

Sadaqah Plan



In the Name of Allah the Most Merciful, Most Gracious

“The parable of those who spend their substance in the way of Allah is that of a grain of corn: It groweth seven ears, and each ear hath a hundred grains. Allah giveth manifold increase to whom He pleaseth: And Allah careth for all and He knoweth all things.”

- *Al Bakara: 261*

Prophet Mohamed (peace be upon him and his household) said: “When a Muslim dies, all his deeds stop except for three things: An ever rewarding Charity (Sadaqah Jariyah), or a knowledge which is useful to others or a pious son making supplication for him.”

- *Hadith Muslim*



t'azur



Introduction

The contribution of an individual to society is based on moral, social, humanitarian and religious deeds; in this context, charitable giving is very important as it has a positive effect on both the individual as well as society. The Donor will find comfort, peace, happiness, forgiveness, abundance in his earnings and longevity. It also prevents him from becoming stingy or selfish through his deeds and giving.

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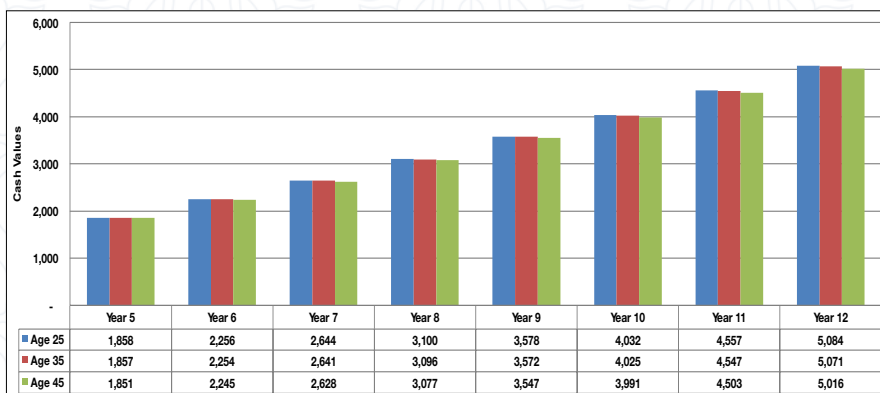
Sadaqah Plan is the first of its kind and aims at encouraging charity in the community. You can participate as a Sadaqah Plan Donor by saving regular donations, starting from BHD 10 per month. The Plan's objective is that the accumulated capital, resulting from your regular donations, is paid out to the benefit of a charitable cause of your choice. In the event of the Donor's death or total and permanent disability due to an accident or sickness, **t'azur** shall continue to pay all the remaining future regular donations until the maturity date of the Plan, thus guaranteeing that the Charity receives the target donation.

Plan Objectives

- Regular savings commitment towards a participating Charity
- Savings donations are invested in a Shari'a compliant fund. At the end of the plan duration (5-12 years), the total cash value is paid out to the Charity
- In case of death or total and permanent disability, **t'azur** will continue to pay the donations on behalf of the Donor
- This means that the charitable intent is fulfilled, regardless of circumstances
- Please refer to the Plan document for a full explanation of the terms and conditions

Sample Illustration

Total amount saved based on regular donations of BHD 30/- per month



Example: A 35 year old Participant who donates BHD 30/- per month for a period of 10 years would generate for the Charity a total donation of BD 4,025.

Notes:

- The illustration above assumes an estimated average fund growth rate of 4% per annum (not guaranteed)
- If the Participant dies or becomes disabled due to accident or sickness during the donation period, **t'azur** will pay the remaining donations. At the end of the donation period, **t'azur** will pay the accumulated amount to the Charity of your choice
- If you are interested in receiving a personalised illustration based on your personal data or if you have any other queries, kindly call **t'azur** on 8000 1234 (toll free)

About t'azur

t'azur Company b.s.c. (c) is a Bahraini closed joint stock company incorporated under the laws of the Kingdom of Bahrain and licensed and regulated by the Central Bank of Bahrain, Commercial Registration number 66941. **t'azur's** authorised capital is US\$ 500,000,000, of which US\$ 58,000,000 is issued and paid up. **t'azur** provides Family and General Takaful products for individuals and businesses. All **t'azur** products abide by the principles of the Islamic Shari'a law and are under the supervision of **t'azur's** Shari'a Supervisory Board.

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