

SVIC Steps to Request For Financial Assistance

The South Valley Islamic Center Financial Committee exists to facilitate the distribution of Zakat and Sadaqa in accordance with the principles of Sharia and in compliance with Federal and State guidelines and laws.

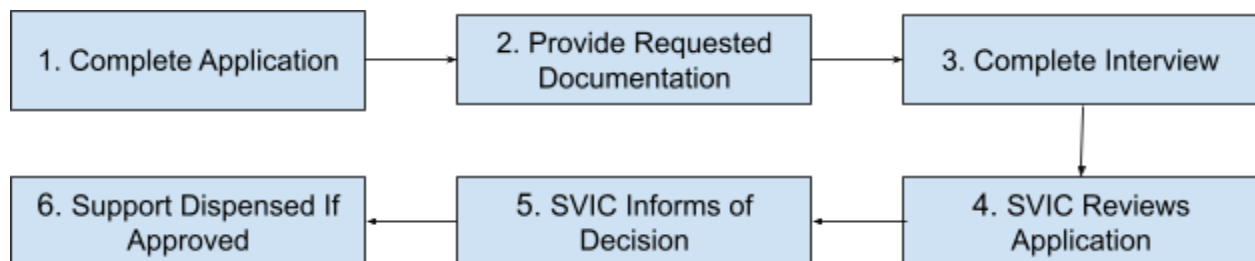
SVIC serves the local community and thus will consider Zakat / Sadaqa requests/applications from the following cities:

Morgan Hill, San Martin, Gilroy, Hollister and Watsonville.

All Zakat and needy family applications from the above-mentioned cities are reviewed with great care to ensure total confidentiality so that the dignity of our Muslim brothers and sisters is maintained.

SVIC will assess the needs of each applicant in accordance with the principles of Sharia and Federal and State laws.

All requests for Zakat or Sadaqa will follow our process as outlined below



→ Individuals applying for Zakat or Sadaqa are **required to complete and submit: The SVIC [Zakat Application](#) - Note: We are not accepting applications in person.**

→ **Provide the required documents.**

- ◆ Proof of income: Last 2 pay stubs for each member of the household, or, any and all income from any source, including other Masjids, nonreligious organizations, Social Security, etc.
- ◆ Proof of hardship: Debts, expenses, and hardship documentation outlined in the application

→ **Assessment and Approval:**

- ◆ SVIC Financial Committee will evaluate the financial status of individuals requesting assistance to ensure they meet the eligibility criteria - Note: While it is our intention to complete a speedy assessment, the application and review process could take up to **14 business days**
- ◆ **Verification processes** might include:
 - Review Financial documentation
 - Identification documentation
 - Interview the applicants
 - Check community references

→ **Decision Making:**

- ◆ **Approval:**
 - If approved, the applicant is notified with details on the amount and method of Zakat distribution.
- ◆ **Denial:**
 - If denied, SVIC will provide the applicant with a clear explanation of the reasons, such as exceeding income thresholds or ineligibility under specified categories.
 - Offer guidance on additional resources or appeal processes if available.

→ **Distribution Process:**

- ◆ Approved Zakat is distributed as soon as reasonably possible and in accordance with the determined method (e.g., direct deposit, check, or other forms of payment available to SVIC and accessible by the applicant). Note: **We do not disburse cash**
- ◆ The amount paid to individual applicants may vary based on need and availability of funds.

General Zakat Questions & Answers:

Who is Qualified to Receive Zakat?

Zakat is meant to support individuals or groups who fall into specific categories as designated by the Quran (Quran 9:60). There are eight categories of eligible recipients:

1. The Poor (Al-Fuqara): Individuals who do not possess sufficient wealth to meet their basic needs.
2. The Needy (Al-Masakin): Those facing financial hardship with insufficient resources to cover necessities.



3. Zakat Administrators (Al-Aamileen): Individuals employed to collect, manage, and distribute Zakat.
 4. Those Whose Hearts are to be Reconciled (Al-Mu'allafat al-Quloob): Individuals inclined towards Islam or needing softening towards the Muslim community.
 5. Those in Bondage (Fir-Riqab): Aiding individuals to free themselves from slavery or captivity.
 6. Debtors (Al-Gharimeen): Individuals in debt unable to settle their obligations with current resources.
 7. In the Cause of Allah (Fi Sabilillah): Those engaged in activities benefiting the Muslim community, such as scholars, educators, and defenders of the community.
 8. The Wayfarer (Ibn Sabil): Travelers or strangers in need while away from home.
- Zakat cannot be given to direct ascendants (parents, grandparents) or descendants (children, grandchildren), but it may be given to other relatives if they meet the eligibility criteria.

How Should Zakat Be Distributed?

Zakat must be distributed to the categories mentioned above and should not be used for purposes outside these areas. Each eligible category should be considered based on the community's needs.

Who Should Distribute Zakat?

Zakat can be distributed personally by individuals to those eligible or through trusted institutions like SVIC or Islamic charitable organizations.