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Shariah Compliance Certificate

Ihsan Trust (IT) is a registered not-for-profit organization dedicated to providing Interest-Free Loans for higher education across Pakistan. The organization empowers financially deserving students by enabling access to quality education without burdening them with interest-based financial obligations.

With a clear mission to build a Need-Based merit cum Culture in higher education, Ihsan Trust strives to create a generation of capable, self-reliant, and socially responsible individuals who can contribute positively to society.

To support its education-focused initiatives, Ihsan Trust accepts Donations and Sadaqat from individuals and organizations, ensuring that all contributions are handled in full compliance with Islamic values and Shariah principles.

- o All recipients of financial assistance are screened for eligibility in accordance with Shariah guidelines, and their consent is obtained for the use of Donations and Sadaqat under Ihsan Trust's educational programs.
- o The funds received are exclusively used to provide Interest-Free Loans to deserving students and to support activities that align with Islamic ethics and educational upliftment.
- o All investments made by Ihsan Trust are Shariah-compliant. The organization ensures that funds are maintained only with Islamic financial institutions or Shariah-approved entities and avoids all interest-bearing or non-compliant financial practices.

Based on the above, it is certified that Ihsan Trust's operations and fund utilization are fully in accordance with Shariah rules and principles, and that Donations and Sadaqat can rightfully be contributed to Ihsan Trust. May Allah (SWT) accept these efforts and bless the organization's mission to promote ethical, interest-free education – Aameen.



For and on behalf of:

Usmani and Co Shariah Advisors (Pvt) Ltd.

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