claims to be his income, even when they know that he is not speaking the truth. But what comes to pass later on is very dangerous indeed for such people: their sacrifices of a lifetime go in vain and they lose their wealth and fall into all kinds of troubles. Allah, Who knows everything, has countless ways of bestowing and similarly of taking back. Such people even become deprived of the peace and comfort which wealth is supposed to provide. At times the wealth of such families is squandered before their very eyes and they are helpless to do anything about it.

...Therefore, you should always be true and straightforward in your dealings with Allah, Who is the Giver and Provider. Only then will your sacrifices be of any use to you and you will inherit even greater blessings. Why should you fear to spend in the way of

Allah? **It is this spending which is the source of your income** and of His blessings. At the time of the Promised Messiah^{as}, some of the Disciples who presented a little money to him had to make great sacrifices to do so. But their progeny has become recipient of such Divine bounties even in their worldly affairs, that it is hard to recognize them; so wonderfully have their possessions been blessed.

... وَمَا رَزَقْنَاهُمْ يُنْفِقُونَ... which means that there is a continuous flow of their spending in the way of Allāh. We keep providing for them and they never stop spending. This is the blessed spring which was made to flow by the Holy Prophet^{sa}, and to guarantee whose continuous existence we have been created. We, who have been assigned the task of providing the whole world with the drink of this spring, have to keep it filled with our sacrifices. But, remember, this spring is the pool of the sacrifices of a holy Prophet, therefore, not a single impure drop should find its way into it. Not a particle of the ego must become part of it. Otherwise, you shall not be allowed to remain among those who offer sacrifices. With this fear in your hearts, you should keep scrutinizing yourselves and keep praying that may Allāh Almighty keep this financial institution clean in every aspect and protect it from the adulteration of our egos.

The truth is that if a part of the *Jamā'at* were to adhere to Taqwa in this regard, were not to fear any one other than Allāh, were not to be guilty of Shirk, and were to stand firm on the principle that whatever they offer in the way of Allāh, they shall do it truthfully, then today our *Chandas* can double without having to increase the rate." **50**

SACRIFICES IN THE CAUSE OF ALLĀH

"...It is very strange that although we are called *Aḥmadīs* and have pledged our allegiance at the hands

50 Friday Sermon, July 23, 1982.

of the Promised Messiah^{as}, and we claim that we shall always give precedence to our faith over all worldly affairs, and we have pledged that we shall do our utmost to rescue Islam from all its travails, even if we have to sacrifice our very lives in this cause, despite all this we see that there are but a few members of the *Jamā'at* who are bearing the burden which is supposed to be borne by millions. And nobody seems to realize this and nobody seems to care. There doesn't arise any human sympathy or self-reproach that we too are part of this *Jamā'at*, we too have made our pledges, we too are overwhelmed with the benevolence of the Promised Messiah^{as} who made us relish the true pleasures of Islam. We just stand there like someone on the shore watching a ship sink, and his heart is not in the least moved...

...Human sympathy therefore demands that these people too should be included. All of you who are attending this sermon should go back and spread this message in your surroundings. Tell those who are weak and are afraid of spending in the way of Allāh that you are depriving yourselves both of virtue and of the blessings of Allāh. You are even depriving yourselves of the world which you are striving for. Your wealth will decline, you will not see the happiness of your children. Before your very eyes your pleasures shall vanish and sorrow and worry shall have their place in your hearts. This is the destiny of *Aḥmadīs* who are moving away from *Aḥmadīyyat*. This is what we have always experienced.

Allah does not leave anyone's sacrifice unreciprocated. Have you ever seen one who makes sacrifices and his children are starving? Just look at how Abūndantly the family of the Promised Messiah^{as} has been blessed. But these blessings are only as long as one realizes the basis on which they have been bestowed. If someone were to deceive himself that it is all because of his own ingenuity and a sleight of his own hand, he would be foolish indeed. These blessings are the result of a few

crumbs which the Promised Messiah^{as} sacrificed in the cause of Allah. Even before he was granted Prophethood, he had already given to Allah everything he possessed. All that we are reaping today is due to that sacrifice. And this is not all, there are hundreds of *Aḥmadī* families who are enjoying the fruits of similar sacrifices." ⁵¹

PERMISSION FOR REMISSION IN CHANDA ‘ĀM

"I have announced again and again that if someone is unable to pay the *Chanda* in keeping with the prescribed rate, he should clearly say so and should tell us about his circumstances. Khalīfatul Masīḥ can grant remission in *Chanda ‘Ām*. And I openly promise that whoever honestly thinks that he is not up to the mark and that he should be granted remission, he shall be granted remission. **But do not lie to God!** It should not be that God gives you millions and you pay your *Chanda* on the basis of hundreds of thousands, and you say that He has only given you that much. Do you think that God forgets what He has given you (God forbid) and doesn't know what you are paying back? He who has given you is aware of the secrets of the hearts and has knowledge of all hidden intentions. He is aware of the Bank balances where the money goes and disappears and yet man doesn't find contentment, he wants to possess even more.

Hence, those who need help shall be helped, and their needs shall be catered for. They will be willingly granted remission. And if there is an *Aḥmadī* who cannot give *Chanda* and is himself in need of assistance, the *Jamā‘at* will assist him as far as possible. But no one can be permitted to lie to God. I am, therefore, allowing for one last chance, so that we should not lose our brothers. **I am not in the least worried as to how God's mission will be**

⁵¹ Friday Sermon, September 10, 1982.

accomplished. If I were to do so, I would be a *Mushrik*. I am not worried that if we lose some *Aḥmadīs* how shall we find others in their place. If one were to leave us, God can and shall grant us hundreds of thousands in his place. What I am worried about is why at all should even a single *Aḥmadī* go astray? Why should our brother get lost after treading the righteous path? What I am worried about is the thought of their own persons, and it is not the *Jamā'at* that I am worried about. There is God who will take care of the *Jamā'at* as He has always done. He has always fulfilled the needs of the *Jamā'at*, and so he shall do in the future.

Hence, if we move forward without creating an order in the *Jamā'at* and without bringing all the members up to the minimum standard, then the few, who are the first and foremost, will continue to bear the burden of sacrifices. And people will not even realize that these are the sacrifices of a few people and not of the whole *Jamā'at*.

We also pray for our brothers, may Allah grant them understanding and the power and ability to offer sacrifices." **52**

IT IS ESSENTIAL TO REMIND PEOPLE

"The reason why the Holy Qur'an has repeatedly instructed us to make financial sacrifices, is that these sacrifices purify people and cleanse their hearts. As a result of it, a believer attains greater *Taqwā*, the society is reformed and rejuvenated and gets rid of many evils.

I can't do without reminding the *Jamā'at* of this, because the true philosophy and spirit of sacrifice is that you are like beggars in the path of Allah, if you do not make sacrifices, you will be the losers.....And the Holy Qur'an teaches us that those who make sacrifices in the way of Allah, their possessions are greatly

52 Friday Sermon, September 10, 1982.

blessed by Him. One point which the Holy Qur'an makes is that you will grow richer by spending in the way of Allah, for in so doing you will come closer to the One who is Self-Sufficient, and if you cut asunder from Him, you will become poor. Thus, when religious communities forget about financial sacrifice, they are afflicted with adversity. On the other hand, if they eagerly offer sacrifices, they are blessed with countless bounties. We must understand this secret and use it also for national economic development." **53**

PRINCIPAL OF REGULARITY IS SET OUT BY THE PROMISED MESSIAH^{AS}

"The principal of regularity (in payment) as set out by the Promised Messiah^{as} is very fundamental. Even those who have little to eat have some sort of regularity in eating. It is not possible for someone to eat once and then stop eating for two months. Everyone, for whom it is possible, tries to be regular in his meals. This is why the Promised Messiah^{as} has linked regularity in financial sacrifices to man's spiritual survival. The Promised Messiah^{as} accepts the sacrifice made in the way of Allah, but makes it clear that it makes no difference to us but it will make a difference to you who give. Once you have taken upon yourself to make this sacrifice, you must stick to your pledge with sincerity and be forever regular in your payments. The principal of giving according to one's means but giving regularly has the seeds of progress in it. Whoever starts giving a little bit regularly will naturally increase his sacrifice and his means will also grow. Those who give thousands, reach hundreds of thousands, and those who give hundreds of thousands reach millions. This is the overall picture we get from the history of the *Jamā'at*. Those who gave paisas, but regularly and with sincerity, were soon enabled by Allah to sacrifice thousands and even hundreds of thousands. And from their progeny their

53 Friday Sermon, September 28, 1990.

came those who sacrificed millions and now we see sacrifices of tens of millions." ⁵⁴

ḤADRAT KHALĪFATUL MAṢĪḤ V^{at}

KEEP YOUR AFFAIRS WITH ALLAH CLEAN AND STRAIGHTFORWARD

"If you acquire more income after the Budget has been drawn, you must not continue paying according to the Budget. Rather you must pay in relation to the blessings which Allah has showered upon you. If our dealings with Allah are straightforward, He, being the All-Hearing and All-Knowing, will hear our prayer all the more. And if there is anything which we need for this age and for ourselves, it is the mercy and blessings of Allah and prayers which find acceptance at His threshold. So I beseech you that, for your prayers to be accepted, it is important that you keep your dealings with Allah clear." ⁵⁵

SPEND YOUR HOLY THINGS IN THE WAY OF ALLAH

".....Ḥadrat ‘Uqba bin ‘*Āmīr* reported that the Holy Prophet^{sa} said:

"On the day of judgment, the one who has spent in the way of Allah, will remain under the shelter of what he has spent until the Reckoning is over." [*Aḥmad Bin Hambal*]

But this will only happen if the money that has been spent is pure and is spent out of a pure income. You can't expect to win Divine blessings and to stay under the protection of your spending, if what you have spent is impure. Moreover, those with impure incomes never do spend in the way of Allah. Even if they manage to spend a rupee out of a hundred thousand, they tell

⁵⁴ Friday Sermon, November 11, 1994.

⁵⁵ Friday Sermon, June 6, 2003.

everyone of the good they have done. On the other hand, the pious and righteous ones, who have the love of the faith in their hearts, and whose incomes are pure, spend out of their pure incomes and try their best that no one should know about what they have spent. Allah Almighty greatly reveres such people." ⁵⁶

NEW AḤMADĪS SHOULD BE INCLUDED IN CHANDA

"If the habit of paying *Chanda* is inculcated in them from the very beginning, and they are told that Allah commands us to make sacrifices in the cause of His Religion, their faith will get strengthened and they will get accustomed to paying *Chanda*. There are a lot of new *Aḥmadīs* who are not even told that they have to offer financial sacrifices. It is most essential to tell them about this. The Promised Messiah^{as} has said that the faith of such people lies in danger who do not offer financial sacrifices. If this habit had been inculcated in the new *Aḥmadīs* of India and Africa, not only would our *Chandas* have increased wondrously, but even our numbers could have increased manifold.....Hence, I wish to remind the *Jamā'ats* once again to establish these links and make them wider and also to pay greater attention towards Tarbiyyat (teaching and training). Get rid of your own tardiness and bring these new members to the fold of financial sacrifices, even if at first they pay only token amounts. Similarly, as I said earlier, parents should include their newborns in their financial sacrifices as well. In case of *Wāqfin-e-Nau*, it is most essential that every child that is born is made part of this system." ⁵⁷



⁵⁶ Friday Sermon, January 9, 2004.

⁵⁷ Friday Sermon, November 5, 2004.

DEFINITION OF INCOME

For the purposes of *Chandas*, Income is defined hereunder:

- I. a. Income means all kinds of Income, derived from various sources. Every *Chanda*-paying member shall pay his *chanda* at the prescribed rate in keeping with the demands of *Taqwā* and the verdict of his faith and conscience. House rent and miscellaneous expenses of similar nature are not to be deducted from Income for the purposes of *Chanda*. However, Travel allowances (T.A. & D.A.) paid to perform professional or official duties are exempt from being included into Income. However, it is commendable, if some one pays *Chanda* on any savings from such allowances.
- b. If a *Chanda*-paying member finds it difficult to pay *Chanda* or to pay it at the prescribed rate, he can seek full or partial remission from Ḥaḍrat Khalīfatul Masīḥ, by submitting an application through *Amīr Jamā'at*, stating reasons. Those who are permitted to pay *Chanda* at reduced rates shall remain eligible to vote in any election; but it will be essential to obtain prior permission from *Markaz* before appointment or election of such persons at responsible offices. This is because, an Office-bearer who lags behind in financial sacrifices may not become an example for others to follow.

Note: This relaxation does not apply to *Chanda Wasīyyat*. In case a *Mūṣī* is unable to pay *Chanda* at the prescribed rate he had better, get

his *Waṣīyyat* cancelled on account of extreme hardship.

- c. If some definite evidence comes to the knowledge of *Jamā'at* about a *Mūṣī*, indicating that he/she has declared his/her income wrongly and that, being a *Mūṣī* such a deed on his/her part demands disciplinary action, the case of such a person shall be presented, along with relevant evidence, to *Majlis Kārpardāz* for consideration.

Note: THE MINIMUM INCOME

A proper scrutiny of *Waṣīyyats* requires each country to decide about the minimum income needed for subsistence in that country, so that while approving *Waṣīyyats* this income is kept in view.

- d. If Income of a family (either in the form of salary or allowance) depends on the number of the members of the family or is paid according to a fixed percentage or formula based on head of the family, his wife and children, e.g. social allowance given by the government or the allowance paid to a missionary by the *Jamā'at*, then the total of such salary or allowance will be deemed to be the income of the head of that family himself on which he shall pay the subscription according to the prescribed rate. However, such allowance which is paid to a child by the government for a specified purpose and the parents receive or keep that allowance merely being his guardians and the money is actually spent on that specified purpose for which the allowance is actually given, then on

such an allowance father or mother are not required to pay any *Chanda*.

- e. Professional people and Persons doing any business are to pay *Chanda* on their net income, which is to be determined after deducting from their gross income only such expenses as are required to generate income. It is not proper to pay *Chanda* only on the sums drawn from business, to meet personal monthly expenses.
- f. Student scholarships/stipends will not be subject to *Chanda* at the prescribed rates. However students are expected to get a sum fixed after consultation with the *Jamā'at* and pay their *Chanda* accordingly.

II. a. *CHANDA* ON LOAN/DEBT

If a member has no source of income and his livelihood depends solely on loan/debt, then he would pay *Chanda* even on such a loan/debt. However, when he pays back his loan/debt, he will pay his *Chanda* on his Income after deducting the amount of loan/debt, he has paid back.

b. REPAYMENT ON MORTGAGE/LEASE AMOUNT

If a *Chanda*-paying member acquires any property on Mortgage/Lease, the amount of instalment paid back will not be deducted from his/her income. *Chanda* will be payable on his/her total income.

III. WOMEN NOT HAVING THEIR OWN SOURCE OF INCOME

- a. The procedure usually followed for the payment of *Chanda Waṣiyyat* by a woman not having her own source of Income is, that the husband should fix an appropriate amount as pocket money that would be considered the Income of such a woman and she, for the sake of maintaining the continuity of her financial sacrifice, will pay *Chanda Waṣiyyat* on her pocket money.
- b. Women are required to pay *Chanda* according to their living standard. The sacrifice made by a *Mūṣī* should stand out as compared to the sacrifice made by a person paying *Chanda 'Ām*.

IV) EXEMPTIONS

A *Chanda* payer's Income includes every kind of income. However, any allowance received by an employee, which he cannot spend at his sole discretion, is exempt from inclusion into his/her income. Similarly, Government's dues, viz. taxes, local rates, land revenue, compulsory insurance etc., which are levied under Government orders may be deducted from Income. Likewise, Uniform allowance, Educational allowance for children, are exempt for the purposes of *Chanda*.

Note: House rent and miscellaneous expenses of similar nature are not allowed to be deducted from Income for purposes of *Chanda*.

BUDGET ACCORDING TO REAL INCOME

Explaining the reason for the decrease in *Chanda* in his *Jamā'at*, one member said: Some people quote the

Promised Messiah^{as} as having said that anyone can pay as much *Chanda* as he wishes, and, on the basis of this quotation, even if they are earning a hundred thousand rupees, they make their promises on the basis of just one thousand. This is what causes our *Chandas* to decline.

The answer of Ḥaḍrat Khalīfatul Masīḥ III^{rh}:

"You are yourself responsible for it. You should prepare his budget according to his real Income. In Jehlum, an *Aḥmadi* said the same thing, and I ordered for *Chanda* not to be received from him. He has been insisting for Seven years that he will give *Chanda* only as much as he wishes. But I said that we shall not receive *Chanda* from him. Hence if there is any negligence, it is not due to the directives of the *Markaz*, rather it is due to the conduct of office-bearers of local *Jamā'at*." ⁵⁸

IRSHĀDĀT ABOUT THE MEMBER WHO FAILS TO PAY OBLIGATORY CHANDA.

Ḥaḍrat Khalīfatul Masīḥ IV^{rh} said in his sermon delivered on November 11, 1994.

"The question is, if someone does not pay obligatory *Chanda* should the *Chanda* of the auxiliary organization (*Dhaili Tanzīm*) be received from him/her? While mentioning *Tahrīk-e-Jadīd*, I urged upon you to first include such people in obligatory *Chanda*, **as the basic rule is that one who does not join in permanent obligatory sacrifice, voluntary sacrifice (*Nafal*) is not accepted from him**..... It is our foremost duty to include the new *Aḥmadi* in permanent obligatory sacrifice, but (for the time being) if they voluntarily join in *Chanda Tahrīk-e-Jadīd* that too will enable them to become a part of permanent financial system and thus will give them strength. Hence you need not to indulge in minor technicalities or legalities. Instead, keep in view the spirit of *Chanda*, and in order to protect their

⁵⁸ Report Majlis Mashāwarat 1974.

lives for higher aims, deal with them compassionately, and where Quran has referred to مؤلفة القلوب⁵⁹ it is not something that is distinct from the common people and is meant for a specific period, rather it is a clear guideline which is also relevant in this institution.

- a. So with reference to the new *Aḥmadīs* my answer is that even if they have not yet started paying obligatory *Chanda* and are willing to pay voluntary *Chanda* they should not be refused on the basis that they do not participate in the obligatory *Chanda*. They should remain under training for a period of three months, six months or even a year. Then, a decision should be reached on individual basis.
- b. And as far as those persons are concerned who have come out of the category of مؤلفة القلوب and have become an integral part of *Jama'at*, the guideline of the *Jama'at* is and will remain that if they do not pay *Chanda 'Am* or fail to pay *Chanda Waṣiyyat* after promising to do so, then other (voluntary) *Chandas* shall not be acceptable from them." ⁶⁰

Ḥaḍrat Khalīfatul Masīḥ V^{ah}, said about *Nau Mubā'īn*:

"At the very beginning it should be made clear upon *NAU MUBĀ'ĪN* (New *Aḥmadīs*) that if in the beginning they do not or cannot pay *Chanda* at the prescribed rate, as they have not yet had the proper training, they should be asked to start paying *Chanda Waqf-e-Jadīd* or *Chanda Tahrik-e-Jadīd*. Soon they will get used to it and will even get pleasure out of paying *Chanda*. And they would also get worried, like many of us, who write in their letters that they are very much worried about their promise of *Chanda Waqf-e-Jadīd* or promise of *Chanda Tahrik-e-Jadīd* which we have to fulfill and the time is short. Please pray for us that we are able to fulfill our promise. As the promised Messiah^{as} says, we

⁵⁹ "Whose hearts are to be reconciled." [*Al-Taubah* 9:60]

⁶⁰ Friday Sermon, November 11, 1994.

should feel similar sympathy for the *NAU MUBĀ'ĪN* and should try to inculcate in them the habit of paying *Chanda*. They must be included in *Waqf-e-Jadīd* and *Tahrīk-e-Jadīd*." ⁶¹

DEFAULTERS SHOULD NOT BE APPOINTED AT JAMA'ATI OFFICES:

In this regard Ḥadrāt Khalīfatul Masīḥ IVth said, "In this respect a decision has already been made, that people who are permitted to pay *Chanda* at a reduced rate are in exceptional circumstances, allowed to be appointed, at *Jamā'atī* offices, if the *Jamā'at* so desires. But the defaulters can never be assigned any duty." ⁶²

THE FOLLOWING CANNOT TAKE PART IN ELECTION NOR CAN BECOME OFFICE BEARER

- a. The following cannot participate in any election:
 1. Those who do not pay the Obligatory *Chandas*.
 2. Those who are less than 18 years of age.
 3. Those who have been censured by the *Jamā'at*.
 4. Office bearers who have been suspended by *Nizām-e-Jamā'at* (only for the period of there suspension).
- b. Defaulters who pay their *Chandas* after the date for the elections has been announced, in order to participate in the election, should be strongly discouraged.
- c. New *Aḥmadīs* can only participate in elections one year after signing the Baiat if they abide by the other regulations.

⁶¹ Friday Sermon, January 9, 2004.

⁶² A letter from Additional *Wakīlul Māl* London, July 26, 1992.

Note: A *Chanda* payer is one who doesn't have more than six months of arrears in the Obligatory *Chandas*. This does not apply on members who have been permitted by *Markaz* to pay their arrears in instalments, or those who have been granted remission to pay at a lower rate. But such people will not be eligible to be elected for any office or as members of *Majlis-e-Intikhāb*, unless prior permission has been sought from *Markaz*.⁶³

- d. The following can hold no office in *Nizām-e-Jamā'at*:
1. Those who cannot participate in elections under the above regulations;
 2. A *Mūṣī*, whose *Waṣīyyat* has been cancelled by *Ṣadr Anjuman Aḥmadīyya*;
 3. A *Mūṣī*, whose *Waṣīyyat* has been cancelled by way of disciplinary action by the *Jamā'at*.
 4. A person who puts *Jamā'at*'s funds or the funds of an Auxiliary Organisation to personal use, he shall not be eligible to be elected or nominated to any office for a period of three years after the reimbursement of the used amount and pardon by Ḥaḍrat Khalīfatul Masīḥ. If such a person is subjected to any disciplinary action a second time he shall never again be eligible to hold any office of the *Jamā'at*. The *Amīr*/President and the Auditor who neglect to perform their duty in this respect shall also be responsible for making up the loss.

Note: (a) If the *Waṣīyyat* of a *Mūṣī* is cancelled due to some reasons other than those mentioned in (2) and (3) above, and he is paying his

⁶³ *Rules & Regulation Tahrik-e-Jadid*, Rule No. 181.

obligatory *chandas* regularly, and he is not in arrears for six months or more, there is no objection against his appointment or election as an office bearer.

(b) If a person is removed from an office a second time by way of disciplinary action, he shall never again be eligible to hold any office of the *Jamā'at*. ⁶⁴

PROCEDURE FOR RECEIVING CHANDAS IN CASE OF SPECIAL NEED

1. It is essential to seek the approval of *Markaz* before collecting any *Chanda* other than from the Obligatory *Chandas* and *Chandas* which have been initiated by the *Markaz*.
2. If it is required in case of special or urgent need to initiate a new *Chanda* at the local or national level, permission must first be sought from Ḥaḍrat Khalīfatul Masīḥ through *Wakālat Māl*, London.
3. Only after the approval has been received shall it be permissible to start receiving such *Chandas*.



⁶⁴ *Rules & Regulation Tahrik-e-Jadid*, Rule No. 209, 235.

Assessment of Income Budget

Budget Assessment is a very vital and important matter and it is of fundamental value for stability in receiving *Chandas* and their gradual increase. Each year every *Jamā'at* should know what its potential is for *Chanda*, who is part of the *Chanda* system and who is not yet part of it, who is giving *Chanda* in keeping with his true income and who needs to be reformed in this matter. *Jamā'ats* are at times mistaken in thinking that if they draw their budgets in this manner, they will not be able to collect the whole payment and, in order to avoid being embarrassed before *Markaz*, they draw their budgets in keeping with the payments of their members rather than their potential. This is not right. In this way they create a false impression before the *Markaz*. The correct way is that all earning members should be included in the budget according to their true incomes.

CHANDA FOR LADIES

On the occasion of *Mushāwrat* 1937, Ḥaḍrat Khalīfatul Masīḥ II^{ra} said:

"As from now, *Chanda* will be received at the full rate not only from men but also from women who have regular incomes, whether it is in the form of pocket money they receive from their husbands or from some other source. Other women will not be bound to pay at the specified rate, but should make sacrifices according to their circumstances and their ability".⁶⁵

TO ASCERTAIN THE INCOME

In reply to a query in this regard Ḥaḍrat Khalīfatul Masīḥ IVth, said:

⁶⁵ Report Majlis-e-Mushawarat 1937.

".....Normally 'social security allowance' paid by a government to a family (for wife and children) is in fact the income of the head of the family, which he spends at his own discretion. Therefore, the spirit of Taqwa demands that he/she should pay *Chanda* on the total of all such allowances. However, in special circumstances, an allowance, which is granted to a child for specific purposes e.g. his medical treatment etc. and is actually spent for that purpose then(in this case too) the parents will act as trustees and *Chanda* is not required to be paid on such allowances.

The same formula is used in determining the allowances of the *Muballighin* in our *Jamā'at*, is that such and such is the allowance for the *Muballigh*, his wife and his children individually, and it adds up to this much. But this never means that the allowance will be divided between the wife and children in the same ratio. Rather the whole allowance is considered the income of the *Muballigh* and he pays *Chanda* upon it at the prescribed rate.

.....In spite of the above if any member chooses to interpret social security allowance for children by himself and seeks remission in *Chanda* against such an allowance, then, such a case should be presented to me for consideration". **66**

Similarly, in response to a query raised by a member from Belgium, *Hudūr* said:

"As for the fact that you are paying *Chanda Waṣīyyat* upon your social allowance after deducting the children's allowance, this is something contrary to *Taqwā*, and, as a proof of this, you have yourself said that: "This is something which has been worrying us for some time, and because of it we are not enjoying the delight of paying *Hīṣṣa Āmad* with full enthusiasm.

Normally 'social security allowance' paid by a government to a family (for wife and children) is in fact

66 A letter to *Amīr* Norway dated August 13, 1993.

the income of the head of the family, which he spends at his own discretion. Therefore, the spirit of Taqwa demands that he/she should pay *Chanda* on the total of all such allowances. However, in special circumstances, an allowance, which is granted to a child for specific purposes e.g. his medical treatment etc. and is actually spent for that purpose then (in this case too) the parents will act as trustees and *Chanda* is not required to be paid on such allowances.

The procedure usually followed for the payment of *Chanda Waṣiyyat* by a woman not having her own source of Income is, that the husband should fix an appropriate amount as pocket money that would be considered the Income of such a woman and she, for the sake of maintaining the continuity of her financial sacrifice, will pay *Chanda Waṣiyyat* on her pocket money." ⁶⁷

HOW TO GET REMISSION FOR PAYING CHANDA AT THE REDUCED RATE

Ḥaḍrat Khalīfatul Masīḥ II^{ra} said:

"...*Baitul Māl* is mistaken in thinking that such a budget will not be achieved. I say, so be it, but at least the *Jamā'at* will realize that it has to achieve this budget. The *Jamā'at* that achieves such a budget shall be worthy of praise and the one that fails to do so will be reminded about it. What is happening now is wrong. A *Jamā'at* that achieves the budget, but does not collect *Chanda* from all members, is adjudged praise-worthy and considered deserving of prayer, while a *Jamā'at* that is active in its work and collects *Chanda* from all members, but fails to fulfil the budget, is discouraged. It is not correct not to accept *Chanda* from one who gives less than an Aana per rupee. **My instructions are that whoever wants to pay less than the prescribed rate, should mention in writing that he is faced with such**

⁶⁷ A letter to an *Aḥmadi* in Belgium.

and such problems and he can only pay one or two paisa per Rupee. I am not saying that a person cannot pay less than an Anna, what I mean is that no one can do so without permission. Permission is necessary so that we should keep the record and he should also bear in mind that he ought to pay at the prescribed rate. Therefore, there is nothing to stop a member who does not pay as per prescribed rate from being included in the list of *Chanda*-payers. The budget of every *Jamā'at* should be an Anna per Rupee inclusive of all members whether they are payers or non-payers. In this way the budget of income can be raised considerably. Even though the whole budget may not be achieved in the first year, the *Jamā'ats* who prepare a sub-standard budget will be motivated." **68**

Following three basic rules can be inferred from *Hudūr's* above directive:

First, all men and women who have income in any form must be included in the Budget;

Second, true and exact income of every *Aḥmadī* should be entered in the budget;

Third, *Chanda* should be recorded as per prescribed rate except for members who have been granted concession in the rate of payment. However, their true income should be recorded and *Chanda* be written in accordance with approved reduced rate.

Note:

- a. Requests for concession should be written to Ḥaḍrat Khalifatul Masīḥ with the recommendation of *Majlis-e-Āmila* and should be submitted to *Wakālat Māl*, London.
- b. This concession in rate is limited to one year only. A new application should be forwarded each year.

68 Report *Majlis-e-Mushāwarāt* 1930.

- c. Members paying *Chanda* on concessional rates will be allowed to cast their votes, but will not be eligible to be elected for any office.
- d. Budget form must be counter-signed by National *Amīr*/President *Jamā'at* & National Secretary *Māl*.



Instructions about the Preparation of the Budget

The following points must be kept in view while preparing the annual budget:

ASSESSMENT OF INCOME BUDGET

1. The task of Assessment (*Tashkhīs*) is of vital importance.
2. It is very important for all *Jamā'ats* to carry out individual assessment (*Tashkhīs*) of every member before making their budgets.
3. Every *Jamā'at* should be aware of the actual potential of each member in respect of *Chanda*. It should know which members are part of *Chanda* system and which are not.
4. Every earning member of the *Jamā'at*, whether a man or a woman, must be included in the budget according to their true income, with the exception of those who have been granted concession by *Hudūr* to pay at a Reduced rate.
5. The true income of persons who have been granted concession should be recorded, but their *Chanda* should be received according to **the approved concessional rate**.
6. Such remission in the rate shall not apply to *Hişşa Āmad* (*Chanda Waşīyyat*).
7. It must not happen that the names of all earning members are included in the budget, but their incomes are shown to be less than the actual.
8. Efforts should also be made to include the New *Aḥmadīs* in the different Schemes, as instructed by

Ḥaḍrat Khalīfatul Masīḥ V^{at} in Friday Sermon on January 9, 2004:

"At the very beginning it should be made clear upon *NAU MUBĀ'ĪN* (New *Aḥmadīs*) that if in the beginning they do not or cannot pay *Chanda* at the prescribed rate, as they have not yet had the proper training, they should be asked to start paying *Chanda Waqf-e-Jadīd* or *Chanda Tahrik-e-Jadīd*. Soon they will get used to it and will even get pleasure out of paying *Chanda*. And they would also get worried, like many of us, who write in their letters that they are very much worried about their promise of *Chanda Waqf-e-Jadīd* or promise of *Chanda Tahrik-e-Jadīd* which we have to fulfill and the time is short. Please pray for us that we are able to fulfill our promise. As the promised Messiah^{as} says, we should feel similar sympathy for the *NAU MUBĀ'ĪN* and should try to inculcate in them the habit of paying *Chanda*. They must be included in *Waqf-e-Jadīd* and *Tahrik-e-Jadīd*."

9. The Local Funds which have been established to fulfil local requirements should not be included in the National Budget. It is a local fund which should be spent locally and should be recorded in the local *Amānāt*.
10. The *Chandas* of *Anṣār*, *Khuddām* and *Lajna* are also local *Amānāt*; these too should not be included in the National Budget but should be recorded in the local *Amānāt* in which their receipts and payments should be shown. There is a separate form for this purpose in the monthly financial statements.

APPROVAL OF BUDGET

1. The budget will consist of the *Chandas* which members of the *Jamā'at* are expected to pay.

2. The **individual assessed budget** received from all the branches shall be consolidated to present the **National Budget for Income**.
3. Every *Jamā'at* shall prepare its individually **assessed Budgets** by September 30, each year.
4. The proposed Budget for expenditure will be prepared keeping in view the actual expenditure for the past four years, expected requirements of the year in question and obviously the expected income in the said period.
5. After preparing the budget, the Secretary *Māl* will present it before the Finance Committee which will consist of five members:
 - i. The *Amīr* (Chairman)
 - ii. Secretary *Māl* (Secretary committee)
 - iii. General Secretary (Member)The approval for the remaining two members shall be given by *Wakīl A'lā Tahrik-e-Jadīd* at the recommendation of *Majlis-e-Āmila*.
(In case approval has not yet been sought for the Finance Committee, this should be done immediately. The Committee shall stand for three years.)
6. After deliberating upon the budget, the Finance Committee shall forward it to the National *Majlis-e-Āmila*, which in turn will present it before the National *Majlis-e-Shūrā*. The National *Majlis-e-Shūrā* shall forward it to *Wakālat-e-Māl*, London, with its own suggestions and recommendations, to be presented to *Hudūr* for approval.
7. When dispatching the proposed budget to *Markaz*, please attach the following details:
 - (i) The total number of earning members in the *Jamā'at*.
 - (ii) The total number of *Chanda* payers.

- (iii) Details of the expected expenditure of the Establishment.
- (iv) Details of expected expenditure in the form of Rent/Rates/Taxes.
- (v) Details of the Contingency Reserve (if any).
- (vi) Details of the Repayment of Loan (if any).
- (vii) Details of grants given to branches.
- (viii) Details of Development Expenditure.

Under Development Expenditure, attach the plan for next full year, as to how many building/mosques are intended to be built during the year and what is the estimated cost. This estimate should be included in the budget and approval should be sought from *Markaz*.

Similarly, details of all expected expenditure should be given in each category of development expenditure. For instance, details of vehicles, furniture and office equipment should be enclosed. If a reserve fund is needed for the purchase of such items, its details should also be given. In short, a detailed plan regarding development expenditure should be sent along with the budget.

8. If the budget being presented is a deficit budget, explanation should be given as to how this deficit is intended to be made up (whether through Central Reserve or Grant from *Markaz*).
9. If a surplus budget is presented, the surplus amount shall go into the central reserve account. This surplus will be considered only, after the share of *Markaz* from the *Chandas* collected each month has been deposited in the Central Reserve). The amount which remains unspent on 30th June shall also be deposited in the Central Reserve.

In case of an urgent requirement during the year, funds can be drawn from the Central Reserve with the approval of *Markaz*.

10. The proposed budget for income and expenditure should reach *Wakālat Māl* London by mid May each year.
11. The proposed budget should be drawn on the forms prescribed by *Markaz*.

Note: Before sending the budget to *Wakālat Māl* London for approval, please verify it with the checklist given in **Annexure III**.

BUDGET AMMENDMENTS

1. Once the budget has been approved by *Markaz*, no amendments can be made in it without seeking approval from *Markaz*.
2. In case, during the course of the year, a member shifts to another place, leaves the *Jamā'at* or dies, or in case of new members joining the *Jamā'at*, and this causes considerable increase or decrease in the budget, appropriate amendments can only be made in the budget by informing the *Markaz* of these changes at once and gaining its approval.
3. In case the expenditure in a particular head of account exceeds the pro-rata during the year, and there is a likelihood of it exceeding the approval budget, approval should be sought from *Markaz*, before this should happen, by writing to *Markaz* about the reasons for this over expenditure as well as the sources by which the desire income would be raised.
4. Only *Majlis-e-Āmila* has the authority (but not an individual) to transfer funds from one head of account to another while remaining within the overall budget.

5. *Majlis-e-‘Amila* doesn’t have the authority to put the expenses relating to one head of account to another without informing the *Markaz*.
6. *Majlis-e-‘Amila* doesn’t have the right to increase the overall budget on its own.

TRANSFER OF BUDGET FROM ONE HEAD OF ACCOUNT TO ANOTHER

Ḥaḍrat Khalīfatul Masīḥ IV^{at}’s Instructions about Budget Amendments.

"There are two points which the *Jamā‘at* should remember well in this regard. *Majlis-e-‘Amila* has the authority—but not an individual—to transfer funds from one head to another within the budget, but it does not have the authority to put the expense relating to one head of account to another without informing the *Markaz*. This is dishonesty and could open the door to further irregularities. If the provision for Travel is exhausted, it should be increased. It is not right to put the Travel bills into another head of account. This is something which is done quietly: instead of calling *Majlis-e-‘Amila* and deciding the provisions for Travel should be increased from One lakh to five lakh, and the extra four lack will be transferred to this head of account from such and such heads, which is the right way, but what is done is that the provisions for travel remains at one lack but Travel expenditure is diverted to other heads. I have cited the Travel expenditure only as an illustration.... "

EVEN MAJLIS-E-‘AMILA DOESN’T HAVE THE RIGHT TO INCREASE OVERALL BUDGET

"...One authority which even the *Majlis-e-‘Amila* does not have is to increase the overall budget on its own. For instance, if the overall Budget is one million

guilders, this amount will be divided into different heads of fifty thousand or ten thousand. *Majlis-e-Āmila*, but not an individual (office holder), can make internal adjustments, but it has no authority to increase one million to one point one million. For this they have to acquire the approval of *Markaz* whether or not they can increase their budget that year. These are the matters in which *Jamā'ats* sometimes overstep the bounds without seeking permission from *Markaz*.

Another point I have often emphasized is that if your budget is running out and you still have your requirements, then before the budget should run out you should call the meeting of *Majlis-e-Āmila* and seek approval from *Markaz*.

But what happens it that at the end of the year when we ask for the accounts, all sorts of excuses are given for post-facto approval. At times we have to ignore such things because people are not yet properly trained. But I would like to make it clear in this sermon that I have overlooked enough, I will not do so again, for the protection of the financial system of the *Jamā'at* is very crucial. This is something which will last for hundreds of years to come....

...If the *Jamā'at* feels certain that the expenditure is carefully monitored and the regulations are being followed to the letter,...then the finances of the *Jamā'at* shall never run out...." **69**

Note: Please see **Annexure II** for the details of the heads mentioned in the Budget Form and the Financial Statements.



Collection of the *Chandas* according to the budget

All effort should be made to collect the *Chandas* according to the Budget.

1. Every *Jamā'at* is fully responsible for fulfilling the amount as specified in the approved income budget.
2. Office bearers should lead by their example. They should pay *Chanda* according to the prescribed rate and make their payments regularly.
3. Instructions and guidelines received from *Markaz* should be properly brought to the notice of the *Jamā'at*.
4. Office bearers should sacrifice their time in order to fulfil their obligations.
5. Arrangements should be made to receive *Chanda* according to schedule.
6. The demand for *Chanda* should be based on the actual income.
7. Help can be sought from the husbands in order to receive *Chanda* from ladies and vice versa.
8. Students and children should also acquire the habit of giving *Chanda*. Even if they offer a penny every month, it should be cheerfully accepted.
9. Attention should also be given to the collection of other *Chandas* - apart from the obligatory ones.
10. Special attention should be given to receiving *Chanda* from those with arrears.

ABOUT THOSE WHO ARE TARDY IN PAYING CHANDAS

On the occasion of *Mushāwrat* in 1941,⁷⁰ Ḥaḍrat Khalīfatul Masīḥ II^{ra} said:

"During the debate over the budget, someone suggested that the budget of the *Jamā'ats* should be made without including those who are tardy in paying *Chandas*...I ought to say something about this. The fact is that if we were to permit the *Jamā'ats* not to include the weak members in their budgets and to draw up their budgets excluding them, this would amount to suicide. If the *Jamā'ats* are permitted to exclude such people who seem tardy to their eyes, then the number of such persons would increase day by day. Today we have one, tomorrow there will be two, and then three and so on. And in this situation if the budget is 400 rupees today, next year it will be 350 rupees, the following year it will come down to 300, because each time they will say that this many people have become tardy and we have not included them in the budget. **Moreover, what merit do they have if they send their *Chandas* by excluding the tardy members? This would lead to winning undue praise because those who are giving are giving by themselves and not because of your effort...Hence this is not only wrong but also very harmful for the *Jamā'at*.** In this manner, not only will the *Jamā'at* be unworthy of any praise, but even the individuals, instead of making progress, will begin to show signs of regression. **And when you remove the names of the tardy members from your lists, you will not be thinking of reforming them.** And slowly their faith will be lost.

ABOUT BUSINESSMEN

In connection with a proposal for not taking oath from the businessmen about their income, but only

⁷⁰ From the speeches of Ḥaḍrat Khalīfatul Masīḥ II^{ra}.

motivating and advising them, Ḥaḍrat Khalīfatul Masīḥ II^{ra} said:

"At present I (still) hold the view that businessmen show negligence in payment of their *Chandas*. I would also like to add that, though I have consented to the majority view, yet I feel that one part of this proposal is not correct, i.e. the proposal that if the businessmen refuse to reveal their income, they should merely be advised & motivated in this regard. This would mean that we would put the whole burden on the salaried class and the traders should just sit relieved. Taking of oath is no doubt undesirable, but there is no reason why a trader should not be asked about his income, and why, after all, should he refuse to reveal his income? A man should be brave enough to declare his income. Allah will bless his income because of his truthfulness. Thus this proposal is unnatural and there is no reason as to why the traders should not be asked to disclose their income. If a trader does not even declare his income, it means that the whole burden would be put on the salaried class and they (traders) be let off from *Chandas*." ⁷¹

Similarly, agriculturists can estimate their budget by calculating the average of their three years produce. *Chanda* is mandatory on the annual income of all crops. If somebody feels difficulty in this matter, (i.e. in assessing his income), he can make an estimate from the rent of the locality.

MISCELLANEOUS MATTERS ABOUT RECEIPTS AND PAYMENTS

1. Wherever a *Chanda* payer's source of income may be, his *Chanda* is to be paid in the *Jamā'at* of his permanent residence and he will be included in the budget of that *Jamā'at*. If a member wishes to pay his

⁷¹ Report Majlis Mushāwarat 1938.

- Chanda* elsewhere, he shall have to seek written approval from the National *Markaz*. Upon receiving the approval he shall have to inform the *Jamā'at* of his permanent residence about it.
2. If a member of the *Jamā'at* lives in a place where *Nizām-e-Jamā'at* has not yet been established, he shall seek guidance from the National *Jamā'at* as to how and where he should pay his *Chandas*.
 3. Members whose sources of income are in more than one country, should pay their *Chandas* in the respective countries. If there should be any complication in this regard, guidance can be sought from *Wakālat Māl* London.
 4. Members who reside outside Pakistan, but their only source of income is in Pakistan, shall pay *Chanda* on their income and property to the respective *Jamā'at* in Pakistan.
 5. The amount which is deducted as Provident Fund should not be excluded from one's income. *Chanda* shall only be payable on the profit earned on this amount, after retirement. But if this amount was excluded from one's income, then *Chanda* will be payable on it as well as on the profit received therefrom.
 6. It is essential to pay in lump sum the obligatory *Chandas* upon the amount received in form of commuted pension. In case one wants to pay in installments, permission has to be sought from *Wakālat Māl* London. Failure to pay *Chanda* on this amount shall make one a defaulter. *Chanda* shall also be payable on any income generated by this amount.

7. Traders and businessmen should calculate their profits each year and pay full *Chanda* on it; the rest of the profit should be put back into the business.
8. If an employee gets a loan from his organization, he should either pay his *Chanda* on this amount in lump sum, or else he should not exclude the amount of the instalments he is paying back, from his monthly remuneration/allowance.
9. Anyone who changes his residence should get the record of his *Chandas* from the President or Finance Secretary of his former *Jamā'at* and present the details to his new *Jamā'at*. Moving to a new *Jamā'at* does not exempt a person from his former arrears.
10. If some members of a *Jamā'at* change their residence during the year, the information should immediately be sent to *Markaz* and permission should be sought for the resultant increase/decrease in budget. Applications to reduce the budget which are received at the end of the year, will not be considered.
11. Similarly, it is also necessary to inform the *Markaz* of any significant increase or decrease, occurring during the year, in the incomes of the *Chanda* payers.
12. No *Chanda* should be given or received without issuing a receipt which has been printed according to the sample approved by *Wakālat Māl* London. Auxiliary organization are also bound to use receipts.

FULFILLMENT OF BUDGET IS THE RESPONSIBILITY OF LOCAL JAMĀ'ATS

Ḥaḍrat Khalīfatul Masīḥ II^{ra} said:

"Some people do not pay *Chanda* at the prescribed rate. In this regard individuals are permitted to seek permission from the office for not paying at the prescribed rate, by stating their reason. This way has

been opened to meet the deficit which can be created by those who do not pay according to the prescribed rate. In this way the income budget becomes even more ensured, but, in spite of all these concessions, by and large, *Jamā'ats* neither take advantage of them, nor try to achieve their budgets. It is still held that some members do not pay at the prescribed rate, and this is why there has been a fall off in budget. But when it is said that they are allowed to ask for concession, the reply we get is that they failed to do it due to negligence. While some others say that the particular person is not willing to apply for concession; if this be the case, then such a person should be asked to pay at the prescribed rate, and if he does not do so, the office should be informed. Then the office itself will ask for payment. When the office receives reasons for not paying at prescribed rate, it will automatically curtail the budget keeping in view the reasons offered thereof. If any member refuses to pay the *Chanda* he will no longer remain a member of *Jamā'at*. This is so clear and fair that no one can logically refute it and, in such conditions, all the responsibility for achieving the budget lies on the *Jamā'ats*. **At most it can be said that they did not know of it, but who else was to know if they didn't!"** ⁷²

A DEFAULTER IS ANSWERABLE TO ALLAH

Ḥaḍrat Khalīfatul Masīḥ II^{ra} said:

"Remember, achieving the budget is no favour to me, or to the Movement, or to Allah Almighty. He who gives something to serve Allah's religion, in fact enters into a covenant with Him and is, for that reason, answerable to Him, and the deficiency left in his budget remains an arrear against him. If he does not pay the amount he

⁷² Report Majlis Mushāwarat 1936.

owes, and is presented before Allah, he will be ordered to go and make his payment in the Hell."⁷³

THE RESPONSIBILITY OF THE REPRESENTATIVES OF MAJLIS MUSHAWRAT

Ḥaḍrat Khalīfatul Masīḥ II^{fa} further said:

"This is a decision which I want to communicate to the *Jamā'ats* through their representatives who have come here. We have observed the results after reminding them politely of the gravity of the situation. It is the duty of these representatives to adopt either such measures that no person should remain a defaulter after claiming to be an *Aḥmadī*, or should adopt that method which I have just told, i.e., they should report to the *Markaz* about such non-payers. They would be brought to account if they do not remove that weakness and would be given any one of the following disciplinary action. Either they will not be elected as representative or will not be given any office in *Jamā'at* or they will not be allowed to have personal meeting with me, and even then if they persistently show carelessness, the *Jamā'at* will show aloofness of them, because they did not fulfil the duty of caring for the *Jamā'at*." ⁷⁴

REFORMING OF NON-PAYERS

Ḥaḍrat Khalīfatul Masīḥ II^{fa}, while delivering a Friday Sermon, said:

"This is the preferred way and this is what is expected of you, that you should bring home (convince) the people with love and affection, but if you say that you have done your utmost and they do not reform themselves and years pass by and they still do not wake up, why do you pin long hopes on them, why don't you understand that they have died (spiritually) and try to

⁷³ Report Majlis Mushāwarat 1933.

⁷⁴ Report Majlis Mushāwarat 1933.

awaken the dead person is not at all a wise thing to do. Why do you earn dishonour for their sake? After all the Promised Messiah^{as} has stated a fact, then why don't you act upon it? Are you more compassionate. It is said that water cannot be thicker than blood. This is the third important thing to which I want to direct the attention of *Jamā'at* and it is an easy way of reforming *Jamā'at*. When you adopt this method, you will realize about the tardy members that not all of them are dishonest. They too are believers, only their hearts have become rusty. When they are turned out of *Jamā'at*, then half of them will certainly return and will repent, then your *Chanda* will increase and (in the result) you will be much honoured. The workers among you will also increase, you will be much more awakened and new avenues of progress will open for you. Anyhow, don't reject the ways told by Allah, nor close down the avenues opened by His Messengers upon you. When Allah develops a remedy and people do not make use of it they are denied several of His blessings. Hence strive and try to establish a noble place in *Jamā'at* as well as in the world at large." ⁷⁵

PROCEDURE OF TAKING ACTION AGAINST DEFAULTERS

With reference to two cases of blunt refusal to pay *Chanda*, despite best efforts of bringing home to them the importance of its payment, Ḥaḍrat Khalīfatul Masīḥ II^{ra} said:

"In such case the concerned *Jamā'ats* should be instructed to report such cases to *Nizārat Umūr-e-Āmah*, so that they may be struck off the *Jamā'at*."

⁷⁵ Friday Sermon November 4, 1949.

Huḍur then added:

"As long as such persons are considered members of *Jamā'at* and are not struck off, the demand of *Chanda* by *Markaz* will continue." **76**



76 Resolution *Şadr Anjuman Aḥmadiyya* A-109/26-03-1939.

Instructions about Budget of Auxiliary Organizations

1. All the three auxiliary organizations—*Majlis Anṣārullāh*, *Majlis Khuddāmul Aḥmadiyya* and *Lajna Imā'illāh*—function under the direct guidance of Ḥaḍrat Khalīfatul Masīḥ. A Desk for the Auxiliary Organizations has been established in the office of the Private Secretary in London for their guidance.
2. The Constitution and Modus Operandi of all the three organizations is regularly sent to every country from London, in view of which they draw their income and expenditure budgets. (In case some country has not received them, they should contact the office of the Private Secretary).
3. The national presidents of each of the three organizations send the budget to Ḥaḍrat Khalīfatul Masīḥ for approval with the recommendation of *Majlis-e-Shūrā*.
4. After *Hudur*'s approval, the national Presidents of each of the organizations apply the budget in the respective *Majlis*. Though the National *Amīr* is responsible for general supervision, he does not have the right to interfere in the budgets of the auxiliary organizations.
5. *Hiṣṣa Markaz* is calculated at the following rate on *Chanda Majlis* respectively by all the auxiliary organizations:
 - (i) *Majlis Anṣārullāh* 20%,
 - (ii) *Majlis Khuddāmul Aḥmadiyya* 30%,
 - (iii) *Lajna Imā'illāh* 25%.In addition to the above 10% of *Chanda Ijtimā'* of *Majlis Anṣārullāh* is paid to *Markaz*. *Hiṣṣa Markaz* so calculated should be transferred to *Markaz* or should be deposited into Central Reserve of that country, as instructed by *Wakālat Māl* London.
6. If the expenditure is expected to increase in the running year, approval has to be sought from Ḥaḍrat Khalīfatul Masīḥ before spending the extra amount. *Ḥuḍūr*'s

- approval is also a must if the income has to be increased.
7. All the amount that remains unspent at the end of year shall be deposited in the reserve of the *Majlis*, and the Private Secretary in London must be informed of this. Nothing can be spent out of this amount without prior approval of Ḥaḍrat Khalīfatul Masīḥ.
 8. Even the National *Amīr* is not authorized to spend, for whatever purpose, the funds out of the reserve of an auxiliary organization. These funds are totally at the will and pleasure of Ḥaḍrat Khalīfatul Masīḥ, and they can only be spent with his approval.
 9. At the time of the elections of the auxiliary organizations, if some member is not paying the *Chandas* of the *Jamā'at* or is in arrears in this respect, he will not be eligible to participate in these elections, nor can he be elected to an office.
 10. The rate of *Chanda Majlis* and *Chanda Ijtimā'* is the same for every country.

No.	Name of Majlis	Chanda Majlis	Chanda Ijtima
i.	<i>Majlis Anṣārullāh</i>	1% of monthly income	1.5% of monthly income, payable once a year
ii.	<i>Majlis Khuddāmul Ahmadiyya</i>	1% of monthly income	2.5% of monthly income, payable once a year
iii.	<i>Lajna Imā'illāh</i>	1% of monthly income	

- (a) Concerning the rate of the *Chanda* for *Atfāl* and *Nāṣirāt*, the *Shūrā* of the relevant auxiliary organization shall make a specific recommendation to Ḥaḍrat Khalīfatul Masīḥ.
- (b) For members who do not have any source of income as well as students and housewives, the relevant auxiliary organization of the country shall, in the light of the conditions and the recommendations of the *Shūrā*, propose an amount for *Chanda* and shall seek the approval of Ḥaḍrat Khalīfatul Masīḥ in this regard.
- (c) The rate or amount of *Chanda Ijtimā'* for *Lajna Imā'illāh* shall also be decided according to the above procedure.

Monthly Financial Report

The most important thing after the preparation of the budget is to maintain an account of Income and Expenditure (and in some cases Receipts and payments). The report regarding the receipts of different types of *Chandas* and Expenditure during the month should be sent by the local *Jamā'ats* to the National Headquarters.

The National Secretary *Māl*, on receipt of such reports, will prepare his report (at national level) and, after getting it counter signed by the National *Amīr*, has the responsibility of sending it to *Wakālat Māl* London, and a copy to *Wakālat Māl II* Rabwah.

The following instructions should be kept in mind while preparing the monthly Financial Report:

The approved Financial Statements comprise of three Main Heads of Income and Expenditure:

1. **Regular Income and Expenditure**
2. **Conditional Income and Expenditure**
3. **Development Income and Expenditure**

All the heads under these three main heads of accounts have been derived from "*Rules and Regulations of Tahrik-e-Jadid Anjuman Ahmadiyya*". Any alteration of or addition to the heads already mentioned under these main heads is possible **only after the approval from Markaz.**

REGULAR INCOME & EXPENDITURE

REGULAR INCOME:

1. Day to day expenditure shall only be made from the revenues obtained under "Regular Income". If a country is unable to meet its day to day expenses from

- its own sources, it can obtain, with the approval of Ḥaḍrat Khalīfatul Masīḥ, a grant from "Central Reserve" or directly from the *Markaz*.
2. Any grant, thus acquired, shall, before being spent, be entered under the "Regular Income" under its respective head.
 3. If, in a certain year, the "Regular Income" is unable to support the "Regular Expenditure" and approval is received from *Markaz* to use the funds out of Central Reserve, then the following instructions should be born in mind:
 - a. As far as financial statements are concerned, Central Reserve arising during that particular year must be calculated, as instructed and would be shown as an expense (as seen in the prescribed form).
 - b. In the "Central Reserve Statement" the calculated and set aside amount as calculated in (i) above will be shown as income.
 - c. Then the amount for which approval is received to spend will be shown as expense in "Central Reserve Statement" and will be taken to the concerned Main Head i.e. Regular, or Conditional, or Development in "Income and Expenditure Statement" as "Income from Central Reserve".
 4. The amounts drawn from Central Reserve should only be spent under the head of account for which approval has been granted.
 5. Separate head of account for preaching (*Tablīgh*), spiritual training (*Tarbīyyat*) and education (*Ta'lim*) cannot be opened. These activities represent the daily routine features of a Mission, so all the expenses incurred on such activities should be booked under

their relevant heads of account, i.e. travelling expenses relating to preaching & spiritual training should be booked under "Traveling and Meetings". The allowances paid to *Mu'allimīn* and employees etc will be entered in "Establishment". Similarly telephone/fax expenses for *Tablīgh* and *Tarbīyyat* activity will be shown under "Postage, Telephone, Faxes".

6. "Propagation of Islam" (*Ishā'at-e-Islām*), too, does not need a separate head. A new head of account for this purpose has been introduced as "Profits/Refunds/Interest" in the Regular Income. All sorts of income from Banking profit or any refunds shall be entered in this head. Money collected from members of *Jamā'at* in this regard, too, shall go into a separate sub-head opened under this head of account. **The details of income received on account of interest, lottery, etc., should be reported separately.**
7. "MTA. International" includes all contributions for the purpose of MTA. and this fund shall be completely (i.e., 100%) treated as "Central Reserve". National *Jamā'at* is not authorized to utilize it independently.
8. "Loan From" shall include the amount acquired as loan from any source e.g. loan from *Markaz* or loan from Central Reserve, etc.
9. Any income of regular nature, acquired through a source other than those mentioned already in "Regular Income" shall be entered into "Miscellaneous" head and the detail thereof shall be forwarded to the *Markaz*. If a new sub-head needs to be introduced which may not be afforded by the existing heads, the approval thereof shall be obtained from the *Markaz*, stating the reasons.

REGULAR EXPENDITURE

In addition to the alteration of a few heads of account, certain new heads are introduced, as detailed below. Any type of expense falling outside the given set of heads of account should be entered into "Miscellaneous" and the details thereof should also be sent to *Markaz* every month.

1. "House Rent" has been replaced by "Rent, Rates and Taxes" which shall include every sort of Rent, Government Rates and taxes (except taxes paid on behalf of employees).
2. "Stationery" has been replaced by "Printing and Stationery" wherein, apart from office stationary, the printing cost of all sorts of Receipt Books, Forms and letter-heads etc., too, should be included.
3. "Literature" has been replaced by "Literature and Publication" which shall include printing cost of all sorts of literature, books, Newspapers, Periodicals and advertisements/posters etc.
4. "Postage" has been amended as "Postage, Telephone and Faxes" and shall include the respective expenditure.
5. "Newspaper" has been altered as "Newspapers, Books and Periodicals" which shall include all such expenses as incurred by their purchase.
6. "Maintenance" has been amended as "Repair and Maintenance" and has been divided in two sections:
The "Vehicles" shall contain expenses incurred on the repair and maintenance of the Vehicles whereas expenses incurred on repair of all other properties, equipments e.g. VCR, Computers, Fax Machine, Furniture and Building shall be mentioned under "Properties".

7. Following are the newly added sub-heads:
- a. "Utilities": this will show expenses incurred on Electricity, Gas and Water.
 - b. "Computer and Audio/Video" will contain day to day expenses with regard to the use of computers and the routine expenditure on the production of MTA. programmes, i.e. not of capital nature.
 - c. "Insurance/Bank Charges" shall include all sorts of insurance expenses, any deductions made by the Bank on account of services charges, financial charges etc. If the need arise, separate sub-heads can be introduced for each type of expense.
 - d. "Grant to *Nuṣrat Jahān* Projects": Any amount saved from Regular Income or Conditional Income can be spent, with the approval of *Markaz*, on any *Nuṣrat Jahān* project, if any, under construction or under consideration in the respective country.

CONDITIONAL INCOME & EXPENDITURE

CONDITIONAL INCOME

This Main head will function subject to its own income i.e. the expenses under this head shall be possible only when there will be any income under this specific head. The absence of any income under this head will bar any expenditure.

1. "Literature" has been altered as "Literature and Library Income" and its sources have been extended. All relevant income shall be entered under this head.
2. A new head has been added as "*Fidya*" and all income under it shall be spent 100% locally. In the absence of any needy person at local level, the fund shall be deposited in the Central Reserve.

3. Any income of conditional nature other than heads mentioned hereunder shall be entered into "Miscellaneous" and its details should be forwarded to the *Markaz* in monthly reports.
4. The "Cassettes" head has been deleted and any income thereof shall be entered into "Miscellaneous".

CONDITIONAL EXPENDITURE

1. The expenditure under this main head shall strictly be dependent upon its own income.
2. The income relating to a respective head of account shall strictly be spent under the same head.
3. If a certain head of account is not yielding any income whereas the expenditure is deemed inevitable, approval from *Markaz* must be obtained. (i.e. from where to transfer the fund suggesting a source and amount for the desired expenditure.)
4. If, during the year it becomes inevitable to spend out of Central Reserve, approval should be obtained from the *Markaz*, beforehand. The approved amount should then be entered in income as "Income from Central Reserve".
5. In case the Central Reserve, too, is insufficient to meet certain requirement, a different potential source of fund be suggested to Ḥaḍrat Khalīfatul Masīḥ for the sake of approval. (as stated in 3 above)
6. Every effort should be made to equilibrate the income and expenditure.
7. A new head of "*Fidya*" has been added whose income shall totally be spent locally.

DEVELOPMENT INCOME AND EXPENDITURE

DEVELOPMENT INCOME:

Any expense of development nature will be met by corresponding development income, which will be obtained from one or more of the following sources;

1. "Through Donation" i.e. contributions from members, obtained especially for such expenditure.
2. "From Regular Income Budget" consists of any fund set aside in regular budget (shown as expense under Regular Budget) for development expenditure.
3. "From Central Reserve", consists of amounts obtained from "Central Reserve".
4. "Grant from Head Quarter" shall contain all such sums obtained from *Markaz* specifically for development expenditure.
5. Two new heads of account have been added to it:
 - i. "Rental Income from any property": This will contain all such income as earned from the rented out property of the *Jamā'at*.
 - ii. "From sale of any property": Income earned through the sale of any of the *Jamā'at's* property, shall be entered into it.

DEVELOPMENT EXPENDITURE

1. With the view to build Mission Houses and Mosques, quite significant amounts are usually obtained from the *Markaz* which never find their way into the Budget nor are they ever mentioned in the Monthly/Annual reports.

Moreover, in the past, plans to build a variety of Mosques and Mission houses usually crop up during the year resulting in a demand from *Markaz* to finance such plans.

But in future it should be borne in mind that the annual proposed budgets must contain all such plans to build or acquire the necessary buildings, Mosques and Mission Houses etc. or other properties with specific estimated respective costs of construction and should then be submitted to *Markaz* for approval.

If an opportunity crops up later, during the year, a detailed report must be submitted for approval to Ḥaḍrat Khalīfatul Masīḥ and complied with accordingly. The budget, then, should be amended accordingly by mentioning the source of Grant and the approved amount of development expenditure and the subsequent reporting would reveal these expenses as well.

2. There are five new sub-heads that are being introduced under the head of "Development Expenditure".
 - i. "Land/Plots/Buildings" contains the costs of newly purchased properties and the consequential expenditure.
 - ii. "Furniture and Fixture" includes costs incurred on the purchase of items like fans, air conditioners, heaters, furniture, racks, chairs, tables, cup-boards and carpets etc.
 - iii. "Vehicles" depicts the expenditure made on the purchase of vehicles.
 - iv. "Office Equipment" is meant for expenses incurred on the purchase of items for the office, e.g. computer, fax machine, photocopier, printers and scanner etc.
 - v. "Audio/Video Equipment" should show expenses made on the purchase of VCR, TV, Camera, Receivers and Dish Antenna, etc.

3. As far as repairs and maintenance etc. of the items mentioned in No. 1 to 5 above are concerned, these expenses shall be entered only into the head "Repair and Maintenance" under the main head of "Regular Expenditure", which further has been divided into two sections:
 - i. The expenses incurred on the repair and maintenance of vehicles which will fall under "Vehicles" and
 - ii. The rest of repair expenditure such as that made on VCR, Computer, Fax machine, Furniture as well expenditure incurred on the maintenance of buildings etc. shall fall under the sub-head of "Properties".

MISCELLANEOUS MATTERS ABOUT MONTHLY FINANCIAL STATEMENTS

1. No additional head of account should be introduced to any main head without approval of *Markaz*.
2. If the need arise for a new head of account, the request along with the justification thereof should be submitted to *Markaz* for approval.
3. The income and expenditure under all the three Main heads must be balanced.
4. The sanctity of approved budget must be kept, i.e. the approved budget must not be altered to the least without the approval of *Markaz*.
5. Even *Majlis-e-Āmila* is not authorized to put the expense of one head of account to another head of account, i.e. to put the bills relating to "Travelling" to "postage, telephone and faxes".
6. *Majlis-e-Āmila* is authorized to transfer budget provision from one head to another if the approved budget for the later head falls short and *Majlis-e-Āmila* has reasonable assurance that the amended

budget of the head from which the funds are transferred, will be sufficient to meet its expenses for the remainder of the year.

7. Income related to one Budget Head e.g. Regular Income and Expenditure cannot be directly expended to meet the expenditure of another Budget Head e.g. Conditional Income and Expenditure without approval of *Markaz*.
8. Moreover, *Majlis-e-Āmila* is not authorized to increase the overall budget without prior permission of *Markaz*.
9. The Central as well as Local *Amanat* should not be shown in the "Income Statement". They should appear in the separately devised report form.
10. *Tablīgh*, *Tarbīyyat* and *Ta'īm* are regular expenses of the Mission and as such their separate heads are not needed. Expenses related to *Tablīgh*, *Tarbīyyat* and *Ta'īm* should be put in their relevant heads, e.g. petrol used for *Tablīgh* or *Tarbīyyat* should be booked under "Travelling and Meetings" etc.
11. The income as well as expenditure of the construction acquisition of Mosques/Mission houses should be shown on the prescribed space so provided for in the Financial Statements.
12. In a few countries, some expenditure is incurred as "Special Expenditure". Such income and expenditure should also be included in Financial Statement instead of keeping them out of the books.
13. The "Bank Statement" as well as "Bank Reconciliation Statement" should accompany the Financial Statements of December and June of each year.

Note: Monthly Financial Statements should be prepared keeping in view the checklist given in **Annexure IV**.

Detail of *Chanda Jāt*

OBLIGATORY CHANDAS:

1. Zakat
2. *Fiṭrāna*
3. *Ḥiṣṣa Āmad*
4. *Ḥiṣṣa Jā'idād*
5. *Chanda 'Ām*
6. *Chanda Jalsa Sālāna*
7. *Sharṭ-e-Awwal* (to be paid when signing the *Waṣīyyat*)
8. *Chanda Ai'lān-e-Waṣīyyat* (to be paid when signing the *Waṣīyyat*)

SUPEREROGATORY CHANDAS:

1. Eid Fund
2. *Chanda Tahṛīk-e-Jadīd*
3. *Chanda Waqf-e-Jadīd*
4. MTA (Amānat Tarbiyyat)
5. *Imdād Ṭulaba* (to help the Students)
6. *Imdād Marīḍān* (to help the Needy Patients)
7. *Chanda Buyūtul Ḥamd*
8. Yatāma Fund
9. Ta'mīr Buyūtul Dhikr
10. Sadqa/Fidya
11. Maryam Shādī Fund
12. Sayyidnā Bilāl Fund
13. Local Funds
14. Sacrifice of animal hide
15. Fund for the construction of Mission Houses in Europe
16. Baitul Futūḥ London
17. Ṭāhir Foundation
18. Guest House Qādiān
19. Darwaish Fund
20. Al-Faḍl International
21. Review of Religions

MONEY WHICH CANNOT BE BROUGHT INTO PERSONAL USE

1. Money gained from Interest (This money will be deposited in the account of '*Ishā'at-e-Islām*').
2. Money won in lottery (This money will also be deposited in the account of '*Ishā'at-e-Islām*').

APPEALS MADE BY MARKAZ

1. These include all the Appeals which are occasionally made by *Markaz*. They belong solely to the *Markaz*, for instance, *Maryam Shādī* Fund, *Buyūtul Ḥamd*, *Ta'mīr Būyūtul Dhikr*, *Sayyidnā Bilāl* Fund, *Baitul Futūḥ* London, *Ṭāhir* Foundation, *Yatāma* Fund.
2. All these shall be included in the Central *Amānāt*. Their details of receipts and payments should be separately sent on the prescribed format.

CENTRAL AMĀNĀT

Broadly this shall also include other central *amānāt*, apart from the above Appeals, for instance, subscription to *Al-Faḍl International*, *Review of Religions* etc.

LOCAL AMĀNĀT

This includes, in addition to the local *amānāt*, the *Chandas* of the Auxiliary Organisations like *Majlis Anṣārullāh*, *Majlis Khuddāmūl Aḥmadīyya* and *Lajna Imā'illāh*. These should not be included in the budget instead the report of their receipts and payments should be sent separately to *Markaz* on the prescribed format.

LOCAL FUND

In order to fulfil local needs Local Fund can be established, according to the conditions laid down in the Rules. But this should not be more than one percent of the collective sum of the Obligatory *Chandas*. Moreover it shall not be included in the national budget, rather being local fund it will be entered in the Local *Amānāt*.

CENTRAL RESERVE

1. Central reserve generally consists of funds transferred from the following sources:
 - i. The portion of *Markaz* from *Chandas* which come under Regular Income.
 - ii. The portion of *Markaz* from *Chandas* which come under Conditional Income.
2. According to the rules and regulations, the income received under Regular Income should be transferred to the Central Reserve at the following rates:
 - i. 25% of *Chanda 'Ām*
 - ii. 25% of *Chanda Hiṣṣa Āmad*
 - iii. 100% of *Chanda Hiṣṣa Jā'idād*
 - iv. 100% of *Chanda Tahrik-e-Jadīd*
 - v. 100% of *Chanda Waqf-e-Jadīd*
 - vi. 100% of MTA (*Amānat Tarbiyyat*)
3. Similarly, the amount of income that comes under Conditional Income shall be transferred to the Central Reserve at the following rates:
 - i. 75% of *Ṣadaqa*
 - ii. 25% of *Zakat*
 - iii. 100% of *Eid Fund*
 - iv. 10% of *Fiṭrāna*

It implies that 25% of *Ṣadqa*, 75% of *Zakat* and 90% of *Fiṭrāna* should be spent at the national level. But in case it is not possible to find the deserving people at the national level, then all such amounts shall be transferred to the Central Reserve.

INSTRUCTIONS ABOUT CENTRAL RESERVE

1. In keeping with the regulations, the Central Reserve should be kept completely separate.
2. It should be shown in the National Expenditure.

3. The record of receipt and payment should be maintained.
4. If possible, a separate bank account should be opened for the Central Reserve.
5. Seek approval from *Markaz* before drawing any amount from the Central Reserve. A copy of the approval should be sent to *Markaz* along with the Monthly Financial Report.
6. The amounts drawn from Central Reserve should only be spent under the head of account for which approval has been granted.
7. If in a certain year, National *Jamā'at* fails to meet its expenditure by income generated locally and approval to use the funds out of Central Reserve is received from *Markaz*, following instructions should be borne in mind.
 - a. In the financial statements, Central Reserve arising during that particular year must continued to be calculated, as instructed and should be shown as an expense (in the prescribed form).
 - b. The amount so calculated and set aside should be shown as income in "Central Reserve Statement".
 - c. The amount for which approval is received to spend will be shown as an expense in "Central Reserve Statement" and will be taken to the concerned main head, i.e. Regular Conditional or Development Income and Expenditure Statement" as "Income from Central Reserve".
8. If approval has been obtained from *Markaz* to spend some amount from the Central Reserve under a budget head, e.g. Regular, Conditional or Development, the amount drawn from Central Reserve shall be shown as Income from Central Reserve under the same head for which it has been approved.
9. Central Reserve shall be operated only by individuals who have been approved by *Markaz*.

ZAKAT

AḤĀDĪTH MUBĀRKĀ

أَنَّ أَنَسَ رَضِيَ اللَّهُ عَنْهُ حَدَّثَهُ أَنَّ أَبَا بَكْرٍ رَضِيَ اللَّهُ عَنْهُ
كَتَبَ لَهُ الَّتِي فَرَضَ رَسُولُ اللَّهِ ﷺ " وَلَا يُجْمَعُ بَيْنَ
مُتَفَرِّقٍ، وَلَا يُفْرَقُ بَيْنَ مُجْتَمِعٍ خَشِيَةَ الصَّدَقَةِ.

"Abū Bakr wrote to me what was made compulsory by Allah's Apostle regarding the payment of Zakat and that also includes: Neither different types of properties may be taken together nor the joint property may be split for fear of (paying more, or receiving less) Zakat." 77

يُوشِكُ أَنْ يَأْتِيَ عَلَى النَّاسِ زَمَانٌ يَشُقُّ عَلَى الرَّجُلِ أَنْ
يَخْرُجَ فِيهِ زَكَاةَ مَالِهِ.

"Verily, a time comes, when people will find it a burden to pay Zakat on their belongings." 78

فَقَالَ الْقَاسِمُ بْنُ مُحَمَّدٍ أَنَّ أَبَا بَكْرٍ الصِّدِّيقَ لَمْ يَكُنْ
يَأْخُذُ مِنْ مَالٍ زَكَاةٍ حَتَّى يَحُولَ عَلَيْهِ لِحَوْلٍ قَالَ
الْقَاسِمُ بْنُ مُحَمَّدٍ وَكَانَ أَبُو بَكْرٍ الصِّدِّيقُ إِذَا أَعْطِيَ
النَّاسَ أَعْطَيْتَهُمْ سَأَلَ الرَّجُلُ هَلْ عِنْدَكَ مِنْ مَالٍ
وَجَبَتْ عَلَيْكَ فِيهِ الزَّكَاةُ فَإِنْ قَالَ نَعَمْ أَخَذَ مِنْ عَطَائِهِ

77 *Saḥīḥ Bukhārī Kitābul Zakāt.*

78 *Kinzul 'Umāl, Kitābul Zakāt.*

زَكَاةَ ذَلِكَ الْمَالِ وَإِنْ قَالَ لَا سَلَّمَ إِلَيْهِ عَطَاءَهُ وَلَمْ
يَأْخُذْ مِنْهُ شَيْئًا.

"Qāsim bin Muḥammad said: Ḥaḍrat Abū Bakr never received Zakat on a property unless it had been in someone's possession for a whole year. And when he distributed stipends among the people, he would ask them if Zakat was due on some of their property. If someone answered 'yes', he would deduct the Zakat from his stipend, otherwise he would hand over the whole stipend and would deduct nothing from it." ⁷⁹

DEFINITION OF ZAKAT

The Promised Messiah^{as} says:

"What is Zakat? يُؤْخَذُ مِنَ الْأَمْوَالِ وَيُرَدُّ إِلَى الْفُقَرَاءِ It is taken from the rich and given to the poor. It teaches the highest level of human sympathy. Thus by coming together of the rich and the poor, the Muslims gain strength. It is a must for the rich to help the poor, and even if it were not so, it is a demand of human sympathy to do so. But nowadays, I see that people care the least even if their neighbour is starving to death, so engrossed are they with their own comfort and enjoyment. I can't hold back what Allah has told me. Sympathy is a very precious gem that a man has. Allah Almighty says: كُنْ تَتَأَلَوُا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ "You cannot achieve virtue until you spend out of that which you love." This is not the Way to please God, for instance a Hindu's cow becomes ill and he presents it as *Mans*. There are many who give to the poor rotten crumbs which are of no use to anyone, and they imagine that they have given charity. Allah does not accept such things, nor is such charity acceptable. He clearly says كُنْ تَتَأَلَوُا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ that you cannot achieve virtue until you spend out of that which you love. Virtue cannot be called virtue until you

⁷⁹ Mauta Imām Mālik, Kitābul Zakāt, Bābul Zakāt.

spend for the propagation of the faith and the sympathy for mankind out of your possessions which you love."

A brother asked: "*Hudūr*, some of the beggars, themselves, ask for old bread and clothes."

Hudūr said: "**Will you give them new ones?** What will they do? They ask that, because they know that no one is willing to give them anything new. We must, as far as it is in our power, sympathise with and provide for Allah's creatures." ⁸⁰

ZAKAT ON ASSETS YET TO BE REALIZED

Someone asked the Promised Messiah^{as}: "In trade there are many payments pending from customers, which are as yet un-recovered, is Zakat payable on such money?" The Promised Messiah^{as} replied:

"Zakat is not payable on such money until it comes into one's possession. But it is also important that a businessperson should not try to avoid Zakat by such excuses. After all, he manages to bear his own expenses from the same means. He should carefully consider what he has in his possession and what remains un-recovered, and should seek the pleasure of God, by spending an appropriate sum in His path. Some people play tricks with Allah, it is not wise." ⁸¹

ZAKAT ON JEWELRY

Zakat is not payable on every kind of gold and silver. The Promised Messiah^{as} says:

"According to some people's Zakat is not payable on gold and silver which is worn and is sometimes given to poor women for use. And it is perfected that Zakat should be paid on jewellery which is worn but is not given to the poor. This is the practice of my family also.

⁸⁰ *Al-Badr Qādiān*, October 1908.

⁸¹ *Al-Hakam Qādiān*, July 17, 1907, *Al-Badr Qādiān* July 11, 1907.

They pay Zakat on their jewellery every year. Furthermore, there is no disagreement about the payment of Zakat on jewellery which is kept safe like money." **82**

THERE IS NO ZAKAT ON BUILDINGS AND ON PRECIOUS STONES

A letter came to the Promised Messiah^{as} in which a man enquired: "I have a five-hundred rupee share in a house, do I have to pay Zakat on this amount?" The Promised Messiah^{as} said: "There is no Zakat on precious stones/buildings ." **83**

ZAKAT ON HOUSE AND MERCHANDISE GOODS

In response to a query by a person, the Promised Messiah^{as} said:

"No matter what the value of a house, Zakat is not payable on it. But if you have given it on rent, the Zakat will be payable on the rental income you receive. Similarly, there is **no Zakat** on merchandize stored in a house. Ḥaḍrat ‘Umar used to finalize the account every six months and Zakat was calculated on the money one possessed." **84**

ZAKAT ON LOAN

The Promised Messiah^{as} was asked: "Is Zakat payable on the amount one has extended some other person as a loan?" The Promised Messiah^{as} replied: "No." **85**

82 *Tahrīr Fatāwā Ḥaḍrat Masīh Ma‘ūd, Al-Ḥakam* November 17, 1905.

83 *Tahrīr Fatāwā Ḥaḍrat Masīh Ma‘ūd, Al-Badr*, February 14, 1907.

84 *Tahrīr Fatāwā Ḥaḍrat Masīh Ma‘ūd, Al-Badr*, February 14, 1907.

85 *Tahrīr Fatāwā Ḥaḍrat Masīh Ma‘ūd, Al-Badr*, February 21, 1907.

PAYMENT OF ZAKAT

Zakat is one of the pillars of Islam, and it is obligatory to pay it according to the requirements. The Promised Messiah^{as} says:

"O ye people who consider themselves among my *Jamā'at*, heaven will only count you in my *Jamā'at* when you truly strive in the path of Taqwa. So observe your five daily prayers with such fear and concentration as if you actually see Allah. Complete your fasts only for the sake of Allah with sincerity. Whoever of you is capable to pay Zakat should do so. And whoever can perform the Hajj, and there is no obstacle in his way, he should perform it." **86**

Then *Hudūr* said:

"Everyone who pays Zakat should send it right here. He should avoid extravagance and spend his money in this cause. He should show steadfastness in all events, so that he is rewarded with blessings and the Holy Spirit. Because this is a gift which is specially meant for people who join this Movement." **87**

CHANDA JĀT AND ZAKAT

Ḥaḍrat Khalīfatul Masīḥ I^{ra}, says:

"I wish to draw the attention of every *Aḥmadī* to the fact that if Zakat is collected in a single place, it can do a lot, and is doing a lot, in fulfilling the needs of Islam. The best example for our *Jamā'at* is that of the Disciples of the Holy Prophet^{sa}, who did not. Consider it correct to spend Zakat individually, rather all the Zakat was collected in the *Baitul Māl*, some great purposes were served by this. **Regardless of all the collections, our Jamat has through Chandas, it does not behove a movement, which is the movement of the Promised Messiah^{as}, not to give proper attention to the**

86 *Kashī Nūḥ, Rūḥānī Khazā'in*, Volume 19, p15.

87 *Kashī Nūḥ, Rūḥānī Khazā'in*, Volume 19, p83.

principles which form the basis of Islam. Just as paying *Chanda* does not relieve us from the obligation to pray, fast and perform the Hajj, in the same way it does not make any difference in the payment of Zakat. Performing *Tahajud* and *Nafal* prayers does not exempt one from the obligatory prayers one has to offer in the mosque, in fact such *Nawāfil* are a mere waste which hinder one from the performance of obligatory prayers. Similarly, one cannot become exempt from Zakat, which is one of the four basic principals of Islam, by paying other *Chandas*. All our success depends upon holding fast to the principals of Islam.

I, therefore, beseech you to distinguish your *Jamā'at* by collecting your Zakat at one place, and that can be none other than the *Markaz*. Unless we distinguish ourselves from the people who have left off adhering to the principals of Islam—though they call themselves Muslims—we cannot become victorious by mere sermonizing. If you want to become a successful nation, then hold fast to the principals of Islam just as the Disciples of the Holy Prophet^{sa} did. Whether or not our people understand the benefits of paying Zakat, and whether they find it hard to accept what I say because **a couple of thousand rupees** seem insignificant compared to **One hundred and forty thousand**, I still see that we can never achieve the success we are looking for unless we firmly establish ourselves on the principal of paying Zakat and take this two thousand to millions. The greatest path to success is that which is demonstrated to us by the Holy Prophet^{sa} and told to us by Allah Who is the Knower of the unseen. The Allah Who creates humans is also the One Who creates nations. It will be most unwise to deviate from the trodden path which is before us and still claim to be followers of Islam. So I again beseech you that as the Holy Prophet^{sa} set the example of collecting Zakat at a single place and spending it for certain causes as told by Quran, unless we do the same, we will not be following one of the four basic principals of Islam. Just as prayer

is obligatory and must be observed with congregation in the mosque, so is Zakat obligatory and it must be collected at a single place and spent for the prescribed purposes. We must consider the payment of Zakat to be as obligatory as prayer, fasting and performing the Hajj." **88**

Ḥaḍrat Khalīfatul Masīḥ IVth, says:

"Zakat is a Quranic injunction...It must be paid whenever the conditions which make it binding are fulfilled." **89**

Ḥaḍrat Khalīfatul Masīḥ V^{at}, said in his Speech.

"Zakat is an obligation for women as well. Here in these countries, by the Grace of God, where people are generally prosperous, every woman possesses some kind of jewellery. Every woman is therefore, under obligation to pay Zakat. In view of the prescribed conditions and rate of Zakat, if Zakat is received in Pakistani currency, Zakat would one and a half Tola⁹⁰ (approx. 18 grams) gold or its equivalent jewellery.

In short since everyone usually possesses some gold, she is under obligation to pay Zakat on it. However Zakat has to be paid in accordance with the currency value of each country." **91**

BASIC INFORMATION ABOUT THE PAYMENT OF ZAKAT

Q: Can Zakat be paid before it becomes binding?

A: Yes.

Q: What is the time-limit for paying Zakat?

A: Zakat must be paid within **one year** of the day when it becomes payable.

88 Report *Ṣadr Anjuman Aḥmadiyya*, 1911-12.

89 Letter from Mr. Munīr Aḥamd Jāwaid to Saḥibzāda Mirza Maṣrūr Aḥmad Ṣāḥib, dated February 4, 2003.

90 One Tola is equal to 180 grains troy weight or 11.7 grams.

91 Speech to *Lajna, Jalsa Sālāna* Germany, August 21, 2004.

Q: Does Zakat apply on the amount which has been given as a loan?

A: Zakat is **not payable** on the amount which has been given as a loan. However it will become payable one year after the said loan has been returned. Moreover money deposited in banks will not be considered as loan rather, it will be treated as savings.

Q: What is the procedure for paying Zakat on an amount preserved in a bank or elsewhere?

A: If the amount preserved is equal to or greater than the *Nisāb*, then Zakat will become payable upon it after the completion of one year.

Q: What are the conditions for Zakat on commercial goods?

A: Zakat will be levied if an investment is equal to or more than the *Nisāb* at the beginning of the year and remains so until the end. It will still be payable if it decreases during the year but is recovered by the end. If some investment is stolen or lost during the year, Zakat will not be levied on it, but it will be if the loss is recovered afterwards. In case of business partnership, it is incumbent to pay Zakat immediately after the year ends. If goods on which Zakat is payable are interchanged with other such goods, the Zakat will still remain binding. Money which is given as loan is called '*Mu'allaq*' (Suspended) and Zakat will not be levied on it.

Q: Is *Chanda* a substitute for Zakat?

A: *Chanda* is no substitute for Zakat. Those upon whom Zakat is binding must fulfil this obligation.

Q: Is Zakat levied on all the items as a whole, or is it to be levied separately on each?

A: Zakat is not levied on all the items as a whole, rather it is levied on each item separately. Whenever an item is equal to or more than the *Niṣāb* (52.5 Tolas, 614.25 grams of silver), Zakat will be levied on it.

Q: Will Zakat be levied on the total property or only that which exceeds the *Niṣāb*?

A: Zakat will be levied on the total amount. It is not sufficient to pay Zakat on that which exceeds the *Niṣāb*. For instance, if someone has 55 tolas of Silver, he shall pay Zakat on 55 tolas and not just on 2.5 tolas.

INSTRUCTIONS REGARDING THE DISTRIBUTION OF ZAKAT

1. All the Zakat money shall be deposited with the National *Jamā'at*. The local *Jamat* is not allowed to spend any of this amount.
2. If people who deserve Zakat are not available at national level, then this amount shall be transferred to the Central Reserve Fund.
3. No local *Jamā'at* or individual is authorized to distribute the Zakat money at his own discretion.
4. The office-bearers should properly publicize these points among their members.

Fiṭrāna

In Arabic, *Fitrana* is called *Sadaqatul Fiṭr*, *Fiṭrāna* has to be paid before Eid, so that the poor and needy can be provided with means to celebrate Eid in time. Its rate is one صاع of grain, which is equivalent to 2.5 Kilograms. If someone is unable to pay at full rate, he can pay at half rate. *Fiṭrāna* is obligatory upon every Muslim man, woman and child, so much so that it even has to be paid on behalf of a newborn.

In keeping with the above rate, the amount for *Fiṭrāna* should be fixed annually at the national level, and should then be collected accordingly. 10% of the amount so collected shall be transferred to the Central Reserve, while the 90% shall be spent at national level. If some money remains unspent, it should be transferred to the central reserve instead of spending it on regular expenditure.

Fidya

For people who are unable to observe their fasts in Ramadan because of illness, inability or travel etc., the Quranic injunction is that they should pay *Fidya* as a recompense for the lost opportunity to perform a virtue and in order to have the opportunity to fast in the future. The rate of *Fidya*, depending on individual circumstances, is equivalent to two meals for every Fast which has been missed. *Fidya* can be paid personally to the needy or the average amount for two meals can be paid in cash to the Secretary *Māl*.

All income from *Fidya* shall be spent at the national level. But if deserving people cannot be found in some country, then the amount will be transferred to the Central Reserve.

Eid Fund

This *Chanda* has existed since the time of Promised Messiah^{as}. The aim of this fund was that just as on happy occasions a man spends money on things like clothes, food, parties and gifts, he should also bear in mind the requirements of Faith and religion.

At the time of the Promised Messiah^{as}, each *Aḥmadī* who had a source of income used to give one

rupee as Eid Fund. But since the value of the rupee has not remained the same, instead of restricting it to one rupee *Aḥmadīs* should pay something on both Eids keeping in view the spirit of this fund according to their financial position.



WAŞIYYAT (THE WILL)

PRAYERS OF ḤADRAT MASĪḤ MA'ŪD^{AS} FOR WAŞIYYAT HOLDERS

Ḥadrat Masīḥ Ma'ūd^{AS} said in *Al-Waşiyyat*:

"I was shown a place which was named *Bahishṭī Maqbarah*⁹², and it was conveyed to me that it contained the graves of such selected members of the community who are destined for heaven. Since then I have always been concerned that a piece of land should be bought for the *Jamā'at* for the purposes of the graveyard"..... "Hence I have proposed (to donate) a piece of land for this purpose. It is my own property which is adjacent to our orchard and the price of which is no less than a thousand rupees. And I pray that God may bless it and that He may make this very piece of land *Bahishṭī Maqbarah*; and make it the resting place of those members of the *Jamā'at* who are pure of heart and who have in reality given precedence to Faith over the world and who have renounced the love of the world and submitted themselves to God and who have brought about in themselves a holy change and who have, like the disciples of the Holy Prophet^{SA} set the example of Faithfulness and Truthfulness, *Āmīn*, O Lord of the world".

"I pray again: O my Mighty God make this piece of land fit for the graves of those of my *Jamā'at* who are pure of heart and who have in reality become solely for you and in their works there is no adulteration of the worldly objectives, *Āmīn*, O Lord of the world."

"Again for the third time I pray: O my Mighty and my Benevolent! O God who is Forgiving and Merciful give in this land a piece for graves only to those who truly believe in this chosen one of Yours and who have no

⁹² The graveyard of those who are in the eyes of God worthy of Heaven.

trace of hypocrisy, of selfish desires and of unfounded suspicions in their hearts; and as faith and obedience deserve to be followed and observed, they follow and observe it for your sake; and the condition of their heart is such that, while alive, they have sacrificed their lives for you and in your path; and with whom You are pleased; and about whom You know that they are totally lost in their love for You; and those who have a relationship of love for Your chosen one and have such devotion for him as they would not hesitate to shed their lives for him—a relationship based on loyalty, total respect and veneration and a relationship based on the fact that their hearts embrace faith with open bosom without feeling any constraint, *Āmīn*, O Lord of the world." **93**

CONDITIONS OF WAṢIYYAT

Ḥaḍrat Masīḥ Ma‘ūd^{as} Said

"God has inclined my mind through His *Waḥī-e-Khaḥī*⁹⁴ towards the idea that for the burial in the graveyard some conditions should be prescribed and only those would be admissible who, because of their truthfulness and their perfect righteousness, comply with them. They are three conditions and are binding on all.

- 1 I have donated the present plot of land as a contribution from myself.Thus the first condition is that whoever desires to be buried in this graveyard should contribute towards the expenses of its maintenance according to his/her capacity. Such contributions are demanded only from people who desire to be buried herein, and not from others.....
- 2 The second condition is that from among the *Jamā‘at* only those will be buried in this graveyard who make a testamentary disposition that one tenth of his/her entire

93 *Risāla Al-Waṣiyyat, Rūḥānī Khazā'in* Volume 20, pp. 316-317.

94 A non-verbal revelation which is a kind of Divine Inspiration.

property shall, under the directions of the Movement, be devoted to the propagation of Islam and carrying out of the teachings of the Qur'an. It will be open to every righteous person whose faith is perfect to provide for this purpose in his Will more than one tenth, but it shall not be less.....

- 3 The third condition is that every such person shall lead a righteous life and abstain from all that is prohibited and shall not do anything that amounts to association of something with God or to an innovation in the faith. He should be a true and sincere Muslim.
- 4 Every righteous person who owns no property and is unable to render any financial service (to the community) can be buried in this graveyard, provided that it is established that, while alive, he continued to serve the Faith with dedication and was righteous."⁹⁵

Then *Huḍūr* Said:

"Let it be made clear that it is the Will of Allah that such as have the perfect Faith should all be buried in one place, so that the future generations, having seen them all buried in one place, should rejuvenate their own faith and so that their (that of deceased) great achievements—that is the deeds which they performed for the sake of Allah—always remain in the knowledge of the people.

At the end I pray that Allah may help every sincere person in this matter and that He may kindle the fire of faith in his heart and that they may meet their death when Allah is pleased with them. *Āmīn* ".⁹⁶

Further He said:

"It is appropriate that every one of our *Jamā'at* who gets this treatise should make it known to his friends and acquaintances and should publish it as far as it is

⁹⁵ *Risāla Al-Waṣīyyat, Rūḥānī Khazā'in* Volume 20, pp. 318-320.

⁹⁶ *Risāla Al-Waṣīyyat, Rūḥānī Khazā'in* Volume 20, p. 321.

possible for him to do so and safeguard it for his future generations".⁹⁷

THIS ARRANGEMENT IS IN ACCORDANCE WITH THE DIVINE REVELATION

Promised Messiah^{as} said:

"No ignorant person should think that this graveyard and the arrangements for it fall under the category of *Bid'at* (an unwarranted innovation). For this arrangement is in accordance with the Divine revelation and there is no element of human involvement in it. And no one should wonder how by just being buried in this graveyard one can enter Heaven? The idea behind it all is not that this piece of land will make anyone worthy of Heaven; rather the Word of God means that only those will be buried here who are already worthy of Heaven."⁹⁸

".....those who, having been informed of this Divine programme, immediately and without hesitation become anxious to subscribe the tenth part of their property in the way of Allah—nay, they even show greater fervour in the cause of Allah—set a seal on their faith."⁹⁹

"Those who do not possess any property but have some means of income should contribute at least one tenth of their income to *Şadr Anjuman Aḥmadiyya*..... But they shall have to make a Will that after their death, one tenth portion of their property, which they have left behind, shall be given to the *Anjuman*.." ¹⁰⁰

⁹⁷ *Risāla Al-Waṣīyyat, Rūḥānī Khazā'in* Volume 20, p. 321.

⁹⁸ *Risāla Al-Waṣīyyat, Rūḥānī Khazā'in* Volume 20, footnote on page 321.

⁹⁹ *Risāla Al-Waṣīyyat, Rūḥānī Khazā'in* Volume 20, p. 327.

¹⁰⁰ *Risāla Al-Waṣīyyat, Rūḥānī Khazā'in* Volume 20, p. 332.

THE NEW SYSTEM OF WORLD IS IN WAŞIYYAT

Ḥadrat Khalīfatul Masīḥ II^{ra}, says:

"...History bears out that the Holly Prophet^{sa} fulfilled the needs of the poor from Zakat supplemented by voluntary subscriptions." **101**

It is necessary, ... that in this age the teachings of Islam should be given a practical shape which, while safe-guarding against the defects in the worldly movements, should place sufficient resources in the hands of those responsible for putting the Islamic principles into force to enable them to bring about conditions of equal opportunity for all and to provide for the legitimate needs of the people." **102**

"...The *Khulafā'* interpreted the Islamic injunctions according to needs of their own times. But a different plan and system was needed considering the requirements of the present age. In order to establish such a system, it was essential that a man should be sent by God to alleviate all pain and suffering and to present a system which should be not of earth but from heaven, and to produce a blueprint for fulfilling the needs of the poor and alleviating the sufferings of the world." **103**

"...It was, therefore, the duty of the *Khātamul Khulafā'* to devise a scheme, in accordance with Islamic teachings, to put an end to the world's miseries."

"...The salient features of Islamic scheme are as follows:

First: The needs of all human beings must be fulfilled.

Second: But in so doing, the delicacies of private and family life should not be destroyed.

101 *Nizām-e-Nau*, p. 110.

102 *Nizām-e-Nau*, p. 112.

103 *Nizām-e-Nau*, p. 113.

Third: This service should be done by those who have the means to do it, without any coercion.

Fourth: This system should be international and not confined to any one nation. **104**

".....The appointed one of Allah laid the foundations of the New Order in 1905 through *Al-Waṣīyyat*. **105**

".....If the Islamic State has to provide food, clothing, shelter, medical relief and to eradicate the ignorance by providing education for everyone, it must have at its disposal a lot more resources than would have sufficed in the past times. The Promised Messiah^{as}, therefore, announced under Divine Command that Allah had ordained that today those who desire to win real paradise must volunteer to sacrifice 1/10th to 1/3rd of their properties and belongings. **106**

".....Time will soon come when the world will cry out for a New Order. From every quarter voices shall be raised announcing New Order. Russia will claim to give the world a New Order. India will put forward a New Order. Germany and Italy will announce a New Order. America will proclaim a New Order. At that time a successor of the Promised Messiah^{as} would announce from Qadian: 'The New Order has already been set out in *Al-Waṣīyyat*. If the world desires to proceed along the path of peace and prosperity, the only way to it is to put into effect the New Order set out in *Al-Waṣīyyat*'. **107**

".....He (the Promised Messiah^{as}) goes on to say that the test of every believer is that he should take part in this scheme and should seek special grace of Allah through it. Only hypocrites shall keep out of it. In other words, the scheme is not mandatory, but at the same time He said that it is a test of your faith. If you are anxious to win the pleasure of Allah and to deserve the

104 *Nizām-e-Nau*, p. 114.

105 *Nizām-e-Nau*, p. 115.

106 *Nizām-e-Nau*, p. 116.

107 *Nizām-e-Nau*, p. 117.

real Paradise, you must make this sacrifice. If, on the other hand, these things have no value in your eyes, you can retain your properties in this world; neither Allah nor the Movement founded under His Command have any use for them. **108**

"...In short, the foundation of the New Order was not laid in Russia in 1910, nor will they be laid in the future in Europe after the present war. As a matter of fact, the foundation of the New Order, which is designed to bring comfort to the whole world and prosperity to every human being individually and at the same time to safeguard the true faith, was laid down in 1905 in Qadian. The world needs no other New Order." **109**

"Allah inspired me with the idea of *Tahrīk-e-Jadīd*, which would be a means of establishing a central fund, to be utilized for the wider propagation of *Aḥmadīyyat*. *Tahrīk-e-Jadīd*, therefore, is a symbolic demonstration of our faith before Allah, indicating that, as time is not yet ripe for the universal establishment of the New Order based upon *Al-Waṣīyyat*, we hereby to construct a humble miniature by means of the *Tahrīk-e-Jadīd*, so that, pending the establishment of the system based upon *Al-Waṣīyyat*, we should be able to utilize the funds obtained through *Tahrīk-e-Jadīd* for the propagation of *Aḥmadīyyat*, and this in turn should enable us to bring into effect, on an ever wider scale, the objects of *Al-Waṣīyyat*." **110**

"When the system of *Waṣīyyat* attains maturity, it will provide not only for missionary work, but will also help to abolish need and suffering by making adequate provision for the needs of all individuals as told by Islam. No orphan shall have to beg, nor shall a widow have to ask for charity, nor shall a needy person suffer anxiety. Because the system of *Waṣīyyat* will be a

108 *Nizām-e-Nau*, p. 118.

109 *Nizām-e-Nau*, p. 125.

110 *Nizām-e-Nau*, p. 130.

mother to children, a father to youth and a source of security for women. A brother will help another willingly and with love without any coercion, nor will he go unrewarded, for he shall receive the best reward from Allah. Neither the rich nor the poor shall be the loser. No nation shall fight another, and its blessing shall encompass the whole world." **111**

"...Hence, Sign your *Waṣiyyats* as soon as possible, so that New World Order may be created and the blessed day may dawn when the banner of Islam and *Aḥmadīyyat* shall fly all over the world. To those who have already made their *Waṣiyyat*, I offer my congratulate and pray for those who have not yet done so that Allah enable them to do so, and they may also gather for themselves blessings, material as well as spiritual. I also pray that through this system the world may be compelled to admit that from this apparently backward village of Qadian, shone forth a light which dispelled the darkness of the world and then filled it with the refulgence of true knowledge—knowledge which abolishes pain and misery, and makes it possible for the rich and the poor, the high and the humble, to live together with love and affection." **112**

In his concluding address on the third day of *Jalsa Sālāna* UK, Ḥaḍrat Khalīfatul Masīḥ V^{at} spoke about the importance of *Waṣiyyat* and urged *Aḥmadīs* to fully take part in it. *Hudūr* said:

"...In 2005, *Inshā'allāh* it will be a hundred years since this institution (*Waṣiyyat*) was established. The Promised Messiah^{as} established it in 1905...and today, **after 99 years, only 38,000 *Aḥmadīs* have signed *Waṣiyyat***. Next year, a hundred years will be completed since the institution of *Waṣiyyat* was established, so as I said earlier, I wish to exhort the *Jamā'at* to come forward and join this heavenly institution in order to

111 *Nizām-e-Nau*, p. 131.

112 *Nizām-e-Nau*, pp. 133-134.

purify their own lives and the lives of their progeny. **At least...15,000 new *Waşāyā* should be signed in the following one year."**

Huḍūr went on to say:

"It is my desire that by **2008**, when a hundred years will be completed since the establishment of *Khilāfat-e-Aḥmadiyya*, **at least 50%** of all *Aḥmadi* earning hands (i.e., the contributors of *Chanda*) in every country and every *Jamā'at* should have become part of this great scheme (*Waşiyyat*) and set new standards in making sacrifices. This will be a small token of gratitude from the *Jamā'at* to Allah Almighty at the completion of hundred years since *Khilāfat* was established....The people who join this institution should, according to the Promised Messiah^{as} be such, who desire a virtuous end and are regular in their worship. For this purpose, the best time is when one is young....Therefore, *Khuddāmul Aḥmadiyya*, *Şaf-e-dum* of *Anşārullāh* and *Lajna Imā'illāh* should try their best to take part in this Divine scheme, because when one reaches the age of seventy and above, and is lingering on the edge of the grave, he has only leftovers to offer. So I hope that young men and ladies will take part in it with full zeal, and I especially wish to address the ladies, that they should try to bring their children and husbands to this revolutionary scheme...." **113**

Note: Whenever a new *Waşiyyat* form is sent to *Markaz* for approval, please also send the check list given in **Annexure VI**.

Chanda Sharḥ-e-Awwal **(First Condition)**

The Promised Messiah^{as} says:

"Thus the first condition is that whoever desires to be buried in this graveyard should contribute towards the

113 Concluding Speech at *Jalsa Sālāna* UK 2004.

expenses of its maintenance according to his/her capacity. Such contributions are demanded only from people who desire to be buried herein, and not from others. At present this contribution should be sent to my respected brother, Maulawī Nūruddīn Şāhib; but if God so wishes this practice will continue after the death of all of us. In such eventuality, there should be an *Anjuman* which should be responsible to spend the funds from such income (which would be raised from time to time) as it deems fit for the propagation of Islam and for spreading the Unity of God." **114**

Chanda Ai'lān-e-Waṣīyyat **(For the publication of Waṣīyyat)**

"Anyone who asserts that he/she will be bound by the conditions laid down in 'The Will', it shall be binding on him/her that he/she, while still of sound mind, should make this declaration in writing in the presence of two witnesses and entrust this document to the *Anjuman*. The testator should explicitly state that he/she bequeaths or endows one tenth of all of his/hers fixed and movable assets for the propagation of that which the objectives of the *Aḥmadīyya* Movement aim to achieve. And it shall be obligatory that the testator publishes this at least in two newspapers." **115**

NOTE: Payments made for this purpose, at the prescribed rate, are called *Chanda A'lān-e-Waṣīyyat*.

Chanda Ḥiṣṣa Āmad

1. The *Chanda* which a *Mūṣī* is obliged to pay on his real income is called *Chanda Ḥiṣṣa Āmad*, whose minimum rate is 1/10 and can be enhanced up to 1/3. Even after the *Waṣīyyat* has been finalized, a *Mūṣī* can have his

114 *Al-Waṣīyyat, Rūḥānī Khazā'in*, volume 20, p. 318.

115 *Al-Waṣīyyat, Rūḥānī Khazā'in*, volume 20, p. 323.

Waṣiyyat increased from 1/10 or decreased, in case he is unable to pay, to less than 1/3. A *Mūṣī* shall pay this *Chanda* monthly according to his/her income. In case of those whose income is on seasonal or annual basis, they will pay at their promised rate on the realization of their income.

2. A *Mūṣī* on whom *Chanda* has become obligatory, but he does not pay and his *Chanda* is overdue for six months, his *Waṣiyyat* can be cancelled. He can, however, seek some respite from *Majlis Kārpardāz*.
3. A *Mūṣī* whose *chanda* is overdue for six months and he does not maintain any contact (with Concerned Department) his *Waṣiyyat* is prone to cancellation.
4. No one is exempt from *Chanda Waṣiyyat*. In case a *Mūṣī* is unable to pay *Chanda* at the prescribed rate he had better get his *Waṣiyyat* cancelled on account of extreme hardship.

Chanda Hiṣṣa Jā'idād

Hiṣṣa Jā'idād is the *Chanda* which *Mūṣiān* pay after making formal assessment of their property. As for the income generated by the property, whether before or after *Hiṣṣa Jā'idād* has been paid, *Chanda* shall have to be paid on it at the rate of *Chanda 'Ām*.

1. All the property which a *Mūṣī* receives in inheritance or creates himself, and allots to himself or to anybody else, is considered to be *Mūṣī*'s property.
2. Property acquired on mortgage shall be considered the property of the *Mūṣī*. Whenever a *Mūṣī* buys a property with cash or on mortgage, he/she should forthwith inform the *Markaz* about it and give all the details. Moreover, if a property is sold on profit, *Hiṣṣa Jā'idād* shall be payable on the profit, as well.

3. A *Mūṣī* should be in no doubt that the property bought on mortgage becomes the property of the buyer, although it remains mortgaged to a society or bank, as a security, until full payment has been made.
4. *Ḥiṣṣa Jā'idād* on a *Mūṣī*'s property is payable upon his death. However, office facilitates the *Mūṣī* by giving permission to pay *Ḥiṣṣa Jā'idād* during his lifetime.
5. If a *Mūṣī* wishes to pay *Ḥiṣṣa Jā'idād* during his life, he shall have to pay according to prevailing the market value of his property. Mortgage shall not be deducted from this amount.
6. If a *Mūṣī* sells his/her property which he/she has bought on mortgage before the term of the mortgage is complete, he/she shall pay *Ḥiṣṣa Jā'idād* after deducting the amount of his/her debt from the sale proceeds of his/her property.
7. At the time of a *Mūṣī*'s death, the amount of debt still payable to the mortgagee (bank or institution) shall be deducted from the market value of the property, and *Ḥiṣṣa Jā'idād* shall be paid on the remaining amount.

Chanda 'Ām

1. *Chanda 'Ām* is the basic and compulsory *Chanda* which the Promised Messiah^{as} has made obligatory upon every earning *Aḥmadī*, man and woman, and is to be paid at the rate of 1/16th on the total income from all sources.
2. Such *Aḥmadīs* as are incapable of paying at the prescribed rate on accounts of their lack of means or for any other reasons, can seek concession from Ḥaḍrat Khalīfatul Masīḥ by stating their circumstances.

3. The budget form, should reveal full income of people who obtained concession and reference should be given of the concession they have been granted.
4. Such concession is valid for one year. Fresh application will have to be submitted each year.
5. Members who have been granted concession in rate have the right to vote but they cannot be elected as office-bearers.
6. Application for concession must be sent through local *Jamā'at* with National *Amir*'s recommendation to *Wakālat Māl* London and should be addressed to Ḥaḍrat Khalīfatul Masīḥ. Such application cannot be withheld even if the national or local *Jamā'at* does not agree with the request. It, however, has the right to attach a note of disagreement.
7. Permission for paying arrears in instalments can be sought from *Wakālat Māl* London, but the application must come through the local *Jamā'at*.
(Those whose arrears have been pardoned, too, have the right to vote according to the regulations.)

Chanda Jalsa Sālāna

1. Members paying *Chanda Ḥiṣṣa Āmad* or *Chanda 'Ām* are also required to pay $1/120^{\text{th}}$ of their annual income or $1/10^{\text{th}}$ of their monthly income as *Chanda Jalsa Sālāna* once a year. If someone has been granted concession in *Chanda 'Ām*, he shall also be entitled to proportional concession in *Chanda Jalsa Sālāna*. No separate application is required.
2. There are some *Mūṣīān* who have no personal income and pay *Ḥiṣṣa Āmad* on pocket money, but do not pay *Chanda Jalsa Sālāna*. Although, not paying this *chanda* does not affect their *Waṣīyyat* , but they are

still expected to show the same love & passion for this *Chanda*, which inspired them to join the institution of *Waṣiyyat*, in response to call made by Promised Messiah^{as}.

Ḥaḍrat Khalīfatul Masīḥ II^{ra} said about this *Chanda*:

"As far as I know, *Chanda Jalsa Sālāna* has been in existence since the time of Promised Messiah^{as}. Some have mistakenly considered it a part of *Chanda 'Am*, which has now been separated from it. But I do not remember even a single instance when a separate appeal was made for *Chanda Jalsa Sālāna*. This *Chanda* is undoubtedly among the earliest *Chandas* So where I accept the proposal of the sub-committee that in future *Chanda Jalsa Sālāna* will be compulsory, I set its rate at 10% instead of 15%. But, this does not mean that a person who can pay 15 % should not do so. His reward lies with Allah and we cannot stop Him from this reward. Hence if a member gladly wants to increase this rate, he can do so any time. However, those who do not pay at 10 % shall be urged to do so." **116**

At another occasion, Ḥaḍrat Khalīfatul Masīḥ II^{ra} said:

"Ḥaḍrat Masīḥ Ma'ud^{as} has declared *Chanda Jalsa Sālāna* to be a permanent *Chanda* and has said: "Do not consider this *Jalsa* to be like the ordinary conventions of the world. It is a decree which has its roots in the support for the Truth and the victory of Islam. Its foundations have been laid by Allah Himself and nations have been prepared for it who will soon come to its fold. This is the work of the Almighty for whom nothing is impossible.", (Ishtihār December 7, 1892). Hence the Promised Messiah^{as} has declared *Jalsa Sālāna* to be a permanent institution and has said that it

116 Report Majlis Mushāwrat 1938.

has been established under Divine injunction. Therefore if *Chanda Jalsa Sālāna* is treated separately, then because of the emphasis laid by The Promised Messiah's^{as} that our *Jalsa* is not like other *Jalsas*, this will always refresh the faith of the believers when they partake in *Chanda Jalsa Sālāna*."¹¹⁷



¹¹⁷ Report Majlis Mushāwrat 1943.

Tahrīk-e-Jadīd

In 1934, *Majlis-e-Ahrār* started an agitation against the *Jamā'at* and declared that they would not rest until they had wiped the *Jamā'at* off the face of the earth. In response, *Ḥaḍrat Muṣliḥ Ma'ūd^{ra}* said: "I see the earth slipping from under the feet of Ahrar. They say they will wipe out this *Jamā'at*, but Allah Almighty has told me of a plan with which the *Jamā'at* will spread in all countries of the world and no one will be able to destroy it."

So, at that time *Ḥaḍrat Muṣliḥ Ma'ūd^{ra}* initiated *Tahrīk-e-Jadīd*, concerning which he said:

"The purpose of launching *Tahrīk-e-Jadīd* is to acquire such a fund with which Allah's message can be delivered as far as the corners of the earth with ease and facility."**118**

It began as a temporary scheme, but at the end of nineteen years, *Ḥaḍrat Muṣliḥ Ma'ūd^{ra}* said:

"Now that nineteen years are coming to an end, I have decided that *Tahrīk-e-Jadīd* will continue up to your last breath."**119**

He said:

"I hope that *Tahrīk-e-Jadīd* will last for countless ages, just as the stars in the sky, so did Allah say to Ḥaḍrat Ibrahim that his progeny would be countless. And Ḥaḍrat Ibrahim's progeny greatly served the faith, and the same is being done by *Tahrīk-e-Jadīd*."**120**

In his Friday Sermon of November 9th, 1934, *Ḥudūr* stressed the importance of joining *Tahrīk-e-Jadīd*:

"Though one is free whether or not to join *Tahrīk-e-Jadīd*, but if someone has the means to join it and does

118 Friday Sermon, November 27, 1942.

119 Friday Sermon, November 27, 1953.

120 Friday Sermon, February 22, 1935.

not do so because Khalifatul Masih has declared it to be optional, he will be brought to account either in this world or the next...." **121**

Earlier on *Ḥaḍrat Muṣliḥ Ma'ūd^a* set the standard for taking part in *Taḥrīk-e-Jadīd*, as follows:

"My second demand under this *Taḥrīk* is that the affluent members of the *Jamā'at*, who can afford to pay a hundred rupees or more, should do so for this *Taḥrīk* and become recipients of Divine reward...In order to bring the less fortunate people into this *Taḥrīk*, I permit those who can pay even five rupees to do so." **122**

Each individual has to decide for himself the sacrifice he is going to make for the great institution of *Taḥrīk-e-Jadīd*. But in so doing, it is necessary to bear in mind the importance of *Taḥrīk-e-Jadīd*, its international significance and the sayings of the *Khulafā'* in this respect. For instance, *Ḥaḍrat Muṣliḥ Ma'ūd^a* has talked about adopting different criterion at different times. He said:

"If someone pledges to sacrifice the amount equivalent to one half of his monthly income—for instance, if his income is a hundred rupees, he pledges fifty rupees—this will be considered a good sacrifice. And if someone pledges the amount equalling his full monthly income, we will understand that he has burdened himself in making this sacrifice." **123**

Ḥaḍrat Khalīfatul Masīḥ IIIth had this to say concerning the standard of pledges for *Taḥrīk-e-Jadīd*:

"From the very first day, *Taḥrīk-e-Jadīd* has been based on optional sacrifice....It is said that *Chanda Taḥrīk-e-*

121 Friday Sermon, November 9, 1934.

122 *Al-Faḍl*, November 29, 1934.

123 Friday Sermon, November 4, 1953.

Jadīd should be at least 1/5th of the monthly income, but this is not a prescribed rate." **124**

Hadrat Muṣliḥ Ma'ūd^{ra} had in his mind the needs of the whole world. This is why he wanted the *Jamā'at* to collect large amounts for the quick spread of Islam. Taking the pledge from *Khuddām*, he said:

"...The pledge I want you to take is that if there is any *Aḥmadī* in your village or town, who is not taking part in *Taḥrīk-e-Jadīd*, you should try to make him a part of it. Until there should not remain a single *Aḥmadī* who does not take part in *Taḥrīk-e-Jadīd*" **125**

Hadrat Khalīfatul Masīḥ IVth said:

"Whatever *Taḥrīk-e-Jadīd* spent in the way of Allah in one year, Allah has always granted it much more the following year, and this has gone on and on in an astonishing manner. All the increments in *Chandas* are the offsprings of *Taḥrīk-e-Jadīd*. If the poor people of Qādiān and the *Jamā'ats* of India had not sacrificed their rupee and two after selling their goats and their garments, our budget could never have reached into the millions today. **All the *Chandas* we see in the *Jamā'ats* of Europe, America and Africa are a result of the *Chanda* of *Taḥrīk-e-Jadīd* which was offered in the beginning with fervent prayers.** Disciples of the Promised Messiah^{as} were among those who took part in it...There was indeed such a wonderful atmosphere of piety and virtue, that it is hard to find it anywhere else in the world. The poor employees of Anjuman used to save several months' wages to offer for *Taḥrīk-e-Jadīd*. Even today, these scenes are repeating themselves all over the world, and we are witnessing beautiful events with the blessings of *Aḥmadīyyat*. But it all began in Qadian. The role which *Taḥrīk-e-Jadīd* has played in

124 *Report Majlis Mushāwrat* 1969.

125 Address to *Majlis-e-Mushāwrat Khuddāmul Aḥmadiyya*, October 23, 1950.

bringing about this zeal for financial sacrifice can never be overlooked." **126**

As to how and how much one should participate in *Taḥrīk-e-Jadīd*, Ḥaḍrat Khalīfatul Masīḥ IVth said:

"The philosophy of *Taḥrīk-e-Jadīd*, as put forth by Ḥaḍrat Faḍl-e-‘Umar, is that we should try to save money in every way, and offer as much as we can in the way of Allah. Every *Aḥmadī* should protect himself against sin and seek Allah’s forgiveness." **127**

STAGES OF TAḤRĪK-E-JADĪD

Taḥrīk-e-Jadīd was founded in 1934. At first it was a temporary scheme, but after ten years, having vision of its nature and importance, Ḥaḍrat Muṣleh Ma‘ūd^{ra} extended it farther. Thus, the first ten years were named as '*Daftar I*' and it consists of approximately five thousand members.

Regarding the Dafaatar of *Taḥrīk-e-Jadīd*, Ḥaḍrat Muṣliḥ Ma‘ūd^{ra} has said:

"I have decided that *Taḥrīk-e-Jadīd* should be organized in such a manner that each *Daftar* should be divided into two terms ...the duration of each should be nineteen years. People who come afterwards should continue to participate in these 19 year terms. I do not want to change this period because of the wisdom which lies in the figure 19, as put forth by me." **128**

Taḥrīk-e-Jadīd has so far been divided into the following Dafatar:

1. *Daftar I*: consists of *Mujāhidīn* from 1934 — 1944
2. *Daftar II*: consists of *Mujāhidīn* from 1944 — 1965
3. *Daftar III*: consists of *Mujāhidīn* from 1965 — 1985
4. *Daftar IV*: consists of *Mujāhidīn* from 1985 — 2004

126 Friday Sermon October 25, 1985.

127 Friday Sermon, November 5, 1993.

128 Friday Sermon, November 27, 1953.

5. *Daftar V*: consists of *Mujāhidīn* from 2004 onward.

While inaugurating *daftar V*, Ḥaḍrat Khalīfatul Masīḥ V^{at} said:

".....The principle laid down by *Ḥaḍrat Muṣliḥ Ma'ūd^{ra}* was that *Taḥrīk-e-Jadīd* would be divided into 19 year periods. In keeping with this principle, *Daftar IV* has completed its 19 years and *Daftar V* begins from today. From now on, all the new *Mujāhidīn* who join the Financial Sacrifices of *Taḥrīk-e-Jadīd* will become part of *Daftar V*, *Inshā'allah*. Those who have joined *Aḥmadiyyat* in the past few years and have not yet joined *Taḥrīk-e-Jadīd* should be made part of it. These people too will join *Daftar V*. As I have said before, such new *Aḥmadīs* need to be told that it is essential to make financial sacrifices, and also that, even the message of *Aḥmadiyyat* which reached them, actually, was the result of sacrifices that people made for *Taḥrīk-e-Jadīd*. They should, therefore, join this *Taḥrīk*, not only to improve their own lives, but also to join the ranks of those who help to convey this message farther. I know that there are a lot of such people, especially in India and Africa, who have not been made part of financial sacrifices. You have to bring them into this system. Moreover, from now on all newborn *Aḥmadī* children will also become part of *Daftar V*."

Moreover he said:

".... *Hadrat Musliḥ Ma'ūd^{ra}* once said that the institution of *Taḥrīk-e-Jadīd* is a forerunner to *Nizām-e-Waṣiyyat*, which means that *Taḥrīk-e-Jadīd* will help strengthen *Nizām-e-Waṣiyyat* and it will become the basis for people to get used to make financial sacrifices. It will be like a precursor or herald that will announce the coming of a great Institution behind it, which will be called *Nizām-e-Waṣiyyat*. And as I have already mentioned that there is a deep connection between *Nizām-e-Waṣiyyat* and *Nizām-e-Khilāfat*. Moreover, with *Nizām-e-Waṣiyyat*, our standard of sacrifices also

has to get higher and *Tahrīk-e-Jadīd* is there to accustom us beforehand to make these sacrifices..."¹²⁹

FRUITS OF TAHRĪK-E-JADĪD

Today, by the grace of Allah, *Jamā'ats* have been established in 178 countries. More than 13,000 mosques have been built and 740 missions have established. At present 250 *Muballighīn* are working all over the world. They also include 50 non-Pakistani *Muballighīn*.

THE DEMANDS OF TAHRĪK-E-JADĪD

1. Lead a simple life.
2. Participate in spreading the message of Islam worldwide.
3. Dedicate leave periods for the service of *Jamā'at*.
4. Members to dedicate their lives to serve Islam.
5. Dedicate during seasonal vacation, periods for the service of *Jamā'at*.
6. Offer your children for life-time *Waqf*.
7. Pensioners/Retired people to offer themselves for service of *Jamā'at*.
8. Dedicate part of your income and property.
9. Influential and learned *Aḥmadīs* should give lectures.
10. Prepare rebuttal of adverse propaganda.
11. Seek advice from the *Jamā'at* when deciding about higher education and future of your children.
12. Develop the habit of working with your own hands (instead of depending upon others).
13. Jobless persons should not hesitate to take up even petty jobs.
14. Promote Islamic culture.
15. Promote honesty in the society.

¹²⁹ Friday Sermon November 5, 2004.

16. Keep the paths clean.
17. Protect women's rights.
18. If possible members may build houses in Qādiān.
19. Offer special prayers in order to succeed in these undertakings.

Irshādāt

With regard to some of the demands of *Tahrīk-e-Jadīd*, Ḥaḍrat Khalīfatul Masīḥ II^{ra} said:

LEADING A SIMPLE LIFE

"Financial sacrifice is greatly needed in this age. Therefore, all men and women should endeavour to make their lives simple and reduce expenses, so that whenever Allah calls for sacrifice they should be ready. Your intentions alone are not enough for you to sacrifice unless you also have the means to do so. A blind man cannot join Jihad no matter how much he may want to. A poor man, even if he desires to pay Zakat, cannot do so. A sick person cannot fast even if he craves to. Similarly, if we do not have the means, we can never offer the sacrifice which we want to. It is therefore essential to lead simple lives and be ready to present oneself before Allah when the time comes."¹³⁰

WAQF-E-ZINDAGĪ (LIFE DEVOTION)

"He who devotes his life is not low rather he is great, if he abstains from every kind of laxity."¹³¹

"The nations which seek to save their lives are destroyed, only those nations live forever which are ever ready to sacrifice their lives."¹³²

¹³⁰ *Al-Faḍl*, June 12, 1935.

¹³¹ Friday Sermon, September 20, 1935.

¹³² Friday Sermon, February 5, 1937.

THE CONDITIONS FOR WAQF

"Such youth should come forth who wish to sacrifice their lives in the cause of the faith. Unless one realizes that he alone is responsible for the failure, he should not devote himself."¹³³

THOSE WHO DO NOT DEVOTE THEMSELVES DESPITE POSSESSING THE ABILITY

"It is also important to realise that at this time when Islam is in need of devotees, anyone who does not present himself despite possessing the ability, is sinful. All young men who can offer themselves and are able to take up this responsibility should come forth."¹³⁴

RESPONSIBILITIES OF THE AUXILIARY ORGANISATIONS

"*Jalsas* should be held both in Qādiān and other *Jamā'ats*. *Lajna Imā'illāh*, *Anṣārullāh* and *Khuddāmul Aḥmadīyya* should hold separate *Jalsas* to refresh the demands and principles of *Taḥrīk-e-Jadīd*. In places where *Jamā'ats* are divided into different sectors, *Jalsas* should be held in each sector. *Taḥrīk-e-Jadīd* should be revived and people should be told about its demands and their importance and the spirit of devotions and sacrifice should be inculcated in them."¹³⁵

RENEWAL OF THE ACCOUNTS OF DECEASED ONES

Ḥaḍrat Khalīfatul Masīḥ IVth appealed for renewal of the accounts of deceased ones who took part in *Daftar I*.

¹³³ Friday Sermon, November 9, 1935.

¹³⁴ Friday Sermon, October 1, 1943.

¹³⁵ *Al-Faḍl*, November 15, 1942.

"How can one be considered dead whose *Chanda* continues to be paid? We have to reorganise *Daftar I*. I want this *Daftar* to continue till the Last Day. The names of those who have once made exemplary sacrifices for the faith should never be forgotten. Their descendants should continue to pay *Chanda* on their behalf, and never should we say that even one of them is dead. They are alive in the sight of God and are also living in the form of their sacrifices. We should continue to witness the signs of their life in this world as well."¹³⁶

REVIVAL OF THE ACCOUNTS OF MUJĀHIDĪN DAFTAR I

Hadrat Khalifatul Masih V^{at} also urged the *Jamā'at* to revive the accounts of mujahideen *Daftar I*, he said:

"You do not need to be disheartened as to how you will manage to revive such old accounts. Try to revive them from as far as you can, and then witness how Allah's blessings descend upon you. As these blessings keep increasing, your capacity in this regard shall increase likewise, so much so that you will even wish to maintain continuity and to make sure that no year has passed without payment....You must, therefore, attend to your own sacrifices as well as to those of your parents. Move forward quickly and be rewarded by the prayers of Angels, so that these blessings can pass on to your children as well. These prayers will be the greatest treasure you will leave behind for your progeny."¹³⁷

INSTRUCTIONS

1. The *Tahrīk-e-Jadīd* year begins on 1st November and ends on 31st October.
2. Every effort should be made not to leave a single member of the *Jamā'at* out of this scheme.

¹³⁶ Friday Sermon, December 2, 1982.

¹³⁷ Friday Sermon, November 5, 2004.

3. Every new *Aḥmadī* should also be brought into this scheme.
4. Parents should include even their newborns into this scheme.
5. Those who have just started earning independently should participate in it with greater enthusiasm.
6. Try to continue the sacrifice of deceased relatives who used to pay *Chanda Tahrik-e-Jadid* .
7. When paying on behalf of deceased relatives, please clarify the *Daftar* (I-V) to which they belonged. This will facilitate the office to keep their record.



Nuṣrat Jahān Scheme

This scheme is under administration of *Taḥrīk-e-Jadīd* and was founded by Hadrat Khalifatul Masih IIIth in 1970.

Ḥaḍrat Khalīfatul Masīḥ IIIth embarked on a historic tour of West Africa on 4th April 1970. While in Gambia, he received the following Divine Inspiration: **One hundred thousand pounds should be spent for the welfare of African countries.**

When *Ḥuḍūr* arrived in London, he asked the *Jamā'at* to offer funds in a scheme which he called ***Nuṣrat Jahān Reserve Fund***. He also urged doctors and teachers to devote themselves for this service.

The first hospital under this scheme was built at Kokufu, Ghana, and was inaugurated on 1st November 1970. This scheme was later extended to cover East and Central Africa as well.

Referring to the Divine blessings which resulted from this scheme, *Ḥuḍūr* said:

"I had pledged 18 doctors for six west African nations over a period of five years, but within a year and a half we already have fourteen doctors serving in those countries and four more will soon join them."¹³⁸

Currently, 38 medical institutions are functioning in various African countries, which are run by 37 devoted doctors as well as some local ones. The number of educational institutions is as follows:

1. Primary Schools: 301 2. Secondary Schools: 40
7 teachers from the centre are working in these schools along with local ones.

¹³⁸ *Al-Faḍl*, October 17, 1971.

The details of this scheme are as follows:

No.	Country	Medical institutions		Educational institutions	
		No. of depts.	No. of Doctors	No. of Primary Schools	No. of Secondary Schools
1	Ghana	11	14	144	7
2	Sierra Leone	3	3	148	25
3	Gambia	2	4	-	3
4	Liberia	1	-	3	1
5	Nigeria	6	5	-	4
6	Ivory Coast	1	1	2	
7	Congo	1	1	-	
8	Burkina Faso	3	2	-	
9	Benin	2	2	-	
10	Kenya	5	4	-	
11	Tanzania	2	1	-	
12	Uganda	1	-	3	
	Total	38	37	301	40



Waqf-e-Jadid

Waqf-e-Jadid was founded in 1957 by Ḥaḍrat Khalīfatul Masīḥ II^{ra}. The aim of this scheme is to provide education and training to rural *Jamā'ats*, as well as to take the message of *Tauhid* to idol worshippers. It was, at first, limited to Pakistan, but Ḥaḍrat Khalīfatul Masīḥ IVth later made it international.

About this scheme, Ḥaḍrat Khalīfatul Masīḥ II^{ra} said:

"This is the undertaking of Allah, and He Himself will complete it. Since it is Allah Almighty who has put this inspiration in my heart, I shall endeavour to fulfil it even if I have to sell my house and my clothes to do so and even if not a single person assists me. Allah shall cut them off from the *Jamā'at* who are not helping me in this regard and will send down angels from heaven to help me."¹³⁹

WAQF-E-JADĪD AND THE RESPONSIBILITIES OF MOTHERS

Addressing *Aḥmadī* mothers, Ḥaḍrat Khalīfatul Masīḥ IIIth said:

"If all the *Aḥmadī* children who grow up under your care, and whose proper upbringing is your responsibility, were to give full attention to this matter....But the fact is that this matter has not been given the attention it deserves. You cannot inculcate the importance of *Waqf-e-Jadid* among your children unless you yourselves fully realize its importance."¹⁴⁰

¹³⁹ Friday Sermon, January 5, 1958.

¹⁴⁰ *Al-Fadl*, February 11, 1968.

EXHORTATION TO AḤMADĪ CHILDREN

While inaugurating *Daftar Atfal* in 1966, Ḥaḍrat Khalīfatul Masīḥ IIIth said:

"Today I appeal to all *Aḥmadī* Children (boys and girls) to come forward and fill the gaps which have been left by your elders due to their laxity, and get rid of the weaknesses which have found their way into the work of *Waqf-e-Jadīd*."¹⁴¹

Ḥaḍrat Khalīfatul Masīḥ IVth said:

"If children are made part of *Waqf-e-Jadīd* at an early age, Allah increases their ability to offer other *Chandas* as well."

INSTRUCTIONS

1. The *Waqf-e-Jadīd* year begins on 1st January and ends on 31st December.
2. Effort should be made so that not a single member of the *Jamā'at*, man, woman, old or young should be left out of this scheme.
3. New *Aḥmadīs* should also be included in this scheme.
4. The head of the family should make sure that no member of his house is left out of the scheme. *Chanda* should even be paid on behalf of newborns.
5. Those who have just started earning independently should participate in it with greater zeal.
6. Members should try to continue the sacrifices of deceased relatives who used to pay *Chanda Waqf-e-Jadīd*.

¹⁴¹ *Al-Faḍl*, October 7, 1966.

Amānat Tarbiyyat

One of the countless blessings which have resulted from the Migration of Ḥaḍrat Khalīfatul Masīḥ IVth, is the great gift of MTA. At the time of its inception in 1991, programmes were broadcast for just a few hours each day. A few years later MTA started broadcasting 24 hours. Now, by the grace of Allah, programmes are being televised round the clock on digital channels and each day new heights are being scaled. Members responded to the appeal of Ḥaḍrat Khalīfatul Masīḥ and offered unparalleled sacrifices. The whole system revolves around the *Khilāfat* and the people who ardently desire to see Ḥaḍrat Khalīfatul Masīḥ on their screens offered their money and possession to show their gratitude. This system has been of immeasurable benefit to the *Jamā'at*, and alongwith religious training & education, it has also met with immense success in the field of *Tablīgh*.

The *Chanda* paid under this head is called *Amānat Tarbiyyat*. As a gratitude for this spiritual gift bestowed upon us by Allah Almighty. It is essential that we should make all members of the *Jamā'at*, including ladies and children, a part of it, so that they can feel the pleasure of being participating in it personally. The whole *Chanda* will be deposited in the Central Reserve and none of it can be spent at local level.



Buyūtul Ḥamd Scheme

As a welcome for the new century of *Aḥmadīyyat* and as gratitude for the blessings of the past century, Ḥaḍrat Khalīfatul Masīḥ IVth put forth the *Buyūtul Ḥamd* scheme before the *Jamā'at*, which was meant to provide free accommodation to one hundred poor families. While announcing this scheme, *Ḥudūr* said:

"Today the economy in Pakistan is in such a state that there are many families who do not have a roof over their heads...It is our duty to help them. We should do whatever little we can and pay attention to providing the homes for these poor people, as an expression of gratitude to Allah Almighty. It is true that (providing homes for the homeless) is such a great task that even the richest governments in the world cannot accomplish it. But I expect, by the grace of Allah, that being the only *Jamā'at* in the world which will do this work purely for His sake, Allah will bless our little money and it will serve to do more than the billions which others spend. As a result, the faith of the poor members of the *Jamā'at* will be strengthened and they will also be come recipients of Divine favours."

Stressing the importance of this scheme, *Ḥudūr* said:

"It was not in my power to keep waiting any more before launching this scheme. Allāh put it in my heart so forcefully that I couldn't help but announce it on this very occasion. Other members of the *Jamā'at* will be allowed to participate in the scheme upon the condition that, first of all, they must maintain the balance. Of course everyone would want to give everything he has, this being my first scheme. This is the nature of a believer. But you must remember that there are many more Schemes to come and you have to keep them in mind as well and should be content with sacrificing whatever Allah enables you to do. You would of course

want to sacrifice even more but you must control yourselves. Secondly, only those should participate in this scheme who can say, with Allah as their witness, that their payment of obligatory *Chandas* is up to date and they pay at the prescribed rate, both in case of *Chanda Waṣiyyat* and *Chanda 'Ām*. Those who have not yet been able to achieve this must not participate in this scheme either." **142**

Members of the *Jamā'at* responded to this scheme with enthusiasm. Under this scheme, a hundred accommodation quarters have been built and provided for poor and deserving people. In addition, many poor members of the *Jamā'at* have been partially aided to build their own houses. The repair and maintenance of these quarters is also ongoing. The *Chanda* given for this purpose is called the *Chanda Buyūtul Ḥamd*.



Yatāma Fund

As a welcome for the second century of Aḥmadīyyat, *Sayyidnā* Ḥaḍrat Khalīfatul Masīḥ IVth announced that the *Jamā'at* would take care of one hundred orphans. So while the *Jamā'at* looked for the one hundred orphans who would be looked after, the faithful believers were called to pay *Chanda* for this purpose. Allah Almighty so ordained, that as soon as the particulars of orphans became available, the money that was required also began to pour in. Now this scheme is no longer confined to looking after one hundred orphans. The number of families being looked after has exceeded one

142 Friday Sermon October 29, 1982.

hundred and the number of orphans is more than one thousand. It is quite comforting to see that as soon as an orphan starts earning his livelihood, he gratefully asks for his assistance to be stopped.

Some *Aḥmadīs* have pledged to pay *Chanda*, averaging from 500 to 1500 per month, and some pay in lump sum. For the time being the secretary of this scheme is *Nā'ib Nāzīr Ḍiyāfat Rabwah* . (Further information can be received from him through *Wakālat Māl* London).

Regarding this scheme, Ḥaḍrat Khalīfatul Masīḥ V^{at} says:

".....Now I call upon the *Amīrs* of the rest of the world that they should carry out a survey of the number of *Aḥmadī* orphans who are financially weak, who are unable to continue their education or children facing difficulty in meeting their daily needs, and then inform me, especially about the orphans in Africa, Bangladesh and India. This is something which has been much neglected and needs special attention. Make a regular scheme and start the work of taking care of orphans in your countries. I do hope that the members of *Jamā'at* who are well to do shall try to excel each other in this scheme, and we shall never be short of funds which are required to support the orphans. **But the *Amīrs* should complete the survey and detailed analysis in three months at most, and submit their findings to me without delay.** May Allah enable them and us to fulfill our responsibilities towards the orphans." **143**



Construction of *Buyūtul Dhikr*

Each year *Markaz* allocates an amount for the constructions of mosques, but it is not nearly enough to serve the needs of the *Jamā'at*. As the number of *Aḥmadīs* increase, so does the need for more mosques, and obviously, construction costs a lot of money. Many *Jamā'ats* are more than happy to meet this requirement locally and believe that if they can build their own houses themselves, they will also build the Houses of Allah. However, where members of *Jamā'at* feel financial constraint and require assistance, *Markaz* tries to meet their requirement partially or wholly out of the amount set out for this purpose. But this requirement is bound to increase with the passage of time, so those people who are well to do, should, in addition to assisting their local *Jamā'ats* also help *Markaz* in this regard, and pay their *chanda* under this head (for *Markaz*). Similarly, on happy occasions, like getting a new job, promotion, or building of a new house etc. one should draw his attention to take part in construction of mosques. The amount collected under this head will be kept in *Markazī Amānāt* and shall be transferred on specific instruction of *Markaz*.

Ṣadaqāt

According to *Ahādīth*, *Ṣadaqā* wards off evil and misfortune. Allah opens the paths of abundance for those who help other needy people. *Sadqa* can be given personally or through the system of the *Jamā'at*. *Imdād Gandum*, *Imdād Marīḍān* (for Needy Patients) and *Imdād Ṭulaba* (for Students) are also forms of *Ṣadaqā*. As the *Jamā'at* contributes towards *Ṣadaqā*, *Markaz* can provide timely help to deserving people. As in other Chands, no amount should be paid without getting proper receipt.

Maryam Shādī Fund

The Promised Messiah^{as} set us free of the customs relating to wedding and funeral ceremonies, etc., with which our society was burdened. Whereas we refrain from such customs and spend on such occasions out of what Allah has provided us, we also have to bear in mind that there is a portion of our society which cannot afford to fulfil even the basic requirements on such occasions. It was in view of the needs of such people that Ḥaḍrat Khalīfatul Masīḥ IVth launched a fund in his Friday sermon of 31st February 2003, which was later called the *Maryam Shādī* Fund. The amounts received under this head are used to help deserving parents in marrying off their daughters. Announcing this fund Ḥuḍūr said:

"As an expression of gratitude, I would also like to say something about my mother. She had great sympathy for the poor...and she used to arrange for the dowry of poor girls...In her memory...and in order to bring blessings upon her soul...I announce that those whose daughters are about to be married and they are in need of assistance...they should, without hesitation, write to me. They shall be adequately provided for and they will, to a considerable extent, be able to meet the expenses of dowry. Even if I personally do not possess the means, Allāh's *Jamā'at*, by His grace, is rich and has enough money. Hence this assistance shall be provided through any fund of the *Jamā'at* and such people will be able to send their daughters to their homes in a befitting manner." **144**



Sayyidnā Bilāl Fund

This fund was announced by Ḥaḍrat Khalīfatul Masīḥ IVth, in his Friday Sermon on 14th March 1982, for the welfare of the families of Martyrs who have sacrificed their lives for the cause of *Aḥmadīyyat*. Expalining the wisdom behind this fund, *Ḥuḍūr* said:

"I would also like to reassure the *Jamā'at* that, by the grace of Allāh, no *Aḥmadī* who is killed in the cause of Allāh, shall ever depart from this world thinking of what will become of his wife and children. In *Jamā'at Aḥmadīyya* the children of such people do not become orphans. This is a living *Jamā'at* and it is impossible that it should forget its duty towards those who have sacrificed their lives. The guarantee of the life of such *Jamā'ats* lies in that fact that those who offer sacrifices should have no worry about those whom they leave behind.

Regarding the importance and great merit of this Scheme *Ḥuḍūr* said:

"This is not at all a Scheme for Ṣadaqa. Rather whoever takes part in it will consider it an honour and will admit that still he has not done enough."

Giving guidelines to those who participate in this *Taḥrīk*, *Ḥuḍūr* said:

"Whoever gives should do so with an open heart and with love. If someone feels the slightest constraint or hesitation, he should not take part in this Scheme. This is a special kind of Scheme and, in order to take part in it, it is not only necessary to be completely willing, but one should even feel compelled to do so. There should be a restless desire coming from the heart that he should participate in it. Even an Ana which a person is able to

give today is a great wealth, and will be considered a great honour from Allah." **145**

One day after this announcement, on 15th March 1986, *Huḍūr* named this Scheme, *Sayyidnā Bilāl Fund*.



Ṭāhir Foundation

Ḥaḍrat Khalīfatul Masīḥ V^{at} announced the establishment of Ṭāhir Foundation for the purpose of continuing the projects started by Ḥaḍrat Khalīfatul Masīḥ IVth and for the compilation and publication of his literary work. *Huḍūr* said:

"It is necessary to establish a new organisation which will be run by twenty directors. One branch will also be established in London. All the three *Anjumans*: *Ṣadr Anjuman Aḥmadīyya*, *Taḥrīk-e-Jadīd Anjuman Aḥmadīyya* and *Waqf-e-Jadīd Anjuman Aḥmadīyya* will provide funds for this Foundation. Whoever is willing to participate in this cause is welcome to do so." **146**



145 *Damīma Risālah Miṣbah*, March 1986.

146 *Al-Faḍl*, August 8, 2003.

Ishā'at-e-Islām

Instead of investing their money in businesses, some people invest it in institutions like banks, post offices or other investment institutions which pay interest. Similarly, some people are forced to deposit their money in the banks because of the nature or requirements of their businesses. The amount of interest they earn in view of that deposit is not allowed to be spend personally nor is it allowed to be given away as some sort of *Chanda* on ones' behalf. The following instruction by Ḥaḍrat Khalīfatul Masīḥ IVth should be remembered in this regard:

"No one can be permitted to use individually the amount received from the bank as interest. If this were allowed, people could find excuses and could end up using this money in a forbidden manner. Such amounts should be submitted to *Markaz*, which will spend it on *Ishā'at-e-Islām*. If someone doesn't wish to submit this amount to *Markaz* for *Ishā'at-e-Islām*, he is free not to do so, but he can never be allowed to use this money on his own." **147**

Regarding interest, Allah Almighty says in the Holy Qur'an:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۗ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ۗ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۗ فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَىٰ فَلَهُ مَا سَلَفَ ۗ وَأَمْرٌ إِلَىٰ اللَّهِ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ ۗ هُمْ فِيهَا خَالِدُونَ ۝

"Those who devour interest do not rise except as rises one whom Satan has smitten with insanity. That is because they say: 'Trade *also* is like interest;' whereas Allah has made trade lawful and made interest unlawful. So he to whom an admonition comes from his Lord and

147 Letter dated March 20, 1994.

he desists, then will that *which he received* in the past be his; and his affair is with Allah. And those who revert *to it*, they are the inmates of the Fire; therein shall they abide." **148**

In another verse it is said:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً
وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ ﴿١٤٩﴾

"O ye who believe! Devour not interest involving diverse addition; and fear Allah that you may prosper."

149

Someone once asked the Promised Messiah^{as}: "What is the injunction regarding the use of interest money for business purposes if one is in need?" The Promised Messiah^{as} said:

"It is unlawful (*Ḥarām*). If someone borrows money from a friend or acquaintance, and does not promise to pay back more than he has borrowed, nor does such a thing cross his mind, but the borrower still pays back more than the original amount, this will not be considered interest, rather this will be in accordance with: *هَلْ جَزَاءُ الْإِحْسَانِ إِلَّا الْإِحْسَانُ* 'There is no reward for kindness but kindness.'

Upon this another man asked: "What if one is desperately in need and just cannot do without interest?" *Hudūr Aqdas* said:

"Allah has made it unlawful for the believers, and a believer is one who remains steadfast upon his faith. Allah is his Sustainer and Provider. In Islam, millions of people have lived who did not receive or give interest and yet their needs were fulfilled. Allah says that you must neither receive nor give interest. Whoever does so prepares himself to battle with Allah. If there is faith, then Allah is the one Who gives the reward. Faith is a

148 *Al-Baqarah* 276.

149 *Āl-e-‘Imrān* 131.

very blessed thing. *أَلَمْ تَعْلَمْ أَنَّ اللَّهَ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ* 'Do you not know that Allah has power over everything?' If a man still thinks of what he will do otherwise, then the Divine injunction is of no use. Allah's power is great. Interest is a petty matter, if He had commanded us not to drink underground water, he would always have provided us rain water from the sky. At times of need, he always opens a way so that no one is forced to disobey Him. Such weakness remains only as long as a person's faith has some impurity in it. Sin cannot be rid of unless God Himself makes one get rid of it. Otherwise man can make excuses for every sin and say that he cannot make ends meet without resorting to it. Look at the shopkeepers and perfumers etc., they sell obsolete goods for years and hence deceive people, and those in employment resort to corruption, and they all make the excuse that they cannot do without it. If all such excuses are brought together, one can conclude that we should not act upon the Word of Allah, otherwise it will not be possible to survive. Whereas, Allah Himself provides for the believers. It is the tested remedy of all righteous ones, that Allah Himself provides the means at times of adversity and difficulty. People do not trust Allah and do not put such faith in Him as they do in that which is unlawful (*Harām*). Faith in Allah is the time-tested remedy which, if a man were to realize its value, he would wish to keep secret just as other wonderful remedies are kept secret." **150**

The Promised Messiah^{as} was asked about giving or receiving interest. *Hudūr* said:

"We consider it *Harām* (unlawful) both to give and to receive interest. Believers are those who remain steadfast upon their faith. Allah Himself becomes their Sustainer and their Provider. He has power over everything. The countless believers who have passed in this world were never afflicted by such difficulties. Rather, according to the verse *يَرْزُقُهُ مِنْ حَيْثُ لَا يَحْتَسِبُ* 'Allah

150 *Al-Badr*, March 27, 1903.

provides for him from where he least expects,' Allah protects them from every adversity. We do find the example in the life of the Holy Prophet^{sa}, that whenever he borrowed money from someone, he would always return more than he had borrowed, so as to act upon the verse: هَلْ جَزَاءُ الْإِحْسَانِ إِلَّا الْإِحْسَانُ 'There is no reward for kindness but kindness in return.' And he would sometime return two or three times over. It is therefore permissible that if one has borrowed money from a friend and there are no conditions attached, he can return more than he has borrowed as an expression of gratitude..... **But the habit we see nowadays of settling the interest beforehand is not only unlawful but is outright *Haram*.**

Faith is a very blessed thing. Allah never puts believers into such hardship, for he considers his Lord to have power over all things. Allah Almighty says: أَلَمْ تَعْلَمْ أَنَّ اللَّهَ عَلَىٰ كُلِّ شَيْءٍ قَدِيرٌ 'Do you not know that Allah has power over everything?' A believer doesn't have to resort to such things, and if the need does arise, Allah Himself becomes his Provider. Interest is but a small matter; I believe that if Allah had told the believers not to drink the underground water, He would Himself have provided them with water from heaven. The greater the weakness and helplessness, the weaker the faith. One can get rid of no sin unless Allah grants him the power and ability to do so. When Allah provides, He opens the ways to ease and facility. If it were a matter of finding excuses for sin, for instance, to say that one cannot do without receiving interest, then no one would act upon any of Allah's injunctions. It is the collective experience of all the righteous ones that man cannot achieve anything unless Allah opens the doors of His mercy. The sad past is that if a person could put as much trust in Allah as he does in his creatures, he would never be beggared. But alas, they do not pay Allah the due regard." 151

151 *Al-Hakam*, March 24, 1903.

On one occasion, a man said that he was occasionally forced to borrow money on interest, and he could not do without it. *Hudūr* said:

"He who has faith in Allāh, Allāh provides for him from the unseen. Its sad that people do not understand the secret that Allah never brings a believer to a condition where he is forced to borrow money on interest. Remember, just as fornication and stealing are sins, so is giving or receiving interest. How unfortunate it is, therefore, that one will not only lose his property but his position and faith as well....Just see what a great sin it is to deal in interest. Do people not realize that Allah has permitted the use of pork at times of desperate need, like He says: *فَمَنْ اضْطُرَّ غَيْرَ بَاغٍ وَلَا عَادٍ فَلَا إِثْمَ عَلَيْهِ إِنَّ اللَّهَ عَفُورٌ رَحِيمٌ* 'There is no sin upon one who is forced to eat it, while he is neither rebellious nor a transgressor; Allah is Most Forgiving, Merciful.' But Allah does not declare interest to be permissible in case of desperate need. He rather says:

'If you do not give up lending or borrowing on interest, then it will be considered as a declaration of war on your part against Allah and His Messenger.'

We believe that one who puts his faith in Allah never suffers such need. If Muslims are in trouble today, it is all because of their own doings. When Hindus commit the same sin, they get rich, but when Muslims become guilty of it, they are ruined. They become a manifestation of the verse: *خَسِرَ الدُّنْيَا وَالْآخِرَةَ* 'They are the losers both in the world and in the hereafter.' So is it not important for Muslims to abandon this practice!..."

Then *Hudūr* Said:

".....People should practice economy in their finances in the first place, so that they do not have to resort to borrowing on interest, whereby the interest can exceed even the original sum. Only yesterday I received a letter from a person complaining that he has already paid one thousand and still has to pay five hundred. What is more, even the courts enforce the decree against such

people. And you can't blame them either, when there is the man's own statement which proves that he agrees to pay the interest. The courts therefore have no choice but to enforce the decree. It would have been much better if Muslims had come together and collected a fund which they could add on through investment. In this way, if someone stood in need, he could borrow an amount and return it within the fixed period..." **152**

Then the Promised Messiah^{as} said:

"It is prohibited to use interest money on oneself, but nothing is prohibited for Allah. Money spent in the cause of Allah is not unlawful. For instance, no matter how sinful and unlawful it may be to use firearms and gunpowder but if a person doesn't use it against an enemy who is ready to kill him, will well nigh destroy himself. Does not Allah Himself say that pork is not forbidden for a man who has been starving for three days? How then can it be unlawful to use money gained from interest in the cause of Allah? People have no part in it, but spending it for the spread of Islam and preserving the life of Islam, I can say with full confidence and certainty, is included in the injunction: *فَلَا إِثْمَ عَلَيْهِ* 'There is no sin in it.' Hence it will count as an exception. In the propagation of Islam, there are countless needs which require money." **153**

At another occasion *Hudūr* said:

"Money is needed for the spread of Islam. And if interest that we receive from banks, is spent for this cause then it will be considered as lawful as it is spent purely for Allah, and nothing is forbidden for Him. I have already mentioned that no matter where bullets or gunpowder come from, it is lawful to use them in Jihad. These are things which are easily understood, because they are so simple. Allah Almighty has declared pork to be unlawful, but at the same time he says:

152 *Al-Badr* February 6, 1908.

153 *Al-Badr*, September 29, 1905.

فَمَنْ اضْطُرَّ غَيْرَ بَاغٍ وَلَا عَادٍ فَلَا إِثْمَ عَلَيْهِ At a time of dire need, when it is a question of saving one's life, it is not forbidden to eat pork. Is it, therefore, not permissible to use interest money for the supremacy of Islam, when its very life is in danger? I believe that not only is it lawful to do so, but it is essential that this be done." **154**

Then at another occasion the Promised Messiah^{as} said:

"My belief, upon which I have established by Allah, and which is also the purport of the Holy Qur'an, is that money gained from interest cannot be considered lawful for ourselves, our children, our friends or our relatives. It is unclean and its use is unlawful (*Ḥarām*). But at the time of helplessness of Islam, when our faith is in dire need of financial assistance, it is incumbent upon us to help Islam...

...What I mean is that when it is permissible to eat pork at a time of compelling need for the requirement of the self, then what is the harm in using money gained from interest in support of Islam and for rescuing the faith from destruction? This permission is conditional in relation to time and place. It is not something which will always be lawful. When Islam will no longer be in such a precarious state, then it will become similarly unlawful to use interest for its cause, for the basic injunction regarding interest is that it is unlawful." **155**

Someone's letter reached the Promised Messiah^{as}, in which he said:

'*Ḥuḍūr* has allowed for the current age and condition of Islam to be taken as a case of desperate need. Since the principal of desperation is increasing, is it therefore permissible to lend or borrow on interest in case of personal, national, or commercial necessity?' *Ḥuḍūr* said:

154 *Al-Hakam*, September 24, 1905.

155 *Al-Badr*, September 29, 1905.

"These are the ways in which people want to open the doors to that which is prohibited, so that they may do what they please. I have never said that it is permissible to receive interest money from the bank and to use it in case of desperate need. I only said that it was not prohibited to use it for the propagation of Islam and for other requirements of the faith. This will be so until money remains unavailable for the support of the faith and it continues to grow poorer, because nothing is unlawful for Allah. As for personal, national or commercial requirements, it is outright forbidden to use interest for these things. The justification I have put forward is that, for instance, it is unlawful according to the Shariah to burn another living being, but at the same time it is permissible for a Muslim to use a gun or a cannon if he is faced with war in this age, because the enemy too uses the same weapon." **156**

Similar is the case with lottery. Since the original amount is not recoverable in lottery, it is also a form of gambling and is therefore completely unlawful. It is not permissible to use money gained from lottery upon oneself or to pay it as *Chanda*.



156 *Al-Badr*, February 6, 1908.

Local Chandas

Local *Jamā'ats* can cater for their local needs through 'Local fund'. It is provided in Rules and Regulations of *Tahrīk-e-Jadīd Anjuman Aḥmadiyya*. (Please see page No.160 to 167)

Directives of Ḥaḍrat Khalīfatul Masīḥ IIIth and Ḥaḍrat Khalīfatul Masīḥ IVth in this connection are quoted hereunder:

A member explained that it is generally felt that the collection of local fund is not necessary. Ḥaḍrat Khalīfatul Masīḥ IIIth respond as under:

'Local fund in itself is not necessary, but if some local expenses become necessary then collection of local funds becomes inevitable. The extent of local expenses determines the volume of local fund to be collected. *Tahrīk-e-Jadīd's* bylaws in this respect must be complied with.' **157**

Ḥaḍrat Khalīfatul Masīḥ IVth's directive to *Nāẓir Māl Āmad* Qādiān vide VM-7246 dated September 17, 1996 goes as under:

"Collection of local fund from such members who do not pay compulsory *Chandas* according to the prescribed rate, should cease. If such member contributes to local fund, it should be used to meet his arrears of compulsory *Chandas*."

Following directives must be followed concerning collection of local fund or any other donations:

1. No local fund or donation should be collected from the members who are in arrears of compulsory *Chandas* or are not paying according to the prescribed rate.
2. Local fund and donations should be collected from the local members only. Permission from the National

157 *Report Majlis Mushāwrat* 1974.

Majlis-e-‘Āmila is essential for collecting donations etc. from the member of any other *Jamā‘at*.

3. It is strictly prohibited to collect any *Chanda* local fund or donation, how meager it may be, without issuing proper receipt.
4. Any expenses in relation to local funds (*Chandas*) must be made according to the byelaws of *Tahrik-e-Jadid*. Proper record of all such expenses must be kept, and expense vouchers and supporting documents should be duly signed by relevant office bearers.
5. All non-communicable items must be entered in the property Register, countersigned by the concerned office-bearers.
6. It is essential for every *Jamā‘at* to prepare Income & Expenditure budget, which shall be presented in the local *Majlis-e-‘Āmila*. The income and Expenses must be monitored accordingly throughout the year, so as to avoid any problems.
7. Local income would comprise of local fund, grant, if any, from *Markaz*, sale of sacrificial animal skins.
8. Donation must be expended on the specific purpose for which permission had been sought. However any extra expenses can be met out of local fund after approval by the local *Majlis-e-‘Āmila*. Similarly, any surplus left over out of such donations may be transferred to local fund account, again with the permission of local *‘Āmila*.
9. Local fund equally belongs to *Jamā‘at* and should under no circumstances be spent for any personal/private purposes. All *Jamā‘at* funds must be deposited in *Jamā‘at*'s bank account, and if it is not possible, all such funds should be transferred to the National Secretary Finance accompanied by proper

head wise detail of the *Chanda* collected. No cash should be kept in hand. All such transfers can be made via money orders, crossed cheques or bank drafts. **Any charges thereon will be borne locally and should not be paid out of actual *Chanda* income.**

If head wise detail is not furnished to the National Secretary Finance, such amounts will be transferred to *Chanda 'Am* at the end of the year, transfer to any other head would not be possible thereafter.



Receipt & Transfer of *Chandas*

RECEIPT OF CHANDAS

MATTERS PERTAINING TO RECEIPT BOOKS AT NATIONAL LEVEL

1. All the receipt books will be printed according to the specimen approved by *Wakālat Māl* London. This will be done under the supervision of the National Secretary Finance, after approval by the National *Amīr*.
2. Proper record of all the printed receipt books should be kept by the Muhasib in the form of a register. Receipt books should be issued serial number wise to all the *Jamā'ats*. Similarly, the register should record the return of used receipt books. Register should also contain: Receipt book no., date of issue, name of *Jamā'at* to whom it is issued name signature with date of the recipient. Similarly on its return receiving officer's name and signature should also be recorded alongwith its date.

Note: In the *Jamā'ats*, where *Muḥāsib* is not appointed the responsibility of the **Receipt books** will rest with Secretary Finance, while the remaining duties of *Muḥāsib* should be delegated to any office bearer other than Secretary Finance.

3. It should be kept in mind that either the Receipt books should be published on carbonless paper, which bears impression without carbon paper or a carbon paper should be used while issuing a receipt.
4. Fountain Pen should not be used on (duplicate) counter foil.

5. All subscriptions (*Chandas*) must be received on these approved Receipt Books. Nothing should be given or collected without the issuance of a proper receipt.
6. To dispose off the used receipt books, permission of *Markaz* is essential. On receipt of permission they will be disposed off except the disputed ones.
7. Similarly, ledger and other accounts statements can also be disposed after seeking approval of the *Markaz*, except those bearing *Mūṣīān*'s payments record.

MATTERS PERTAINING TO RECEIPT BOOKS AT LOCAL LEVEL

1. All entries in the Receipt Book should be clear and legible, bearing no cutting or over-writing. If the situation such cutting or over-writing must be counter signed and the cutting must reveal the original writing as well.
2. The amount on the receipt written in words should match the amount in figures. There shouldn't be any difference.
3. At the time of issuance, the duplicate of the receipt should be carefully checked that words and figurers are legible and in their respective positions.
4. Recipient must sign on every receipt
5. No receipt should be issued in advance of the payment. The signatory would be held responsible for the money born on the receipt.
6. In case a receipt or a duplicate is missing the matter should be brought immediately to the notice of *Amīr/President*.
7. The lost receipt books should immediately be reposted in writing to National *Markaz* after due deliberations by local *Majlis-e-Āmila*.

8. In case *Chanda* collector are provided with the receipt books, Secretary *Māl* is responsible for collecting *Chanda* from them. He should, therefore, periodically collect receipt books alongwith the collection made, so far and such the period should not exceed one month, in any case.
9. Secretary *Māl* is responsible for collection and despatch of all sorts of *Chandas* at local level. No other office bearer is authorized to make any collection even if it concerns his own department e.g. *Tahrīk-e-Jadīd*, *Waqf-e-Jadīd* etc. He may collect ‘*Chanda*’ as a *Muḥāsīl* for which he will obtain receipt book from the local Secretary *Māl* and should subsequently deposit all such collection with the Secretary *Māl*. He is not authorized to transfer any money directly.
10. After audit, used receipt books should be deposited with National Headquarter. Whereas daybooks and other ledgers should be kept in safe custody with in the local *Jamā‘at*.

HANDLING OF THE LOCAL COLLECTIONS

1. The record of local collection should be maintained on the pro-forma (daybook) provided by National Headquarters. Only Standard pro-forma as issued by National Headquarters should be used all over the country. No separate pro-forma should be used for different *Chandas*. All the book keeping should be done, according to the directions issued by National Headquarters.
2. Collection pro-forma should be prepared in accordance with the duplicate receipts by entering all the *Chandas* one by one. It is essential that entries in the pro-forma must be made in the serial order of the receipt book.

3. Every page of the pro-forma should be separately totaled and a grand total should be given at the last page when the entries for the month are completed.

TRANSFER OF LOCAL COLLECTIONS TO THE NATIONAL HEADQUARTER

1. By the 10th of every month, the collection of the previous month must be transferred to the National Headquarter with head wise details. The collection of June must, however, be deposited/transferred by 30th of June.
2. The receipt issued to *Mūṣīan* must bear the name of *Mūṣī*, *Waṣīyyat* number, and the amount of *Chanda*.
3. The amount of Zakat collected should be sent to National *Markaz* accompanied by name-wise detail.
4. The local *Jamā'at* should contact the national *Markaz* if (within a reasonable time) it does not receive a coupon or a receipt (as the case may be) from the national *Markaz*.
5. The receipt (published by the national *Markaz*) must be obtained if the amount of *Chanda* was deposited with the secretary finance or *Amīn*.
6. If during a year, arrears relating to past year(s) are being paid then the receipt should clearly bear the word "ARREARS" along with the year or period to which it belonged.
7. At the time of issuance of cheque while transferring the *Chanda* collection or paying an expense, please ensure that the said account, has enough funds because, rejection of cheque may damage *Jamā'at*'s repute and credibility.
8. Post-dated cheques will not be accepted.

9. A separate account for every *Chanda* payer should be maintained which shall have his budget and the account of contributions made by him.
10. The practice of making Secretary *Māl* function, as *Muḥāsib* and *Amīn* should be discontinued. If there are a shortage of workers then office bearers other than Secretary *Māl* should be asked to perform these duties.
11. Cash handling should be strongly discouraged, while transferring the collections to National *Markaz*. It is the responsibility of Secretary finance to safeguard such transaction. Moreover, the instructions issued by *Markaz* regarding such transactions should be followed.
12. Any unreasonable delay in transferring the funds will be considered as personal use and if reported *Markaz* can act accordingly.
13. Local fund is also *Jamā‘at*'s fund. No one is allowed to bring it in to personal use. It should also be kept in a bank account.
14. It is one of the duties of the finance secretary to present all the record (including the stock register and property register) to the auditor to get it audited.
15. All *chandās* must be collected on the receipt-books issued by National *Jamā‘at* and should be sent to the Headquarter. After setting aside the Central share, National Headquarter will appropriate these funds according to regulations.

**COLLECTED AMOUNT MUST BE
DEPOSITED IN A BANK ACCOUNT.**

1. A bank account in *Jamā‘at*'s name should be opened and all the collected amount should be deposited there in.

2. All the income and expenditure should be routed through the bank account.
3. At least two signatories will operate all such accounts.
4. One of the signatories will necessarily be the *Amīr*/President.
5. *Majlis-e-Āmila* is authorize to approve these signatories.



Book-keeping and Inspection

1. *Jamā'at* should maintain the following books and registers on national and local level in order to keep the record of income and expenditures:

ON NATIONAL ON LOCAL LEVEL

- | | |
|-----------------------------------------------------|--------------------------------|
| 1. Receipt-Books | 1. Register for Receipt Books |
| 2. Register for Receipt-Books | 2. Day Book |
| 3. Day Book | 3. Cash Book |
| 4. Cash Book | 4. General Ledger |
| 5. General Ledger | 5. Stock and Property Register |
| 6. Stock and Property Register | 6. Correspondence File |
| 7. Budget File | |
| 8. Correspondence File regarding financial affairs. | |

All the above mentioned registers, receipt-books, individual and collective budget forms as well as report forms will be published by the national *Jamā'at* and distributed to the local *Jamā'ats*. (except that National *Majlis-e-Āmila* devise some alternate procedure with the approval of *Markaz*)

2. It will be the responsibility of the Secretary finance to keep the record safe. At the time of new appointment, existing Secretary finance is required to handover all the relevant record to the new one. The Secretary finance so appointed is required to report to *Markaz* after taking over the charge and all the relevant record and ensure its completeness.

After words if some record is found to be missing, the newly appointed Secretary Finance will be held responsible.

3. It is to be ensured that an appropriate number of receipt books are available at National level at all times.
4. Receipts should be issued and entered serial number-wise.
5. No money should be received without issuing the prescribed receipt.
6. Auxiliary organizations will collect *Chanda* using their own receipt-books. However, in case they don't have their own they can get the *Jamā'atī* receipt books by making a request to the national *Amīr*.
7. Used Receipt-books should be sent back to the National *Amīr*/President after having them audited by the local auditor within one year.
8. In order to safeguard the *Jamā'at*'s funds an account should be opened in at least one approved bank. In which all the collections will be deposited.
9. At least two persons will operate the bank accounts i.e.
 - d. *Amīr*/President *Jamā'at* and
 - e. the one appointed by the *Majlis-e-Āmila*.
10. A new scheme/*chanda* or donation can not be introduced with specific approval of *Markaz*.
11. Proper account of Income and arrears there of must be maintained at all times so that the correct situation of arrears is always apparent.
12. Local auditors must examine the local accounts every three months.
13. Where there is no Auditor in the local *Jamā'at* the *Amīr*/President of that *Jamā'at* should make sure that the accounts are being maintained regularly.
14. According to the rules and regulations of *Tahrīk-e-Jadīd*, Auditors should be appointed at levels, as under:
 - a. Local Auditor
 - b. Internal Auditor
 - c. National Auditor

LOCAL AUDITOR

He is responsible for the audit of the account of the local *Jamā'at* and is supposed to send his audit report to the Internal Auditor and the National *Amīr*.

INTERNAL AUDITOR¹⁵⁸

He is responsible for the audit of all the *Jamā'ats* and their subsidiaries at the National level. He shall ensure that all the local Auditors send their audit report to him. In addition to that, he will have the authority to audit the accounts of the National *Jamā'at* or any local *Jamā'at*. The internal Auditor is answerable to National *Amīr* as per rules and regulations of *Tahrīk-e-Jadīd* but he shall also send a copy of his report to the National Auditor.

NATIONAL AUDITOR¹⁵⁹

Beside the Internal Auditor¹⁶⁰ there will be appointed by the *Markaz* an Auditor in every country in consultation with the National *Amīr* who will work as the National Auditor.

The National Auditor shall have the authority to audit the accounts of the National *Jamā'at* or any local *Jamā'at* whenever he wants to do so. The National Auditor, as per rules and regulations, is responsible to submit his report to *Şadr Majlis Tahrīk-e-Jadīd*.

Note:

- i. The *Qādis* and Auditors appointed by the *Markaz* cannot be elected for any other office. In case it is to be done exceptionally, prior permission from the *Markaz* must be sought.

¹⁵⁸ As per rules and regulations of *Tahrīk Jadīd* 172, 396.

¹⁵⁹ As per rules and regulations of *Tahrīk Jadīd* 388,395.

¹⁶⁰ As has been mentioned in the rules and regulations of *Tahrīk-e-Jadīd* No.388.

- ii. The Auditor is responsible for the accounts of the *Jamā'at* to be correctly maintained at all times. If any indiscretion is observed, he should immediately inform the *Markaz* about it. If *Jamā'at* suffers any loss due to the negligence of the Auditor, He will be responsible to make up the loss.
15. After the inspection of the Auditor, no other official will have the right to alter or remove any point in the audit report, neither will he have any right to dispose off the report.
16. Necessary measures should be taken in accordance with the audit report and the proceedings should be reported to *Markaz* as well. In case of disagreement, the matter should be referred to the higher authority for decision. But until the final decision is reached, the auditor's report should be followed and implemented except the National *Amīr* considers the implementation of the said report to be harmful for the *Jamā'at*. In that case, the National *Amīr* should seek immediate approval from *Şadr Majlis Tahrik-e-Jadid* in this regard.
17. The record relevant to the transfer of the funds, expense vouchers and supporting documents should be kept safe and in order and should be provided to the Auditor at the time of the audit.



Duties of relevant office bearers

Duties of relevant office bearers as given in *Rules and Regulations of Tahrik-e-Jadid, Anjuman Ahmadiyya* are given below:

- | | |
|----------------------------------|--------------------------------------------------------------------|
| 1. Secretary <i>Māl</i> | 2. Additional Secretary <i>Māl</i> |
| 3. Secretary <i>Waşāyā</i> | 4. Secretary <i>Tahrik-e-Jadid</i> |
| 5. Secretary <i>Waqf-e-Jadid</i> | 6. Additional Secretary
<i>Waqf-e-Jadid for Nau
Mubā'ın</i> |
| 7. Secretary <i>Jā'idād</i> | 8. <i>Muḥāsib</i> |
| 9. <i>Amīn</i> | 10. Auditor |
| 11. Finance Committee | |

DUTIES OF SECRETARY MĀL

RECEIPT SECTION:

1. He shall arrange collection of *Chandas* from members of the *Jamā'at*. For this purpose, collectors may be appointed in larger *Jamā'ats* to assist him. (Rule 324)
2. *Chandas* are as follows:
 - a. Obligatory *Chandas*:
 - *Chanda 'Ām*: Paid monthly at the rate of one sixteenth of one's income.
 - *Ḥiṣṣa Āmad*: it is paid by *Mūṣīs*, monthly. Its rate varies from one tenth to one third of a *Mūṣī*'s income, as pledged by him in his will.
 - *Ḥiṣṣa Jā'idād*: This is paid by *Mūṣīs* as per *Waṣīyyat* Rules. It is rated at one tenth to one third of one's property.
 - *Chanda Jalsa Sālāna*: It is paid once a year and its rate is 1/120 of yearly income.

- b. Other *Chandas*:
 - Zakat.
 - *Fiṭrana*
 - Eid Fund
 - *Ṣadaqa*
- c. *Chanda Tahrik-e-Jadīd*, *Chanda Waqf-e-Jadīd* and contributions toward other schemes launched by Ḥaḍrat Khalīfatul Masīḥ from time to time.
- d. i. Donations for which approval of *Markaz* has been obtained.
ii. Local Fund. (Rule 325)
3. He shall keep account of all collections (*Chandas*, donations, grants etc.) indicating respective heads and shall deposit the money received in the appropriate bank account. (Rule 326)
4. At the end of each month he shall forward to *Wakīlul Māl II*, through *Amīr*, a statement of all the collections made during the month under various heads. As far as collections of *Ḥiṣṣa Āmad* and *Ḥiṣṣa Jā'idād* are concerned, he shall also submit a detailed statement giving the names of *Mūṣīs*, their *Waṣīyyat* numbers and the amounts paid by them. (Rule 327)
5. Financial year commences on 1st July and ends on 30th June of the following year. Secretary *Māl* shall prepare *Jamā'at*-wise Assessment Budget, as per rules, at the beginning of the financial year. Assessment Budget is to be based upon *Chandas* calculated at the prescribed rate on the actual income of earning members of the *Jamā'at*. He shall send a summary of all the Budgets received from various *Jamā'ats* of the country, through *Amīr*, to *Wakīlul*

Māl II, Rabwah. It is expected that Assessment Budget is prepared by 30th September for despatch to the *Markaz*. (Rule 328)

6. He shall arrange collections from members as per the Assessed Budget and deposit the collected amounts regularly in *Jamā'at*'s bank account. He shall deposit the Centre's share in the Central Reserve. (Rule 329)
7. He shall maintain the following books:
 - a. Day Book.
 - b. Personal Ledger
 - c. Impersonal Ledger (ledger for income under various heads).

He shall inform the *Majlis-e-Āmila* of the progressive collections from time to time. (Rule 330)

EXPENSE SECTION:

1. He shall maintain income and expense accounts, complete and update, as prescribed. (Rule 331)
2. He shall be responsible to have the receipt books printed and issued to local secretaries/collectors, and shall maintain a record thereof. (Rule 332)
3. He shall despatch monthly income and expenditure statements to *Wakīlul Māl II*, through the *Amīr*. (Rule 333)
4. He shall get his accounts audited by the Auditor at the end of each quarter. (Rule 334)
5. He shall prepare the annual Income and Expenditure Budget and present it to the Finance Committee. (Rule 335)
6. He shall transfer the Centre's share and other *Amānats* to respective accounts during the year. (Rule 336)

7. He shall present the requests for grants, received from branches, before the *Majlis-e-‘Āmila* for approval. (Rule 337)
8. At the end of the financial year he shall forward Annual Income and Expenditure Statement to *Wakīlul Māl II*, in the month of July. A copy of the same shall be sent to the Auditor for Audit and verification. This statement should be duly signed by the *Amīr*. (Rule 338)

ADDITIONAL SECRETARY MĀL

1. He shall prepare a list of those members who do not pay *Chandas* and also those who do not pay at the prescribed rate. He shall endeavour that all such members pay *Chandas* as expected of them. (Rule 339)
2. He shall process the requests made by non-*Mūṣī* members who seek permission from Ḥaḍrat Khalīfatul Masīḥ to pay *Chanda* at a reduced rate. (Rule 340)

SECRETARY WAṢĀYĀ

1. He shall educate members of *Jamā‘at* concerning the institution of *Waṣīyyat*. (Rule 341)
2. He shall endeavour the maximum numbers of members join the order of *Waṣīyyat*. (Rule 342)
3. He shall educate *Mūṣīs* regarding *Waṣīyyat* rules. (Rule 343)
4. He shall maintain an up-to-date list of all the *Mūṣīs* living in his jurisdiction and send a copy of this list to *Wakīlul Māl II* at the beginning of the financial year. (Rule 344)

5. If a *Mūṣī* moves to another place, Secretary Wasaya shall intimate his new address both to the *Markaz* and the new *Jamā'at* to which he has shifted.
(Rule 345)
6. He shall see that each *Mūṣī* submits his declaration/Verification regarding the payment of *Chanda Hiṣṣa Āmad* to *Wakīlul Māl II* on receipt of his annual account.
(Rule 346)
7. In case of a *Mūṣī*'s death, he shall arrange despatch of necessary particulars as described in Schedule 'F' of *Waṣīyyat* Rules along with the dead body.
(Rule 347)
8. He shall perform his duties as *Ṣadr Mūṣīān*, as per *Waṣīyyat* Rules on the subject.
(Rule 348)

SECRETARY TAḤRĪK-E-JADĪD

1. He shall make the aims and objects of *Taḥrīk-e-Jadīd* Scheme known to the *Jamā'at* and give wide publicity to this Scheme and its Demands as enunciated by Ḥaḍrat Khalīfatul Masīḥ II^{ra}.
(Rule 349)
2. He shall keep the *Jamā'at* informed of the world-wide activities and achievements of *Taḥrīk-e-Jadīd*.
(Rule 350)
3. He shall see that members of the *Jamā'at* respond to the Demands of *Taḥrīk-e-Jadīd* Scheme and practice these in their daily lives.
(Rule 351)
4. One of these Demands requires the members to make extensive financial contributions to support the great effort underway to spread world over the message of Islam. These contributions are called *Chanda Taḥrīk-e-Jadīd*.
(Rule 352)
5. Financial year of this *Chanda* starts from 1st November every year and ends on 31st October the next year. Accordingly, the Secretary *Taḥrīk-e-*

Jadīd shall obtain promises of *Chanda Tahrik-e-Jadīd* from all members of the *Jamā'at* during the first three months. Later on he shall see that members pay up their promises by 31st October.

Note: There is no fixed rate for this *Chanda*. Members promises amounts, to be paid during the year. These promises should be according to the financial status of the members. Parents can pay appropriate amounts as *Chanda* on behalf of their children, so that they are involved in this Scheme from the very beginning. (Rule 353)

6. He shall send to *Wakīlul Māl II*, through the *Amīr*:
 - (a) A Summary of the promises of the members early in the year.
 - (b) A monthly statement of total collections made alongwith total promises. (Rule 354)
7. He shall urge the descendants of the deceased *Mujahidin* of *Daftar I* to continue paying this *Chanda* on behalf of their elders so as to keep alive forever the memory of sacrifices offered by those great people.

Note: *Tahrik-e-Jadīd* Scheme was launched in 1934.

In order to involve successive generations of *Aḥmadīs* into the financial sacrifices, different *Daftars* (or phases) were introduced from time to time by Ḥaḍrat Khalīfatul Masīḥ, which are as follows:

- (a) *Daftar Awwal* (or Phase I):

The Pioneer Contributors who initially joined the sacrifices

during 1934-1944

- (b) *Daftar Dum* (or Phase II): 1944-1965
- (c) *Daftar Sum* (or Phase III): 1965-1985
- (d) *Daftar Chahāram* (or Phase IV): 1985-2004.
- (e) *Daftar Panjam* (or Phase V) 2004 onwards.
(Rule 355)

8. He shall convey the directions of the Khulafa and the *Markaz* regarding *Tahrīk-e-Jadīd* to members of the *Jamā'at*. (Rule 356)
9. At least twice a year he shall organize *Tahrīk-e-Jadīd* Day or Week, once to receive promises and once afterwards to expedite collections. (Rule 357)
10. He shall seek co-operation from *Jamā'at*'s auxiliary organizations (viz *Lajna*, *Anṣār* and *Khuddām*) both in collecting promises as well as contributions.

Note: List of *Tahrīk-e-Jadīd* Demands appears as Annexure IV. (Rules & Regulations of *Tahrīk-e-Jadīd Anjuman Ahmadiyya*)

It is expected that not only the earning members of the *Jamā'at* but women and children who are not earning will also join in making contributions towards this *Chanda*. (Rule 358)

SECRETARY WAQF-E-JADĪD

1. He shall make the aims and objects of *Waqf-e-Jadīd* know to the *Jamā'at*. (Rule 359)
2. The financial year of *Waqf-e-Jadīd* commences on 1st January and ends on 31st December. It shall be his duty to collect promises from members in the beginnings of the year and later on to make efforts for the collection of promises.

Note: There is no fixed rate for this *Chanda*. Members promise amounts, to be paid during the year. (Rule 360)

3. He shall send to *Wakīlul Māl II*, through the *Amīr*:
 - (a) A Summary of the promises of the members early in the year.
 - (b) A monthly statement of total collections made alongwith the total promises.

(Rule 361)

4. He shall convey to the *Jamā'at* the directives of Ḥaḍrat Khalīfatul Masīḥ and the instructions of the *Markaz* in this regard. (Rule 362)

ADDITIONAL SECRETARY WAQF-E-JADĪD (FOR NEW AḤMADĪS)

1. He shall be known as Additional Secretary *Waqf-e-Jadīd* for New *Aḥmadīs*. (Rule 363)
2. He shall also be elected along with other office bearers. (Rule 364)
3. He shall be responsible for making the aims and objects of *Waqf-e-Jadīd* known to new *Aḥmadīs*. (Rule 365)
4. He shall see that new *Aḥmadīs* participate in the financial sacrifices towards *Waqf-e-Jadīd*. (Rule 366)

SECRETARY JĀ'IDĀD

1. He shall be responsible to look after, maintain and manage all the movable (except money) and immovable estates and properties of the *Jamā'at*. (Rule 367)
2. He shall maintain a complete record of all estates and properties of the *Jamā'at*. (Rule 368)
3. He shall work under general supervision of the *Amīr/President*. (Rule 369)
4. He shall arrange acquisition/sale/lease/loan/let etc. of all estates, as per directions received from the *Majlis-e-Āmila*. (Rule 370)
5. He shall send, in July every year, a report to *Wakīlul Māl III* of all changes in the movable and immovable estates and properties of the *Jamā'at* along with a complete inventory of the *Jamā'at* property. The report shall also be signed by the National/Local, *Amīr/President*. (Rule 371)

MUḤĀSIB (ACCOUNTANT)

1. He shall maintain account of all the receipts (*Chandas* as well as other income) (Rule 378)
2. He shall maintain account of all expenses incurred. (Rule 379)
3. He shall keep receipt books in his custody and shall issue these to the *Jamā'ats* as required and shall be responsible to get them back after use.

Note: The practice of making Secretary *Māl* function as *Muḥāsib* and *Amīn* should be discontinued. If there is a shortage of workers then office bearers other than secretary *Māl* should be asked to perform these duties. (Rule 380)

AMĪN (TREASURER)

1. He shall issue a proper receipt for all the amounts received. (Rule 381)
2. He shall immediately deposit all the collections in the bank. (Rule 382)
3. He shall keep record of all the bank accounts of the *Jamā'at*. (Rule 383)
4. He shall be responsible for safe custody of the cash. (Rule 384)
5. He shall arrange payments on receipt of demand from *Muḥāsib*/Secretary *Māl*. (Rule 385)
6. Since *Jamā'at* funds are normally kept in banks and bank accounts are operated by duly authorized office bearers, therefore, it may be required to keep only a limited cash with the *Amīn*. (Rule 386)
7. It is not necessary to appoint an *Amīn* in every *Jamā'at*. The *Amīr* shall in consultation with *Majlis-e-Āmila*, decide whether appointment of an *Amīn* is required or not. (Rule 387)

AUDITOR

1. In addition to the Internal Auditor, (as laid down in Rule 172) an Auditor shall be appointed in every country by the Centre in consultation with the *Amīr*. He shall be known as the National Auditor in the country. (Rule 388)
2. The Auditor shall be responsible for the audit of the accounts of the *Jamā'at*. (Rule 389)
3. The auditor shall immediately inform the *Markaz* if expenses are made beyond the approved budget. (Rule 390)
4. Audit of accounts shall be done at least quarterly. (Rule 391)
5. All audit reports shall be sent to the Centre. (Rule 392)
6. The auditor shall prepare an annual audit report at the end of the fiscal year. (Rule 393)
7. The auditor shall be accountable to President *Tahrīk-e-Jadīd*. (Rule 394)
8. The auditor shall also perform any other duties which may be assigned to him by Ḥaḍrat Khalīfatul Masīḥ. (Rule 395)
9. The Internal Auditor (as provided in Rule 172) shall be responsible to the National *Amīr*. Keeping in view the rules and regulations of *Tahrīk-e-Jadīd* and the instructions given by the Centre, he shall audit the accounts of the national *Jamā'at* and the local *Jamā'ats* in the country and submit his report to the National *Amīr*.

Note: (i) The duties of office bearers have been laid down mainly keeping the national office bearers in view.

(ii) The office bearers at the local level shall have the same duties in their restricted sphere.

- (iii) The President of the local *Jamā'at* shall preside over the meetings of the local *Jamā'at* and the local *Majlis-e-Āmila*, but he shall not have the right to reject the majority opinion. Similarly, he shall not have the power to suspend a local office bearer. For this purpose, he shall require the approval of the National *Amīr*.
- (iv) He shall not have the power to suspend implementation of the decisions of a higher officer or a higher body.

(Rule 396)

FINANCE COMMITTEE

1. In order to exercise proper control over the finances of *Jamā'at*, a Finance Committee shall be constituted at the national level. (Rule 397)
2. The Finance Committee shall comprise five members including the *Amīr* who shall be its Chairman. The Secretary *Māl* and General Secretary of the National *Jamā'at* shall also be its member. The remaining two members shall be appointed by the *Wakīl A'lā Tahrik-e-Jadīd*, on the recommendation of the *Majlis-e-Āmila*. The Secretary *Māl* shall be the Secretary of the Committee. (Rule 398)
3. The duties and functions of the Finance Committee shall be:
 - (i) To recommend to the *Majlis-e-Āmila* ways and means for strengthening the finances of the *Jamā'at*.
 - (ii) To exercise financial control over the expenditure of the *Jamā'at* according to the approved budget.

- (iii) To ensure that the accounts of the *Jamā'at* are kept and maintained properly.
 - (iv) To see that monthly financial statements of accounts are submitted to the Wakil 'Ala *Tahrīk-e-Jadīd*, through *Wakīlul Māl II* at the end of each month.
 - (v) To prepare the annual budget of the National *Jamā'at* and present it to the *Majlis-e- 'Āmila* for review and onward submission to the National *Majlis Shura*, whose recommendations shall be sent to Ḥaḍrat Khalīfatul Masīḥ for final approval.
 - (vi) To recommend to the *Majlis-e- 'Āmila* any amendments required in the annual budget during the fiscal year. The *Majlis-e- 'Āmila* shall request the *Markaz* for final approval. (Internal transfers from one sub-head to the other sub-head of the contingent expenses and transfer of budget from reserve for unforeseen expenses can be approved by the *Majlis-e- 'Āmila* and do not require Centre's approval).
(Rule 399)
4. In case of difference of opinion, the decision of the Chairman of the Finance Committee shall be binding on the Committee, but any member disagreeing may appeal, through the Chairman, to the Wakil A'la *Tahrīk-e-Jadīd* whose decision shall be final. (Rule 400)
5. The Finance Committee shall have the right to inspect the accounts of the branches and Regional *Jamā'ats*. (Rule 401)



Relevant Rules and Regulations

1. The office bearers of a local *Jamā'at* shall be elected by *Chanda* paying members of the *Jamā'at* concerned, except Secretary *Rishtā Nāta* who will be appointed by the National *Amīr* at his own discretion.

It should be kept in view that office bearers:

- (a) have beard. In exceptional cases permission should be obtained from Ḥaḍrat Khalīfatul Masīḥ.
 - (b) Are Allah fearing (*Muttaqī*) persons to the best of one's knowledge. (Rule 180)
2. (a) Following persons shall not be eligible to vote in any election:
 - A defaulter in payment of obligatory *Chandas*.
 - A person under the age of 18 years.
 - Persons against whom *Jamā'at* has taken disciplinary action.
 - Office bearers suspended by *Nizām-e-Jamā'at* (for the period of their suspension).
 - (b) Such defaulters, as pay their *Chandas* after the announcement of the date of election, shall not be permitted to participate in that election. Payment of *Chanda* for the sake of participation in election must be strongly discouraged.
 - (c) A new *Aḥmadī* shall be eligible to vote in any election one year after his Bai't provided he fulfills all other conditions laid down in the rules.

Note: A *Chanda* paying members is one who is not in arrears of obligatory *Chandas* for six months or more. This condition shall not

- apply to those who have taken permission from the *Markaz* to pay up the arrears in installments or have been permitted to pay *Chanda* at a reduce rate, however such persons shall not be elected to any office or membership of *Majlis Intikhab* except with prior permission of the *Markaz*. (Rule 181)
3. The quorum for such a meeting shall be one half of the eligible voters. (Rule 182)
 4. If an election meeting is adjourned for the lack of quorum, the quorum shall be one third of the eligible voters for the adjourned meeting. (Rule 183)
 5. In those Imarats where a *Majlis Intikhāb* has been provided by the *Markaz*, the election of *Amīr*, Secretaries, *Muhasib* and *Amin* shall not be direct but shall be through the *Majlis Intikhab*, which shall be elected as per rules, by the *Chanda* paying members. In addition to these members of the *Majlis Intikhab*, all *Chanda* paying members over the age of sixty shall also be entitled to participate in the elections. (Rule 187)
 6. *Majlis Intikhāb* of Imarats having 40 to 100 *Chanda* paying members shall comprise eleven members (excluding the additional members vide rule 187 above). Thereafter one additional member shall be elected for every 25 *Chanda* paying members or apart thereof. (Rule 188)
 7. *Majlis Intikhāb* shall be a permanent body. During the 3 years term, a local *Jamā'at* is bound to maintain its full strength of *Majlis Intikhāb* in proportion to its *Chanda* paying members. Vacancies shall be filled during general body meetings of the local *Jamā'at*. As and when

membership fall vacant, the local *Jamā'at* shall elect new members and forward their names to *Markaz*.

(Rule 194)

8. A defaulter in the payment of *Chandas* shall not be eligible to hold an office. A defaulter is one who is in arrears of obligatory *Chandas* (viz. *Chanda 'Ām/Chanda Hiṣṣa Āmad* and *Chanda Jalsa Sālāna*) for six months or more.

Note: In exceptional cases, *Markaz* may be approached for relaxation. (Rule 208)

9. Following persons shall not be eligible to hold any office in the *Jamā'at*:

- (a) A person not eligible to vote under Rule 181.
- (b) A *Mūṣī*, whose *Waṣīyyat* has been cancelled by *Ṣadr Anjuman Aḥmadīyya*.
- (c) A *Mūṣī*, whose *Waṣīyyat* has been cancelled by way of disciplinary action.
- (d) A person putting *Jamā'at* funds into personal use (As explained in Rule 235) and also a person putting funds of an Auxiliary Organization into personal use. Such a person shall not be elected or nominated to any office for a period of three years after the reimbursement of used amount and pardon by Ḥaḍrat Khalīfatul Masīḥ. If such a person commits the same mistake a second time he shall never be eligible to hold any office the *Jamā'at*.

Note: (1) If the *Waṣīyyat* of a *Mūṣī* is cancelled due to some reasons other than those mentioned in (b) and (c) and he is paying his obligatory *Chandas* regularly and he is not in arrears for six months or more, there is no

objection against his appointment or election as an office bearer.

(2) If a person is removed from an office a second time, by way of disciplinary action, he shall never again be eligible to hold any office of the *Jamā'at*. (Rule 209)

10. All office bearers, including the *Amīrs*, perform their duties under the guidance and supervision of respective *Wakils* of *Tahrīk-e-Jadīd Anjuman Aḥmadiyya* and shall be answerable to them. Every *Wakil* has the right to see and inspect all the records of a subordinate *Jamā'at*. He also has the right to send for the records at the *Markaz* or elsewhere. (Rule 215)

11. In exceptional circumstances, the National *Amīr* has the right to reject such recommendations of the *Majlis-e-Āmila* which in his opinion are detrimental to the aims and objects and interest of the *Jamā'at*. He shall, however, record such a decision in the minutes book of the *Majlis-e-Āmila*. He shall within a week send a report concerning this to the *Markaz*.

Note: The National President shall not have the right to reject a recommendation of the *Majlis-e-Āmila*. (Rule 218)

12. If members of a *Jamā'at* have a complaint against any decision, order or action of their National *Amīr*, they have a right of appeal to the *Markaz*. The decision of the *Markaz* shall be binding on the *Jamā'at* and the *Amīr*. The appeal shall be routed through the *Amīr* who is to forward it within 7 days to the *Markaz*. Till a decision is received from the *Markaz* his directive/order will remain valid;

- however, *Markaz* has the power to suspend the order of the *Amīr* till the final decision. (Rule 221)
13. Every local *Jamā‘at* shall maintain a record of all its members (men, women and children) in the prescribed format in a Register. (Rule 227)
 14. Every local *Jamā‘at* shall send an Annual Report of activities of each of its departments to the National *Amīr*. The National *Amīr* shall similarly send an Annual Report to the *Markaz*. Interim reports shall also be sent whenever demanded by the *Amīr* or the *Markaz*. (Rule 228)
 15. It shall be obligatory for every earning member to make financial contributions to the *Jamā‘at* at the rate prescribed by the *Markaz*. (Rule 232)
 16. A Local *Jamā‘at* shall invariably send all *Chandas* and other collections to the national headquarters. No local *Jamā‘at* or its office bearer is authorized to undertake any expenditure out of these collections. The local *Amīr* or President shall see that collected amounts are deposited with the *Muḥāsib* or the *Amīn* as per rules. (Rule 233)
 17. Every Local *Jamā‘at* shall maintain proper accounts and records. It shall comply with instructions received from the *Markaz* in this regard. (Rule 234)
 18. If a *Muḥāṣṣil* (a *Chanda* collector)/Finance Secretary/any other person violates Rule 233 and puts *Jamā‘at*'s funds or the funds of an Auxiliary Organization to personal use, he shall be liable to reimburse the used amount and shall not be eligible to be elected or nominated to any office for a period of three years after the reimbursement of the used amount and pardon by Ḥaḍrat Khalīfatul Masīḥ. If such a person is subjected to any disciplinary action

a second time he shall never again be eligible to hold any office of the *Jamā'at*.

The *Amīr*/President and the Auditor who neglect to perform their duty in this respect shall also be responsible for making up the loss. (Rule 235)

19. With the approval of the national executive a *Jamā'at* may appeal for local funds to its members which shall not exceed one percent of the total obligatory *Chandas*. If an appeal for collections is to be made at the national level prior approval of the Centre shall be required. (Rule 236)

20. Every local *Jamā'at* shall prepare a budget of local income and expenditure, including the grant given by the national headquarters. The budget shall be presented to the local *Majlis-e-Āmila* for approval. Expenditure shall be incurred accordingly and an account shall be kept as per instructions of the national headquarters. Its audit shall be the responsibility of the National Auditor.

(Rule 237)

21. A Local *Jamā'at* may collect special contributions from members to meet certain local incidental expenses provided the collection of Central *Chandas* is not effected. Permission of National *Majlis-e-Āmila* shall be necessary prior to such collections. (Rule 238)

22. Local *Chanda* is primarily meant for local requirements e.g. maintenance of local mosque, expenses incurred on raising Central *Chandas*, hospitality, local *Tabligh*, local *Ta'lim*, postage, stationary and other miscellaneous expenses.

(Rule 239)

23. If a *Jamā'at* cannot collect sufficient local funds so as to meet its local requirements adequately,

sanction of grant to this *Jamā'at* may be considered by the National *Majlis-e-Āmila*. Only those *Jamā'ats* will be eligible for such grants who collect at least 80 % of their obligatory *Chandas*. Normally this grant shall not be more than 10 % of actual collections of obligatory *Chandas*. In special cases this grant may be sanctioned up to 25 % provided funds are available. The National *Majlis-e-Āmila* has the power to review such grants whenever it deems necessary.

Note: All grants shall be paid by national headquarters in appropriate installments. *Jamā'ats* are not allowed to deduct grants from collections.

(Rule 240)

24. Local *Jamā'ats* who ask the National *Majlis-e-Āmila* for a grant shall forward budget of their local income and expenditure to the National *Majlis-e-Āmila* along with the request.

(Rule 241)

25. The heads of local expenditure may be as follows:

- (i) Medical treatment of the poor.
- (ii) Expenses incurred at the local level on preaching activities, education, hospitality, collection of *Chandas*, minor maintenance of the local mosques, postage, stationary etc.

Note: In local *Jamā'ats* all work shall normally be carried out on a voluntary basis. However paid staff maybe employed with the permission of the National Headquarters.

(Rule 242)



Waṣiyyat Rules

1. In addition to paying *Chanda Shart-e-Awwal* (Rule 28), a prospective *Mūṣī* shall at the time of making his *Waṣiyyat*, pay the expenses relating to the publication of notice of his *Waṣiyyat*. (Rule 29)
2. At the time of granting approval to the *Waṣiyyat* of a prospective *Mūṣī*, in addition to considering the pre-*Waṣiyyat* moral and spiritual conduct of the prospective *Mūṣī*, due regard shall be paid to his pre-*Waṣiyyat* financial state of affairs with a view to ensure that the element of outstanding financial sacrifice and the spirit and purpose of *Waṣiyyat* is not in any way defeated. (Rule 35)
3. If a person who is willing to sign *Waṣiyyat* dies suddenly, but had initiated the process of *Waṣiyyat* before death, then even if the *Waṣiyyat* Form had not been filled by him/her, his case may still be considered for acceptance after his/her death, provided that:
 - I. The deceased fulfilled other conditions of *Waṣiyyat* and it was expected that, had he not died suddenly, his *Waṣiyyat* would have been accepted.
 - II. The heirs of the deceased are willing to pay the portion of *Waṣiyyat* on his/her belongings and are whole heartedly willing to implement the process immediately.
 - III. there is no circumstantial evidence about the following:
 - a. Did not opt for *Waṣiyyat* for a long time, despite having the ability to do so.

- b. Keeps on expressing his/her willingness but takes no concrete steps.
- c. Initiating the process of *Waṣiyyat*, when *Waṣiyyat* could be signed with relatively less monetary sacrifice.
- d. Tainted spiritual conditions such as:
 - i. Irregular in prayers.
 - ii. Other financial sacrifices not of high quality.
 - iii. Poor relations and connections with *Nizām-e-Jamā'at* (Administrative system of *Jamā'at*) (Rule 43)
4. Ordinarily *Waṣiyyat* on property shall take effect after the death of the *Mūṣī* and *Ḥiṣṣa Jā'idād* shall be payable on Tarka.¹⁶¹ (Rule 44)
5. Such owners of land as 'may. have some legal impediment in making a *Waṣiyyat*, may make an outright gift of such portion of their property in their life-time as they would have liked to bequeath in *Waṣiyyat* and have their gift deeds attested by their would-be heirs, if any, so as to signify their consent.'¹⁶² (Rule 45)
6. If income accrues from the property of the *Mūṣī* then *Ḥiṣṣa Āmad* shall be payable on such income at the rate of *Chanda 'Ām* i.e 1/16. (Rule 51)
7. The property on which hundred percent (100 %) '*Ḥiṣṣa Jā'idād* ' has been paid, *Ḥiṣṣa Āmad* according to the rate of *Chanda 'Ām* will be payable on its income. (Rule 52)
8. *Ḥiṣṣa Āmad* shall be payable on the commuted amount of Pension and it shall be obligatory for the

¹⁶¹ *Al-Waṣiyyat* Instruction No. 1.

¹⁶² Resolution of 'First Meeting' Clause 4.

- Mūṣī* to make payment of such *Ḥiṣṣa Āmad* in lumpsum. If, however, owing to some pressing circumstances, he is unable to do so, he shall, in the prescribed manner, seek permission and extension of time from *Majlis Kārpardāz*. (Rule 55)
9. Such part of the Provident Fund on which *Ḥiṣṣa Waṣiyyat* has not been paid and the Provident Fund is paid to the survivors, after *Mūṣī*'s death, shall be treated as *Mūṣī*'s *Tarkah* and *Ḥiṣṣa Waṣiyyat* shall be payable thereon. (Rule 59)
10. *Ṣadr Anjuman Aḥmadīyya*, shall be competent to cancel, on the recommendation of *Majlis Kārpardāz*, the *Waṣiyyat* of a *Mūṣī* who fails to pay *Chanda Ḥiṣṣa Āmad* for six months from the date when it falls due and does not get extension from the office showing cause of his inability. (Rule 68)
11. It is binding upon every *Mūṣī* at the end of each year, in view of his payments in *Ḥiṣṣa Āmad*, to send a testimonial to the *Waṣiyyat* office in accordance with Schedule 'C'. If such testimonial is not received, the case of such a *Mūṣī* shall be brought before *Majlis Kārpardāz* for consideration. (Rule 69)
12. The *Waṣiyyat* of such *Mūṣī*'s heirs, who fail to pay according to their undertaking the arrears of buried *Mūṣīs* and, who do not upon showing cause, get extension of time shall be cancelled. (Rule 71)



Insurance

Insurance can only be lawful if it contains no element of interest or wager, otherwise it is illegal. In this regard, the following are the recommendations of *Majlis-e-Iftā'*, which were approved by Ḥaḍrat Khalīfatul Masīḥ IIIth on 23rd June 1980:

“In light of the Fatawa of Ḥaḍrat Khalīfatul Masīḥ II^{ra}, it is not at all permissible to get insurance from insurance companies unless all the agreements are free of interest and wager. These Fatawa are permanent and everlasting in nature. However, it is proper to investigate from time to time as to what extent these companies have rid themselves of interest and wager in result of changing laws and rules of conduct.

Majlis-e-Iftā' has analyzed the current conduct of insurance companies in this regard and has reached the conclusion that, although it is not possible for a company to completely protect itself from interest due to the international financial system for the time being enforced, it is however possible for the policy holder and the insurance company to come to a mutual agreement which is free of interest and wager. There is, therefore, no harm in buying an insurance on the condition that the insurance holder will not receive any interest from the insurance company on his deposited amount.¹⁶³

The best procedure would be that the person who wishes to buy an insurance should first provide *Majlis-e-Iftā'* with all the information regarding it and get a Fatwa before signing for insurance.

This will not apply if Insurance is compulsory in case of being a state employee or is compulsory due to some other circumstances.

¹⁶³ Register *Faiṣlahjāt, Majlis Iftā'*, Page 60.

ANNEXURES

ANNEXURE I

EXPLANATIONS OF MATTERS REGARDING **WAŞIYYAT**

QUESTIONS RELATING TO INCOME

- Q:** What is the rate of *Waşıyyat* payments on income and *Waşıyyat* payment on property?
- A:** A *Müşî* is required:
- (i). To bequeath $1/10^{\text{th}}$ to $1/3^{\text{rd}}$ of his property on his death.
 - (ii). To pay *Chanda Hişsa Āmad* at the rate of $1/10^{\text{th}}$ to $1/3^{\text{rd}}$ on Income from all sources during his lifetime except income from property.
 - (iii). To pay *Chanda Hişsa Āmad @ Chanda 'Ām* (i-e $1/16^{\text{th}}$) on Income arising from any property.
- Q:** At the time of filing for *Waşıyyat* if he doesn't have a steady income what would an applicant write as his monthly income?
- A:** If some one has not any steady income, he/she could write the estimated monthly Income or the average income of 6 months or a year.
- Q:** Is there any guiding principle regarding women who do not themselves have a source of income and *Chanda* is received from them on the basis of pocket-money?
- A:** The procedure usually followed for the payment of *Chanda Waşıyyat* by a woman not having her own source of Income is, that the husband should fix an appropriate amount as pocket money that would be considered the Income of such a woman and she, for the sake of maintaining the continuity of her financial sacrifice, will pay *Chanda Waşıyyat* on her pocket money.
- Women are required to pay *Chanda* according to their living standard. The sacrifice made by a *Müşî* should stand out as compared to the sacrifice made by a person paying *Chanda 'Ām*. But the pocket money so arrived at should not be less than the minimum amount fixed for the country of residence.

Q: Is it binding upon a *Mūṣī* student to pay *Chanda Waṣīyyat* upon his pocket-money/stipend?

A: Student scholarships/stipends will not be subject to *Chanda* at the prescribed rates. However students are expected to get a sum fixed after consultation with the Jama'at and pay their *Chanda* accordingly.

Q: Along with paying *Hiṣṣa Āmad* upon their full salaries, employees also contribute a certain amount each month on the basis of which they receive pension upon retirement. Will *Chanda* be payable on the pension in such a case?

A: Yes, *Hiṣṣa Āmad* shall be payable upon the pension. This is because the monthly contribution consists of a very minor amount, whereas the monthly pension received upon retirement is more substantial. If someone still wants to deduct this amount from his pension, he will deduct only the amount, which he has contributed. *Chanda* will be payable on the rest.

Q: What types of expenses are allowed to be deducted from one's income with regard to *Chanda*?

A: The income upon which *Chanda* is payable refers to all kinds of income from all sources.

Only the following payments can be deducted from the actual income:

- (i) Allowances given to employees, whose expenditure is not in the hands of the employee.
- (ii) Mandatory taxes levied by the government, e.g., taxes, mandatory insurance, local rates.
- (iii) Allowances given to employees which are meant for specific expenditure, e.g., Uniform allowance, Education allowance, Children's allowance.
- (iv) Allowances, which are paid for the performance of official duties, e.g., TA, DA.

Q: Will the amount paid for house insurance be deducted from the actual income with regard to *Chanda*?

A: The amount paid for house insurance, even if it is mandatory, will not be deducted from the total income with regard to *Chanda*. If it is necessary to have the house insured in order to

borrow from a mortgage company, the buyer is still the beneficiary. Such expenses will therefore be considered usual. It is not permissible to deduct any installment, mortgage payment, interest or insurance from the one's real income with regard to *Chanda*.

- Q:** Can health insurance be deducted from the income with regard to *Chanda*?
- A:** The amount paid for health insurance will not be deducted from the income, even if it is mandatory. Except in circumstances where it is deemed to be tax and its benefits cover the whole community instead of the said individual or family.
- Q:** If a *Mūṣī* owns an immoveable property that he has rented to someone. Does he need to pay *Ḥiṣṣa Āmad* on income coming as a rent on that house?
- A:** In case any income accrues from the property of the *Mūṣī* then *Ḥiṣṣa Āmad* should be payable on such income at the rate of *Chanda* 'Am i.e. 1/16.

QUESTIONS RELATING TO PROPERTY

- Q:** If a person pays full *Ḥiṣṣa Āmad* on his income, and does not deduct the amount which he pays as instalments for a new property, will such a person still pay full *Ḥiṣṣa Jā'idād* on that property? If yes, at what rate? And on current Market Value of the house or on the price against which it was bought?
- A:** (a) When a person does not possess the means to buy a property all at once, he acquires a loan in order to buy it. If he wishes to pay *Ḥiṣṣa Jā'idād* upon that property during his life, he shall bear the responsibility for the loan and shall have to pay *Ḥiṣṣa Jā'idād* in accordance with the value of that property at the time of Tashkhees. Loan acquired during one's life shall not count (for everyone acquires loan now and then and pays it back)
- (b) A person first produces a source of income and pays *Ḥiṣṣa Āmad* upon it. He then buys a property with the rest of his income, either with ready money or in instalments. Payment of *Waṣīyyat* upon that property becomes binding after the

death of that *Mūṣī*. But he also has the easy option that, if he so wishes, he can pay this amount during his life.

- (c) The rate of *Ḥiṣṣa Jā'idād* will be same as the *Mūṣī* opted for himself i.e. between 1/10th to 1/3rd.
- (d) *Ḥiṣṣa Jā'idād* will be payable at current Market Value when the formal assessment was made except in case the *Mūṣī* pays *Ḥiṣṣa Jā'idād* on that very property at the time of purchase.

Q: How is *Waṣīyyat* to be paid upon moveable property like shares and other such investments?

- A:**
- a. Such property (shares) will be taken at their current market value and *Ḥiṣṣa Jā'idād* will be payable upon it.
 - b. *Ḥiṣṣa Āmad* shall be payable at the prescribed rate on any profits gained from such property (at the rate of 1/10 or whatever the *Mūṣī* has pledged). This also applies to all other forms of investments.

Q: If a *Mūṣī* owns a house at the time of filing for *Waṣīyyat*, what would be the rate of *Waṣīyyat* on the house?

- A:** Minimum rate of *Chanda Waṣīyyat* is 1/10th and maximum is 1/3rd. One can decide what would he like to fix for himself and inform the office. Keeping within the said limit one can have different rates for his property and income.

Q: Is car included in the property of a *Mūṣī*?

- A:** Car is not included in anyone's property for the purpose of *Chanda Waṣīyyat* as other dispensable items except if one has no other property as the basis for his *Waṣīyyat* and he willingly pays *Chanda Ḥiṣṣa Jā'idād* on his car and similar items.

or

One's property mainly consists of such items.

or

One has an expensive collection of such item that can be considered to be his property.

Q: Can the items of common use, like TV, computer, car, etc. be submitted as property when filling the *Waṣīyyat* form?

- A:** The above-mentioned items are considered items of household use. *Waṣīyyat* is therefore not payable upon them. *Waṣīyyat* will similarly not apply on sewing machines, cameras, cassette recorders, VCRs, or other household devices as well.
- Q:** In some countries, property is generally owned equally by husband and wife according to law of the land despite the fact that actually it is bought only by one of them. If only one of them is a *Mūṣī*, on what portion of the property will *Ḥiṣṣa Jā'idād* be payable?
- A:**
- a. If the property is equally bought by husband and wife, and only one of them is a *Mūṣī*, he will have to pay *Ḥiṣṣa Jā'idād* on half of the property.
 - b. If they both share the property merely out of constitutional necessity, while the property has actually been bought by one of them, he who has paid for it will have to pay *Ḥiṣṣa Jā'idād* on the whole property. If the other partner is a *Mūṣī* and has not spent anything on that property, it will not be considered his/her property, nor will he/she have to pay *Ḥiṣṣa Jā'idād* upon it.
 - c. It is necessary to disclose as to who is the actual owner. If one partner dies and the property is inherited by the other partner, who happens to be a *Mūṣī*, he/she will then have to pay *Waṣīyyat* upon that property at the prescribed rate.
- Q:** If *Ḥiṣṣa Jā'idād* has been paid upon a certain property, and that property is then sold and a new property is purchased, will *Ḥiṣṣa Jā'idād* be payable on that new property?
- A:** The following shall apply on the amount which is received by selling a property, such as land, house, commercial plot, etc:
- a. If a new property is bought with the same or lesser amount, then *Ḥiṣṣa Jā'idād* shall not apply on it. However, if any income ensues from that property, *Ḥiṣṣa Āmad* shall have to be paid upon it (at the rate of 1/16)
 - b. If more money is added to the amount at which the previous property was sold, for the purpose of buying the new property, then *Ḥiṣṣa Jā'idād* shall apply on the new property in proportion to the extra amount which was added to

purchase it. Full *Ḥiṣṣa Āmad* shall also be payable on any income that ensues from that property (at the rate of 1/16)

- c. From the income on which *Ḥiṣṣa Āmad* is already paid, if a portion is set-aside as saving, *Ḥiṣṣa Jā'idād* is not payable on such saving. But *Ḥiṣṣa Āmad* will be payable on any income or profit accrues from such saving.

Q: What is the rule regarding items which have been bought by selling jewellery?

- A:** If jewellery, on which *Ḥiṣṣa Jā'idād* has been paid, is sold and new jewellery is bought with the same amount, then *Ḥiṣṣa Jā'idād* shall not be payable on the new jewellery. But it shall be necessary to give detailed information about the new jewellery to the office (the type and weight of the new jewellery) and to state that it has been bought with the amount which was gained by selling the old jewellery.

But if the new jewellery has been purchased by adding more money to that which was gained by selling the previous jewellery, then *Ḥiṣṣa Waṣiyyat* shall be payable on the new jewellery in proportion to the extra amount which has been added.

Q: When making *Waṣiyyat*, is it necessary to set down in the *Waṣiyyat* form the property which has been acquired on mortgage or loan?

- A:** All property acquired upon loan or mortgage shall be considered the property of the *Mūṣī* and it shall be essential to mention it in the *Waṣiyyat* form. It shall also be necessary to give the approximate market value and address of the property in question. If the *Mūṣī* acquires another such property in the future, he is bound to inform *Markaz* about that as well.

Q: What is the status of property acquired on loan or mortgage?

- A:** The following is a quotation by Ḥaḍrat Khalīfatul Masīḥ IVth regarding property which has been acquired on loan:

“The basic way to approach this issue is as follows: If a person wishes to pay his *Ḥiṣṣa Jā'idād* during his life, his request is granted with some conditions. But if a *Mūṣī* says that I have a certain amount of loan to pay upon my property, please deduct

this amount and I shall pay *Ḥiṣṣa Jā'idād* on the rest, this will create some complications. In order to avoid such complications, the best method is that if such a person requests to pay *Ḥiṣṣa Āmad* on his property, it will be accepted only if he shall himself be responsible for such loans. He will, therefore, pay *Ḥiṣṣa Jā'idād* on total market value of his property.

If he wishes to deduct the loans and is granted permission, such permission shall only mean that he shall pay *Ḥiṣṣa Jā'idād* only upon the property on which there are no loans to be paid. The matter of the property upon which the loan are still to be paid shall be considered postponed till the death of the *Mūṣī*. This means that if the loan has been paid by that time, then *Ḥiṣṣa Jā'idād* shall be demanded upon this property at his death, as he did not pay *Ḥiṣṣa Jā'idād* on it citing the loan. If some loan still remains, then an estimate of the property shall be made, the loan shall be deducted from it, and *Ḥiṣṣa Jā'idād* shall be payable on the rest. This is the basic rule which shall apply in all such cases...”

- Q:** What shall be the procedure for assessing the value (*Tashkḥīs*) of property acquired on mortgage?
- A:** There are only two ways to pay *Ḥiṣṣa Jā'idād* on property that has been acquired on mortgage:
- a. If a *Mūṣī* wishes to pay *Ḥiṣṣa Jā'idād* in his lifetime, then the property shall be assessed according to the market value and amount of mortgage shall not be deducted from it, as loan does not count while a person is alive.
 - b. If a *Mūṣī* does not pay *Ḥiṣṣa Jā'idād* during his life, then, at the time of his death, his loans have to be paid first, then *Waṣīyyat* and lastly his inheritance. In such a case, if there is a property on which mortgage instalments still need to be paid, then that amount shall be deducted and *Ḥiṣṣa Jā'idād* shall be paid on the remaining amount.
- Q:** Can a *Mūṣī* get the assessment of his house value in his life, and payoff his dues during his lifetime? At what rate? Is there a time limit to make the complete payment after the assessment is done?
- A:** a. Yes one can get the value of his/her property assessed during his/her lifetime and pay *Ḥiṣṣa Jā'idād* accordingly.

- b. The rate for such payment will be the one fixed by his/her and approved by Majlis Karpardaz.
 - c. The time limit for such payment is two years for all types of property after the date a assessment.
 - d. The above time limit extends up to five years if the said property is a house and the *Mūṣī* himself is residing in it
- Q:** If a property is in the name of a *Mūṣī* but he is not the sole owner of the property. Does he still have to make the *Ḥiṣṣa Jā'idād* on that property?
- A:** If a *Mūṣī* is not the sole owner of a property, he will have to pay *Ḥiṣṣa Jā'idād* according to his share of ownership. But if he has no share whatsoever and in substance the said property is someone else's than the fact should be conveyed to *Majlis Kārpardāz*.
- Q:** What if a *Mūṣī* bought a house by getting a loan and is still paying the loan installments and he wants to get the assessment of house value and payoff his *Waṣīyyat* dues. Does he need to make the *Waṣīyyat* payment on the total value of the house or only on his share?
- A:** *Ḥiṣṣa Jā'idād* is due on the demise of *Mūṣī*. However, to avoid complex and unforeseen situations relaxation is granted to pay off one's *Ḥiṣṣa Jā'idād* in one's lifetime. So if a *Mūṣī* wants to pay his *Ḥiṣṣa Jā'idād* in his lifetime then he will bear the obligation of loan to himself and pay his *Ḥiṣṣa Jā'idād* on current Market Value. But if he dies while the loan amount on such property is still outstanding, then the net amount so arrived at by subtracting the outstanding amount of loan from the current Market Value will be subjected to *Ḥiṣṣa Jā'idād*.

QUESTIONS ABOUT PAYMENT OF WAṢIYYAT AFTER DEMISE OF A MŪṢĪ

- Q:** If a *Mūṣī* has already paid *Waṣīyyat* on his house during his lifetime. After his demise do his inheritors have to pay *Waṣīyyat* again on the house?
- A:** If a *Mūṣī* pay his *Ḥiṣṣa Jā'idād* on his property in his lifetime, his heirs do not have to pay *Ḥiṣṣa Jā'idād* on such property on

behalf of the *Mūṣī*.

- Q:** What will be the procedure for payment of *Ḥiṣṣa Jā'idād* on demise of a *Mūṣī*?
- A:** Payment of *Ḥiṣṣa Jā'idād* becomes incumbent immediately after the death of a *Mūṣī*. If his heirs are unable to pay *Ḥiṣṣa Jā'idād* immediately, in such a case, if they produce a reliable guarantor, Majlis Karpardaz can grant exceptional permission for burial. Such a guarantee, however, shall be valid for no more than one year. It shall be binding to make the full payment within this time

QUESTIONS RELATING TO BUSINESS OR TRADE

- Q:** Will the principle amount which has been invested in business be considered a *Mūṣī*'s property?
- A:** The principal amount invested in business shall be considered a *Mūṣī*'s property and its full details are required to be given in the *Waṣiyyat* Form.
- Q:** Will *Chanda Waṣiyyat* be payable on the net income from business or will it be payable only on the amount which a businessman sets aside from his profit for his daily use?
- A:** Businesspersons shall pay *Chanda* on their net total income, after deducting from their gross income. Such expenses as are required to generate income. It is not right to pay *Chanda* only on the amount which has been drawn from the business for monthly expenses.
- Q:** At what rate shall *Chanda Ḥiṣṣa Āmad* be paid on the income from business?
- A:** A *Mūṣī* will pay *Chanda Waṣiyyat* at the rate which he has pledged to pay in the Will, and not at the rate of *Chanda 'Ām*. During a *Mūṣī*'s life, *Waṣiyyat* shall be paid only on the income that is derived from his business. Payment upon net Assets i.e. total business assets minus total business liabilities, shall be made after his death, or in case a *Mūṣī* wishes to pay it during his own life. There is no *Chanda* on working capital.

Q: Will the machinery used for construction be included as property in the *Wasīyyat*?

A: In any kind of business, whether it is related to factory, mill or construction, only the portion which belongs to the *Mūṣī* will be considered his property. For instance, if the total value of all assets, including fixed assets, receivables, bank balances, etc., of a factory/mill/construction company is 10 million, of which it owes 6 million to banks and in other dues, the portion of the *Mūṣī* shall be 4 million. This will be considered the *Mūṣī*'s property, and upon it he will be *Ḥiṣṣa Jā'idād*.

In other words, the total value of a property, minus the liabilities, will be equal to the portion of the *Mūṣī* upon which he will pay *Ḥiṣṣa Jā'idād*.

Ḥiṣṣa Jā'idād on businesses is required to be paid after the *Mūṣī*'s death. But if he wishes to pay it during his life, the Tashkhees/assessment will be made of the total value of the business, all the amounts that are owed by the business will be subtracted, and *Ḥiṣṣa Jā'idād* will be payable on the rest of the property.

QUESTIONS ABOUT DEATH AND THE TOMBSTONE

Q: Will the same rules apply in case of local *Maqbara Mūṣiān*, as apply to the *Bahishtī Maqbarah*, Rabwah?

A: a. Yes, the same rules and regulations apply to any *Maqbara Mūṣiān* as do on *Bahishti Maqbarah*.

As written in the regulations, a *Mūṣī*'s *Ḥiṣṣa Āmad* must be paid before the burial, though exception can be made in case of *Ḥiṣṣa Jā'idād*. If a *Mūṣī*'s *Ḥiṣṣa Jā'idād* has not been paid, burial can go on if a reliable person guarantees its payment. At the time of a *Mūṣī*'s death, it is essential to acquire all the accounts relating to the *Mūṣī*'s *Ḥiṣṣa Āmad* and *Jā'idād*, and to receive the dues accordingly.

b. Cemeteries for *Mūṣīs* located in other countries cannot be given the name of *Bahishtī Maqbara*. They will be called *Maqbara Mūṣiān*.

- c. The National *Amīr* will be the President of the committee that runs the affairs of the *Maqbara Mūṣīān*, and the National Secretary Wasaya will be its Secretary. The National Finance Secretary and Missionary Incharge will also be members of the Committee. The total number of members should be from five to seven. The quorum will consist of three members.

This committee will continuously motivate the members in their countries to make *Waṣīyyat*. It will also be responsible for the tasks relating to the burial of *Mūṣīs* and running of *Maqbara Mūṣīān*.

Q: In view of the circumstances of a country, is it possible for the Committee responsible for burial to fix a sum to be received from the heirs of a *Mūṣī* to cover the expenses of the Cemetery? As expenses are paid for burial in the common cemeteries.

A: If such a necessity does arise in a country, the Committee should present its specific recommendations and send them to *Markaz*, through the National *Amīr*. The *Markaz* will then deliberate upon the matter and reach a decision.

Q: Who will be responsible for the expenses of the tombstone?

A: After receiving reports of the property which the *Mūṣī* has left behind, and receiving the full due amount of *Chanda Hiṣṣa Āmad* and *Hiṣṣa Jā'idād*, the office will itself place the tombstone, which will be of the common standard size.

If the heirs wish to place a tombstone themselves, they will have to seek written approval from Secretary Majlis Karpardaz and send a sample of the inscription to be written on it. In such a case the size of the tombstone shall be as follows:

Length = 24" inches, Width = 15"

A sample of the text shall be as under:

Name, Father's/Husband's name, place of residence, date of birth, date of Bai'at, date of demise, *Waṣīyyat* number

- a. If the *Waṣīyyat* is of more than 1/10 portion, this should be mentioned.
- b. A brief description of the *Mūṣī*'s exceptional qualities, services for the Jama'at and important incidents may be given.

c. If the Promised Messiah^{as} or any of the Khulafa has said something in praise of the *Mūṣī*, it may be mentioned.

Secretary Majlis Karpardaz shall grant approval. The same procedure shall apply to the tombstones which are placed in *Maqbarah Mūṣīān* in other countries.

Q: Is there any justification for extracting the expenses for the burial from a *Mūṣī*'s property?

A: Since the time of the Promised Messiah^{as}, in the first clause of the *Waṣīyyat* Form the *Mūṣī* makes the following affirmation:

"That after my death, my body should be sent to *Bahishtī Maqbarah* Qadian for burial....If I have not paid the expenses for conveying my body to Qadian to Sadar Anjuman Ahmadiyya before my death, then these expenses shall be paid from the property I leave behind. But these expenses will not affect *Hiṣṣa Jā'idād* which, according to this *Waṣīyyat*, I submit to Sadar Anjuman Ahmadiyya."

When Ḥaḍrat Khalīfatul Masīḥ IVth was asked the same question, *Hudur* said:

"*Mūṣīs* should continue to make the same affirmation which was made by *Mūṣīs* at the time of the Promised Messiah^{as}. There is no need whatsoever to change it."

MISCELLANEOUS QUESTIONS

Q: At the time of filing for *Waṣīyyat* if a *Mūṣī* does not have any income then can he still do *Waṣīyyat*? If yes what would be his *Chanda*?

A: At the time of filing for *Waṣīyyat*, if some one has neither the property nor any income then such a person is not required to make a will. But in case one has reasonable property but does not have independent income (like married housewives) they will fix a sum so arrived at on the basis of their living standard to be considered as their pocket money and pay *Chanda* accordingly.

Q: If a person has, for whatever reason, obtained remission in *Chanda 'Am*, is he eligible to make *Waṣīyyat* later on?

A: If a person had at one time asked Ḥaḍrat Khalīfatul Masīḥ for

remission in *Chanda 'Ām* due to some compulsion, and later started paying *Chanda 'Ām* regularly, there is no rule which hinders such a person from making *Waṣiyyat*.

- Q:** Is it permissible to make *Waṣiyyat* while one is under debt?
- A:** If an aspiring *Mūṣī* fulfils all the conditions including those relating to income and property, he cannot be stopped from making *Waṣiyyat*. Debt or loan is no hindrance in the way of *Waṣiyyat*, for debt does not count while a person is alive. But it is important to analyze the circumstances of the person in debt. If he has made some new property by acquiring loan, and that property is producing an income, or if has started a business with a loan and is receiving profit from it, in such a case he can make *Waṣiyyat*. But if there is a member who has no source of income, nor any property, and he is permanently dependant upon loan for subsistence, then it is not obligatory for him to make *Waṣiyyat*.
- Q:** Who should put his signature as a witness on the *Waṣiyyat* form?
- A:** a. In the minutes of the first meeting of Majlis Mutamideen Sadar Anjuman Ahmadiyya, held on 29th January 1906, it is written under instruction no. 3(b):
“... If possible, the *Waṣiyyat* form should bear the signature of the heirs or relatives of the aspiring *Mūṣī*, along with the signatures of two respectable personages of the town or village.”
- b. Witnessing that the applicant has signed the document by himself and in their presence.
- Q:** How much is the publication fee?
- A:** There is no specified amount for expenditure of publication (*Ai'lān-e-Waṣiyyat*) this *Chanda* varies depending on the circumstances of a country. *Amīr*/president of every country will recommend to *Markaz* and will get its permission.
- Q:** How much is *Shart-e-Awwal* or subscription dues under first condition.
- A:** The guiding principle in this regard is that the aspiring *Mūṣī* should pay this *Chanda* in view of his own capacity, so that the requirements of running and maintaining the cemetery can be

met. The aspiring *Mūṣī* should, therefore pay this *Chanda* in keeping with his income, assets and the requirements of the *Maqbarah Mūṣiān*.

- Q:** What is the definition of *Tarka*, and what items does it constitute?
- A:** All the moveable and immovable property of a *Mūṣī* at the time of his death shall be considered his *Tarka*. A *Mūṣī*'s house, land, jewellery, cash, bonds, shares, etc., shall all be part of his *Tarka*. In short, all the items which are divided between heirs shall be considered the *Mūṣī*'s *Tarka*. Essential items of everyday use shall however be considered an exception when paying *Ḥiṣṣa Jā'idād*.
- Q:** What will happen in case one *Waṣīyyat* has been made under *Nizām-e-Jamā'at* and another *Waṣīyyat*/will has been made at the local level?
- A:** Every *Mūṣī* is fully bound by the *Waṣīyyat* which he has made under *Nizām-e-Jamā'at*, and this *Waṣīyyat* shall be effective according to its text. The reason why *Waṣīyyat* under *Nizām-e-Jamā'at* is required from a *Mūṣī* is that it shall be his final *Waṣīyyat*/will. After this he cannot make any will which can in any way affect his *Waṣīyyat*. Any will made locally shall, therefore, not be in conflict with the *Waṣīyyat* under *Nizām-e-Jamā'at*. In the local will, the portion which has been assigned to *Sadr Anjuman Ahmadiyya* should be shown as a debt.



Annexure II

(Explanation of Budget Heads)

INCOME

REGULAR INCOME

Heads	Explanation
<i>Chanda 'Ām</i>	Income through <i>Chanda 'Ām</i>
<i>Chanda Waṣiyyat (Ḥiṣṣa Āmad)</i>	Income through <i>Chanda Waṣiyyat Ḥiṣṣa Āmad</i>
<i>Chanda Waṣiyyat (Ḥiṣṣa Jā'idād)</i>	Income through <i>Chanda Waṣiyyat Ḥiṣṣa Jā'idād</i>
<i>Chanda Jalsa Sālāna</i>	Income through <i>Chanda Jalsa Sālāna</i>
<i>Chanda Tahrik-e-Jadid</i>	Income through <i>Chanda Tahrik-e-Jadid</i>
<i>Chanda Waqf-e-Jadid</i>	Income through <i>Chanda Waqf-e-Jadid</i>
M. T. A. International	<i>Chanda</i> collected for the Muslim Television Ahmadiyya International
Miscellaneous <i>Chanda</i>	All the other various <i>Chandas</i>
Profits/Refunds/Interest	Income from banking through profits or some other sorts of refunds. Similarly income received from people as " <i>Ishā'at-e-Islām</i> " will also be shown as a separate sub-head under this head of account.
Loan from	Help from <i>Markaz</i> or any other source in the form of loan
Income from i. Central reserves ii. Headquarter iii. <i>Nuṣrat Jahān</i> Reserve iv.	Income in the form of grant from Central Reserve, Grant from Headquarter or <i>Nuṣrat Jahān</i> Reserve Fund (if any).

CONDITIONAL INCOME

Heads	Explanation
Literature & Library income a. From sale b. As grant from Regular Income c. From Central Reserve d. From Donation e.	The money coming in though various sources in connection with publication and libraries
<i>Ṣadaqāt</i>	Income through <i>Ṣadaqāt</i>
Zakat	Income through Zakat
<i>Fitrana</i>	Income through <i>Ṣadaqatul Fiṭr</i>
Eid Fund	Income through Eid Fund
<i>Fidya</i>	Income through <i>Fidya</i> of Ramadan
Miscellaneous	Income through all the other sources

DEVELOPMENT INCOME

Heads	Explanation
INCOME ARISING THROUGH: Donations	Income arising through various donations specifically donated for Mosques, buildings or any other capital expenditure.
Regular Income	Amounts set aside in Regular Budget, for capital expenditure or from any surplus left out in Regular Budget.
Central Reserve	Amounts obtained from Central Reserve and conditional Central Reserve
Grant from H. Quarter	Amounts obtained from the <i>Markaz</i>
As: Rental Income from any property	Income from rented out properties of <i>Jamā'at</i> (if any)
From sale of any property	Income from the sale of <i>Jamā'at</i> property

EXPENDITURE

REGULAR EXPENDITURE

Heads	Explanation
Establishment	Expenses for the allowances of Moballigheen, Moallimeen and other employees including their benefits as well as facilities provided to them.
Traveling & Meetings	Expenses made on various meetings as well as on traveling including fuel charges and TA/DA etc.
Entertainment	Expenses made in connection with guests entertainment
Rent/Rates/Taxes	Money spent on properties rented for the sake of <i>Jamā'at</i> purposes as well as payment of various rates and Taxes.
Printing & Stationery	Expenses in connection with purchase of office Stationary, Receipt Books and printing of letter heads etc.
Postage/Telephone/Faxes	Expenses made on postage, Telephone and Faxes etc.
News papers book and periodicals	Expenses made on purchase of Newspapers, Books and magazines etc.
Repair & Maintenance i. Vehicles ii. Properties	Expenses made in connection with the repair and maintenance of <i>Jamā'at's</i> vehicles and property including all sorts of buildings, computers and equipments etc.
<i>Jalsa Sālāna</i>	All sorts of expenses in connection with preparation and holding of <i>Jalsa Sālāna</i> .
Literature publication	Expenses made on literature and all sorts of publication and printing.
Utilities	Expenses made in connection with consumption of electricity, gas, fuel and water.
Computer & Audio video	Day to day expenditure related to Computers and preparation of MTA programs etc.
Medical & Educational	Expenses in the form of amounts given out as help or loan for medical treatment

Heads	Explanation
Aid	as well as education.
Contingency Reserve	Expenses arising from emergencies and from supplementary budgets during the year.
Insurance/Bank charges	All kinds of insurance expenses, banking charges including cheque books, bank drafts etc. If the need arise, separate sub-heads can be introduced for each type of expense.
Grant to branches	Amounts given away to local <i>Jamā'at</i> s.
Grant to <i>Nuṣrat Jahān</i> projects	Amounts disbursed to <i>Nuṣrat Jahān</i> projects (if any)
Miscellaneous	Expenses made under heads other than those mentioned above.
Repayment of loan	Repayment of loans obtained from <i>Markaz</i> or from any other source, whatsoever.
Central Reserve	
<i>Chanda 'Ām</i> 25%	Head Quarter's share from <i>Chanda 'Ām</i> .
<i>Waṣiyyat Ḥiṣṣa Āmad</i> 25%	Head Quarter's share from <i>Chanda Waṣiyyat, Ḥiṣṣa Āmad</i> .
<i>Waṣiyyat Ḥiṣṣa Jā'idād</i> 100%	Head Quarter's share from <i>Chanda Waṣiyyat, Ḥiṣṣa Jā'idād</i> .
<i>Tahrīk-e-Jadīd</i> 100%	Head Quarter's share from <i>Chanda Tahrīk-e-Jadīd</i> .
<i>Waqf-e-Jadīd</i> 100%	Head Quarter's share from <i>Chanda Waqf-e-Jadīd</i> .
MTA International 100%	Head Quarter's share from contributions towards MTA.

CONDITIONAL EXPENDITURE

Heads	Explanation
Literature & Libraries	Expenses made in connection with literature and libraries.
Sadaqat	Money disbursed for the purpose of Sadqa.
Zakat	Amounts given away from Zakat head.

Eid Fund	Amounts given away from this fund.
<i>Fiṭrāna</i>	Amounts given away from <i>Ṣadaqatul Fiṭr.</i>
<i>Fidya</i>	Amounts given away from <i>Fidya.</i>
Miscellaneous	Other expenditures of various kinds.
Central Reserve <i>Ṣadaqāt</i> 75 % Zakat 25 % Eid Fund 100% <i>Fiṭrāna</i> 10 %	Head Quarter's share from the <i>Ṣadaqāt.</i> Head Quarter's share from the Zakat. Head Quarter's share from the Eid Fund. Head Quarter's share from the <i>Ṣadaqatul Fiṭr.</i>

DEVELOPMENT EXPENDITURE

Heads	Explanation
Lands/Plots/Buildings Mosques Mission Houses Others	Money spent on newly purchased <i>Jamā'at</i> properties and other miscellaneous expenses incurred in this regard.
Furniture and Fixture	Expenses made in connection with purchase of furniture like chairs, tables, desks, fans, AC and carpets etc.
Vehicles	Expenditure with regard to purchase of new vehicles.
Office equipment	Expenses made in connection with purchase of equipment for office automation, e.g. computers, Fax machines, photocopiers, printers, scanners etcetra.
Audio/Video Equipment	Expenses incurred in the purchase of TV sets, VCRs, cameras, receivers, dish antenna etc.

Annexure III

(Checklist for the preparation of Budget)

The following point should be kept in view before sending the Budget to *Wakālat Māl* London for approval.

No.	Matters to be checked	✓/✗
1	Has the total number of the earning members (male or female) of the <i>Jamā'at</i> been given?	
2	Have all the members been included in the Budget?	
3	Has the number of members been given who have not yet been included in the Budget?	
4	Has the number of members been given who have been included at concessional rates?	
5	Has the approval to pay <i>Chanda</i> at the concessional rates been received from <i>Hudūr</i> ?	
6	Has the rate real income of the members paying <i>Chanda</i> at concessional rate been given?	
7	Has the income of members included in the budget been correctly written?	
8	Have new <i>Aḥmadīs</i> been included in the Budget?	
9	Was the Budget presented to the Finance Committee for approval?	
10	Has <i>Majlis-e-Āmila</i> reviewed the Budget after its approval by the Finance Committee?	
11	Was the Budget presented before National Majlis Shura after being reviewed by the National <i>Majlis-e-Āmila</i> ?	
12	Is it ensured that Local Fund has not been included in the Budget?	
13	Is it ensured that the <i>Chandas</i> of <i>Anṣārullāh</i> , <i>Khuddāmul Aḥmadiyya</i> or <i>Lajna Imā'illāh</i> have not	

No.	Matters to be checked	✓/✗
14	been included in the Budget? Have the details of the following Regular Heads of expenditure been sent along with the Budget: <ol style="list-style-type: none"> i. Establishment ii. Rents/Rates/Taxes iii. Contingency Reserve iv. Repayment of Loan v. Grant to branches 	
15	Have the details of planned expenses under development Expenditure in various Heads been sent along with the budget?	
16	Has the estimate of Expenses for Buildings/Mosques been included in the Budget?	
17	Has the Central Reserve been shown separated in the proposed Budget as instructed?	
18	Is the totals of all the three main heads balanced?	



Annexure IV

Checklist for the Preparation of the Monthly Financial Statements

While sending the Monthly Financial Statements to *Markaz*, please fill the following checklist:

No.	Matters to be checked	✓/✗
1	Has the Financial Statements been drawn out according to the Format approved by <i>Markaz</i> ?	
2	Have the approved budgets of the three main Heads of account (Regular, Conditional and Development) been entered under their respective Heads?	
3	Is it ensured that in addition to the already approved heads of account no new head of account is introduced.	
4	If a new head of account is introduced whether its approval is obtained by the <i>Markaz</i> .	
5	Are the income and expenditure of all the three main heads balanced?	
6	In case a grant has been received from Central Reserve/National Budget/ <i>Markaz</i> or Nusrat Jehan to meet the Expenses of a certain Head, has it been shown under the relevant Head?	
7	Have the amounts received from <i>Markaz</i> for the building of mosques and mission houses, as well as other development expenditure been entered as income under the relevant heads?	
8	Is it ensured that the budget of any head of account is not altered with out approval of <i>Markaz</i> .	
9	Is it ensured that the expenses of one head of account have not been put into another head of account. If they have been, then please mention the reasons.	

No.	Matters to be checked	✓/✗
10	Is it ensured that separate heads are not introduced for the expenses of <i>Tablīgh</i> , <i>Tarbiyyat</i> or <i>Ta'lim</i> .	
11	Has the Central Reserve been separated in keeping with the rules and regulations?	
12	Has the Central Reserve been shown as an expense?	
13	Is the Central Reserve being kept in a separate Bank Account?	
14	If money has been spent out of the Central Reserve, was approval sought from <i>Markaz</i> ?	
15	Is the reference for the approval being sent along with the Financial Statements?	
16	Is it ensured that the Central and Local <i>Amānāt</i> have not been included in the Income and Expenditure Statement.	
17	Has a separate receipt and payment report been sent regarding the Central and Local <i>Amānāt</i> ?	
18	Is the name-wise list of <i>Chanda</i> payers for <i>Ḥiṣṣa Āmad</i> and <i>Ḥiṣṣa Jā'idād</i> , with the <i>Waṣiyyat</i> numbers, being sent along with the Financial Statement?	
19	Has a summary of Income and Expenditure been included?	
20	Has the total number of all the <i>Chanda</i> payers during the month been given?	
21	Are the Bank Statements and Reconciliation statements being sent every six months?	
22	Are the monthly Financial Statements being sent regularly?	



ANNEXURE V

Form Wasiyyat

Missal Number <table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>					For Office Use only	Wasiyyat Number <table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>				

*In the name of Allah, the Gracious, the Merciful
We render praises to Him and invoke His blessings on his noble Prophet.*

I.....son/daughter of.....wife of

Cast Occupation *..... Date of birth/Age Date of Bai'at

Current Address..... Country

Permanent Address Country

Essential Note: * [Please clearly mention the kind and nature of Occupation/Profession, e.g. Govt., Semi-Govt., Private; Business/Trade; In case of students, class/course should also be stated].

In full possession of my faculties, and without any duress or coercion, on the.....day ofof the year.....do hereby make the following *Wasiyyat* (Will):-

1. I am a follower of Hadrat Mirza Ghulam Ahmad^{as}, of Qadian, District Gurdaspur Punjab, the Promised Messiah and Founder of the Ahmadiyya Movement, and sincerely believe in all his claims. I have read completely / have had read out to me, and have understood perfectly the booklet entitled *Al-Wasiyyat* bearing the date of December 24, 1905, and appendix to the same, dated January 06, 1906, and the minutes of the First Meeting of the Board of Directors of *Şadr Anjuman Ahmadiyya*, Qadian, held on January 29, 1906, as approved by the Promised Messiah. I hold all the instructions contained therein fully binding upon me, and in the light thereof I desire that after my death my body should be taken to the *Bahishtī Maqbarah*, Qadian for burial, provided permission is granted to me or, after my death, to my heirs by *Majlis Kārpardāz Masalīh Qabaristan*. If I fail to deposit in advance in the treasury of *Şadr Anjuman Ahmadiyya* Pakistan, Rabwah an adequate sum of money to cover expenditure to be incurred in transporting my remains, the same should be deducted from my estate. Such expenses will not be debited to the portion of my estate assigned by this Will to the *Şadr Anjuman Ahmadiyya* Pakistan, Rabwah.

2. In addition to *Al-Wasiyyat*, all instructions and directives issued by Hadrat Khalifatul Masih⁴, or by *Şadr Anjuman Ahmadiyya* Qadian, or by *Şadr Anjuman Ahmadiyya* Pakistan Rabwah, or by *Tafrīk-e-Jadīd Anjuman Ahmadiyya* Pakistan Rabwah, or by the *Majlis Kārpardāz Masalīh Qabaristan Qadian/Rabwah* in connection with *Bahishtī Maqbarah* or relating to *Mīnīs*, shall, to the extent that they relate to this Will, be binding on me and my heirs.

3. This Will of mine, which is my last Will, shall remain valid and effective, whether my remains are buried in *Bahishtī Maqbarah* or not.

4. I, do hereby agree, declare and bind myself according to law and *Shari'ah* that under no circumstances whatsoever and at no time shall I or my heirs be entitled to claim refund of any payments made under this Will as *Chanda Wasiyyat* or claim return of *Hissa Jai'dad*.

5. I have paid according to my means a sum of as subscription due under the first condition and another sum of on account of expenses for announcing the *Wasiyyat*, vide receipt No..... dated at local *Jamā'at* (treasury of *Şadr Anjuman Ahmadiyya* Pakistan Rabwah.

Note: The Prospective *Mīnī* should write out here his income, details of his property, and rate of *Wasiyyat*. Nothing written here should be doubtful, overwritten or questionable, and should be written clearly and not in different pens or inks.

"I hereby make a Will that *Şadr Anjuman Ahmadiyya* Pakistan, Rabwah shall be the owner of 1/ portion of my entire movable and immovable property which I may leave behind at the time of my death. The detail of my present movable and immovable property is given below alongwith its present value / at present I own no property whatsoever.

At present I receive per month/year as and my income from property is per year. I promise to pay 1/ of my monthly/annual income to *Sadr Anjuman Ahmadiyah* Pakistan, Rabwah during my life. Moreover, if I acquire any property or income after this, I shall inform *Majlis Karpardā* about it, and my *Wasīyyat* shall apply to that property/income as well. I promise to pay *Hissa Amad* at the rate of Chanda 'Am on any income from my property *Sadr Anjuman Ahmadiyah* Pakistan, Rabwah, as long as I live according to the rules. My *Wasīyyat* should be considered binding from the date of writing / date of acceptance."

Signature & thumb impression of Witness	Signature & thumb impression of Applicant	Signature & thumb impression of Witness
Name:.....	Name:.....	Name:.....
Father's name:.....	Father's name:.....	Father's name:.....
Complete Address:.....	Complete Address:.....	Complete Address:.....
.....
.....

Note:- The prospective *Mūṣīf* as well as the witnesses, whether literate or illiterate, shall, affix their thumb impressions. Those who are literate shall also sign in addition to thumb impression. Men shall affix left-hand thumb impression and ladies shall affix right-hand thumb impression.

A T T E S T A T I O N

1. I truly and honestly certify that, to the best of my knowledge:-
 The prospective *Mūṣīf* (Name)..... Son/Daughter/Wife of
 resident of..... to the best
 of his ability lives in accordance with the Islamic Teachings and strives in the ways of
 righteousness and purity. He/She is a Ahmadi with faith in Unity of Allah and true belief in His
 Messenger^{ṣaw}; and does not transgress the rights of his/her fellow human beings.

2. The entries made by the prospective *Mūṣīf* in the *Wasīyyat* form in respect of his/her property and
 income are correct.

<u>Signature of Attestator (1)</u>	<u>Signature of Attestator (2)</u>	<u>Signature of Sadr Lajna (only in case of woman)</u>
Name:.....	Name:.....	Name:.....
Father's name:.....	Father's name:.....	Father's name:.....
Complete Address:.....	Complete Address:.....	Complete Address:.....
.....
.....

4. ATTESTATION OF PARTICULARS OF PROSPECTIVE *MŪṢĪ*

	<i>Questions</i>	<i>Answers</i>
1.	Name of the <i>Prospective Mūṣī</i> with father's/ husband's name.	
2.	Can he/she be considered outstanding in his/her services to the <i>Jamā'at</i> and his/her obedience, co-operation and respect for the <i>Jamā'at</i> and its Organization?	
3.	Does he/she display visible interest and co-operation in activities of the Auxiliary Organizations?	
4.	Has he/she ever been subjected to any punitive action? If so please clearly state the nature of action.	
5.	Has his/her <i>Waṣīyyat</i> ever been cancelled or rejected before.	
6.	Whether she abides by the Islamic injunctions and spirit of ' <i>PURDAH</i> '? In case of <i>Prospective Mūṣī</i> having wife and children, do his wife and daughters (if any) abide by the Islamic injunctions and spirit of ' <i>PURDAH</i> '?	
7.	Does he/she enjoy a character free of blemish or blame in financial matters / dealings?	
8.	Is the matrimonial life of the spouses in accord with the Ahmadiyya Teachings?	
9.	Can the <i>Prospective Mūṣī's</i> livelihood / profession be termed as objectionable socially or in terms of <i>Shari'ah</i> ?	
10.	Has he/she transferred any property to spouse, children or any other person, prior to undertaking of this Will either as a gift or as a bequest, inheritance or testamentary disposition? If so, please mention the details of such property and the dates of its transfer etc.	
11.	Judged from the family's existing standard of living, what are the approximate average monthly expenses per head incurred on food, clothing and other general amenities?	
12.	Is there any property purchased by the <i>Prospective Mūṣī</i> in the name of any of his/her children, relative or friend? If so, give its details along with its value.	

	<i>Questions</i>	<i>Answers</i>
13.	Provide details of any property of the <i>Prospective Mūsī</i> which he/she inherited from his/her parents/children or spouse. Has such a property been included in the list of the property stated in this <i>Wāṣīyyat</i> ? If not, give explanation?	
14.	Is the spouse/father/mother of the <i>Prospective Mūsī</i> a <i>Mūsī</i> ?	
15.	If the age of the <i>Prospective Mūsī</i> is 60 years or above then state:- a) What has been his/her maximum income per month or per annum? b) Why did he/she not undertake the <i>Wāṣīyyat</i> earlier?	
16.	Is the <i>Prospective Mūsī</i> undertaking this <i>Wāṣīyyat</i> in a fair state of health?	
17.	Do the children of the prospective <i>Mūsī</i> financially assist the him/her? If so how much?	
18.	Number of dependents of the <i>Prospective Mūsī</i> .	

Note: Each question should be answered clearly. Writing merely yes or no is not sufficient.

CERTIFICATE ABOUT CHANDA JĀT

1. Certified that the prospective *Mūsī* has been regularly paying the obligatory *Chandās* in this *Jamā'at* since..... according to the prescribed rate and there are no arrears due from him / her. Moreover, he/she actively participates, to the best of his/her ability, in other financial schemes and *Chanda Jāt*, relating to auxiliary organization.

2. We, the members of the *Majlis-e-Āmila*, do hereby certify that the above particulars are correct to the best of our knowledge and that the *Prospective Mūsī* is eligible for inclusion in the Institution of *Wāṣīyyat*.

Signature of *Amīr* president

Signature of Secretary *Māil*

Signature of Head of
Auxiliary Organization

INSTRUCTIONS FOR THE PROSPECTIVE *MŪŠĪS*

1. Before committing the *Waṣīyyat* (Will) to writing, please read or have read out to you the Promised Messiah's booklet *AL- Waṣīyyat* and the Appendix thereto and Minutes of the First Meeting of Board of Directors *Ṣadr Anjuman Aḥmadīyya* Qadian held on January 29, 1906 duly verified by the Promised Messiah. The foremost condition of *Waṣīyyat* is that the prospective *MŪŠĪS* must be righteous, obedient to the laws of *Shari'at*, one who gives precedence to the faith over worldly affairs, and must be a clean, pure and pious Ahmadi.
2. The *Waṣīyyat* is to be executed in good health. A 'death-bed' *Waṣīyyat* shall not be accepted.
3. A *Waṣīyyat* which includes immovable property should, as far as possible, be attested by the heirs/partners of the prospective *MŪŠĪS*.
4. The *Waṣīyyat* made by a married woman must be witnessed by her husband if he is alive. The *Haq Mahr** is also part of a woman's property to be included in *Waṣīyyat*. It should also be specified whether *Haq Mahr* has been received or is still due from the husband. The details of jewellery (type, weight and estimated value) should also be given. The monthly income of the husband should also be mentioned and, if he is a *MŪŠĪS*, his *Waṣīyyat* number should be given.
5. If some immovable property is included in a *Waṣīyyat*, such property should better be officially registered in the name of the *MŪŠĪS*. *MŪŠĪS* who find it difficult to execute *Waṣīyyat* due to legal restriction, can transfer as gift their property to *Ṣadr Anjuman Aḥmadīyya* Pakistan Rabwah during their lives. And they should send a copy of the legal documents of gifted property to *Ṣadr Anjuman Aḥmadīyya*. And if there is any complication in gifting the property, then all the property present at the time of *Waṣīyyat* and its location etc. should be written in the *Waṣīyyat* form including its market value. The value should be evaluated under the supervision of the local Anjuman and, and a separate certification should be included from the local president verifying that the value of the property mentioned is true. Moreover, it should also be verified that the prospective *MŪŠĪS* does not have any other property.
6. It will be required of every *MŪŠĪS* to pay Chanda Hissa Amad at the rate of Chanda 'Am at the income of his/her property and he/she should also pledge to pay *Hissa Amad* at monthly income in addition to the above and should do so every month. Moreover it will be the duty of every *MŪŠĪS* to declare his/her annual income according to Schedule C to the office of *Bahishti Maqbarah* (in case of person residing outside Pakistan the *Waṣīyyat* form should be forward to *Wakilul Mall Il Taḥrīk-e-Jadīd Anjuman Aḥmadīyya* Pakistan Rabwah.
7. The payment of Hissa Amad will be due from the date that the applicant applied for i.e date of writing of *Waṣīyyat* /date of acceptance, even though the Certificate may be given later.
8. Any *MŪŠĪS* who does not pay the Chanda *Waṣīyyat* after it is due for six months or stops payment after start paying it and does not inform Office of *Majlis kārpardās mas'āleh kabristān* Rabwah of reasons, and does not seek permission for a relaxation, his/her *Waṣīyyat* will be considered for cancellation.
9. *Ṣadr Anjuman Aḥmadīyya* will have the right not to accept a *Waṣīyyat* or to cancel a *Waṣīyyat* after it has been approved without giving reasons, and the decision of *Ṣadr Anjuman Aḥmadīyya* will be final.

UNDERTAKING OF THE HUSBAND IN CONNECTION WITH *HAQ MAHR* *

I undertake to pay to *Ṣadr Anjuman Aḥmadīyya* Pakistan Rabwah the portion of *Waṣīyyat* from the *Haq Mahr* of my wife (Name) The *Haq Mahr* amount is My present monthly / yearly income is

<u>Signature of Witness(1)</u>	<u>Signature of Husband</u>	<u>Signature of Witness (2)</u>
Name:.....	Name:.....	Name:.....
Father's name:.....	Father's name:.....	Father's name:.....
Complete Address:.....	Complete Address:.....	Complete Address:.....

* Dowry given by the groom to the bride.



ANNEXURE VI

(Check List *Waṣiyyat* Form)

The following points should be considered when a prospective *Mūṣī* fills out his *Waṣiyyat* form:

- 1) Has the prospective *Mūṣī* carefully gone through the booklet *Al-Waṣiyyat*.
- 2) Has he read carefully all the instructions given at the back of the *Waṣiyyat* form?
- 3) Before sending the *Waṣiyyat* Form to *Markaz* it should be compared with the following Checklist.
- 4) Once, all the questions given in the checklist are answered in the affirmative, only then should the *Waṣiyyat* Form be forwarded to *Markaz* for final approval. This will save a lot of time in processing the *Waṣiyyat*.
- 5) The checklist should bear the signatures of Secretary Wasaya or National *Amīr* and should be sent along with the *Waṣiyyat* form. *Jazākumullāh*.

CHECK LIST FOR *WASIYYAT* FORM

No.	Matters to be checked	✓/✗
1.	Have the categories of Name*, Parentage, Occupation ^o , Age/Date of Birth, Date of <i>Bai'at</i> , Present and Permenant address and Date of <i>Waṣiyyat</i> been filled?	
2.	Has the prospective <i>Mūṣī</i> paid <i>Chanda Shart-e-Awal</i> according to his/her means, as well as <i>Chanda Ailan-e-Wasiyyat</i> ?	
3.	Has all the blank spaces in the text of the Will properly filled?	
4.	Has the prospective <i>Mūṣī</i> given a complete record of his property? (If he owns land or buildings, their	

* Full name should be given instead of abbreviations.

^o Occupation means nature of service (Public/Private etc.) Labour nature of business/trade and in case of student (class/course and its duration) etc.

No.	Matters to be checked	✓/✗
	current value should be given. If it is jewellery then its name, its type whether it is gold or silver, its weight, and its approximate value should be given. Details of his bank balance, cash, shares, etc., if any, should also be given).	
5.	Make sure that the names, parentage, addresses and signatures of the prospective <i>Mūṣī</i> and two male witnesses are have been given.	
6.	Has the date been given from which the <i>Waṣiyyat</i> will be considered binding; i.e. from the date it has been written or from the date when it will be approved?	
7.	In case the prospective <i>Mūṣī</i> is a lady, is it attested by President of <i>Lajna Imā'illāh</i> ?	
8.	Has the details of inheritance (if any), from parents or spouse etc. given in "ATTESTATION OF PARTICULARS"?	
9.	Have all the question in "ATTESTATION OF PARTICULARS" been answered properly?	
10.	Is it ensured that the prospective <i>Mūṣī</i> is not in arrears of <i>Chanda 'Ām</i> ? If so, clarification should be attached.	
11.	Has the "ATTESTATION OF PARTICULARS" been signed by <i>Amīr</i> /President, Finance secretary and office bearer of the concerned auxiliary organization?	
12.	In case of married women applicants, undertaking of husband in connection to Haq Mahr is included?	
13.	In case of cutting or overwriting, is it countersigned by the prospective <i>Mūṣī</i> or concerned official?	

In case the answer to any of the above question is 'NO', the reason should be explained separately.

Secretary Wasaya/Amir

ANNEXURE VII

Schedule C

**IN THE NAME OF ALLAH THE GRACIOUS, THE MERCIFUL
WE RENDER PRAISES TO HIM AND INVOKE HIS BLESSINGS ON HIS NOBLE
PROPHET.**

‘I pray to Almighty Allah that He may be pleased to make this place a graveyard for such of my followers who in word and deed have really dedicated themselves to His cause, and in whose affairs there is no taint of love of this world. Amen O Lord of the worlds!’ (Al-Wasiyyat)

**DECLARATION / VERIFICATION REGARDING PAYMENTS
OF CHANDA HISSA AMAD**

To
Wakil-ul-Mal (II)
Tahrik Jadid Anjuman Ahmadiyya Pakistan, Rabwah.
Through Amir Jama'at Ahmadiyya _____.

Wasiyyat No.

--	--	--	--

Dear brother,

Assalamo Alaikum wa Rahmatullahe wa Barakatohu.

I have received the details of payments made by me towards Hissa Amad during the fiscal year.....

It is submitted that: -

- a) I have read all the instructions set out on the back of this form and after tick marking (✓) every source of my income, I have duly signed it; and
- b) I state the following **declaration**: -

1. The account sent by you of the payments made by me is correct; and my total payment amounts

to _____

a) Being regardful of the requirements of Taqwa, I verify that, by the grace of the Almighty Allah, I have fully paid as per rules all the due Chanda Hissa Amad _____ on my total income as derived from different sources. Furthermore my total payment amounting to _____ includes an extra sum of _____ which is the payment of my past dues / which I have paid in excess intentionally.

OR

b) Comparing the statement of my payments sent by you with Hissa Amad payable by me, a sum of _____ remains still due**

Which I have now paid vide receipt no. _____ dated _____ / which I shall (*Insha Allah*) pay within _____ months and shall inform WAKIL-UL-MAL (II) through Amir Jama'at.

OR

2. The account of my payments sent by you is incorrect. My payments towards Hissa Amad are not recorded fully. My total payments as shown by you are _____ whereas, actually my total payments are _____ Detail of payments, along with receipt nos. of local Jama'at, is enclosed herewith. Please rectify accordingly. Furthermore, my total payment amounting to _____ includes an extra sum of _____ which is the payment of my past dues / which I have paid in excess intentionally.

a) Being regardful of the requirements of Taqwa, I verify that, by the grace of Allah, I have fully paid as per rules all the due Chanda Hissa Amad and Hissa Amad @ Chanda 'Am on my total income as derived from different sources.

OR

b) Comparing due Hissa Amad payable by me with the statement of my payments (which is enclosed) a sum of _____ remains still due**

Which I have now paid vide receipt no. _____ dated _____ / which I shall (*Insha Allah*) pay within _____ months and shall inform WAKIL-UL-MALL (II) through Amir Jama'at.

Yours sincerely,

(Signature of Musi)

Name _____

Present Address _____

Permanent Address _____

Date _____

** Detail of Chanda remaining due

Hissa Amad @ Wasiyyat (1/10 or 1/____) _____

Hissa Amad @ Chanda 'Am (1/16) _____

(on Jaidad Income) _____

TOTAL ARREARS: _____

INSTRUCTIONS

1. The institution of financial sacrifices of Jama'at Ahmadiyya is based on the golden principle of **مصارف قلوبهم** (out of what we have provided for them). It is imperative for us to uphold this principle vigorously and preserve its spirit. The foundation stone of Chanda (contribution) is 'Taqwa'. Therefore **تقوى الله** (fear of Allah) is always to be borne in mind while self-assessing one's true and actual Income as well as when paying Chanda due on it.
2. 'INCOME' means all income of a Musi received by him from various sources. It is, therefore, necessary that, with full awareness, the income derived from each source is to be taken into account and the amount of due Chanda Hissa Amad payable, as per rules, is to be determined. This form is to be filled-in only after this detailed assessment. Some of the Sources of Income are enlisted hereunder for general guidance.
3. i) A Musi's Income includes every kind of income. Anyhow, any allowance of an employed Musi, whose spending is not at his sole discretion, is exempt from inclusion into Income. Similarly, Govt. dues, such as taxes, local rates, compulsory insurance etc., which are levied under Govt.'s order can be deducted from Income.
 ii) Like-wise, Allowances for specified or particular expenses, e.g. Uniform allowance, Educational allowance for children, are exempt for the purposes of Chanda.
 iii) Like-wise, Provision allowances (T.A & D.A) for journeys to perform professional or official duties shall be considered to be exempt for inclusion into Income. Anyhow, if there is some savings from Provision allowances payment of Chanda on the savings is commendable.
 iv) Payment of house rent and miscellaneous expenses of similar nature are not allowed to be deducted from Income for purposes of Chanda.
 v) All persons doing any business are to pay Chanda on their net total Income, which is to be determined by deducting from their gross income those expenses, which are essentially required for the production or acquirement of Income. It is not proper to pay Chanda just on the "Drawings" from business, drawn to meet personal monthly expenses.

SOURCES OF INCOME

For general guidance some of the Sources of Income alongwith the prescribed rate of Chanda applicable on the Income derived are enlisted herewith. Please go through these carefully, tick mark (✓) in the 'box' of each source of your Income and duly sign at the end. **Jazakumullah.**

<u>SOURCE OF INCOME</u>	<u>Rate of Chanda</u>	<u>Box</u>
1. Service (Govt. or Private) Emoluments, Perquisite, Pay, Salary, Remuneration, Overtime All., Coaching or Tuition fees/ Assistantship etc.	1/10 or at the rate of Wasiyyat	<input type="checkbox"/>
2. Labour, Wages Overtime allowance., Bonus etc.	...do...	<input type="checkbox"/>
3. Business, Trade & Industry, real Profit, Dividend received on Shares or Certificates etc.	...do... ...do...	<input type="checkbox"/> <input type="checkbox"/>
4. Profession, Trade/Art, Legal or Medical practice, Craftsmanship or application of any Skill.	...do...	<input type="checkbox"/>
5. Lease-holding or Contractor ship, Execute any work on contract.	...do...	<input type="checkbox"/>
6. Pocket money, Money received to meet basic necessities and expenses from Head of the family/Guardian/Children etc.	...do...	<input type="checkbox"/>
7. A Present or Gift in cash, Monetary aid, Subsidy, Subsistence Grant or All., Prize, Social Welfare or Unemployment allowance etc.	...do...	<input type="checkbox"/>
8. Superannuation/ Retirement pension, Commutation, Gratuity, Severance pay or Dues, Old -age pension etc.	...do...	<input type="checkbox"/>
9. Land Cultivation or Farming, Income from non-owned land cultivated by Musi as tenant, contractor or lessee.	1/16	<input type="checkbox"/>
10. Land lordship, Income from Musi's self-owned Estate or Farm (whether cultivated by self or through tenant, contractor or lessee	...do...	<input type="checkbox"/>
11. Land lordship, Income from self- owned Jaidad (property) like Factory or Work shop/House leased out on rent or lease.	1/10	<input type="checkbox"/>
12. Student, Stipends or Scholarships to meet educational expenses. Such a student will ascertain an appropriate amount in accord with his living standard and condition, after discussing with Jama'at, and pay its 1/10 as Chanda. (I am studying in class _____ or Form/ Course, Its term or period is _____).	1/10	<input type="checkbox"/>

(Signature of Musi)
Date