



ALHAMD SHARIAH ADVISORY SERVICES

(PVT) LIMITED

SHARIAH CERTIFICATE FOR ZAKAT FUNDS

NATIONAL TEXTILE FOUNDATION (NTF) & TEXTILE INSTITUTE OF PAKISTAN (TIP)

INTRODUCTION

The National Textile Foundation (NTF) is a registered non-profit organization established under the societies registration act 1860 to support the development of Pakistan's textile and apparel sector through education, research, and capacity building. NTF is the financial and administrative custodian of the Textile Institute of Pakistan (TIP) Chartered by the Sindh Government, a degree-awarding higher education institution established to provide education, professional training, and research in textiles, apparel, business, and other disciplines. Together, NTF and TIP work to develop skilled human resources, strengthen industry-academia collaboration, and contribute to the sustainable growth of Pakistan.

ENGAGEMENT OF SHARIAH ADVISOR

The National Textile Foundation (NTF) and Textile Institute of Pakistan (TIP) have appointed Alhamd Shariah Advisory Services (Private) Limited as their Shariah Advisor to provide guidance and oversight over the collection, management, and utilization of Zakat funds.

Alhamd developed the required Shariah framework, including the Wakalah Model, SOPs, beneficiary assessment methodology, and supporting documentation, to ensure Shariah compliant Zakat management.

Eligible beneficiaries authorize NTF and TIP, through a Wakalah arrangement, to receive and utilize Zakat on their behalf for eligible educational expenses and, where applicable, transfer the funds into NTF and TIP's ownership under the approved Shariah mechanism. This Constructive Tamleek arrangement enables NTF and TIP to manage and utilize Zakat funds in accordance with the approved Shariah framework.

SHARIAH APPROVAL

Based on our review of the implemented Zakat governance framework, Wakalah Model, beneficiary assessment procedures, and executed Wakalah Forms, we are satisfied that the Zakat management system established is generally in line with the approved Shariah framework.

As Zakat operations progress, Alhamd Shariah Advisory Services will continue to provide Shariah guidance and conduct periodic reviews to support ongoing Shariah compliance.

Mufti Ubaid ur Rahman Zubairi

Director

Alhamd Shariah Advisory (Pvt.) Limited

Dated:19, August, 2026



Mufti Hanzala Ahmed Siddiqui

Shariah Research Scholar

Note: This certificate is valid till 30th June 2027



+92 322 2671867 |



www.alhamdshariahadvisory.com |



info@alhamdshariahadvisory.com