



MUSLIM COMMUNITY ASSOCIATION OF PRINCE EDWARD ISLAND (MCAPEI)

ZAKAH AND SOLIDARITY POLICY

Effective Date: September 10, 2026

Responsible Committee: Zakah and Solidarity Committee

1. INTRODUCTION

The Muslim Community Association of Prince Edward Island (MCAPEI) is committed to serving our Muslim community through a **system-oriented, transparent, fair, and accountable organization**.

As an organization, we strive to conduct our activities according to the **Qur'an and Sunnah**, our **respectful Constitution and By-Laws**, and all applicable **Canadian laws and Canada Revenue Agency (CRA) requirements**.

Zakah is one of the fundamental obligations of Islam and is a trust (Amanah) that must be administered responsibly and distributed to those who are entitled to receive it.

The Prophet Muhammad ﷺ also emphasized the responsibility of Muslims to support those in need and to protect the rights and dignity of members of the community.

Based on these principles, MCAPEI has established this **Zakah and Solidarity Policy** to ensure that assistance is provided through a clear and consistent process rather than through individual decisions.

Our objective is to ensure that **those who are eligible receive the support they are entitled to, while those who are not eligible are treated respectfully and fairly**.

2. PURPOSE OF THE POLICY

This policy has been established to:

- Ensure that Zakah is administered according to Islamic principles.
- Establish a clear and consistent process for requesting assistance.
- Protect the confidentiality and dignity of applicants.
- Ensure fairness and equal treatment among community members.
- Prevent favoritism, personal influence, or individual discretion.
- Ensure responsible management of Zakah and solidarity funds.
- Provide confidence to both applicants and Zakah donors that funds are administered through an established system.
- Ensure compliance with the MCAPEI Constitution and By-Laws and applicable Canadian and CRA requirements.

This policy is not intended to make the process difficult. Rather, it is intended to **protect the rights of applicants and the integrity of the Zakah system**.

3. WHO CAN APPLY?

Any individual or family within our community who believes that they may be experiencing financial hardship or may qualify for Zakah or solidarity assistance is encouraged to **submit an application**.

We strongly encourage eligible community members not to feel embarrassed or ashamed about applying.

Zakah is not a personal favor from an individual. It is an Islamic obligation with defined categories of eligible recipients.

Therefore, if someone believes they may be entitled to Zakah, they should complete the application and allow the Zakah and Solidarity Committee to assess their circumstances.

Applying for assistance does not guarantee approval. It simply gives the applicant the opportunity to have their situation fairly and confidentially evaluated.



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4. APPLICATION FORM

All requests for Zakah or solidarity assistance shall be submitted through the official **Zakah and Solidarity Application Form**.

The form will request information necessary for the Committee to understand the applicant's circumstances and make a fair assessment.

Depending on the situation, information may include:

- Applicant and household information.
- Number of family members and dependents.
- Employment and income information.
- Housing and essential living expenses.
- Government or other sources of support.
- Significant financial obligations.
- Number and ages of children.
- Type of assistance requested.
- Whether assistance is required temporarily or on an ongoing basis.
- Supporting information or documentation when reasonably required.

Applicants are expected to provide **truthful and accurate information**.

The purpose of collecting this information is not to judge applicants, but to ensure that assistance is distributed fairly and reaches those who genuinely qualify.

5. CONFIDENTIALITY

Confidentiality is a fundamental part of this policy.

All information provided by applicants shall be considered **strictly confidential**.

Applicant information will only be shared with authorized members of the **Zakah and Solidarity Committee** who need the information to perform their responsibilities.

The Committee will:

- Protect the applicant's identity and personal information.
- Maintain confidentiality regarding financial and family circumstances.
- Avoid discussing individual cases outside the authorized process.
- Protect applicants from embarrassment or unnecessary disclosure.
- Maintain records securely and responsibly.

No applicant should be concerned that applying for assistance will result in their personal circumstances becoming known within the community.

We want every applicant to feel safe, respected, and protected.

6. REVIEW AND ELIGIBILITY PROCESS

Once an application is submitted, it will be reviewed by the **Zakah and Solidarity Committee**.

The Committee will objectively evaluate the information provided and determine whether the applicant meets the applicable eligibility requirements based on:

1. Islamic Zakah principles.
2. The applicant's financial and family circumstances.
3. The established MCAPEI criteria and procedures.
4. The availability and appropriate use of Zakah and solidarity funds.
5. Applicable Canadian and CRA requirements.

Where necessary, the Committee may request additional information or clarification before making its decision.

The Committee will then determine the appropriate form of assistance.



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7. TYPE AND DURATION OF ASSISTANCE

Depending on the applicant's circumstances, assistance may be provided as:

A- One-Time Assistance

For temporary or specific financial needs.

B- Regular Assistance

For applicants experiencing continuing financial hardship and who meet the requirements for ongoing support.

The Committee will determine the **appropriate amount, frequency, and duration** of assistance based on the individual circumstances of each case and the available resources.

Regular assistance may be reviewed periodically to ensure that the applicant's circumstances have not changed.

This review is not intended to create hardship for the applicant. It is intended to ensure that Zakah resources continue to reach those who currently need them.

8. ADDITIONAL SUPPORT FOR ELIGIBLE FAMILIES

Eligibility for Zakah and Solidarity assistance may also provide access to additional community support, where applicable.

Eligible families may receive:

A- Food Baskets (when applicable)

Eligible applicants will be entitled to food basket support, subject to the availability of the program and resources.

B- Warm Clothing (when applicable)

Warm clothing may be provided where there is an identified need, particularly during the winter season.

C- Islamic School Fees

Children of eligible families will be **exempt from MCAPEI Islamic School fees**, according to the applicable school arrangements.

The purpose of these additional supports is to ensure that financial hardship does not prevent families from meeting essential needs or prevent children from participating in Islamic education.

9. FAIRNESS AND EQUAL TREATMENT

MCAPEI is committed to treating every applicant with **fairness, respect, and dignity**.

No applicant should receive assistance simply because of:

- A personal relationship with a Board member.
- A relationship with a committee member.
- Personal influence.
- Friendship.
- Social status.
- Individual requests made outside the established process.

At the same time, no eligible applicant should be denied assistance because of personal disagreement, relationship, or individual opinion.

No single individual has the authority to personally approve assistance for an ineligible person or stop assistance for an eligible person outside the established process.

All decisions must follow this policy and the established Committee process.



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This is one of the main reasons MCAPEI is implementing this system: **to ensure fairness between all members of our community.**

10. CONFLICT OF INTEREST

Committee members must act with integrity and impartiality.

If a Committee member has a close personal, family, financial, or other relationship with an applicant that could affect—or appear to affect—the decision, the member shall disclose the potential conflict and, where appropriate, refrain from participating in that particular decision.

This protects both the applicant and the Committee.

11. RESPONSIBILITY OF THE ZAKAH AND SOLIDARITY COMMITTEE

The Zakah and Solidarity Committee is responsible for administering this policy.

The Committee shall:

- Receive and review applications.
- Determine eligibility.
- Maintain confidentiality.
- Determine the appropriate type and level of support.
- Monitor ongoing assistance.
- Conduct periodic reviews where required.
- Maintain appropriate records.
- Ensure responsible use of Zakah and solidarity funds.
- Report appropriately to the MCAPEI Board while protecting the confidentiality of applicants.
- Ensure that the process remains consistent with Islamic principles, the MCAPEI Constitution and By-Laws, and applicable Canadian and CRA requirements.

The Committee's responsibility is to serve as a **trustee of the community's Zakah funds**, not as an authority over those seeking assistance.

12. TRANSPARENCY AND ACCOUNTABILITY

MCAPEI believes that **transparency does not mean revealing people's private circumstances.**

True transparency means having a clear system that community members understand and trust.

This policy ensures that:

- Everyone follows the same application process.
- Eligibility is assessed using established principles.
- Decisions are not based on personal relationships.
- Zakah funds are administered responsibly.
- Applicants' information remains confidential.
- Eligible applicants receive appropriate support.
- Community members can have confidence that Zakah funds are managed as an Amanah.

MCAPEI will maintain appropriate financial and administrative records in accordance with its governance requirements and applicable Canadian and CRA requirements.

Where information is shared with the broader community, individual applicants and their private circumstances will remain confidential.

13. A MESSAGE TO OUR COMMUNITY

We want every member of our community to understand that **asking for Zakah assistance is not something to be ashamed of.**

Life circumstances can change. A family may experience unemployment, unexpected expenses, reduced income, housing difficulties, or other financial challenges.



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We should not feel embarrassed to ask for help when we genuinely need it. In fact, we should not feel more embarrassed to apply for Zakah than we would feel applying for any legitimate government or community support program for which we qualify. At the same time, Zakah is an **Amanah**, and everyone has a responsibility to be honest when providing information.

We therefore encourage anyone who believes that they may qualify to **complete the application form and allow the Committee to make the assessment.**

The decision should not be based on whether someone personally knows a Board member or committee member. It should be based on the applicant's circumstances and the established Islamic and organizational criteria.

Our goal is simple: no eligible person should be overlooked, and no ineligible person should receive Zakah because of personal influence.

14. IMPLEMENTATION

This policy shall be effective **September 10, 2026.**

From this date forward, requests for Zakah and Solidarity assistance shall be processed through the official application and review system established under this policy.

The implementation of this system is intended to provide **clarity, fairness, consistency, accountability, and confidence** to our entire community. MCAPEI is committed to continuously improving this system while maintaining the principles of the **Qur'an and Sunnah, Amanah, justice, compassion, confidentiality, and respect for every member of our community.**

We ask Allah ﷻ to help MCAPEI, its Board, the Zakah and Solidarity Committee, donors, volunteers, and all community members to fulfill this responsibility with sincerity, justice, compassion, and transparency.

**"And whatever good you put forward for yourselves—you will find it with Allah."
Qur'an 2:110**

May Allah ﷻ accept our Zakah, our charity, and our efforts to support our brothers and sisters in need. Ameen.