



# Zakat and Sadaqat Foundation



**Zakat Distributions  
in 25 states**

**18<sup>th</sup> Edition**

**1444AH(2023) NISAAB OF ZAKAT IS N1,677,511.55**



## Programme of Events

- 1 Opening Du'a
- Introduction of Guests 2
- 3 Recitation from Glorious Qur'an
- Welcom Address- ZSF Board Chairman 4
- 5 Brief by the Executive Director/CEO ZSF
- Key note address by the Chairman 6
- 7 Symbolic Distribution
- Remarks 8
- 9 Vote of Thanks
- Clossing Du'a 10



## VISION

To be a foremost and leading organisation committed to improving the welfare of the less-privileged and adding value to stakeholders' support

## MISSION

To help the rich enrich the poor  
To care and touch people's life  
To benefit humanity in general

## OBJECTIVES

To bridge the gap between the rich and the poor  
To re-awaken the spirit of social responsibility among the Muslims  
To return Zakat to its right position in Islam  
To create a credible channel of distribution of Zakat  
To ensure even distribution of wealth for empowerment of the less privileged ones  
To establish cordial relationship with other similar organisations both locally and internationally

## CORE VALUES

The acronym **PACT** is our core values which means:

- **Professionalism** which implies our expertise and competence
- **Accountability** to Allah and the stakeholders which implies our stewardship
- **Care** to humanity which implies our dedication
- **Trust** from Allah and the stakeholders which implies responsibility and confidence reposed in us





## BACKGROUND

Zakat and Sadaqat Foundation is the foremost Zakat institution in the country. The foundation, otherwise known as ZSF came into being out of the concern to revive the most neglected pillar of Islam in the year 2000. It was incorporated in 2006 by the Corporate Affairs Commission of Nigeria (RC 21237).

## VISION

To be the foremost and leading organisation committed to improving the welfare of less privileged and adding value to stakeholders' support.

## OUR MISSION

1. To help the rich enrich the poor
2. To care and touch people's life
3. To benefit Muslims and humanity in general

## OBJECTIVES

Key objective of ZSF are:

1. To return Zakat to its rightful position among Muslims
2. To ensure the even distribution of wealth for the empowerment of the less privileged
3. To create a credible channel of distribution of Zakat
4. To re-awaken the spirit of social responsibility amongst Muslims
5. To bridge the gap between the rich and the poor
6. To establish cordial relationships with other similar organisations both locally and internationally

## OUR CORE VALUES

The acronym **PACT**, are our core values; and it represents:

**Professionalism** which implies our expertise and competence

**Accountability** to Allah and the Muslims which implies our stewardship

**Care** to the Muslims which implies our dedication

**Trust** from Allah which implies responsibility and confidence in us

## ADVISORY BOARD MEMBERS

Alh. Umaru A. Mutallab, CON, FCA  
Alhaji Shuaib Idris  
Sheikh Ibrahim Usman Zaria  
Alhaji Modupe Kadri  
Arc. Mutiu Adeboye  
Mr. Mohammad Hassan  
Dr. Abdul-Hakeem Abdul-Lateef  
Dr. (Engr) Ibrahim Abdul  
Dr. Tajudeen Yusuf  
Prince Sulayman Olagunju

Chairman  
Member  
Member  
Member  
Member  
Member  
Member  
Member  
Member/ Secretary

## BOARD OF DIRECTORS

Dr. Tajudeen Yusuf  
Prince Sulayman Olagunju  
Qazim Owolabi  
Imam Tirmidh Muhammed Jamiu  
Dr. Abdullah Shuaib  
Abdullateef Sulaimon

Chairman  
ED/CEO  
Secretary  
Member  
Member  
Member



## **CHOOSE ZSF FOR YOUR ZAKAT & SADAQAT PAYMENT/ COLLECTION SOLUTIONS**

At Zakat & Sadaqat Foundation, we are fully conscious that zakat and sadaqat payers are concerned about the judicious disbursement of their contributions.

Therefore we are always guided by the injunctions of Allah and the expectations of zakat and sadaqat payers. Our experiences over the years have put us in good stead over and above others. And your trust will never be misplaced .

## **OUR SERVICES**

### **ZAKAT ASSESSMENT, COLLECTION AND DISTRIBUTION**

Our primary objective is to provide quality zakat assessment, collection and distribution services to both private and public individuals as well as corporate bodies. We are ever-ready to respond to any of your inquiries on zakat assessment, sadaqat payment or distribution anytime of the year. Zakat assessment, sadaqat payment or distribution anytime of the year.

### **ECONOMIC EMPOWERMENT SUPPORT**

Zakat collected is used to procure merchandise goods, vocational materials, and equipment among others. This, we do in order to assist the poor to establish small-scale enterprises or repositioning of existing ones.

### **EDUCATIONAL SUPPORT**

In fulfillment of the obligation of Allah to acquire knowledge, ZSF is seriously concerned about the education of Muslim students. Therefore, we pay school fees for indigent Muslims, procure educational materials for and give research grants to both local and international students among others.

### **MEDICAL SUPPORT**

As a matter of priority, this is one area that touches our hearts deeply. We help those in need to off-set their bills, procure medications, treatment, undergo surgical operations within and outside the country as the situation demands.

### **WIDOWS/ ORPHANS' SUPPORT**

ZSF is fully committed to putting a smile in the faces of widows and orphans. This, we try to accomplish through the Sadaqat we collect from donors. During Ramadhan, Eid-ul-Fitr and Eid-ul-Adha festivals , ZSF usually provides food items, clothing materials and some monetary incentives to these people.

### **IFTAR SAIM SUPPORT**

Annually, we organise Iftar Saim (i.e. feeding of fasting Muslims) across the Southwest and some parts of the South-South and northern parts of the country. We provide bags of rice, live chickens, beverages and fruits among others.

### **MOSQUE SUPPORT**

We support the building of new mosques or renovation of existing ones. In addition, we provide utility materials to other ones as the case maybe.

### **EMERGENCY RELIEF**

Our primary concern in this regard is to bring succour to victims of flood, fire disaster, ethno-religious and conflicts. This, we achieve by donating house-hold utensils, food items, clothing materials and funds for the rehabilitation of victims among others.

### SADAQATU JARIYAH

We encourage Muslims to revive the culture of executing projects that the less-privileged would continuously benefit from while the executor (s) too will continuously reap bountiful rewards from Allah. This can be accomplished by digging boreholes, building schools, provisions of good motorable roads among others.

### INFAQUL AFUW ( DISPOSING FAIRLY USED MATERIALS)

Many well-to-do people have abandoned materials in excess and are left unattended to; thus, they get rotten away even as their fellow men and women suffer in abject poverty. To assist the have and have-not in this direction, we encourage people to donate used or abandoned materials to us for onward distribution to the less-privileged ones and hence get reward from their Lord.

### WAQF

We collect donations of land, buildings or money as an endowment, which are invested, the profits from which are given away as charity for indigents, or for construction of public utilities such as borehole, schools, hospitals etc.

### SUPPORT SERVICE TO MUSLIM ORGANIZATIONS

There are many Muslim Organisations propagating pristine Islam and in their endeavours, they encounter a number of challenges impeding their growth and development. To complement their efforts, we provide office needs, furniture,

propagation instruments, food items for camping programmes, sponsorship of seminars/ workshops among others.

### DETERMINING AND SHARING INHERITANCE

ZSF assists in the administration of deceased estates and in most cases, we offer professional advice on inheritance that is Shariah compliant based on request.

### HOW TO PARTNER WITH ZSF

With our Staff-members stationed across the southwest and some parts of the northern region of the country, the procedures of engaging us either to pay your Zakat or Sadaqat subscription or both are:

#### Step 1: Contact Us

1. Call our Office or Staff-member.
2. Download forms from our website;
3. Complete the form and submit same.

#### Step 2: Payment

1. You may wish to pay directly into our Zakat Account for Zakat payment or pay through our staff-member who shall issue you with receipt, or
2. Pay directly into our Sadaqat Account for your subscription or through our staff-member who shall issue you with an official receipt.
3. For any other payment please pay using any of the designated account below.

## OUR ACCOUNT

#### STERLING BANK NIG. PLC

Account Number: **0500267463**

Alternative Finance

Account Name: Zakat & Sadaqat Foundation

#### FIRST BANK OF NIGERIA PLC

Account Number: **3064100530**

Account Name: Al-Barakah Microfinance  
(Zakat and Sadaqat Foundation)

#### ACCESS BANK PLC ( Zakat)

Account Number: **0030378184**

Account Name: Zakat & Sadaqat Foundation

#### GTBANK PLC (Sadaqah)

Account Number: **0016101110**

Account Name: Zakat & Sadaqat Foundation

#### JAIZ BANK (Sadaqah)

Account Number: **0002495868**

Account Name: Zakat & Sadaqat Foundation

#### TAJ BANK

Account Number: **0001689133**

Account Name: Zakat & Sadaqat Foundation





His Excellency  
**BABAJIDE OLUSOLA SANWO-OLU**  
Governor Of Lagos State





**His Eminence**  
**ALHAJI DR. MUHAMMAD SA'AD ABUBAKAR III CFR, mni**  
SULTAN OF SOKOTO & PRESIDENT GENERAL NSCIA  
**LIFE MENTOR**  
**ZAKAT AND SADAQAT FOUNDATION**



**ALHAJI CHIEF IMAM (ENGR)  
SULAIMON OLUWATOYIN ABOU-NOLLA**

Chief Imam of Lagos  
Spiritual Father of the Day



**Dr. Oluremi Nurudeen Olaleye**

Acting Vice-Chancellor  
Lagos State University of Technology (LASUSTECH),

**Chairman Of The Occasion**





**Alhaji (Dr.) Umaru Abdul Mutallab, CON, FCA**  
Chairman, Advisory Board  
**ZAKAT AND SADAQAT FOUNDATION**



**Prof. Tajudeen Olalekan Yusuf**  
Chairman Board of Directors  
**ZAKAT AND SADAQAT FOUNDATION**



**Prince Sulayman Olagunju**  
Executive Director/CEO  
**ZAKAT AND SADAQAT FOUNDATION**



## ADDRESS OF THE CHAIRMAN, BOARD OF DIRECTORS (BOD)

It gives me great joy to welcome you to our 18<sup>th</sup> Lagos Zakat Distribution ceremony where the sum of over Two hundred and Six million Naira (N206,642,880) shall be distributed to 2,625 beneficiaries in the State. Our role as a Zakat institution is to collaborate with the government in combating poverty in our midst. With this amount being disbursed today in Lagos state, I have no doubt that the socio-economic life of the zakat beneficiaries will be affected positively.

Therefore, I congratulate all the beneficiaries. And I appeal to all of you to ensure the zakat is used for the purposed you have collected it. For numerous applicants whose requests weren't granted, please note that we would have probably attended to your requests if we were able to mobilize more zakat. We hope and pray that next year zakat will be more so that we can attend to more beneficiaries.

Let me express our profound gratitude to all our zakat and charity payers. We give you all the credit for our continuous and brilliant performance recorded over the years. We pray ALLAH continues to bless your endeavors and protect you from all calamities. Ameen. We appreciate you all.

Let me use this opportunity express our sincere appreciation to all our invited guests especially **the Chairman of this year's Lagos Zakat Distribution Ceremony in person of Dr. Oluremi Nurudeen Olaleye, the Acting Vice-Chancellor of Lagos State University of Technology (LASUSTECH), Our zakat and Charities Payers and gentlemen of the press.**

**Prof. Tajudeen Olalekan Yusuf**  
Chairman Board of Directors



# EXECUTIVE DIRECTOR SPEECH

Assalam Alaykum Waramaullah Wabarakatuhu

I am highly delighted to join the Chairman of this year's Lagos Zakat Distribution Ceremony in person of Dr. Oluremi Nurudeen Olaleye, the Acting Vice-Chancellor of Lagos State University of Technology (LASUSTECH) in welcoming you to the 18<sup>th</sup> edition of public disbursement of zakat in Lagos state. This year's Zakat distribution ceremonies started since the 23<sup>rd</sup> of June during the International Widow's Day with the disbursement of N39,480,000 to 104 beneficiaries in Lagos State. From that time till now, we have disbursed zakat in 25 states across Nigeria and today's is the final and the largest public disbursement of Zakat in the country.

I am highly delighted to inform you that, the total sum of N206,642,880 will be distributed at this gathering to 2,625 beneficiaries drawn from Lagos State alone. And this will formally draw the curtain of 2022 public zakat distribution ceremonies.

Ladies and Gentlemen, It might interest you to know that the total sum of N287,493,887 Zakat has been disbursed to 3,556 beneficiaries across the 25 states and FCT, Abuja. This shows that there is increase in the amount of zakat, the number of states where zakat was distributed as well as the number of beneficiaries when compared to last year's where the sum of N255,500,667 was disbursed in 20 states to 3,199 beneficiaries.

The sectorial analysis of this year's Zakat disbursement shows that about 50% of the zakat was disbursed for economic empowerment while about 20% went for medical and welfare supports. Educational Support received about 6.5%. The balance 19.5% of the zakat was distributed for community projects, accommodation support, debts relief and institutional support. It is heartwarming to inform you that with your zakat and other charities, we have been able to restore hope to many Nigerians by providing economic empowerment tools such as grinding machines, sewing machines, embordering machines, refrigerators, laptops, printers, motor cycles, tricycles and a whole lot of other equipment needed for their empowerment. We have equally helped many others regain their health and they are now living happily without ailments. Many out of school children have returned to school and their bills are being paid as at when due. We paid for WAEC, NECO, JAMB registration of many students even as we distributed note books and writing materials to many children.

In the area of community projects, we carried out 11 medical caravans to rural areas and 19 free distribution of household utensils, electronic items, clothing and other essential items. We have provided 5 different communities with free clean and drinkable water. We distributed assorted food items to motherless homes, physically challenged people, correctional centers. Many indigents and poor families were provided with Eid Clothes, Meat and money during the Eid celebration.

On behalf of Zakat and Sadaqat Foundation Advisory Board Chairman, Alhaji (DR.) Umaru Abdul Mutallab, CON, FCA and His team, The Board of Trust, ably led by Prof. Tajudeen Olalekan Yusuf, and Management, We sincerely appreciate all those that have chosen Zakat and Sadaqat Foundation as a channel of their zakat and charity distributions. We shall continue to work hard to sustain the trust you have reposed in us. We equally appeal to all the beneficiaries to kindly use their zakat allocations judiciously so as to earn blessings from ALLAH.

Finally, we thank the Chairman of this occasion, our sponsors and donors which includes Human Appeal, Lotus Bank, Lotus Capital, Jaiz Bank, Sterling Bank, Taj Bank, Al-Barakah MFB and others who wish to remain anonymous. To the gentlemen of the press, we sincerely appreciate you all for the coverage.

Thanks

**Prince Sulayman Olagunju**  
Executive Director/CEO

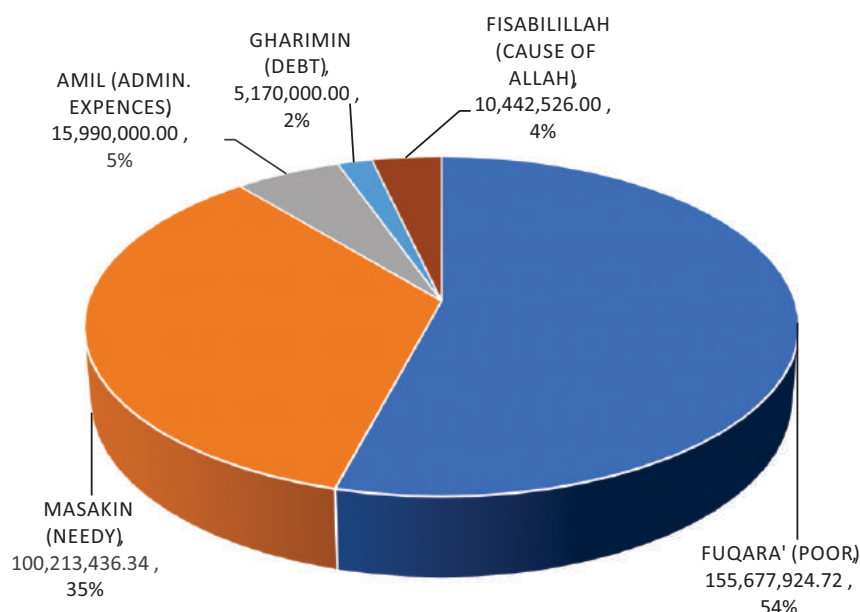
# ZAKAT DISBURSEMENT ACCORDING TO QURAN 9 VERSE 60

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ ۖ فَرِيضَةً مِّنَ اللَّهِ ۖ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler – an obligation [imposed] by Allah. And Allah is Knowing and Wise.

## 2022 DISBURSEMENT OF N287,493,887 ZAKAT

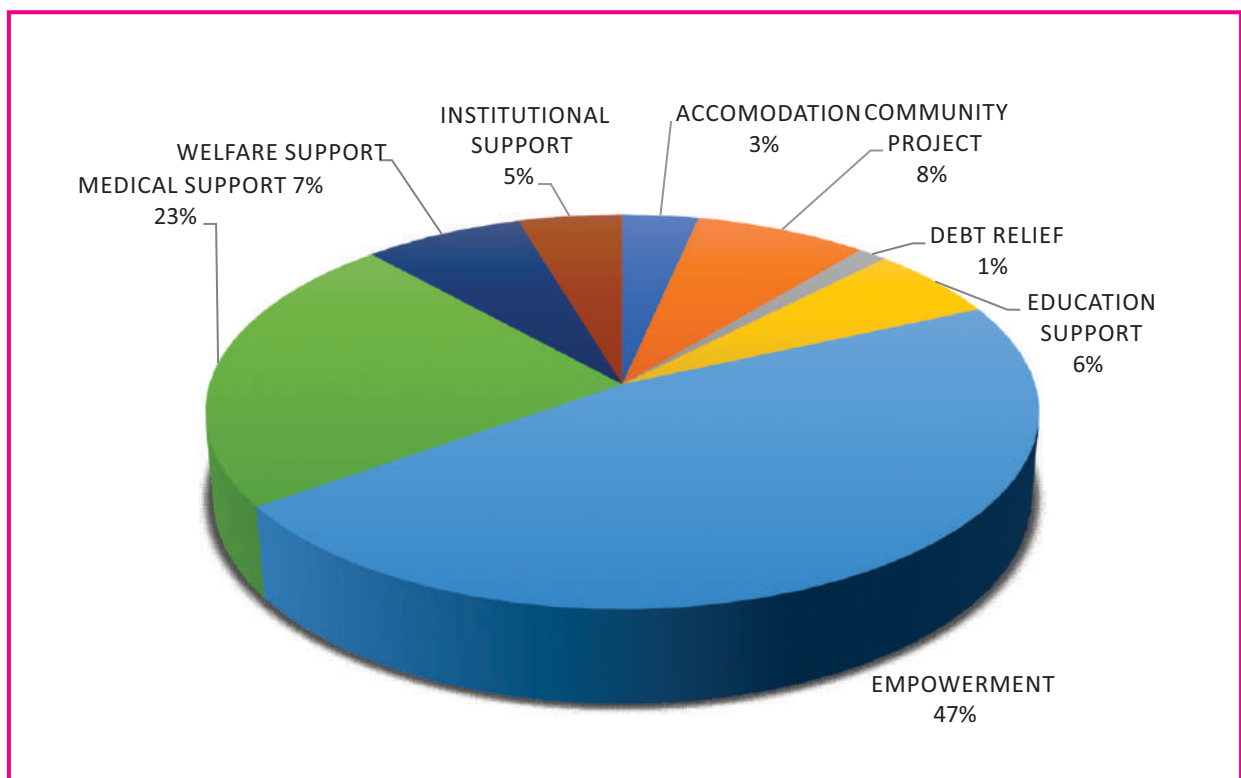
AZNAF	BENEFICIARY CATEGORY	AMOUNT	No of Beneficiaries	Percentage
FUQARA'	(POOR)	155,677,924.72	2,263	54%
MASAKIN	(NEEDY)	100,213,436.34	1,103	35%
AMIL	(ADMIN. EXPENCES)	15,990,000.00		6%
MUALAFUL QULUB	(REVERT)			0%
GHARIMIN	(DEBT)	5,170,000.00	151	2%
IBNU SABIL	(WAYFARER)			0%
AR-RIQAB	(BONDAGE)			0%
FISABILILLAH	(CAUSE OF ALLAH)	10,442,526.00	39	4%
TOTAL		287,493,887.06	3,556	100%





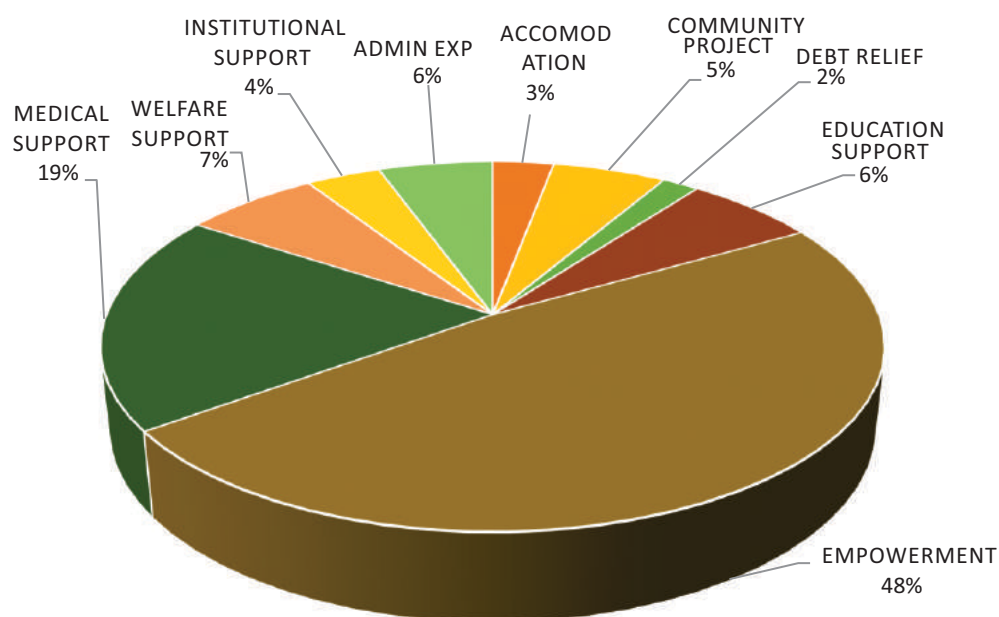
## 2022 SECTORIAL DISBURSEMENT OF N206,642,880.45 ZAKAT TO 2,625 BENEFICIARIES IN LAGOS STATE

SECTOR	ACCOMMODATION	COMMUNITY PROJECT	DEBT RELIEF	EDUCATION	EMPOWERMENT	MEDICAL	WELFARE	INSTITUTIONAL SUPPORT	TOTAL
AMOUNT	6,960,000.00	15,859,215.60	2,655,000.00	12,304,888.00	96,738,200.21	47,944,998.29	14,644,741.00	9,535,837.35	206,642,880.45
NO OF BENEFICIARIES	165	67	105	293	1,041	105	814	35	2,625
PERCENTAGE	3.37	7.67	1.28	5.95	46.81	23.20	7.09	4.61	100



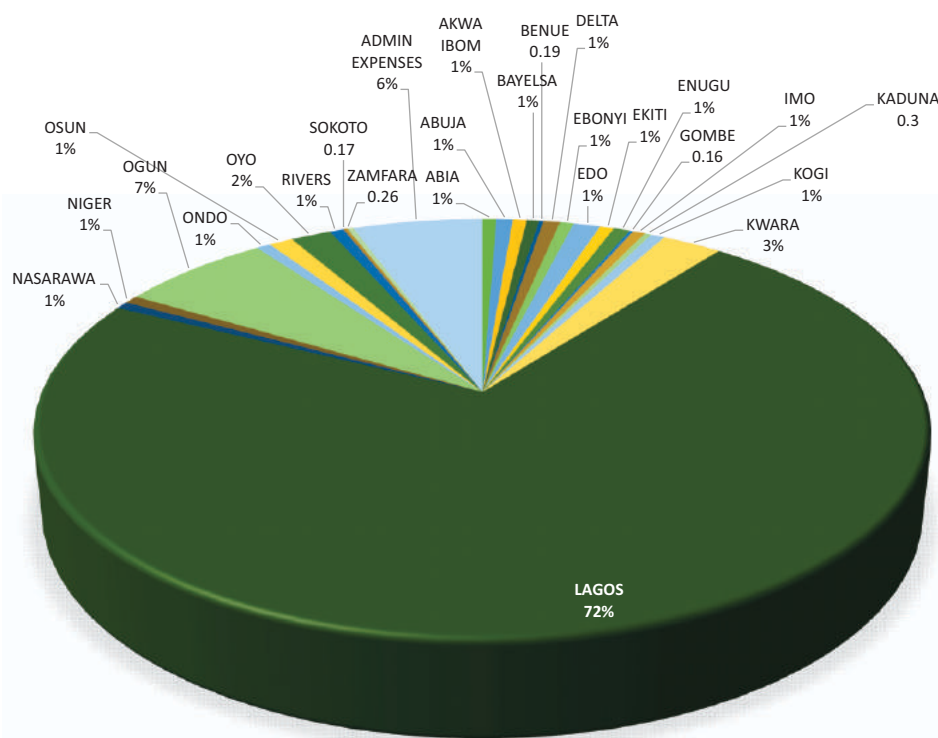
## 2022 SECTORIAL DISBURSEMENT OF N287,493,887 TO 3,556 BENEFICIARIES ACROSS TWENTY FIVE STATES IN NIGERIA

SECTOR	ACCOMMODATION	COMMUNITY PROJECT	DEBT RELIEF	EDUCATION SUPPORT	EMPOWERMENT	MEDICAL SUPPORT	WELFARE SUPPORT	INSTITUTIONAL SUPPORT	ADMIN EXP	TOTAL
AMOUNT	8,555,000.00	15,859,215.60	5,170,000.00	18,531,016.00	138,859,778.21	55,085,610.25	19,000,741.00	10,442,526.00	15,990,000.00	<b>287,493,887.06</b>
NO OF BENEFICIARIES	195	67	151	412	1,654	184	854	39	-	<b>3,556</b>
PERCENTAGE	2.98	5.52	1.80	6.45	48.30	19.16	6.61	3.63	5.56	<b>100</b>



## 2022 SECTIONAL DISBURSEMENT OF N287,493,887 TO 3,556 BENEFICIARIES ACROSS TWENTY FIVE STATES IN NIGERIA

SN	STATE	DISBURSED AMOUNT	PERCENTAGE	TOTAL NO OF BENEFICIARIES
1	ABIA	1,705,000.00	0.59	33
2	ABUJA	2,000,000.00	0.70	20
3	AKWA IBOM	1,737,000.00	0.60	26
4	BAYELSA	1,500,000.00	0.52	28
5	BENUE	540,000.00	0.19	13
6	DELTA	2,035,000.00	0.71	29
7	EBONYI	1,698,000.00	0.59	37
8	EDO	3,297,000.00	1.15	48
9	EKITI	1,745,000.00	0.61	35
10	ENUGU	2,000,000.00	0.70	46
11	GOMBE	450,000.00	0.16	18
12	IMO	1,480,000.00	0.51	34
13	KADUNA	850,000.00	0.30	27
14	KOGI	1,705,000.00	0.59	39
15	KWARA	7,410,000.00	2.58	76
16	LAGOS	206,642,880.45	71.88	2,625
17	NASARAWA	1,625,000.00	0.57	26
18	NIGER	1,750,000.00	0.61	38
19	OGUN	18,712,488.65	6.51	164
20	ONDO	1,745,000.00	0.61	33
21	OSUN	2,959,356.00	1.03	46
22	OYO	4,955,911.96	1.72	53
23	RIVERS	1,750,000.00	0.61	35
24	SOKOTO	476,250.00	0.17	10
25	ZAMFARA	735,000.00	0.26	17
26	ADMIN EXPENSES	15,990,000.00	5.56	
		<b>287,493,887.00</b>	<b>100</b>	<b>3,556</b>



**INDEPENDENT AUDITORS' REPORT  
TO THE MEMBERS OF ZAKAT & SADAQAT FOUNDATION****REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS****Opinion**

We have audited the financial statements of **ZAKAT & SADAQAT FOUNDATION**, which comprise, the statement of financial position as at 31 December 2021, the statement of activities and other comprehensive income, statement of changes in funds, and statement of cash flows for the year then ended; and notes to the financial statements, including a summary of the significant accounting policies and other explanatory notes.

In our opinion the accompanying financial statements give a true and fair view of the financial position of the Organisation as at 31 December 2021 and of its financial performance and cash flows for the year then ended in accordance with International Financial Reporting Standards, and in compliance with the relevant provisions of the Financial Reporting Council of Nigeria, Act No 6, 2011 and the Companies and Allied Matters Act, 2020.

**Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements which also form part of this report. We are independent of the Organisation in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants together with the ethical requirements that are relevant to our audit of the financial statements in Nigeria, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the International Ethics Standards Board Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Other Information**

The Trustees are responsible for the other information. The other information comprises the information that may be included in the Chairman's report, and Trustees' report but does not include the financial statements and our auditors' report thereon. Our opinion on the financial statements do not cover the other information and we do not express any form of assurance thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this information, we are required to report that fact; we have nothing to report in this regard.

**Responsibilities of Trustees for the Financial Statements**

The Trustees are responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards issued by the International Accounting Standards Board, and in compliance with the relevant provisions of the Financial Reporting Council of Nigeria Act, No 6, 2011 and the Companies and Allied Matters Act, 2020, and

for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the Organisation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the Organisation or to cease operations, or has no realistic alternative but to do so.

### **Auditors' responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is contained in an appendix to our report. This description forms part of our audit report.

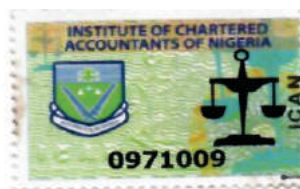
### **Report on other legal and regulatory requirements**

The Companies and Allied Matters Act, 2020 requires that in carrying out our audit we consider and report to you on the following matters. We confirm that:

- i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- ii) in our opinion, proper books of account have been kept by the Organisation; and
- iii) The Organisation's statement of financial position, and its statement of activities and other comprehensive income are in agreement with the books of account.



Haffis Olatunbosun Edu, FCA  
FRC/2013/ICAN/00000004068  
FOR: HAFFIX EDU & CO.  
(CHARTERED ACCOUNTANTS)  
LAGOS NIGERIA  
August, 2022





## Appendix

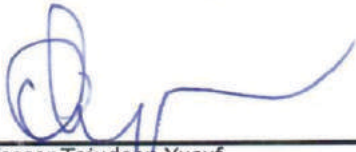

### **Details of Auditors' responsibilities for the audit of the financial statements**

As part of an audit in accordance with International Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- Conclude on the appropriateness of Management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, and significant audit findings and any significant deficiencies in internal control that we identify during our audit.

**ZAKAT & SADAQAT FOUNDATION**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 DECEMBER 2021**

	NOTE	2021 N	2020 N
<b>ASSETS EMPLOYED</b>			
PROPERTY, PLANT & EQUIPMENT	2	23,273,614	20,452,734
INTANGIBLE ASSET	3	400,010	600,010
ENDOWMENT - WAQF	4	247,617,043	217,284,000
OTHER RECEIVABLES	5	37,593,026	35,487,039
CASH & BANK	6	65,548,984	79,181,426
		<u><u>374,432,677</u></u>	<u><u>353,005,209</u></u>
<b>FINANCED BY:</b>			
ACCUMULATED FUND	7	3,747,042	3,747,042
RETAINED SURPLUS/(DEFICIT)	8	<u>337,867,327</u> 341,614,369	<u>315,519,400</u> 319,266,442
OTHER PAYABLES	9	32,818,308	33,738,767
		<u><u>374,432,677</u></u>	<u><u>353,005,209</u></u>

 <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> Professor Tajudeen Yusuf	Chairman
 <hr style="border: 0; border-top: 1px solid black; margin: 2px 0;"/> Prince Sulayman Olagunju	Executive Director

The attached notes form an integral part of these Financial Statements

**ZAKAT & SADAQAT FOUNDATION**  
**STATEMENT OF ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	NOTE	2021 ₹	2020 ₹
<b>INCOME</b>			
Zakat & Other Donations	10	347,493,619	357,091,788
Waqf Income	11	16,730,840	14,020,713
Other Incomes	12	210,000	3,797,000
Grants	13	102,965,321	-
		<u>467,399,780</u>	<u>374,909,501</u>
<b>EXPENSES</b>			
Distribution & Related Expenses	14	291,236,324	221,027,367
Other Operating Expenses	15	69,611,562	51,368,342
Grants Distribution	16	85,689,527	-
		<u>446,537,413</u>	<u>272,395,709</u>
 SURPLUS/(DEFICIT)		 20,862,367	 102,513,793
 <b>Other Comprehensive Incomes</b>			
Proceed from Insurance claim		337,500	490,500
Profit from disposal of vehicle		75,000	199,990
Bad debt recovered		-	100,000
		<u>412,500</u>	<u>790,490</u>
 Surplus/(Deficit) for the year		 <b>21,274,867</b>	 <b>103,304,283</b>

The attached notes form an integral part of these Financial Statements

**ZAKAT & SADAQAT FOUNDATION**  
**STATEMENT OF CHANGE IN FUND**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	Accumulated fund	Surplus/(Deficit)	Total funds
	N	N	N
<b>Balance at 1 January 2020</b>	3,747,042	211,615,117	215,362,159
Adjustment regarding restatement	-	600,000	600,000
<b>Balance at 1 January 2020 (restated)</b>	3,747,042	212,215,117	215,962,159
<b>Comprehensive income:</b>			
Surplus/(Deficit) for the year	-	102,513,793	102,513,793
Other comprehensive income	-	790,490	790,490
<b>Total comprehensive income for the year</b>	-	103,304,283	103,304,283
<b>Transactions with members</b>			
Changes in funds	-	-	-
Transfer of funds	-	-	-
	-	-	-
<b>Balance at 31 December 2020</b>	<b>3,747,042</b>	<b>315,519,400</b>	<b>319,266,442</b>
<b>Balance at 1 January 2021</b>	3,747,042	315,519,400	319,266,442
Adjustment regarding restatement	-	1,073,060	1,073,060
<b>Balance at 1 January 2021 (restated)</b>	3,747,042	316,592,460	320,339,502
<b>Comprehensive income:</b>			
Surplus/(Deficit) for the year	-	20,862,367	20,862,367
Other comprehensive income	-	412,500	412,500
<b>Total comprehensive income for the year</b>	-	21,274,867	21,274,867
<b>Transactions with members</b>			
Changes in funds	-	-	-
Transfer of funds	-	-	-
	-	-	-
<b>Balance at 31 December 2021</b>	<b>3,747,042</b>	<b>337,867,327</b>	<b>341,614,369</b>



**ZAKAT & SADAQAT FOUNDATION**  
**STATEMENT OF CASHFLOW**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	<b>2021</b>	<b>2020</b>
	<b>₹</b>	<b>₹</b>
<b>CASHFLOW FROM OPERATING ACTIVITIES</b>		
Net Surplus/(Deficit)	21,274,867	103,304,283
Adjustment for:		
Depreciation	2,497,231	2,192,211
Amotisation	200,000	200,000
Other Adjustment	2,365,449	-
<b>OPERATING SURPLUS/(DEFICIT) BEFORE CHANGE IN WORKING CAPITAL</b>	<b>26,337,547</b>	<b>105,696,494</b>
(Increase)/Decrease in Other Receivables	(2,105,988)	(4,844,396)
(Increase)/Decrease in Other Payables	(920,459)	(11,151,942)
<b>NET CASHFLOW FROM OPERATING ACTIVITIES</b>	<b>(3,026,447)</b>	<b>(15,996,337)</b>
<b>CASHFLOW FROM INVESTING ACTIVITIES</b>		
Purchase of Non- Current Assets	(6,610,500)	(4,724,655)
Purchase of Intangible Assets	-	-
Increase in Waqf	(30,333,043)	(34,350,000)
	<b>(36,943,543)</b>	<b>(39,074,655)</b>
<b>CASHFLOW FROM FINANCING ACTIVITIES</b>		
Accumulated Fund	-	-
	<b>-</b>	<b>-</b>
<b>NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENT</b>	<b>(13,632,443)</b>	<b>50,625,501</b>
Cash and Cash Equivalent as at Jan.	79,181,426	28,555,925
<b>Cash and Cash Equivalent as at Dec.</b>	<b>65,548,984</b>	<b>79,181,426</b>

The attached notes form an integral part of these Financial Statements

**ZAKAT & SADAQAT FOUNDATION**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**1.1 Corporate information and principal activities**

Zakat & Sadaqat Foundation is the foremost Zakat Institution in the country. The foundation, otherwise known as ZSF came into being out of the concern to revive the most neglected pillar of Islam in the year 2000. The Corporate Affairs Commission of Nigeria incorporated it in 2006 (RC 212237).

Its registered office is at Km32, Lagos – Ibadan Expressway, Boluwaji, Ibadan.

**Our Vision**

To be the foremost and leading Organisation committed to improving the welfare of less privileged and adding value to stakeholders' support.

**Our Mission**

To help the rich enrich the poor.

To care and touch people's life.

To benefit Muslims and humanity in general.

**1.2 Basis of preparation and compliance with IFRS**

The financial statements have been prepared in accordance with International Financial Reporting Standard (IFRS) as issued by the International Accounting Standards Board and the requirements of the Companies and Allied Matters Act, 2020.

The financial statements were authorised for issue by the Board of Trustees.

**Basis of measurement**

The financial statements have been prepared under the historical cost basis.

**Functional and presentation currency**

These financial statements are presented in Nigerian Naira, which is the Organisation's functional currency. Except otherwise indicated, financial information presented in Naira have been stated in absolute figures.

**Use of estimates and judgements**

The preparation of financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, incomes and expenses. The estimates and associated assumptions are based on historical experience.

**1.3 Significant accounting policies**

**(a) Property, plant and equipment**

**(i) Recognition and measurement**

Items of property, plant and equipment are measured at cost less accumulated depreciation and impairment losses. Cost includes expenditure that is directly attributable to the acquisition of the asset. When parts of an item of property, plant or equipment have different useful lives, they are accounted for as separate items (major components) of property and equipment.

**(ii) Subsequent costs**

The cost of replacing a part of an item of property, plant and equipment is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the Organisation and its cost can be measured reliably. The cost of the day-to-day servicing and maintenance of an item of property, plant and equipment are recognised in the income statement as incurred.

**ZAKAT & SADAQAT FOUNDATION**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**(iii) De-recognition**

An item of property, plant and equipment is derecognised on disposal or when no future economic benefits are expected from its use. Any gain or loss arising on de-recognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the statement of activities in the year the asset is de-recognized.

**(iv) Depreciation of property, plant and equipment**

Depreciation is recognised in the statement of activities on a straight-line basis to write down the cost of each asset, to their residual values over the estimated useful life of each part of an item of property, plant and equipment. Leased assets under finance lease are depreciated over the shorter of the lease term and their useful life.

Depreciation begins when an asset is available for use and ceases at the earlier of the date that the asset is derecognised or classified as held for sale in accordance with IFRS 5. An item of property, plant and equipment held for sale is not depreciated while it is classified as held for sale.

The estimated useful lives for the current and comparative periods are as follows:

Motor vehicles	5 years
Furniture and fittings	5 years
Office equipment	5 years
Plant and Machinery	5 years
Building	Nil
Land	Nil

Capital work in progress is not depreciated. Upon completion it is transferred to the relevant asset category. Depreciation methods, useful lives and residual values are reassessed at each reporting date.

**(b) Impairment of non-financial assets**

The carrying amounts of the Organisation's non-financial assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated.

An impairment loss is recognised if the carrying amount of an asset or its cash-generating unit exceeds its recoverable amount. A cash-generating unit is the smallest identifiable asset of the Organisation that generates cash flows that largely are independent from other assets of the Organisation. Impairment losses are recognised in the statement of activities. Impairment losses recognised in respect of cash-generating units are allocated to reduce the carrying amount of the assets in the unit on a pro rata basis.

The recoverable amount of an asset or cash-generating unit is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

Impairment losses recognised in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

**ZAKAT & SADAQAT FOUNDATION**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**2 PROPERTY, PLANT & EQUIPMENT**

	LAND	BUILDINGS	OFFICE EQUIPMENT	COMPUTER	MOTOR VEHICLES	FURNITURE & FITTINGS	TOTAL
	₹	₹	₹	₹	₹	₹	₹
<b>COST</b>							
AS AT 1:1:2021	5,220,000	9,871,000	3,575,510	3,865,000	8,881,075	2,810,540	34,223,125
ADDITIONS	-	-	2,284,280	1,680,820	2,240,000	405,400	6,610,500
ADJUSTMENT	-	-	-	-	(1,292,389)	-	(1,292,389)
DISPOSAL	-	-	-	(557,450)	-	-	(557,450)
AS AT 31:12:2021	5,220,000	9,871,000	5,859,790	4,988,370	9,828,686	3,215,940	38,983,786
<b>DEPRECIATION</b>							
AS AT 1:1:2021	-	-	2,548,656	3,703,390	4,776,215	2,742,130	13,770,391
CHARGE	-	-	789,252	368,484	1,224,215	115,280	2,497,231
DISPOSAL/ADJUSTMENT	-	-	-	(557,450)	-	-	(557,450)
AS AT 31:12:2021	-	-	3,337,908	3,514,424	6,000,430	2,857,410	15,710,172
<b>CARRYING COST</b>							
AS AT 31:12:2021	5,220,000	9,871,000	2,521,882	1,473,946	3,828,256	358,530	23,273,614
AS AT 31:12:2020	5,220,000	9,871,000	1,026,854	161,610	4,104,860	68,410	20,452,734

**3 INTANGIBLE ASSET**

	COMPUTER SOFTWARE	TOTAL
	₹	₹
<b>COST</b>		
AS AT 1:1:2021	2,386,000	2,386,000
ADDITIONAL/(DISPOSAL)	-	-
AS AT 31:12:2021	2,386,000	2,386,000
<b>DEPRECIATION</b>		
AS AT 1:1:2021	1,785,990	1,785,990
CHARGE	200,000	200,000
AS AT 31:12:2021	1,985,990	1,985,990
<b>CARRYING AMOUNT</b>		
AS AT 31:12:2021	400,010	400,010
AS AT 31:12:2020	600,010	600,010



**ZAKAT & SADAQAT FOUNDATION**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

		<b>2021</b>	<b>2020</b>
		<b>₦</b>	<b>₦</b>
<b>4</b>	<b>ENDOWMENT - WAQF</b>		
	Amount with Al-Barakah Micro Finance Bank	10,000,000	10,000,000
	Amount with Pay Vantage	20,000,000	-
	Amount with Acumen Farms	15,000,000	-
	Amount with Hajj Mabur Ventures Ltd	93,149,000	94,734,000
	Amount with Lotus Capital	-	50,000,000
	Amount with Federal Government of Nigeria	41,000,000	41,000,000
	Amount with Qamas Integrated Limited	10,000,000	10,000,000
	Amount with Helping Hand Hospital	1,050,000	1,050,000
	Amount with YKM Products Limited	-	10,000,000
	Amount with Prime Wealth	20,000,000	-
	WAQF WITH Z&S WAQF FOUNDATION	31,918,043	-
	Amount with Vicegerent Care Initiative	5,000,000	-
	Amount with Peachy Ventures	500,000	500,000
		<b>247,617,043</b>	<b>217,284,000</b>
<b>5</b>	<b>OTHER RECEIVABLES</b>		
	Loans to third party	17,749,225	22,763,503
	Part payment for land	6,000,000	6,000,000
	Prepayments	619,451	424,369
	Staff Loan	3,224,350	6,299,167
	Gratuity Provision	17 10,000,000	-
		<b>37,593,026</b>	<b>35,487,039</b>
<b>6</b>	<b>CASH &amp; BANK</b>		
	Bank Balances	65,548,984	79,181,426
	Cash Balances	-	-
		<b>65,548,984</b>	<b>79,181,426</b>
<b>7</b>	<b>ACCUMULATED FUND</b>		
	Balance B/F	3,747,042	3,747,042
	Additios	-	-
	Balance C/F	<b>3,747,042</b>	<b>3,747,042</b>
<b>8</b>	<b>RETAINED SURPLUS</b>		
	Balance B/F	315,519,400	211,615,117
	Surplus/(Deficit) for the year	21,274,867	103,304,283
	Adjustment	1,073,060	600,000
	Balance C/F	<b>337,867,327</b>	<b>315,519,400</b>
<b>9</b>	<b>PROVISIONS &amp; OTHER PAYABLES</b>		
	Provisions	32,568,308	31,373,317
	Accurals	250,000	2,365,450
		<b>32,818,308</b>	<b>33,738,767</b>

**ZAKAT & SADAQAT FOUNDATION**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	<b>2021</b>	<b>2020</b>
	<b>N</b>	<b>N</b>
<b>10 ZAKAT &amp; OTHER DONATIONS</b>		
Sadoqat/Subscription	30,412,409	23,530,049
Zakat	286,586,626	305,802,068
Zakat Fitri	5,185,208	2,555,952
Ramadan Sadoqat	5,532,515	2,260,000
Fidiyah	3,355,675	1,671,850
Waqf	8,245,050	15,564,623
Ileya Sadoqat	467,000	781,000
Widows & Orphans	7,709,136	4,926,246
	<b>347,493,619</b>	<b>357,091,788</b>
<b>11 ENDOWMENT- WAQF</b>		
Waqf Income	16,730,840	14,020,713
	<b>16,730,840</b>	<b>14,020,713</b>
<b>12 OTHER INCOMES</b>		
Other Incomes	210,000	3,797,000
	<b>210,000</b>	<b>3,797,000</b>
<b>13 GRANTS</b>		
Grant	2,000,000	-
Orphan Education Support	3,454,878	3,797,000
Eid & Zakatul Fitr Grant	14,269,433	-
Qurbani Grant	83,241,010	-
	<b>102,965,321</b>	<b>3,797,000</b>
<b>14 DISTRIBUTION &amp; RELATED EXPENSES</b>		
Zakat Distribution and related Expenses	271,701,952	197,267,647
Ramandan Programme	16,046,097	12,877,520
Zakatul- Fitri	283,850	1,950,000
Fidiya	889,425	1,975,200
Ileya Cow (Adhoi)	2,315,000	6,957,000
	<b>291,236,324</b>	<b>221,027,367</b>

**ZAKAT & SADAQAT FOUNDATION**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	<b>2021</b>	<b>2020</b>
	<b>N</b>	<b>N</b>
<b>15 OTHER OPERATING EXPENSES</b>		
Retreat	2,496,479	2,129,615
Office Expenses	2,713,984	3,443,624
Rent	1,393,071	1,389,753
Electricity	346,312	177,319
Transport	251,800	693,100
Fuel/Generator Running	244,800	290,250
Repairs & Maintenance	611,895	939,030
Printing & Stationery	1,910,200	554,640
Telephone & Postages	149,350	345,460
Entertainment	245,840	227,070
Salary	28,172,981	23,423,533
Get-together	1,640,365	819,168
Publicity	1,102,500	2,093,300
M/V Repairs & Runnings	2,115,400	888,750
Newspaper	33,800	29,800
Bank Charges	872,767	850,248
Amortization	200,000	200,000
Depreciation	2,497,231	2,192,211
Website/Internet Expenses	487,162	633,420
Staff Training/Seminar	5,412,410	-
Professional Fee	367,500	655,000
Employer's Pension	3,292,914	2,518,052
Audit Fee	306,250	240,000
Path to Paradise	6,986,000	6,425,000
Inheritance Expenses	-	50,000
Software Annual Fee	100,000	160,000
Other Operating Expenses	5,660,550	-
	<b>69,611,562</b>	<b>51,368,342</b>
<b>16 GRANTS DISTRIBUTION</b>		
Orphan Education Expenses	1,902,700	-
Zakatul Fitr Expenses	14,419,543	-
Qurbani Expenses	69,367,284	-
	<b>85,689,527</b>	<b>-</b>
<b>17 OTHER COMPREHENSIVE INCOMES</b>		
Insurance Claims	337,500	490,500
Profit on Asset Disposed	75,000	199,990
Bad Debt Recovered	-	100,000
	<b>412,500</b>	<b>790,490</b>

**ZAKAT & SADAQAT FOUNDATION**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**17 GRATUITY PROVISION**

This is amount set aside for Staff gratuity and invested in Sukuk.

**18 CAPITAL COMMITMENTS**

There was no capital commitments as at the statement of financial position date(2020: Nil)

**19 CONTINGENT LIABILITIES**

There was no contingent liabilities as at the statement of financial position date(2020: Nil)

**20 RELATED PARTY INFORMATION**

(i) Ultimate controlling party

The Board of Trustees are the ultimate owner of the Foundation.

(ii) Transactions with Related parties

There were no transactions with related parties during the year.

(iii) Transactions with Key Management Personnel

There were no transactions with Key Management personnel during the year:

These represent balance of loan granted to them.

(iv) Key Management Personnel compensation

Key Management personnel are those persons including the members of the management committee having responsibility for planning, directing and controlling the activities of the Foundation.

Their emolument are include in the salary under other operating expenses.

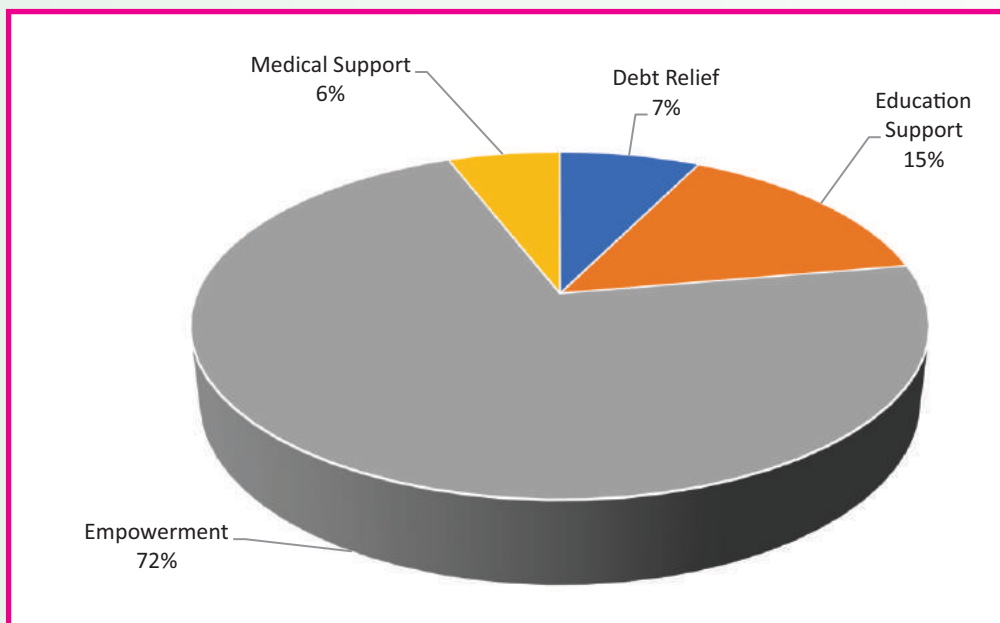
**21 EVENTS AFTER THE REPORTING DATE**

There has been no material event after the reporting date that has not been taken into account in the preparation of these financial statements.



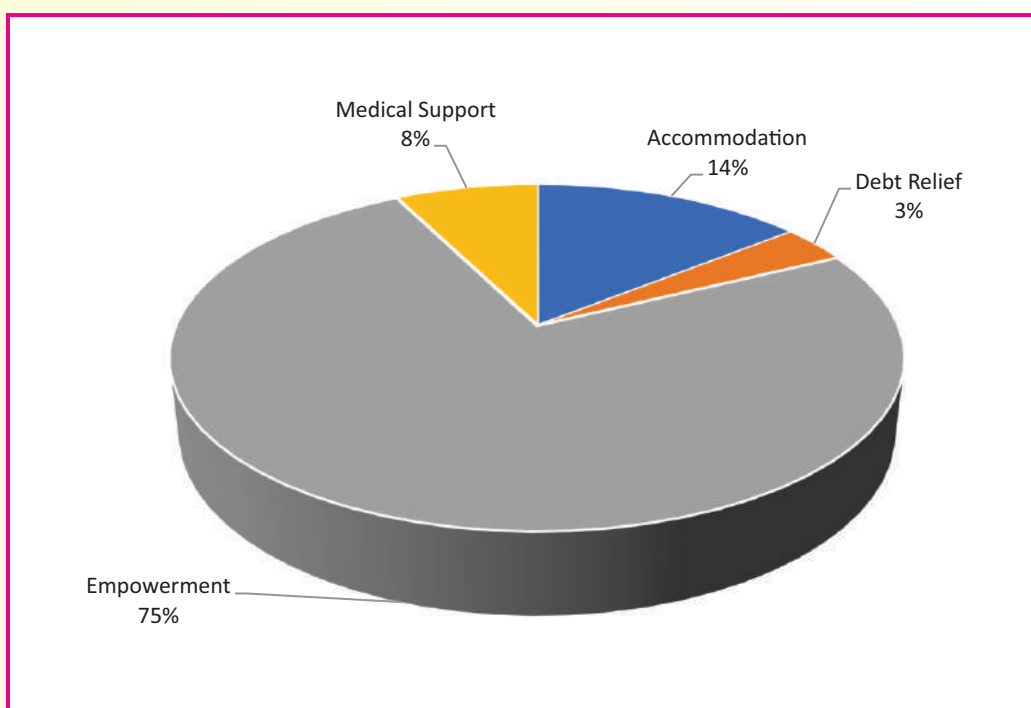
**2022 SECTORIAL DISBURSEMENT OF N1,705,000  
ZAKAT TO 33 BENEFICIARIES IN ABIA STATE**

S/N	Purpose	Total Amount	No. of Beneficiaries
1	Debt Relief	125,000.00	4
2	Education Support	255,000.00	6
3	Empowerment	1,225,000.00	21
4	Medical Support	100,000.00	2
	TOTAL	1,705,000.00	33



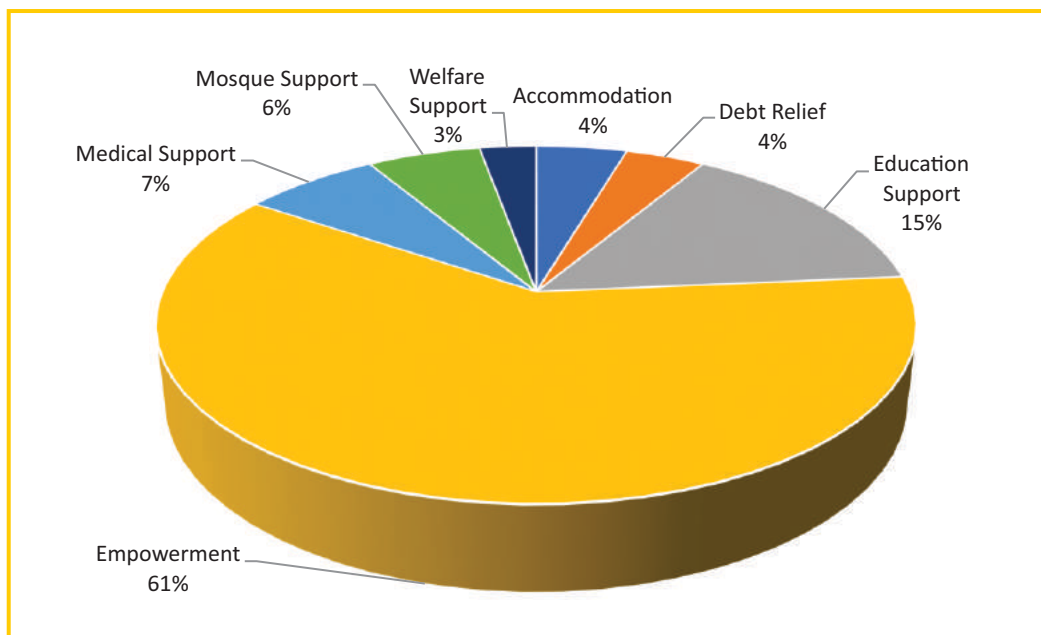
**2022 SECTORIAL DISBURSEMENT OF N2,000,000  
ZAKAT TO 20 BENEFICIARIES IN ABUJA**

S/N	Purpose	Total Amount	No. of Beneficiaries
1	Accommodation	285,000	3
2	Debt Relief	70,000	1
4	Empowerment	1,495,000	15
5	Medical Support	150,000	1
	<b>TOTAL</b>	<b>2,000,000</b>	<b>20</b>



**2022 SECTORIAL DISBURSEMENT OF N1,737,000.00  
ZAKAT TO 26 BENEFICIARIES IN AKWA IBOM STATE**

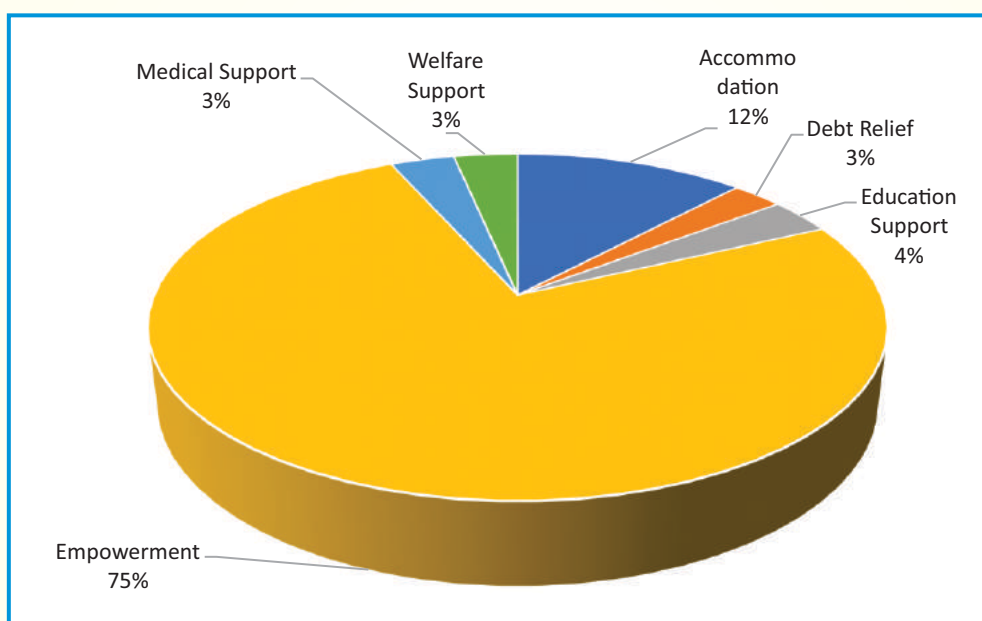
S/N	Purpose	Total Amount	No. of Beneficiaries
1	Accommodation	80,000.00	1
2	Debt Relief	70,000.00	1
3	Education Support	260,000.00	4
4	Empowerment	1,057,000.00	16
5	Medical Support	120,000.00	2
6	Mosque Support	100,000.00	1
7	Welfare Support	50,000.00	1
	<b>TOTAL</b>	<b>1,737,000.00</b>	<b>26</b>





**2022 SECTORIAL DISBURSEMENT OF N1,500,000  
ZAKAT TO 28 BENEFICIARIES IN BAYELSA STATE**

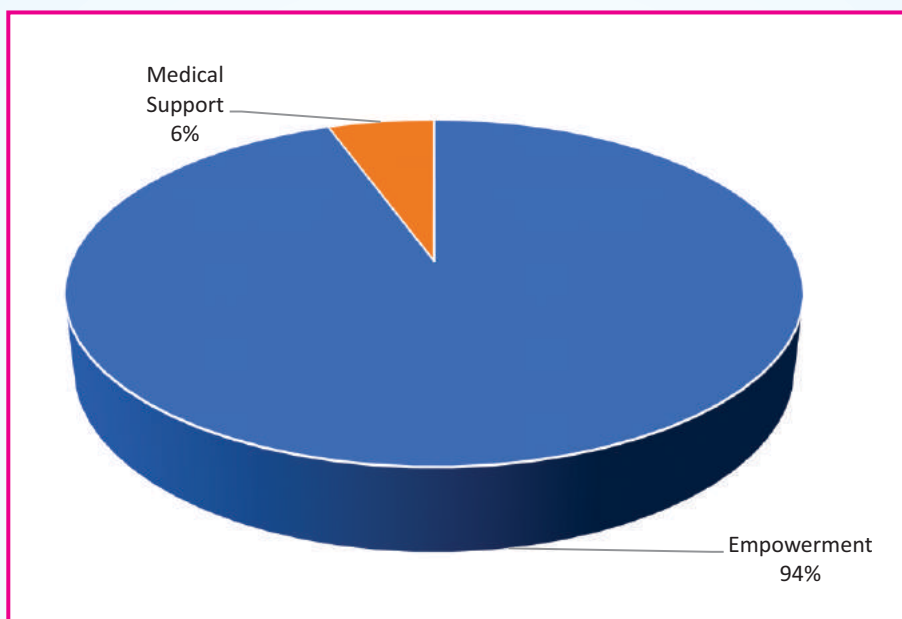
S/N	Purpose	Total Amount	No. of Beneficiaries
1	Accommodation	180,000.00	3
2	Debt Relief	40,000.00	1
3	Education Support	50,000.00	1
4	Empowerment	1,130,000.00	21
5	Medical Support	50,000.00	1
6	Welfare Support	50,000.00	1
	<b>TOTAL</b>	<b>1,500,000.00</b>	<b>28</b>





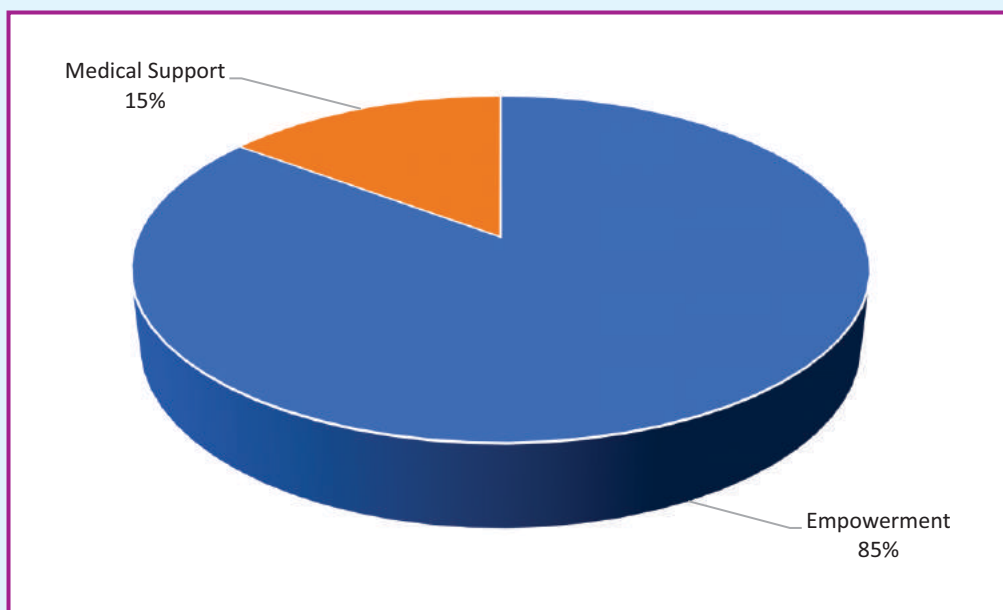
**2022 SECTORIAL DISBURSEMENT OF N540,000  
ZAKAT TO 13 BENEFICIARIES IN BENUE STATE**

S/N	Purpose	Total Amount	No. of Beneficiaries
1	Empowerment	510,000.00	12
2	Medical Support	30,000.00	1
	<b>TOTAL</b>	<b>540,000.00</b>	<b>13</b>



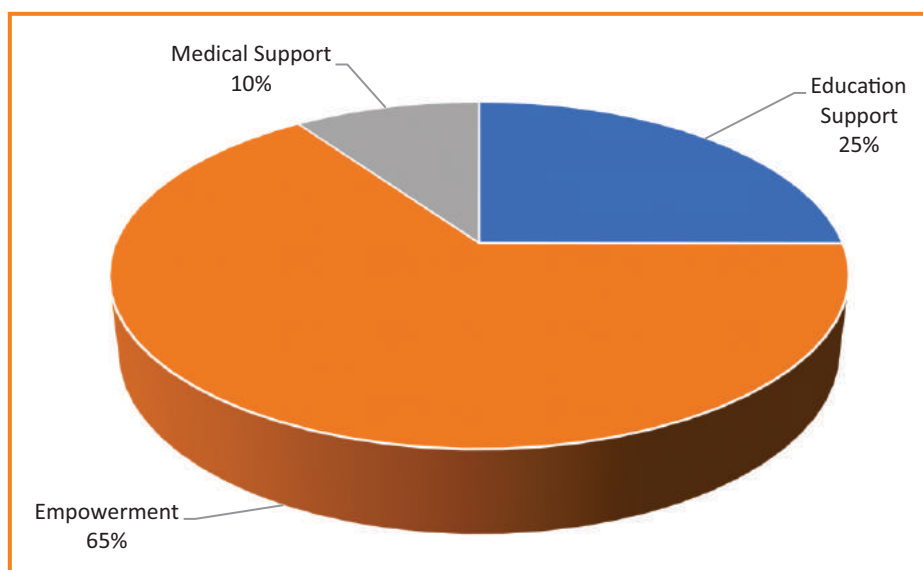
**2022 SECTORIAL DISBURSEMENT OF N2,035,000  
ZAKAT TO 29 BENEFICIARIES IN DELTA STATE**

S/N	Purpose	Total Amount	No. of Beneficiaries
1	Empowerment	1,735,000	27
2	Medical Support	300,000	2
	<b>TOTAL</b>	<b>2,035,000</b>	<b>29</b>



**2022 SECTORIAL DISBURSEMENT OF N1,698,000  
ZAKAT TO 37 BENEFICIARIES IN EBONYI STATE**

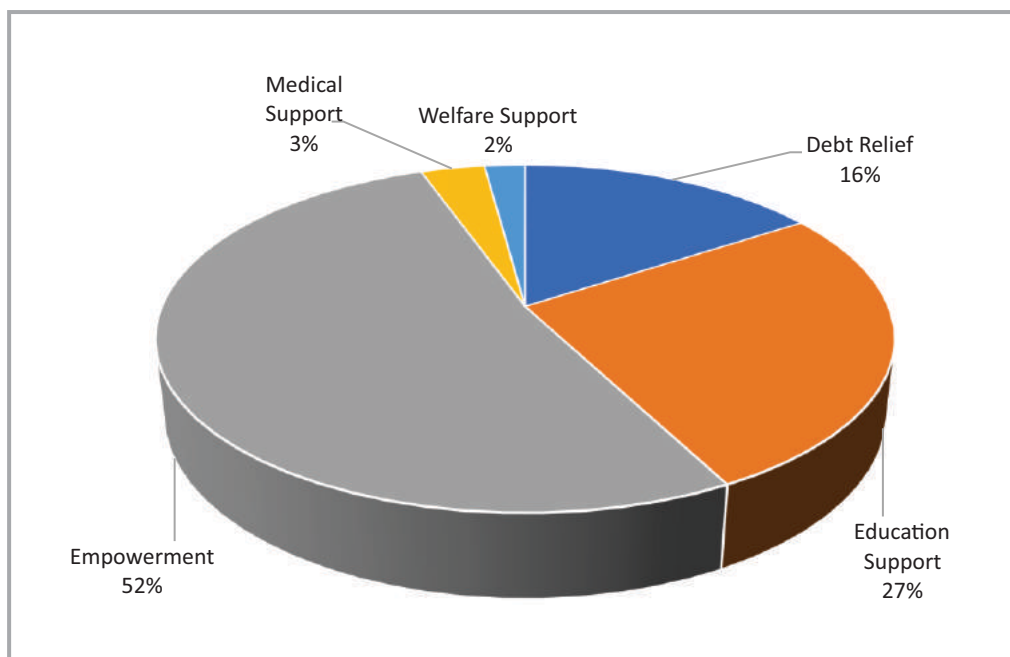
S/N	Purpose	Total Amount	No. of Beneficiaries
1	Education Support	425,000.00	9
2	Empowerment	1,108,000.00	24
3	Medical Support	165,000.00	4
	<b>TOTAL</b>	<b>1,698,000.00</b>	<b>37</b>





**2022 SECTORIAL DISBURSEMENT OF N 3,297,000  
ZAKAT TO 48 BENEFICIARIES IN EDO STATE**

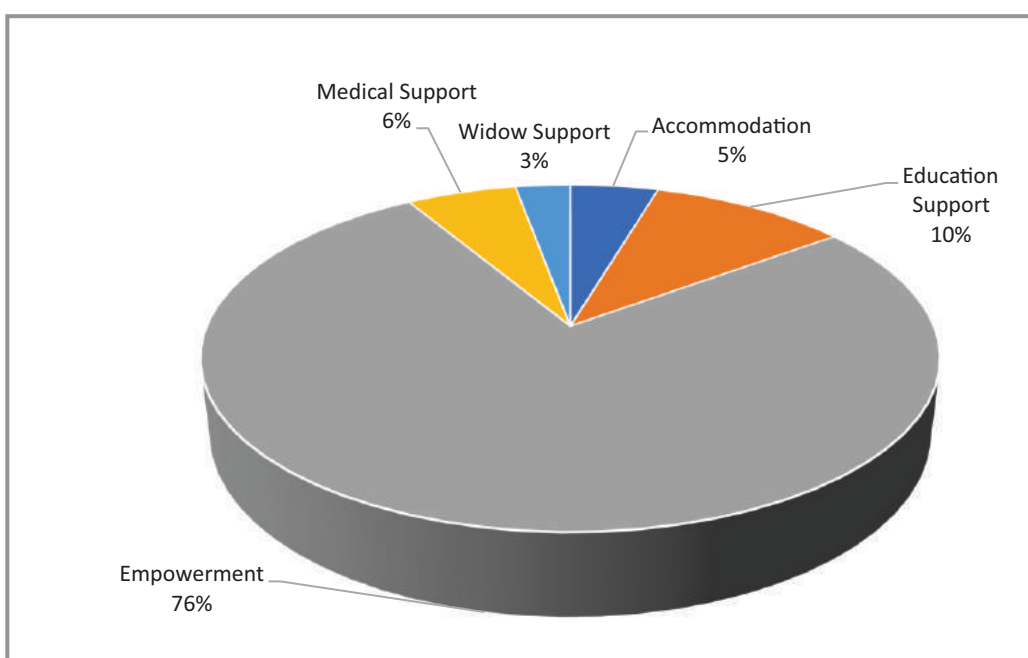
S/N	Purpose	Total Amount	No. of Beneficiaries
2	Debt Relief	520,000	6
3	Education Support	875,000	12
4	Empowerment	1,722,000	26
5	Medical Support	110,000	3
6	Welfare Support	70,000	1
	<b>TOTAL</b>	<b>3,297,000</b>	<b>48</b>





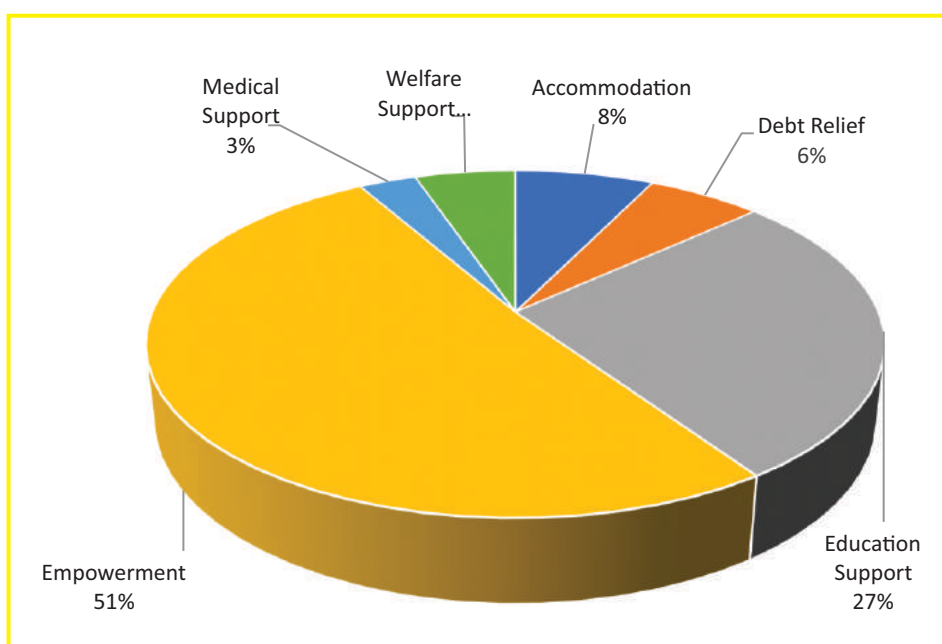
**2022 SECTORIAL DISBURSEMENT OF N1,745,000  
ZAKAT TO 35 BENEFICIARIES IN EKITI STATE**

S/N	Purpose	Total Amount	No. of Beneficiaries
1	Accommodation	80,000	2
2	Education Support	180,000	4
3	Empowerment	1,335,000	27
4	Medical Support	100,000	1
5	Widow Support	50,000	1
	<b>TOTAL</b>	<b>1,745,000</b>	<b>35</b>



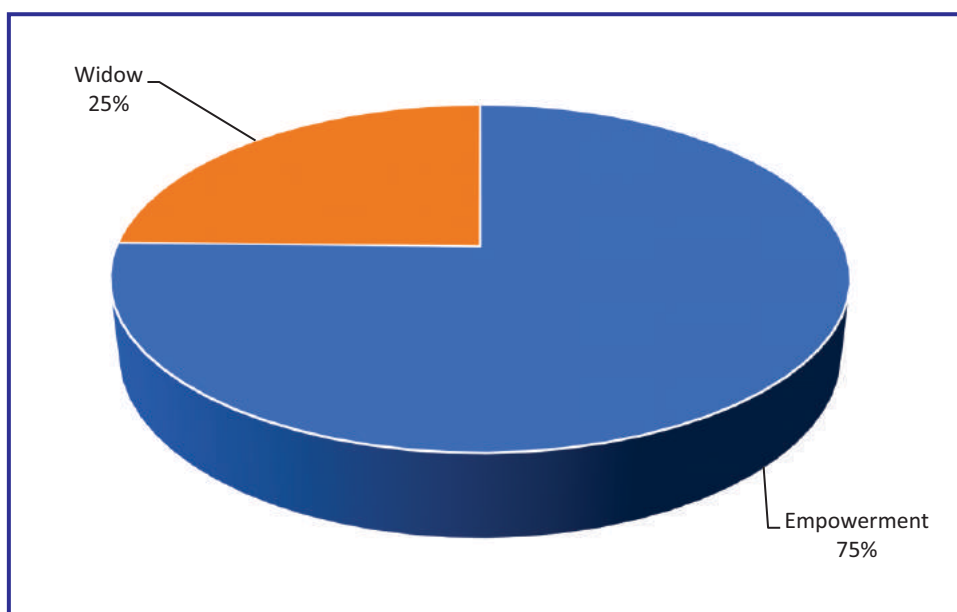
**2022 SECTORIAL DISBURSEMENT OF N2,000,000 ZAKAT  
TO 46 BENEFICIARIES IN ENUGU STATE**

S/N	Purpose	Total Amount	No. of Beneficiaries
1	Accommodation	145,000.00	4
2	Debt Relief	120,000.00	1
3	Education Support	545,000.00	10
4	Empowerment	1,025,000.00	27
5	Medical Support	60,000.00	1
6	Welfare/Widow Support	105,000.00	3
	<b>TOTAL</b>	<b>2,000,000.00</b>	<b>46</b>



**2022 SECTORIAL DISBURSEMENT OF N540,000  
ZAKAT TO 18 BENEFICIARIES IN GOMBE STATE**

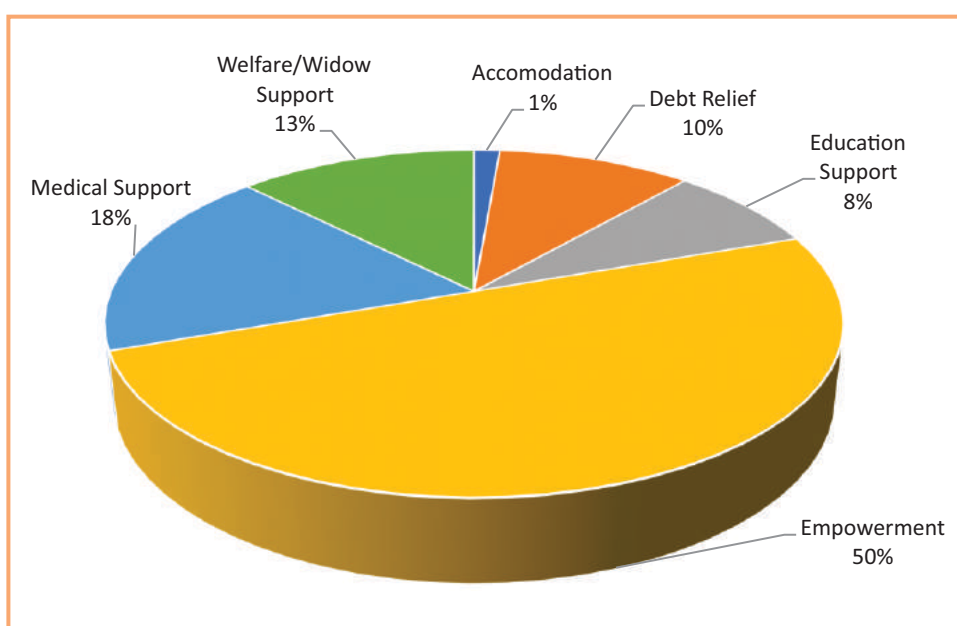
S/N	Purpose	Total Amount	No. of Beneficiaries
1	Empowerment	339,000.00	13
2	Widow	111,000.00	5
	<b>TOTAL</b>	<b>450,000.00</b>	<b>18</b>





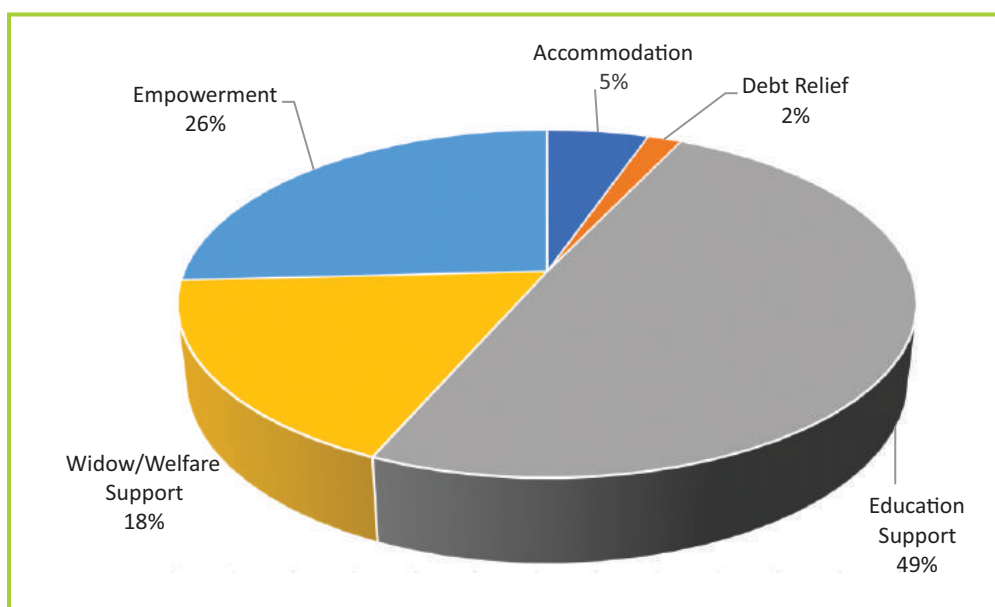
**2022 SECTORIAL DISBURSEMENT OF N1,480,000  
ZAKAT TO 34 BENEFICIARIES IN IMO STATE**

S/N	Purpose	Total Amount	No. of Beneficiaries
1	Accommodation	20,000.00	1
2	Debt Relief	150,000.00	3
3	Education Support	120,000.00	3
4	Empowerment	740,000.00	17
5	Medical Support	265,000.00	4
6	Welfare/Widow Support	185,000.00	6
	<b>TOTAL</b>	<b>1,480,000.00</b>	<b>34</b>



**2022 SECTORIAL DISBURSEMENT OF N850,000 ZAKAT  
TO 27 BENEFICIARIES IN KADUNA STATE**

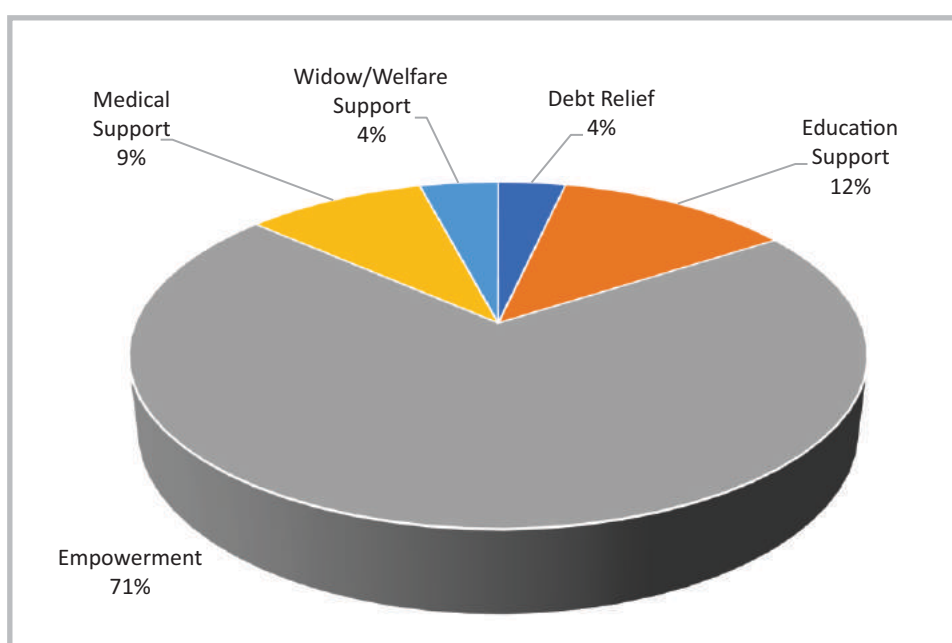
S/N	Purpose	Total Amount	No. of Beneficiaries
1	Accommodation	45,000.00	2
2	Debt Relief	15,000.00	1
3	Education Support	420,500.00	15
4	Widow/Welfare Support	150,000.00	3
5	Empowerment	219,500.00	6
	<b>TOTAL</b>	<b>850,000.00</b>	<b>27</b>





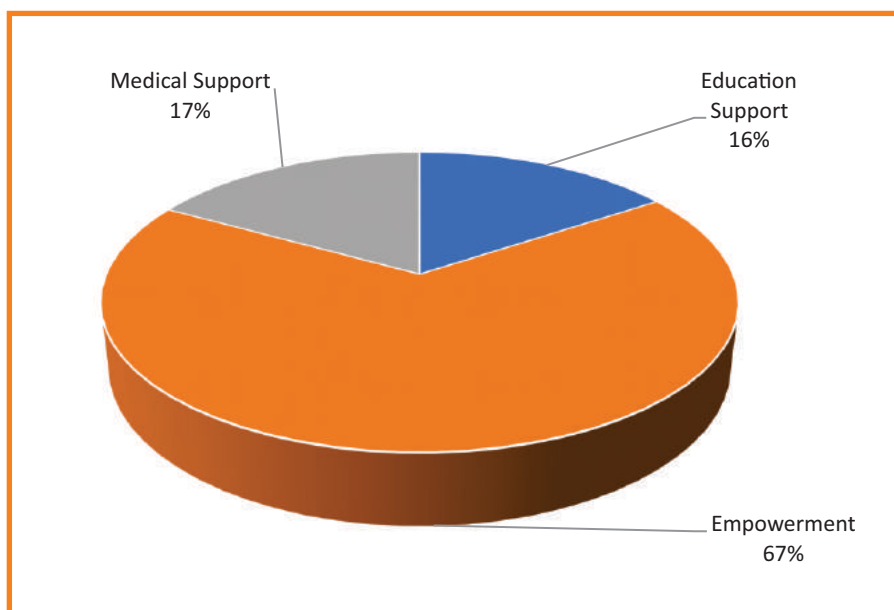
**2022 SECTORIAL DISBURSEMENT OF N1,705,000  
ZAKAT TO 39 BENEFICIARIES IN KOGI STATE**

S/N	Purpose	Total Amount	No. of Beneficiaries
1	Debt Relief	60,000.00	2
2	Education Support	210,000.00	4
3	Empowerment	1,205,000.00	26
4	Medical Support	160,000.00	4
5	Widow/Welfare Support	70,000.00	3
<b>TOTAL</b>		<b>1,705,000.00</b>	<b>39</b>



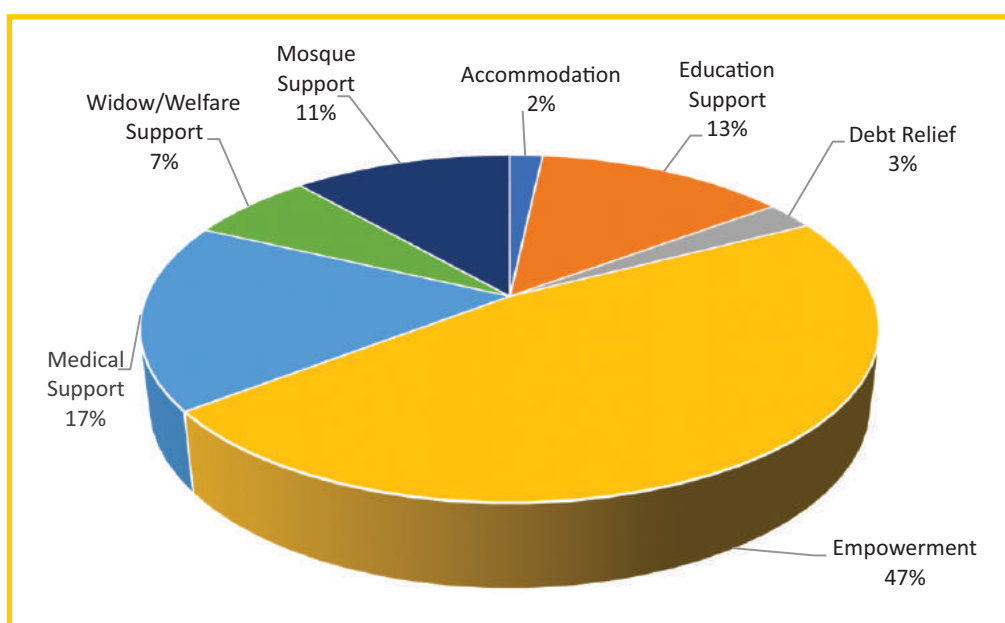
**2022 SECTORIAL DISBURSEMENT OF N1,625,000  
ZAKAT TO 26 BENEFICIARIES IN NASARAWA STATE**

S/N	Purpose	Total Amount	No. of Beneficiaries
1	Education Support	255,000.00	5
2	Empowerment	1,095,000.00	19
3	Medical Support	275,000.00	2
	<b>TOTAL</b>	<b>1,625,000.00</b>	<b>26</b>



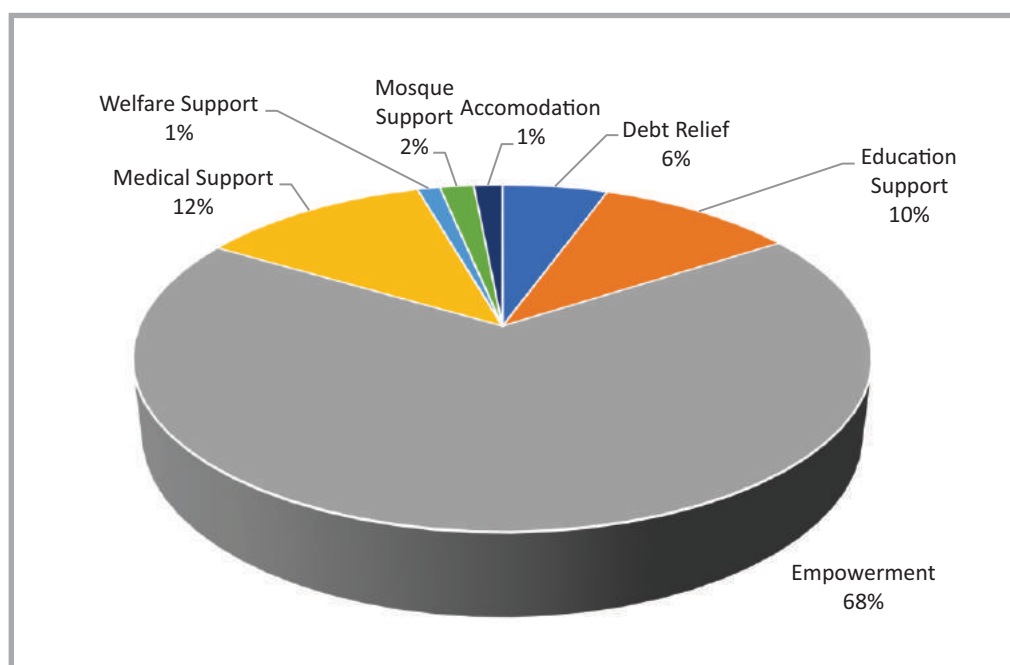
**2022 SECTORIAL DISBURSEMENT OF N1,750,000 ZAKAT  
TO 38 BENEFICIARIES IN NIGER STATE**

S/N	Purpose	Total Amount	No. of Beneficiaries
1	Accommodation	30,000.00	1
2	Education Support	230,000.00	6
3	Debt Relief	45,000.00	1
4	Empowerment	825,000.00	21
5	Medical Support	305,000.00	4
6	Widow/Welfare Support	115,000.00	4
7	Mosque Support	200,000.00	1
	<b>TOTAL</b>	<b>1,750,000.00</b>	<b>38</b>



**2022 SECTORIAL DISBURSEMENT OF N18,712,488.65  
ZAKAT TO 164 BENEFICIARIES IN OGUN STATE**

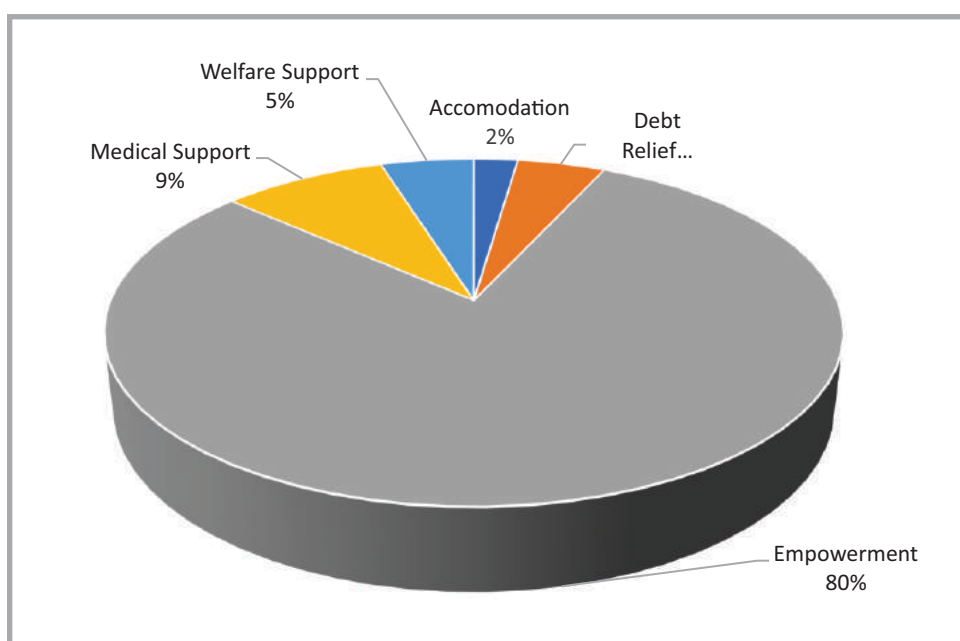
S/N	Purpose	Total Amount	No. of Beneficiaries
1	Debt Relief	1,030,000.00	8
2	Education Support	1,930,000.00	23
3	Empowerment	12,670,800.00	107
4	Medical Support	2,250,000.00	19
5	Welfare Support	220,000.00	2
6	Mosque Support	331,688.65	2
7	Accomodation	280,000.00	3
	<b>TOTAL</b>	<b>18,712,488.65</b>	<b>164</b>





**2022 SECTORIAL DISBURSEMENT OF N1,745,000  
ZAKAT TO 33 BENEFICIARIES IN ONDO STATE**

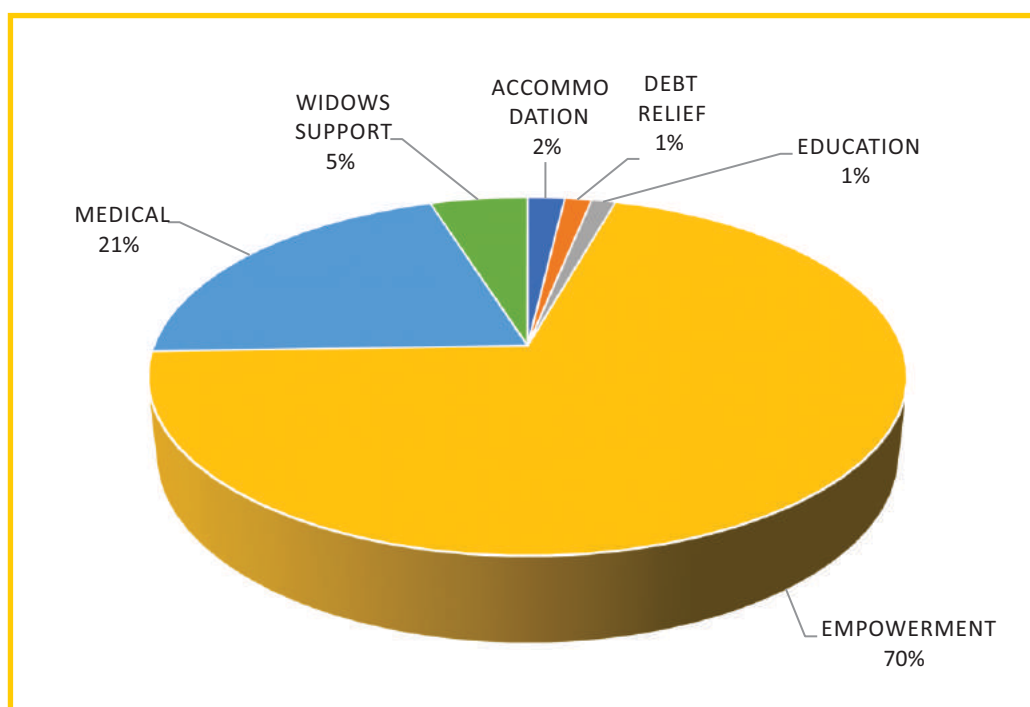
S/N	Purpose	Total Amount	No. of Beneficiaries
1	Accommodation	40,000.00	1
2	Debt Relief	80,000.00	1
3	Empowerment	1,390,000.00	27
4	Medical Support	150,000.00	2
5	Welfare Support	85,000.00	2
	<b>TOTAL</b>	<b>1,745,000.00</b>	<b>33</b>





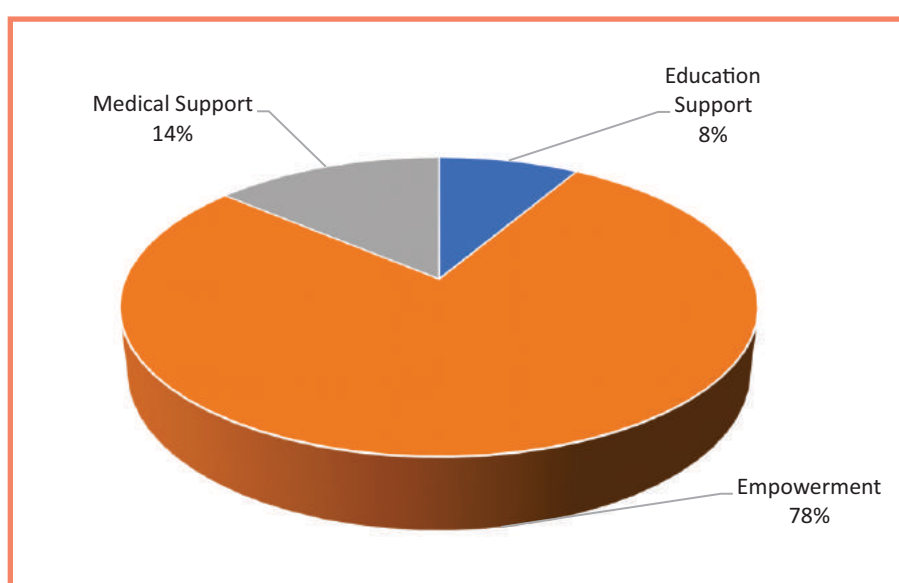
**2022 SECTORIAL DISBURSEMENT OF N2,959,356  
ZAKAT TO 46 BENEFICIARIES IN OSUN STATE**

S/N	Purpose	Total Amount	No. of Beneficiaries
1	Accommodation	55,000.00	1
2	Debt Relief	40,000.00	1
3	Education	35,628.00	1
4	Empowerment	2,073,000.00	29
5	Medical Support	610,000.00	11
6	Widows Support	145,000.00	3
	<b>TOTAL</b>	<b>2,959,356.00</b>	<b>46</b>



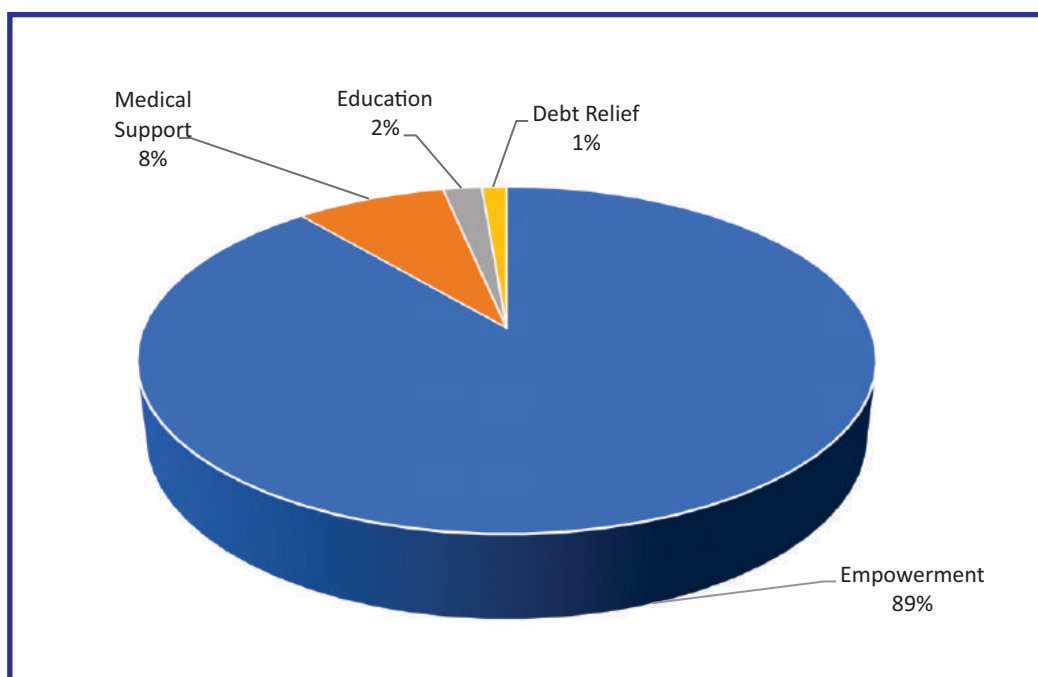
**2022 SECTORIAL DISBURSEMENT OF N4,955,911.96  
ZAKAT TO 53 BENEFICIARIES IN OYO STATE**

S/N	Purpose	Total Amount	No. of Beneficiaries
1	Education Support	420,000.00	4
2	Empowerment	3,850,300.00	41
3	Medical Support	685,611.96	8
	<b>TOTAL</b>	<b>4,955,911.96</b>	<b>53</b>



**2022 SECTORIAL DISBURSEMENT OF N7,410,000  
ZAKAT TO 40 BENEFICIARIES IN KWARA STATE**

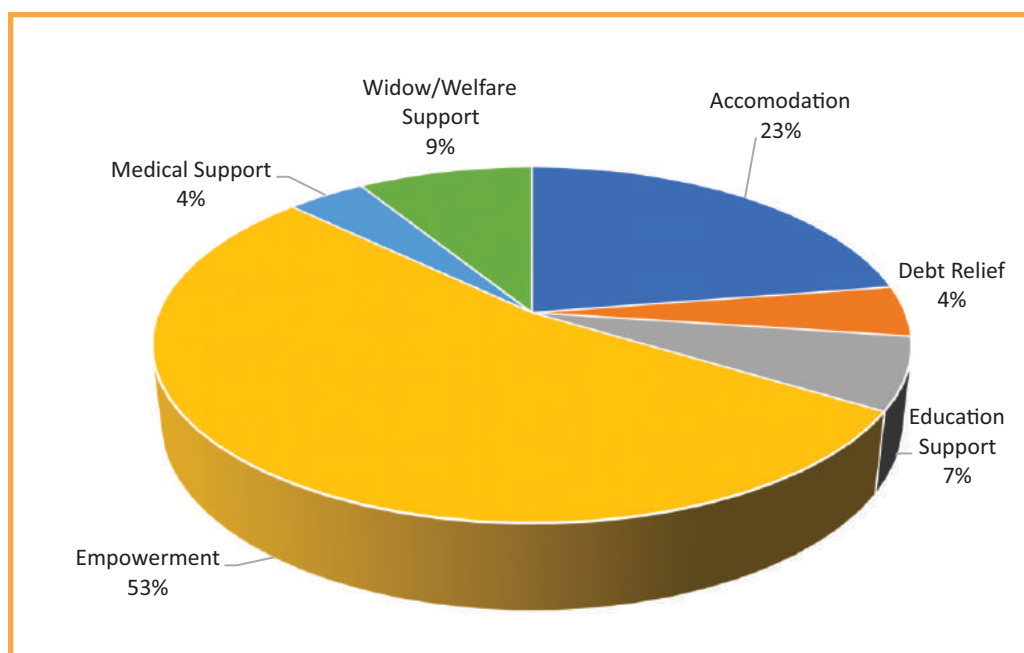
S/N	Purpose	Total Amount	No. of Beneficiaries
1	Empowerment	6,810,000	67
2	Medical Support	600,000	5
3	Education	155,000	2
4	Debt Relief	100,000	2
	<b>TOTAL</b>	<b>7,410,000</b>	<b>72</b>





**2022 SECTORIAL DISBURSEMENT OF N1,750,000 ZAKAT  
TO 35 BENEFICIARIES IN RIVERS STATE**

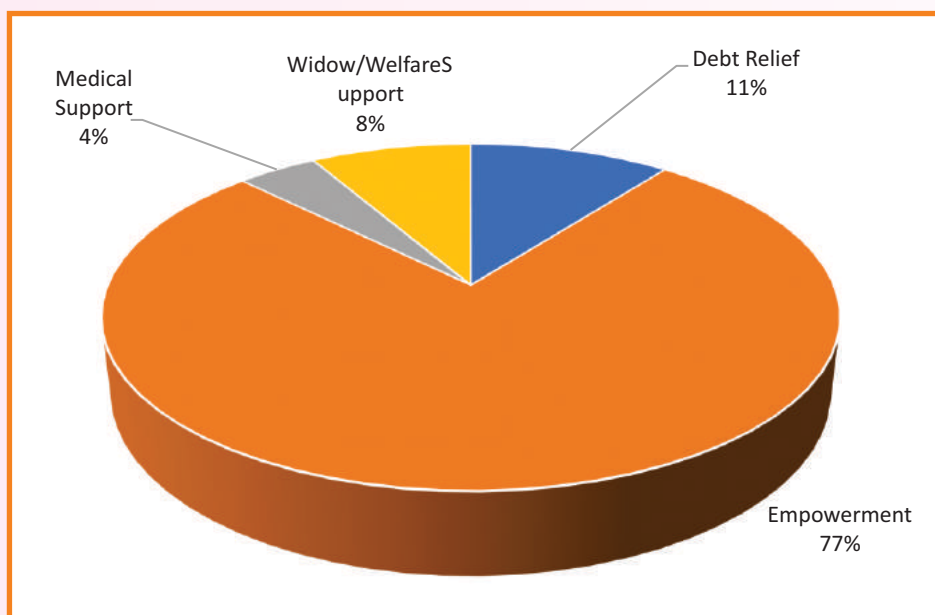
S/N	Purpose	Total Amount	No. of Beneficiaries
1	Accommodation	395,000.00	8
2	Debt Relief	80,000.00	2
3	Education Support	115,000.00	3
4	Empowerment	935,000.00	17
5	Medical Support	70,000.00	1
6	Widow/Welfare Support	155,000.00	4
	<b>TOTAL</b>	<b>1,750,000.00</b>	<b>35</b>





## 2022 SECTORIAL DISBURSEMENT OF N476,250 ZAKAT TO 10 BENEFICIARIES IN SOKOTO STATE

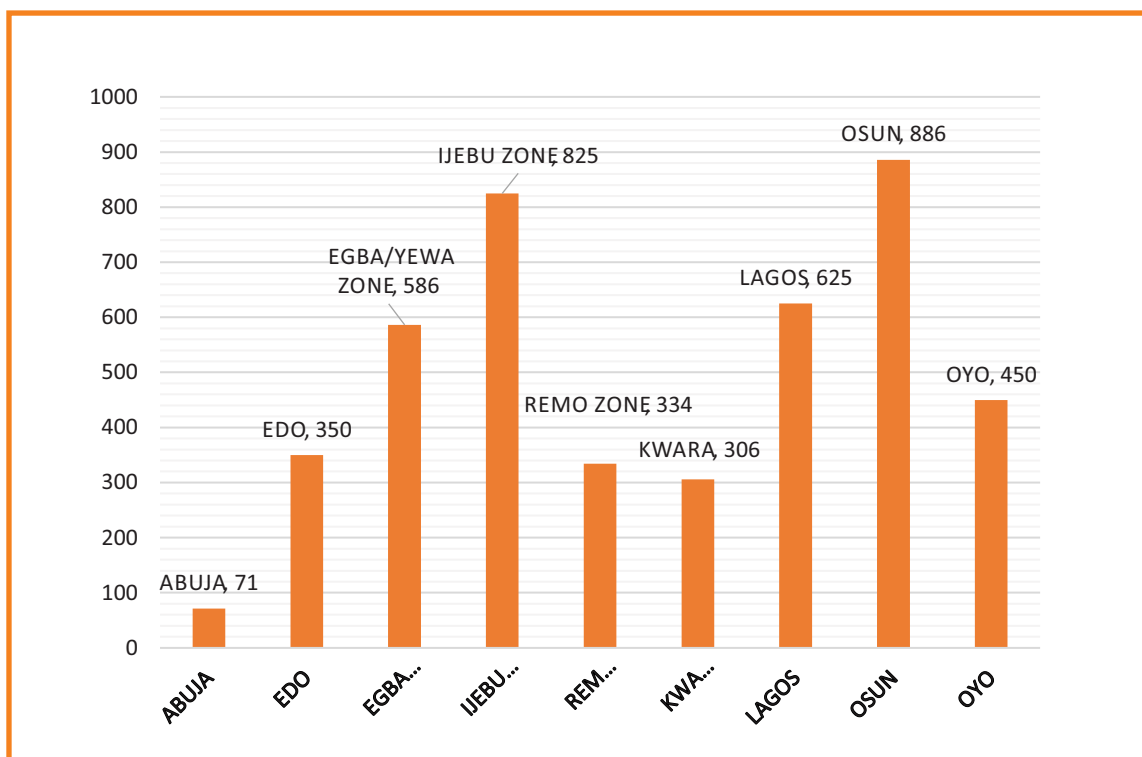
S/N	Purpose	Total Amount	No. of Beneficiaries
1	Debt Relief	50,000.00	1
2	Empowerment	366,250.00	7
3	Medical Support	20,000.00	1
4	Widow/WelfareSupport	40,000.00	1
	<b>TOTAL</b>	<b>476,250.00</b>	<b>10</b>



# INFAQ AFUW DISTRIBUTION

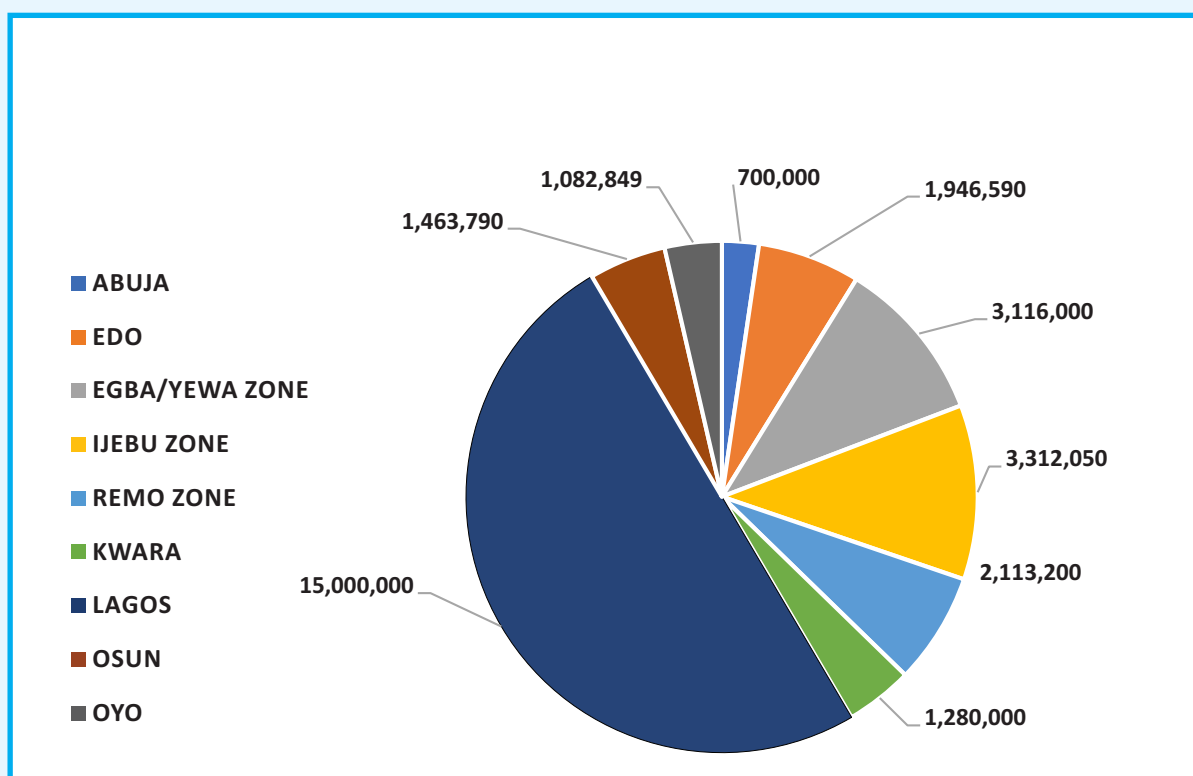
STATES/ZONES	NO OF TIMES	BENEFICIARIES
ABUJA	1	71
EDO	1	350
EGBA/YEWA ZONE	3	586
IJEBU ZONE	4	825
REMO ZONE	2	334
KWARA	1	306
LAGOS	1	625
OSUN	2	886
OYO	2	450
		<b>4,433</b>

## INFAQ AFUW 2022



# RAMADAN REPORT 1443 AH (2022)

STATES/ZONES	RAMADANIYYAH
ABUJA	700,000
EDO	1,946,590
EGBA/YEWA ZONE	3,116,000
IJEBU ZONE	3,312,050
REMO ZONE	2,113,200
KWARA	1,280,000
LAGOS	15,000,000
OSUN	1,463,790
OYO	1,082,849
	<b>30,014,479</b>





## FIELD OFFICERS

	FIELD OFFICER	E-MAIL ADDRESS	PHONE
1	Oyinlola Nurudeen	oyinnurudeen@yahoo.com	07042761579
2	Babatunde Mubasiru	mubashirtiamiyyu@yahoo.com	08027628527
3	Arogundade Jamiu	Lightpace2011@gmail.com	08099552263
4	Yusuf Adeyemo AbdulRazaq	adeyemoy@yahoo.com	08029057589
5	Mujeeedah AbdulAleem - Olagunju	mujeeedah@yahoo.com	09031376258
6	Bakare Sharafadeen	eneex2009@yahoo.com	08035169616
7	Salman Raji Babatunde	rojisalman@gmail.com	08131020819
8	Bello AbdulHakeem	Bhakeem63@gmail.com	08178369507
9	Raheemah Hassan -Busari	hraheemah@yahoo.co.uk	08033304423
10	Amosuro Musa Gbolahan	Musa1428@yahoo.com	08064262849
11	Kehinde Yusuf Abiodun	yusufolaleye@gmail.com	08029959404
12	Risqiyyah Abubakar	shaderisqat@gmail.com	08037594887



# WIDOWS' SUPPORT







# 2022 QURBANI



## PRINCIPAL OFFICERS, STATES AND ZONAL COORDINATORS

SN	NAME	DESIGNATION	ZONE	PHONE NO.
1	Iyisa Oni	Operations Manager	Head Office	08028753254
2	Yusuf Adelakun	Accountant	Head Office	080 23889916
3	Mutiu Shittu	I.T	Head Office	08055804899
4	Misbaudeen Ismail	Head, M & E	Head Office	08029487023
5	Lukmon Gawatta Yakub	Head, F.O Infaq Afuw	Head Office	08055678355
6	Mikail Olaoye	Account Officer	Head Office	08055674798
7	Durojaye Olabode Qasim	Admin Officer	Oyo State	08055374340
8	Olaoye Moshood Adebayo	Admin Officer	Osun State	09067000089
9	Jatto Rasheed Ibhaluza	Admin Officer	Edo State	08064333440
10	Surajudeen Abiodun Adisa	Admin Officer	Kwara State	08033598711
11	Maruf Yusuf	Admin Officer	Egba/Yewa	08020765288
12	AbdulAzeez Odumade	Admin Officer	Ijebu/Remo	08022172657
13	Sikirulah Oyekola	Admin Officer	Ondo State	07064404194
14	Najimdeen Sulaimon	Secretary, Mgt Board	Head Office	08023155646
15	Sulaimon Shitta	Team Head	Lagos State	08098941093
16	Dr. Abdun-Nafiu Musa	Team Head	Ibadan/Ibarapa	08023457489
17	Mr. Sharafadeen Taiwo Adegbite	Team Head	Oyo North	08058354724
18	Engr. Ariyo Bashiru Olalekan	Team Head	Kwara State	08054748725
19	Alhaji AbdulFatai Adejare Ayinla	Team Head	Osun State	08033847271
20	AbdurRahman Anifowose K.	Team Head	Egba/Yewa	08069813800
21	Abdul Lateef Lawal	Team Head	Ijebu Zone	08056130678
22	Engr. Abdur Rahman Daud	Team Head	Edo State	08072237974
23	Misbaudeen Adegboyega D.	Team Head	Remo Zone	07033388332
24	Engr. Adelakin Daud	Team Head	Abuja/FCT	08033066804
25	AbdulWasi Babalola	Team Head	Ondo State	07030930477
26	Mallam Akinfenwa Jamiu	Coordinator	Benue	08037102320
27	Alhaji Alamotu Ibrahim	Coordinator	Delta	08038080004
28	Dr. Sulaiman Akinw unmi	Coordinator	Gombe	07014179429
29	Engr. AbdulWahab AbdulHakeem	Coordinator	Kaduna	08138039987
30	Dr. Musa Yusuf Danbele	Coordinator	Kano	08038053397
31	Dr. Maruf S. Gbadamosi	Coordinator	Katsina	08035774233
32	Mallam Olabode Balogun	Coordinator	Nasarawa	08125795720
33	Dr. Saheed Sanusi	Coordinator	Niger	08062965260
34	Mallam Luqman A. Oduguwa	Coordinator	Sokoto	08053356943
35	Hajja Fatimah Abdul -Wahab	National Female Head	Head Office	08052233042
36	Khadijah Hussein	Female Head/Mgt	Lagos State	08055352519
37	Hajja Risqot Abdul-Ganiy	Female Head	Ibadan/Ibarapa	07043315796
38	Hajja Shakirat Ayoola Bello	Female Head	Oyo North	08030578095
39	Bashirat AbdulRaheem Oluwakemi	Female Head	Kwara State	09033621333
40	Monsurah M. Awwal	Female Head	Osun State	08065138887
41	Halimah Muhammad Ashiru	Female Head	Egba/Yewa	07065061001
42	Marufat Otubu	Female Head/Mgt	Ijebu Zone	08073911605
43	Aishah Ojuroye	Female Head	Remo Zone	08100661948
44	Fatimah Kadiri Blessing	Female Head	Edo State	08057557722
45	Hajja Mutiat Adeniji	Female Head	Abuja	08032475609





**Zakat & Sadaqat  
Foundation**

# INFAQUL AFWU

(SPENDING OUT OF EXCESS)

“ They ask you how much they are to spend; say: What is beyond your needs.”  
(Quran 2:219)

# Donate Don't Dump



## **HEAD OFFICE**

Suite 10 Tafawa Balewa Square Shopping Complex,  
East Pavilion, Opposite High Court of Lagos,  
Lagos Island, Lagos State, Nigeria  
Website: [www.zakatandsadaqat.org.ng](http://www.zakatandsadaqat.org.ng)  
E-mail: [info@zakatandsadaqat.org.ng](mailto:info@zakatandsadaqat.org.ng)  
Telephone: 08118193603, 08055678355

## **ZAKAT OFFICE:**

12, Olajide Street, Off Itire Road,  
Ishaga Close Bus Stop, Mushin,  
Lagos State.  
Tel: 08028753254, 08029487023

*... Caring, Creating Socio - Economic Balance.*





RC: 21237

# Zakat and Sadaqat Foundation

Motto: O son of Adam, spend I shall spend on you



A DAY TO FIND A WIDOW IN YOUR LIFE  
AND HELP THEM WITH ANYTHING  
THEY MIGHT NEED.



0002495868



0016101110

## HEAD OFFICE:

Suite 10, Tafawa Balewa Square Complex, East Pavilion,  
Opp. Ministry of Defence, Lagos Island, Lagos.

  @zakatandsadaqat

 [www.zakatandsadaqat.org.ng](http://www.zakatandsadaqat.org.ng)

0906 700 0081

*ZSF ...Caring Creating Socio-economic Balance!*

## Foundation lifts 104 widows, others with N39m

By Tajudeen Adebanjo — On Jul 1, 2022



Prof Yusuf (left) assisted by ZSF Operations Manager Mr Oni Iyasa (second right) and Executive Director, Zakat and Sadaqat Waqf Foundation Alhaji Ma'aruf Ahmed to present N2 million cheque to Aminat Yisau for operation.

A faith-based charity organisation, Zakat and Sadaqat Foundation (ZSF), has disbursed over N39 million 104 people at Alausa Secretariat Central Mosque, Ikeja

The beneficiaries are widows and people battling with health challenges including some non-Muslims.

The event was meant to commemorate the 2022 International Widows' Day.

Executive Director of the foundation, Prince Sulayman Olagunju lamented that widows all over the world, are passing through a lot of hardships which include loneliness, poverty, burden of catering for their children, alienation, discrimination and stigmatisation among others.

He added that the security situation in the country has worsened the condition of many widows.

"Our foundation has been working assiduously to alleviate some of the challenges confronting widows as much as we can. We engage in series of counseling, training and economic empowerment schemes among others for widows," he said.

Olagunju called on wealthy Nigerians to come to their aid, especially in the area of medical support to save more lives, adding that, "The amount required to effectively take care of the medical needs of applicants is far beyond what we were able to give them. For example, we had an applicant that needed about N15 million and we could only give her N2 million.

"Our foundation has over the years been assisting widows, people with health challenges and communities to live a comfortable life. We'll not rest on our oars to continue to help the helpless in the society and make life meaningful to the downtrodden," he said.

Chairman of the foundation, Prof. Tajudeen Yusuf, a senior lecturer at the University of Lagos, said the foundation doesn't look at colour, tribe or religious background before rendering assistance.

"Ours is to assist humanity be it Muslims, Christians and people of other faith. The people you saw here today didn't just come. They were invited by us for economic empowerment, health and educational support.

"But before the invitation, they had been interviewed and we were able to know their challenges with the purpose of finding solutions to them. That's why we have invited the beneficiaries from different parts of the country," he said.

A beneficiary, Balkees Owolabi, thanked the Foundation, saying: "I lost my husband last year. I needed support and Alhamdulillah, I got it," she said

Another widow, Monsurat Raheem, said: "I faced a lot of challenges after the death of my husband, especially financial. But when I came to ZSF for support, I found favour," she said.

### RECENT POSTS

[Vietnamese jailed for trafficking in pangolin scales](#)

September 16, 2022

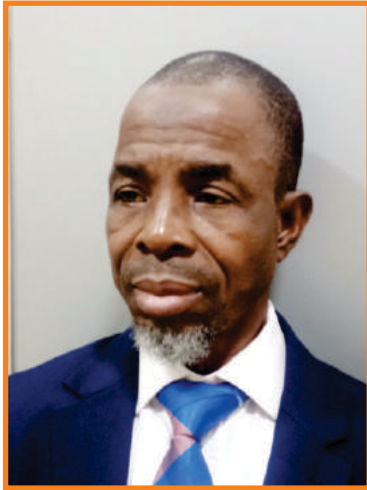
[Buhari promises further consultations over ASUU strike](#)

September 16, 2022

[Why I will bury my mother in Owo-Akeredolu](#)

September 16, 2022

[FG to establish aviation university in](#)



**MR. IYSA ONI**  
Operations Manager



**MR. YUSUF ADELOKUN**  
Accountant, Head Office



**MR. MUTIU SHITTU**  
Head of I.T



**MR. MISBAUDEEN ISMAIL**  
Head, Monitoring and  
Evaluation



**MR. LUKMON YAKUB  
GAWATTA**  
Head, Field Operations,  
Infaq Afuw



**MR. Mikail Olaoye**  
Account Officer



**MR. ABDUL-RASHEED JATTO**  
Admin Officer, Edo State



**MR. MOSHOOD OLAOYE**  
Admin Officer, Osun State



**MR. QASIM DUROJAYE**  
Admin Officer, Oyo State



**SIRAJUDEEN ADISA**  
Admin Officer, Kwara State



**SIKIRULAH OYEKOLA**  
Admin Officer, Ondo State



**YUSUF MARUF OLATUNDE**  
Admin Officer, Ogun State



**ABDULAZEEZ ODUMADE**  
Admin Officer, Ijebu Remo







# Zakat and Sadaqat Foundation

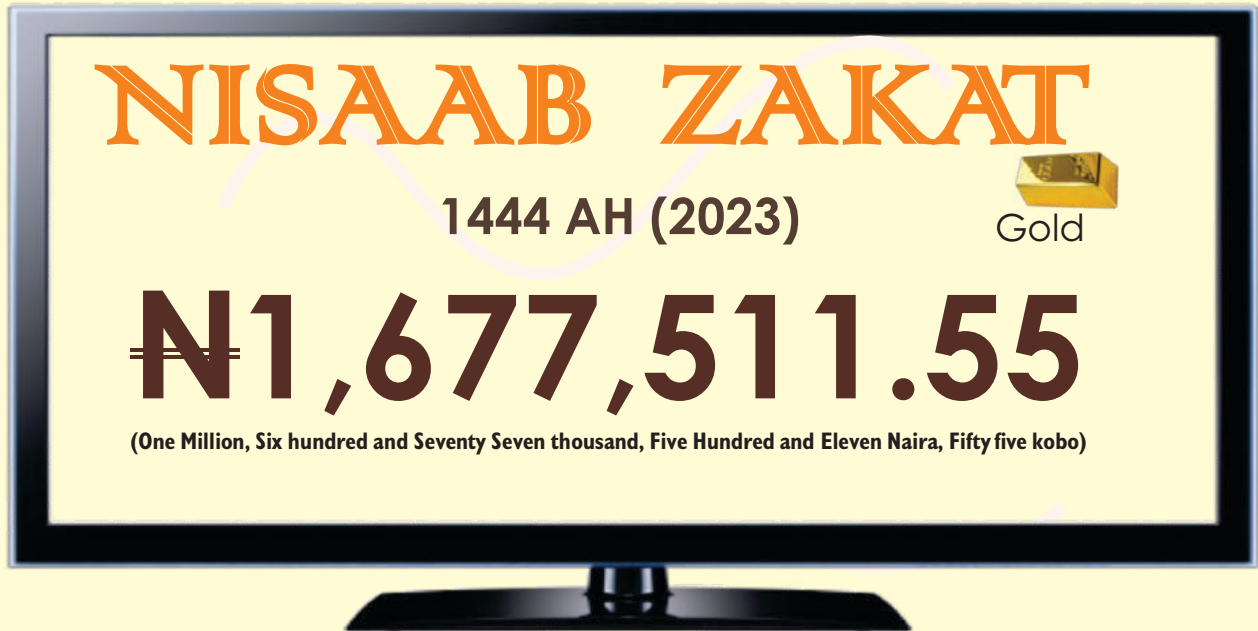
RC:21237

Motto: Spend O Son of Adam, I shall spend on you.

Suite 10, Tafawa Balewa Square Complex East pavilion, Opp. Ministry of Defence, Lagos Island, Lagos

Website: [www.zakatandsadaqat.org.ng](http://www.zakatandsadaqat.org.ng)

E-mail: [info@zakatandsadaqat.org.ng](mailto:info@zakatandsadaqat.org.ng)



## Nisaab Zakat is 20 Dinar or 85 Grams of Gold

18 Karats of Gold @ the cost ₦19,735.45 per gram  
i.e ₦19,735.45 x 85 grams ₦1,677,511.55

Minimum Zakat is 2½% or (1/40) of Nisab

$$\frac{\text{₦1,677,511.55}}{40} = \text{₦41,937.79}$$

### Minimum Dowry

Minimum amount of dowry ( ¼ of Dinar)

$$\frac{\text{₦1,677,511.55}}{20} = \text{₦83,875.58} = 1 \text{ Dinar}$$

$$\frac{1}{4} \text{ Dinar} = \frac{\text{₦83,875.58}}{4} = \text{₦20,968.89}$$

### DIYYAT (Mistakenly killing)

Diyyat is equal to:

1,000 Dinar

100 Camels

200 Cows

1,000 Sheep/Goats

Current Nisaab x 50

$$\text{₦1,677,511.55} \times 50 =$$

$$\text{₦83,875,577.56}$$

Accounts: **ZAKAT AND SADAQAT FOUNDATION**

Al-Barakah MFB: 1100118941

Lotus Bank: 1000048371

Sterling Bank Plc: 0500267463



[zakatandsadaqat](https://www.zakatandsadaqat.org.ng)



+234 906 700 0083



[zakatandsadaqat.org.ng](http://zakatandsadaqat.org.ng)

For further enquiries : +234 906 700 0079, +234 906 700 0081, +234 906 700 0084

**ZSF**...caring, creating socio - economic balance.





Don't do harm to an orphan.  
Life without parent is not easy.  
Nobody chose to die and leave  
his/her kids to suffer.  
Protect an ORPHAN,  
FEED an ORPHAN,  
EDUCATE an ORPHAN,  
GIVE an **ORPHAN HOPE.**



# SUPPORT AN ORPHAN

## Minimum Of N5000

**Zakat & Sadaqat Foundation Orphan Account**  
**0016101127 GTBank**

[www.zakatandsadaqat.org.ng/donate/](http://www.zakatandsadaqat.org.ng/donate/)



### Zakat and Sadaqat Foundation

#### Account Details:

##### JAIZ BANK PLC

Account No: 0002495868

Account Name: Zakat & Sadaqat Foundation

##### STERLING BANK NIG. PLC

Account Number: 0500267463

Alternative Finance

Account Name: Zakat & Sadaqat Foundation

##### AL-BARAKAH MICROFINANCE BANK

Account Number: 1100118941

Account Name:

Zakat and Sadaqat Foundation

##### ACCESS BANK PLC ( Zakat Account)

Account Number: 0030378184

Account Name: Zakat & Sadaqat Foundation

##### LOTUS BANK

Account Number: **1000048371**

Account Name: Zakat & Sadaqat Foundation

##### TAJ BANK

Account Number: **0001689133**

Account Name: Zakat & Sadaqat Foundation

#### Our Contacts:

Suite 10 Tafawa Balewa Square Shopping Complex,  
East Pavilion, Opposite High Court of Lagos State,  
Lagos Island, Lagos State, Nigeria.

**Website:** [www.zakatandsadaqat.org.ng](http://www.zakatandsadaqat.org.ng)

**E-mail:** [info@zakatandsadaqat.org.ng](mailto:info@zakatandsadaqat.org.ng)

**Telephone:** +234 811 819 3599, +234 811 8193 603,  
+234 802 306 7384, +234 803 5382 911

##### ABUJA

Suites B40, Fanaha Business Suites Complex No.7, Bozoom Close,  
Behind AP Plaza, (Yahuza Suya Spot), Off Adetokunbo Ademola Crescent,  
Wuse 2, FCT - Abuja.  
080 56 26 48 12

##### EDO STATE

Ozo-Eson House 101 Usetu Lagos Road, Benin city.  
080 64 33 34 40

##### KWARA STATE

Shop 3, Irewolede Plaza, Behind De-Cannan Filling Station  
New Yidi Road, Ilorin.  
080 33 59 87 11

##### OGUN STATE

**Egba /Yewa**  
Irelodun CTSS Building Ajacent Onikolabo Central Mosque,  
Abeokuta, Ogun State. **Tel:** 08020765288

##### Ijebu-Remo

Albarka House, 2nd Floor, 13, Folagbade Street, Opp. Ijebu-Ode  
Central Mosque, Oyingbo, Ogun State.  
**Tel:** 08022172657

##### OSUN STATE

Suite 1, Aderemi Oyekan Shopping Complex  
Behind NECO Office, Ataoja Estate, Gbongan, Ibadan Road, Osogbo.  
080 62 31 60 22

##### OYO STATE

KM 129, Lagos - Ibadan Expressway, Boluwaji Bus Stop, Ibadan.  
080 55 37 43 40

##### ONDO STATE

Akure Central Mosque, Oba Adesida Road, Akure, Ondo State.