



2021 ANNUAL REPORT AND FINANCIAL STATEMENTS



CORPORATE INFORMATION

FUND PROFILE:

The Zakat and Sadaqa Trust Fund of Ghana is an initiative of the Muslim Caucus and Staff of Parliament. It was launched in 2010 by the Caucus in collaboration with His Eminence, the National Chief Imam of Ghana and the National Imams of the various Islamic sects. The Fund was established to enable Muslims workers observed the Third Pillar of Islam (Zakat) in fulfillment of their faith in Allah (S.W.T.).

VISION STATEMENT:

To provide a nation-wide institutional channel for the collection, management and disbursement of Zakat and Sadaqa to improve the welfare of the needy.

MISSION STATEMENT:

Dedicated to providing welfare services to the needy and advocates for Muslims to honour their religious obligation of paying Zakat.

CORE VALUES: Trust, Dedication, Accountability and Faith

OBJECTIVES:

The overall objective of the Fund is to foster the welfare of the underprivileged persons in Ghana through a pro-poor schemes such as Educational support, Scholarships, Medical Assistance, Economic Empowerment and technical/vocational Support.

These schemes will assist the Fund to:

- Improve enrolment of Muslim students in all levels of education especially Tertiary.
- Support and guarantee the upward educational mobility of Muslim students
- Build and operate schools modelled on achieving academic excellence
- Provide technical and vocational skills training to Ghanaian youth
- Build and operate satellite Clinics and Hospitals in deprived Communities in Ghana
- Provide for the urgent needs of orphans and the depressed in Ghana
- Empower deprived widows economically
- Support the propagation of Islam

CORPORATE GOVERNANCE

The Fund is committed to strong corporate governance practices that provides for effective oversight and management of the fund in a manner that satisfies subscribers. The fund has a dedicated and effective Board of Trustees who with management and staff ensures best management practices for an efficient Fund.

BOARD OF TRUSTEES MEMBERS

Mr. Alhassan Andani	– Chairman
Mr. Mohammed Inusah	– Vice-Chairman
Hajia Azara Abukari-Haroun	– C E O
Supt.Husein Abdur Rahim	– Member
Dr. Marzuk Azindoo	– Member
Sheikh Suleman Y. Bandago	– Member
Sheikh Abdul Wahab Issah	– Member
Sheikh Salman M. Alhassan	– Member
Alhaji Aminu Abdul Rahman	– Member
Mr. Mohammed H. Nyagsi	– Member
Dr. Zackaria Abraham	– Member
Hajia Ayisha Salifu	– Member

DIRECTORS:

Alhaji Inusah Mohammed
Dr. Abraham Ibn Zackaria
Mr. Mohammed Hardi Nyagsi
Hon. Amadu A. Sorogho
Alhaji Ibrahim Gombilla
Hajia Ayisha Salifu

REGISTERED OFFICE:

House Number B 14
Sakumono MP's Flats
Tema Ghana

AUDITORS:

PrimeBase Chartered Accountants
Nako House, 58 Forest Avenue
Off N1 Highway, Dzorwulu-Accra



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BOARD CHAIRMAN'S STATEMENT

In the name of Allah, Most Gracious, Most Merciful. On behalf of the Trustees of Zakat and Sadaqa Trust Fund of Ghana.

I am delighted to report that 2021 year was a year of great performance for our Fund, amidst the ups and downs of the Covid 19 pandemic. This demonstrates our ability to deliver substantially to impact on the needy, through sustainable and transformational goals. Our core objective of continuously seeking to improve on impacting on the needy has been proven. We believe the strategy we adopted in this demanding time is showing to be viable as shown in the results.

I would like to thank our cherished subscribers, donors and all other stakeholders who have been by our side during this period of Covid 19 pandemic. We are creating impact on the lives of Muslims in Ghana because of you.

Going forward, we would continue in our efforts to work to achieve our vision and mission, which enviably would meet the satisfaction of all our stakeholders, and particularly so, put smiles on the faces of the needy. The pro poor schemes of Education, Health, Empowerment as well Vocational and Technical Support are still our key focus areas in delivering our mandate. We would like to use this as an opportunity to appeal to both existing and potential subscribers to contribute more to the Fund.

BOARD CHAIRMAN'S





Hajia Azara Abukari- Haroun

CHIEF EXECUTIVE OFFICER'S REVIEW OF 2021 ACTIVITIES

All praise and gratitude belongs to ALLAH (God). Although the Covid 19 Pandemic and its prevailing Protocols continued to make 2021 challenging and volatile year for the global economy, the Fund significantly improved in all aspects of its activities. It was of vibrancy, with busy schedules for staff and Trustees at large.

Management and staff rose to the challenge, working professionally with resourcefulness, discipline and in difficult circumstances to address the plight of Muslims particularly those worse hit by the pandemic.

Consequently, there was a 61% rise in revenue as total contribution in 2020 which stood at GH¢480,381.00 increased to GH¢ 775,365.39 in 2021. Admittedly, charity disbursements also increased from Gh¢ 263,848.00 in 2020 to GH¢ 427,049.97 in 2021 representing 62% increase in charity disbursement.

During the year 2021, some income generating activities such as Fund Raising Dinner, Night of Power were called off due to the limitation of social gathering due to Covid 19 pandemic. Our usual Dawah and Outreach programs to get more subscribers were increased prior to the introduction of One Cedi Sadaqa Project.

MAJOR ACTIVITIES

- I. CHARITABLE DISBURSEMENT: The Fund continued to discharge its mandate through the five charity schemes to mitigate the impact of the pandemic on the suffering of the underprivileged. Disbursement ceremonies were held in Accra, Takoradi and Tamale.
- ❖ **Education Support-** the Zakat and Sadaqa Fund targeted both new entrant students as well as continue students already in tertiary institution under the sponsorship and scholarship proposals. The total Education Support also included Vocational and Technical Support. The Fund supported 156 students across various tertiary institution to the tune of Gh¢ 169,692.97.



- ❖ **Partnership with Albukhary International University (AIU)** - the management of Zakat and Sadaqa Trust Fund of Ghana signed MoU with AIU to offer scholarship opportunity to Ghanaian Muslim Students to pursue undergraduate studies in Malaysia. Currently, the Fund has sponsored five (5) Ghanaian students to study in Malaysia at a cost of Gh₵ 18,482.50. This sponsorship was to lessen the burden of brilliant but needy Muslim students so as to realize their future aspiration.
- ❖ **Seminar for Kumasi Imams and Zongo Chiefs-** this initiative started in 2019 with the aim of engaging major stakeholders within the Muslim community. So far, the Fund has organized seminar in Tamale, Bolgatanga and Takoradi. Under the year of review, the Fund organized a seminar for the chiefs, Imams and Muslim clerics at the Islamic Education Unit Conference Hall in Kumasi on April 8, 2021 ahead of the establishment of office in the Ashanti Region. The Fund engaged and sensitized 150 major stakeholders on its modus operandi in the Region at a cost of Gh₵ 13,350.00.
- ❖ **Economic Empowerment-** the Fund under this scheme supported 17 less privileged beneficiaries to set up their own businesses at the cost of GH₵ 83,542.00

- ❖ **Medical Support-** Under this scheme, the Zakat Fund reached out to Muslims who wish to seek for medical health but are financially handicapped. The Fund supported 23 beneficiaries with different health condition amounting to GH₵ 68,705.00.

RAMADAN PROVISIONS: The Zakat Fund donated an assorted items made up of Rice, Cooking Oil, Tomato Paste, Mackerel, Sugar, Tea, Milk and Boxes of Indomie worth Gh₵20,000.00 to Muslim Students at ST. Peters Senior High School at Nkwatia, Agbogbloshie Market Women, Tamale Central Prisons, the Chief and Imam of Zieng in the Northern region, Iftar for the Security Services in Takoradi and some Members of the Board and Staff of the Fund in Accra, Tamale and Takoradi as part of its Ramadan Provisions Support.

- ❖ **Feed the Poor:** the fund introduced the Feed the Poor Campaign in Ramadan 2021 in order to solicit for funds to support the needy in Ramadan. An amount of Gh₵83,500.00 was raised. The Zakat Fund donated an assorted items made up of Rice, Cooking Oil, Tomato Paste, Mackerel, Sugar, Tea, Milk and Boxes of Indomie worth GH₵ 20,990.00 across the regions in Ghana.



- ❖ **Collaboration with Qatar Charity (QC):** The Fund, in the spirit of lessening the burden of Muslim Ummah and the underprivileged, collaborated with the QC to distribute 1,200 packs of food in various Mosques in Accra Newtown, Tema, Agbogbloshie, Cantonments, Tudu, to mention but a few. The Fund spent an amount of GH¢990.00 in the distribution of 1,200 packs of food worth GH¢24,000.00.



- I. **GENERAL DONATION:** The Islamic Finance Research Institute of Ghana (IFRIG) was supported with GH¢6,500 towards their annual conference.
- II. **NATIONAL MUSLIM CONFERENCE (NMC):** The Zakat Fund donated an amount of GH¢30,000.00 to the National Muslim Conference (NMC) in support of their 1st Annual National Muslim Conference held at the National Mosque, Accra with the Muslim Caucus of Parliament and Leadership of the Muslim Community



in Ghana. The Chief Executive Officer, presented a paper on the topic “Strategy for Funding Muslim Education in Ghana”.



- I. **WORLD ZAKAT FORUM 2021 INTERNATIONAL CONFERENCE:** Having been a member of the association since 2018, the Zakat Fund participated in the 10th Annual Global World Zakat Forum International Conference and Annual Meeting in Malaysia on 4th and 5th December, 2021 via Zoom Meet. The Chief Executive Officer, Hajia Azara Abukari- Haroun attended the meeting on behalf of the Fund and the Muslim Ummah of Ghana.





Hajia Azara Abukari- Haroun

CHIEF EXECUTIVE OFFICER'S 2022 FORECAST

The world is still at a fix on Covid 19 Pandemic as new and numerous types of viruses are occurring. This situation the world finds itself makes Charity organizations such as Zakat and Sadaqa Trust Fund is even more meaningful in impacting lives. More so, the Fund exists to ensure that the Third Pillar of Islam, Zakat is to bridge the gap between the rich and the needy, makes our Fund even more vibrant this year and in future. In 2022, the Fund's goals of growing our collections as well as giving more out to the needy are key, owing to the demands on us. The strategy is to continue our Institutional Outreach in all the regions.

The Fund will market vigorously the Gh¢ 1.00 daily, weekly, and monthly Sadaqa Project because it has shown a growth in our revenue in the last quarter of 2021. The Teachers Project is one such Institutional projects we shall continue to focus on.

The Fund is finally opening up its Ashanti Regional Office in Kumasi in the first Quarter of 2022.

The Fund's emphasis would also be on shifting the public mindset so that Zakat is

seen more as a professional institution impacting lives positively through digitization and raising awareness. We shall also continue to improve transparency, governance and capacity building through monitoring, reporting and evaluation and Training There would be more emphasis to collaborate with like-minded institutions to leverage on our performance.

We really look forward to an exciting and busy 2022 year, full of hope for the development of the ultra-poor within the Muslim communities.

Wassalamualaikum Warahmatullahi
Wabarakaatuh.

Hajia Azara Abukari- Haroun
(Chief Executive Officer)

REPORT OF THE DIRECTORS TO THE BOARD OF TRUSTEES

The Directors presents their report and financial statements of the Fund for the year ended 31st December 2021.

DIRECTOR'S RESPONSIBILITY STATEMENT

The Fund's Directors are responsible for the preparation and fair presentation of the financial statements, comprising the statement of Income and Expenditure at the end of December 31, 2021, the statement of financial position at 31st December 2021, the statement of changes in equity and cash flow statement for the year then ended, and the notes to the financial statements, which include a summary of significant accounting policies and other explanatory notes, in accordance with International Financial Reporting Standards (IFRS) and in the manner required by the Ghana Companies Act, 2019 (Act 992).

The Director's responsibility includes: designing, implementing and maintain internal controls relevant to the preparation and fair presentation of these financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

The Directors have made an assessment of the Fund's ability to continue as a going concern and have no reason to believe the business will not be a going concern in the year ahead.

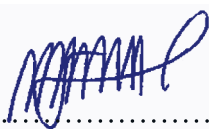
NATURE OF BUSINESS

There was no change in the nature of the Fund's Management during the year.

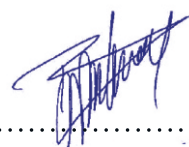
The FUND's principal activity is fostering the welfare of underprivileged persons in Ghana through pro-poor Schemes such as Educational Support, Scholarships, Medical Assistance, Economic Empowerment and Technical Support The Directors consider the state of the Fund's affairs to be satisfactory

APPROVAL OF THE FINANCIAL STATEMENTS

The financial statements of the Fund, as indicated above, were approved by the board of directors on Thursday June 9, 2022 and are signed on their behalf by:



Mr Mohammed Hardi Nyagsi
(DIRECTOR)



Mr Mohammed Inusah
(DIRECTOR)

INDEPENDENT AUDITOR'S REPORT TO THE BOARD OF TRUSTEES

Report on the Audit of the Financial Statements

Opinion

In our opinion, the financial statements of ZAKAT AND SADAQA TRUST FUND OF GHANA as at December 31, 2021 and the accompanying financial statements present fairly, in all material respects, (or give a true and fair view of) the financial position of the Fund as at December 31, 2021 and (of) its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and in the manner required by the Companies Act 2019 (Act 992) and any other relevant local legislation.

What we have audited

We have audited the financial statements of ZAKAT AND SADAQA TRUST FUND OF GHANA (the "Trust Fund") for the year ended December 31, 2021. The financial statements on pages 8 to 21 comprise:

- Statement of financial position as at December 31, 2021;
- Statement of profit or loss and other comprehensive income for the year then ended;
- Statement of changes in equity for the year then ended;
- Statement of cash flows for the year then ended; and
- The notes to the financial statements, which include a summary of significant accounting policies.

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 section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Trust Fund in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code). We have fulfilled our other ethical responsibilities in accordance with the IESBA Code.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the Trust Fund financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Other Information

The directors are responsible for the other information. The other information comprises Financial highlights, Our Board of Directors, Report of the Directors, Corporate Governance and but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.



20th May, 2022

Prime Base Chartered Accountants (ICAG/F/2020/036)

Chartered Accountants, Accra, Ghana.

Income & Expenditure Statement

(As at 31-Dec-2021)

Particulars	2021		2020
	GH¢	GH¢	GH¢
Income:	Note		
Zakat Payments	1	524,992.03	294,529.00
Sadaqa Payments	2	247,373.36	181,852.00
Other Income	3	3,000.00	4,000.00
Total Income		775,365.39	480,381.00
Expenditure:			
Charitable Disbursements	4	(427,049.97)	(263,848.00)
Staff Cost	5	(156,869.31)	(133,652.00)
General & Admin Expenses	6	(192,361.95)	(139,038.00)
Total Expenditure		(776,281.23)	(536,538.00)
Excess of Income over Expenditure		(915.84)	(56,157.00)

Note 1: Zakat Payments
(1-Jan-2021 to 31-Dec-2021)

Particulars	2021		2020	
	GH¢		GH¢	
Controller & Acc. Gen Dept.	90,450.11		75,029.98	
Ghana Armed Forces	12,895.90		7,049.00	
Ghana Police Service	329,179.31		132,436.01	
Japan Motors	-		2,635.00	
Office of Parliament	81,701.23		70,121.84	
Relay Express Ltd	3,278.08		2,260.00	
Staff Zakat payments	7,487.40		4,996.80	
Total	524,992.03		294,528.63	

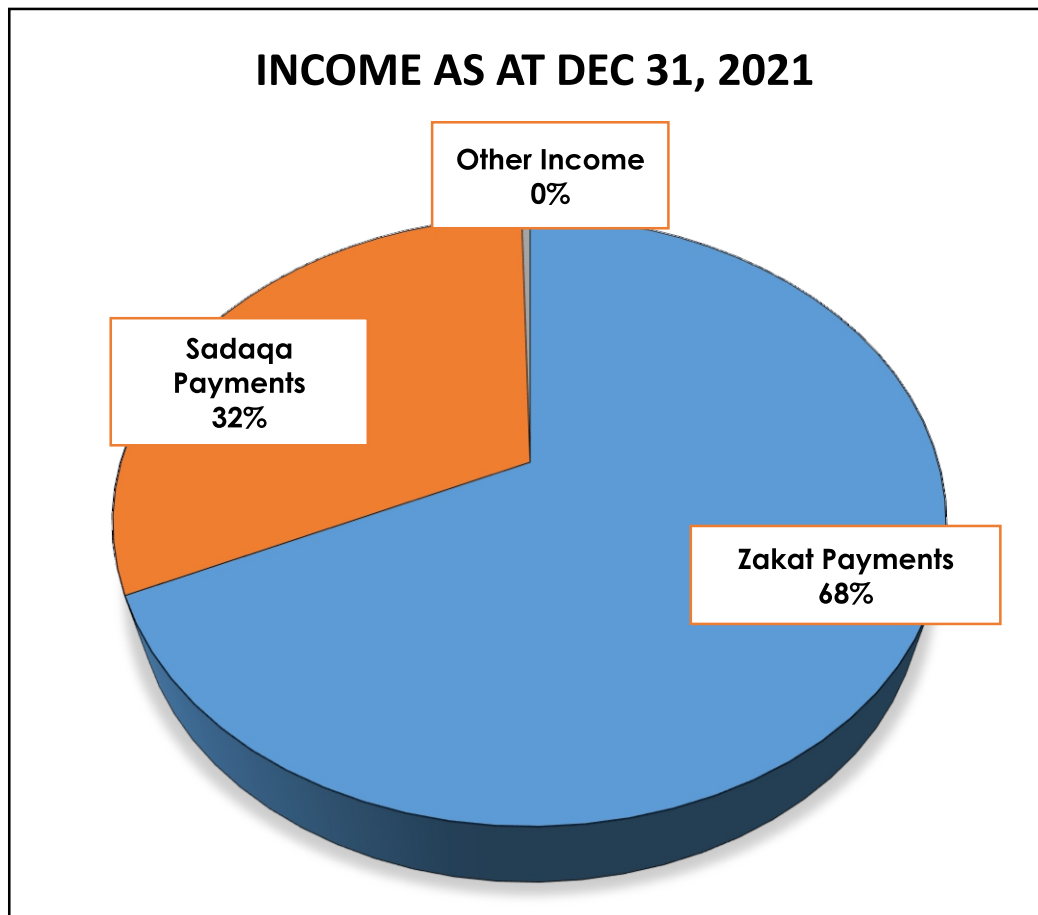
Note 2: Sadaqa Payments
(1-Jan-2021 to 31-Dec-2021)

Particulars	2021		2020	
	GH¢		GH¢	
Ghana Bankers Association (GAB)			75,000.00	
Mobile Money Contribution	12,725.56		9,716.07	
Interpay Contribution	31,170.55		3,408.07	
Qatar Charity Ramadan Food Project	24,000.00		-	
Cash Deposits	54,942.00		55,822.89	
Standing Orders	41,035.25		41,313.53	
Night of Power Donations	-		-	
Fund-Raising & Dinner Donations	-		-	
Ramadan Project Revenue	83,500.00		-	
Total	247,373.36		185,161.00	

Note 3 Other Incomes

(1-Jan-2021 to 31-Dec-2021)

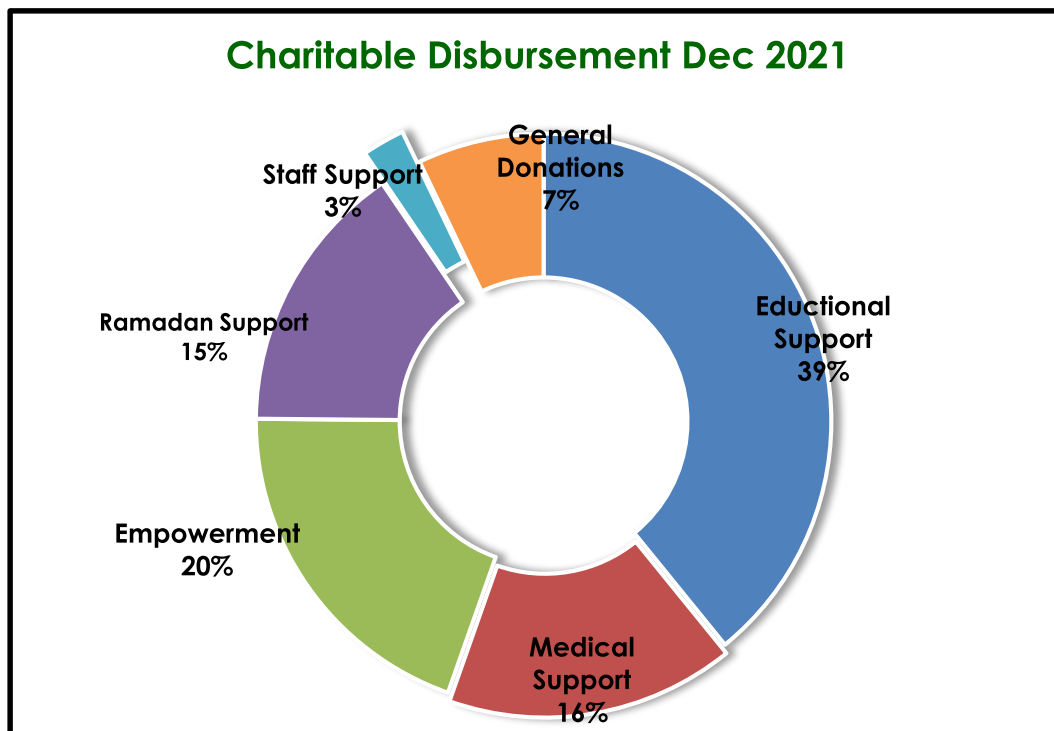
Particulars	2021	2020
	GH¢	GH¢
Scholarships returned	3,000.00	4,000.00
Total		3,000.00



Note 4. Charitable Disbursements

(1-Jan-2021 to 31-Dec-2021)

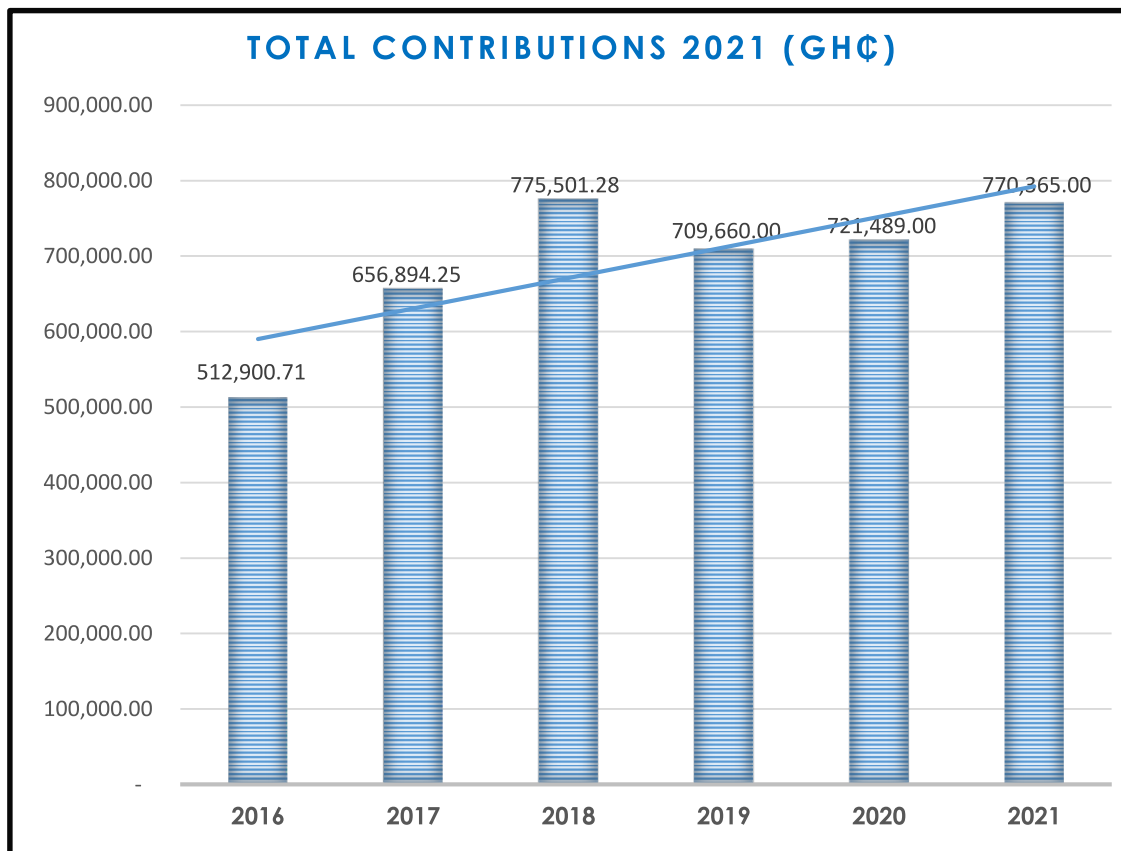
Particulars	2021	2020
	GHC	GHC
Economic Empowerment	83,542.00	28,650.00
Vocational Support	-	10,000.00
Medical Support	68,705.00	27,860.00
Educational/Scholarship Supports	169,692.97	52,400.00
Emergency Support (Covid-19)	-	85,000.00
General Donations (Comog & Nawuni)/ NMC	30,000.00	36,250.00
Ramadan Provisions Support	64,990.00	18,961.00
Staff Support	10,120.00	4,727.00
Total	427,049.97	263,848.00



Note 5: Staff Cost

(1-Jan-2021 to 31-Dec-2021)

Particulars	2021	2020
	GH¢	GH¢
Wages and Salaries	129,683.20	109,107.00
SSNIT Contributions	13,638.71	12,486.96
Volunteers Allowance	-	2,000.00
Staff Zakat Payment	7,487.40	4,996.82
Staff Loan Repayment	6,060.00	4,880.00
Total	156,869.31	133,652.00



Note 6: General & Admin. Expenses

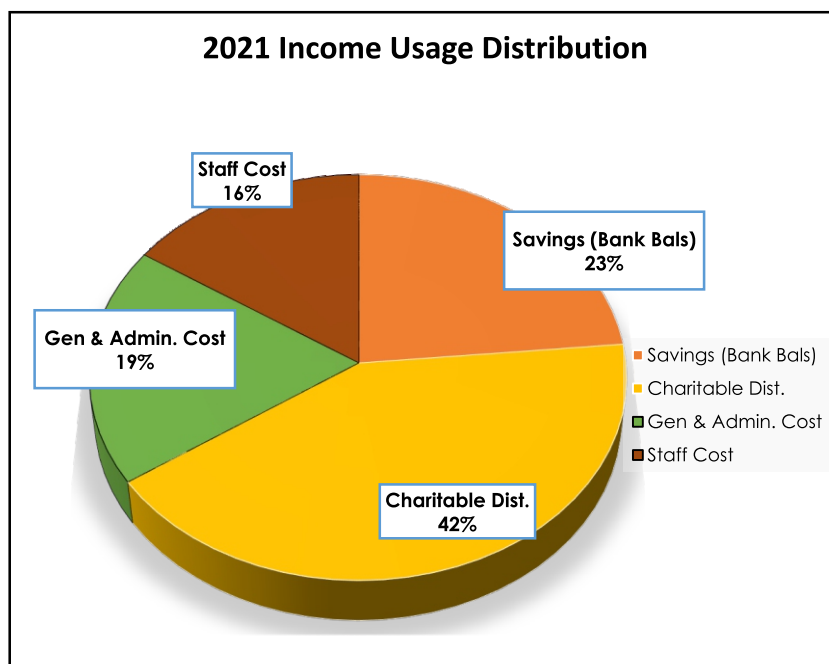
(1-Jan-2021 to 31-Dec-2021)

Particulars	2021		2020	
	GH¢		GH¢	
Education and Training	-		1,000.00	
Publicity	14,660.00		13,358.00	
Repairs and Maintenance	2,340.00		8,713.00	
Travel and Transport	16,270.00		16,745.00	
Bank Charges & Commissions	7,155.41		4,223.00	
Board Meeting Expenses	5,600.00		1,900.00	
Cleaning and Sanitation	5,450.00		4,690.00	
Communications	10,050.00		7,509.00	
Consultancy Service	12,200.00		-	
Depreciation Expenses	24,551.88		24,552.00	
Disbursement Ceremony	3,530.00		1,831.00	
Electricity Expenses	6,500.00		6,550.00	
Miscellaneous	422.00		2,040.00	
Inauguration Expenses	12,990.00		-	
Internet Bundle	6,144.00		4,820.00	
Imams Workshops	11,900.00		-	
Printing and Stationery	19,785.00		15,616.00	
Registration and Renewal	7,306.00		5,276.00	
Rent Expenses	7,566.66		5,500.00	
Water Expenses	612.00		510.00	
Website Hosting Expenses	1,200.00		1,800.00	
Zakat Expansion Exp.	16,129.00		12,405.00	
Total	192,361.95		139,038.00	

Statement of Financial Position

(At December 31, 2021)

	Note	2021 GH¢	2020 GH¢
Asset			
Property, plant and equipment	7	373,281.00	389,683.00
Total non-current assets		373,281.00	389,683.00
Sundry receivables	8	34,680.00	37,540.00
Rent Prepaid	9	23,633.00	10,300.00
Cash and cash equivalents	10	237,093.00	242,388.00
Total current assets		295,406.00	290,228.00
Total assets		668,687.00	679,911.00
Equity			
Share capital		709,660.00	709,660.00
Income Surplus		(46,880.00)	(47,050.00)
Total equity		662,780.00	662,610.00
Sundry Payables	11	507.00	10,700.00
Rent Payable	12	5,400.00	6,600.00
Total liabilities		5,907.00	17,300.00
Total equity and liabilities		668,687.00	679,911.00



Note 7: PROPERTY, PLANT AND EQUIPMENT

2021	Computer & Accessories GH¢	Furniture & Fittings GH¢	Land GH¢	Motor Vehicle GH¢	Office Equipment GH¢	Total GH¢
Cost						
Balance at 1/1/21	1,600	35,176	341,010	84,000	950	462,736
Additions	-	-	-	-	1,000	-
Balance at 31/12/21	<u>1,600</u>	<u>35,176</u>	<u>341,010</u>	<u>84,000</u>	<u>1,950</u>	<u>463,736</u>
Accumulated Depreciation						
Balance at 1/1/20	800	14,070	-	50,400	633	65,903
Charge for the year	400	7,035	-	16,800	317	24,552
Balance at 31/12/20	<u>1,200</u>	<u>21,105</u>	<u>-</u>	<u>67,200</u>	<u>950</u>	<u>90,455</u>
Carrying amounts						
At 31/12/21	<u>400</u>	<u>14,071</u>	<u>341,010</u>	<u>16,800</u>	<u>1,000</u>	<u>373,281</u>

**Note 8: Sundry Receivables
(1-Jan-2021 to 31-Dec-2021)**

	2021 GH¢	2020 GH¢
Staff Loans and Advances	34,680.00	37,540.00
Total	<u>34,680.00</u>	<u>37,540.00</u>

**Note 9: Rent Prepaid
(1-Jan-2021 to 31-Dec-2021)**

	2021 GH¢	2020 GH¢
Office Rent –Tamale	4,300.00	10,300.00
Office Rent -Kumasi	19,333.00	-
	<u>23,633.00</u>	<u>10,300.00</u>

Note 10: Cash and Cash Equivalents
(1-Jan-2021 to 31-Dec-2021)

	2021	2020
	GH¢	GH¢
Cash at Hand	-	-
Cash at Bank	237,093.00	242,388.00
	-----	-----
Cash and cash equivalents in statement of Financial position	237,093.00	242,388.00
Bank overdraft	-	-
	-----	-----
Cash and cash equivalent in the Statement of cash flow		242,388.00
	237,093.00	
	=====	=====

Note 11: Sundry Payables
(1-Jan-2021 to 31-Dec-2021)

	2021	2020
	GH¢	GH¢
Empowerment Support Payable	-	4,700.00
Educational Support Payable	-	6,000.00
Wages and Salaries payable	507.00	-
	-----	-----
Total	507.00	10,700.00
	=====	=====

Note 12: Rent Payables
(1-Jan-2021 to 31-Dec-2021)

	2021	2020
	GH¢	GH¢
Baba Prince Adams	5,400.00	4,500.00
Office Rent -Accra	-	2,100.00
	-----	-----
Total	5,400.00	6,600.00
	=====	=====

PROFILES OF THE BOARD OF TRUSTEES



MR. (CHIEF) ALHASSAN ANDANI (BOARD CHAIRMAN)

Mr Alhassan Andani is the former Chief Executive of Stanbic Bank Ghana Limited. Prior to joining Stanbic Bank, He worked with SSB Bank, Standard Chartered Bank, and Barclays Bank. He holds a Bachelor of Science Degree and a Master's Degree in Banking and Finance. He also acquired an International Management Certificate at INSEAD. He is an honorary fellow of the Chartered Institute of Bankers Ghana and won the CIMG Marketing Man of the Year Award in 2014.

Mr. Alhassan is a philanthropist and a member of several Boards of Non Profit Organizations. He is currently the Chief of Pishugu, Tamale in the Northern Region. He is a transformational leader as well as a role model for the youth. He is an avid reader who loves sports and married with children.



MR. MOHAMMED INUSAH (VICE - CHAIRMAN)

Alhaji Baba Inusah Mohammed was born on the 6th of February, 1971 in Tamale, Northern Region and is indeed a practicing Muslim by faith. He obtained Ordinary Level Certificate at the Business Secondary School in Tamale where he graduated with Division 1 in 1991. He went further to obtain Advance Level Certificate at Ghana Secondary School in Tamale in 1993 and thought at Islamic No. 1 Junior High School in 1993 as a National Service Person. He gained admission into University of Ghana, Legon in 1994 and eventually graduated with Second Class (Upper Division) in Philosophy and Study of Religions in 1998. He later obtained Executive Master's Degree in Public Administration at the Ghana Institute of Management and Public Administration (GIMPA) in 2010. He worked as a national service person at the Accra Metropolitan Assembly as an Administrator in 1998.

He Joined the Parliamentary Service of Ghana in 1999 as an Assistant Clerk and served on the Committee on Defence and Interior and the Committee on Youth, Sports and Culture. Since 2002, Alhaji Baba Inusah served as substantive Clerk to various Parliamentary Select Committees including the Committee on Mines and Energy, Foreign Affairs as well as Youth and sports Committee. Alhaji Baba Inusah is currently a Senior Assistant Clerk of Parliament and the substantive Clerk to the Committee on Local Government and Rural Development as well as the House Committee.

Mr. Inusah has acquired a lot of International Exposure and experience and also worked as the Clerk to the Committee on Justice and Human Rights of the Pan African Parliament in South Africa from 2007-2008 and studied at the Lok Sabha (Parliament of India), the Bundestag (German Parliament), the House of Commons of the United Kingdom etc. He has attended International conferences and paid official visits to countries such as USA, Canada, Holland, Spain, Iran and Saudi Arabia, Uganda, Germany, South Africa, Colombia and the UK.

He is the President of the Parliamentary Muslim Staff Association and is also the Secretary to the Muslim Caucus of Parliament. He is the Executive Secretary and a Member of the Board of Trustees of Zakat and Sadaqa Trust Fund of Ghana.



HAJIA AZARA ABUKARI-HAROUN (CHIEF EXECUTIVE OFFICER)

Hajia Azara Abukari-Haroun is a professional Chartered Banker (retired). She is currently the CEO of Zakat and Sadaqa Trust Fund of Ghana. Hajia Azara studied and worked in London. Her educational qualifications include a Bachelor's Degree from Open University UK, an Executive MBA, (Finance Option) from University of Ghana as well as an Associateship with both the Chartered Institute of Bankers UK and Ghana.

She moved back to Ghana in 1996 and began a career in Banking at the then Home Finance Company (HFC), a Non-Bank Financial Institution at the time as a Mortgage Finance Officer. She was one of the officers who worked tirelessly to help the HFC metamorphose into a fully-fledged Universal Bank and was appropriately appointed its very first Branch Manager when the then HFC Bank Ghana Limited was fully established. She rose through the Banking mill to become the Head of Institutional Banking of the HFC Bank, now Republic Bank, Ghana.

Hajia Azara's experience in Banking and Finance spans over a thirty-year period, and includes, but not limited to social benefits finance, deposit taking, mortgage financing, credit appraisals, administration, marketing, branch banking, risk management as well as social and organizational change management. These have instilled in her a deep understanding and knowledge of the Ghanaian Banking Industry and importantly, Corporate Governance issues. She has also an in depth experience in the management of Non-Governmental Organizations.

Hajia Azara is also on the Board of these institutions: Ghana Road Fund, Social Security and National Insurance Trust (SSNIT) Guest House, Opportunity International Savings and Loans Company and National Muslim Conference of Ghana.

Hajia Azara enjoys as hobbies, hands-on community development, Charity work, counselling, Family management, reading, walking and swimming.



SUPT. (IMAM) HUSEIN ABDUR-RAHIM (CHAIRMAN DAWA/FUNDRAISING SUB-C'TEE)

Supt. Abdur - Rahim Husein is the principal Imam of the Police Mosque at Cantonments. Imam Husein's passion for the maintenance of law and order propelled him to join the Ghana Police Service. Supt. Imam Husein holds a Bachelor of Arts (BA) in Islamic and Arabic studies from Saudi Arabia and Master of Philosophy in Religion from the University of Ghana. He also obtained a master of Arts Degree in Public Relations from Ghana Institute of Journalism. By dint of discipline and hardwork, Imam Husein rose through the ranks to become Deputy Superintendent of Police and most recently Superintendent of Police in charge of Islamic Affairs in the Police Administration. He represents the security service.



MR. MOHAMMED HARDI NYAGSI (CHAIRMAN-FINANCE & AUDIT C'TEE)

Mr. Mohammed is the Director of Research of Parliament. He has served other departments and Committees in his capacity as Research Officer and Budget Analyst. Before joining Parliament, he worked at the Audit and Investigation Unit at Controller and also served as Head of Finance at the Public Services Commission, National Labour Commission and the former Presidential Special Initiatives Secretariat. Mr. Mohammed holds a Bachelor of Science degree in Finance, an MBA in Accounting from the University of Ghana and Master of Arts in Economic Policy Management with specialisation in Public Financial Management. Mr. Mohammed also has an extension experience in private sector consulting and has provided financial consultancy for Western Publications Limited.



DR. ZACKARIA ABRAHAM IBN (CHAIRMAN-EDUCATION SUB-C'TEE)

Dr. Zackaria is a geographer by profession and works with Parliament of Ghana as a Research, Monitoring and Evaluation Officer. He also lectures on Part-Time at the Institute of Local Government Studies. He previously worked with the Institute of Statistical, Social and Economic Research (ISSER), University of Ghana as a Principal Research Assistance/Project Co- ordination. He has also done some consultancy services for some organizations. He holds a Bachelor of Arts (B.A), Master of Philosophy (M.Phil.) and Doctor of Philosophy (PhD) degrees in Geography and Resource Development all from the University of Ghana. He also obtained a Postgraduate Certificate and Diploma in Public Administration from GIMPA. He has eight (8) published and five (5) unpublished scholarly articles to his credits. He is a responsible married man with children.



HAJIA AYISHA SALIFU (CHAIR PERSON- HEALTH C'TEE)

Hajia Ayisha works with the Committees Department of Parliament of Ghana serving on the Parliamentary Select Committee on Public Account. She has served under various committees of Parliament as Assistant Clerk for the past eleven (11) years. Prior to joining Parliament, she has worked with the Controller and Accountant General Department (CAGD) for seventeen (17) years. Hajia Ayisha holds a Diploma in Public Finance and Accounting from Institute of Accountancy Training, a B.SC degree in Public Administration from the University of Ghana, a Post Graduate Certificate in Business Administration and Public Administration from GIMPA, and MA in Social Policy Studies from the University of Ghana. Hajia Ayisha has acquired international exposure studying with the Lok Sabha Parliament of India. She is happily married with children.



SHEIKH ALHAJI SULEIMAN YAKOUB BANDAGO

Sheikh Yakoub Bandago is a renowned Ghanaian Islamic scholar born on May 1, 1973. Sheikh Bandago started his elementary education at Bawku. Subsequently, he traveled to Iraq and Iran to advance his study in the field of Islam. Sheikh Suleiman Bandago is happily married with six children. He is the representative of the Ahlul Bayt, Ghana.



MR. AMIN ABDUL-RAHAMAN

Mr. Amin Abdul-Rahaman is a Veteran Administrator with varied experience in Public Sector Management, Finance and Human Resource Development. Born February 24, 1969. Mr. Amin begun his career at the Ministry of Local Government and Rural Development in 1997 and actively played a key role in the country's decentralization program from the 1990s to 2017. Alongside his core duties as Director of General Administration, Mr. Abdul-Rahaman also represented the Ministry as Board Member on the Ghana Road Fund Board and the Ghana Road Safety Commission Board concurrently from 2010 - 2017. Additionally, he served on the Auctioneers Registration Board from 2013 - 2017. Mr. Abdul- Rahaman assumed duty as the Director of Finance and Administration in the Ministry of Aviation in February, 2017. Mr. Abdul-Rahaman's academic training includes MA, Human Resource Planning and Development, Postgraduate Diploma in Public Administration, Postgraduate Certificate in Public Administration and BA (Hons) History and Religions. He represents the civil servant.



DR MARZUK AZINDOO

Dr. Mohammed Marzuq Abubakari is a lecturer, journalist, and researcher on a wide range of issues in Language, Education, and Religion. He holds a PhD in English as a Second Language (ESL), MA in Adult Education (ESL Specialty), and BFA in TV Production. Schools he attended include National Film and Television Institute (NAFTI), University of Ghana, and Ain Shams University, Egypt. Besides, he is an alumnus of Oxford University Symposium on Religious Studies. Dr. Mohammed Marzuq Abubakari is the columnist of LITERARY DISCOURSE on myjoyonline.com and LANGUAGE AGENDA on modernghana.com. He has presented a number of academic papers at renowned universities abroad. Among these universities are the University of Oxford and the University of Cambridge, both in UK. Others are Arthur L. Carter Institute of Journalism, New York University, and Georgia Southern University, USA. Currently, Dr. Mohammed Marzuq Abubakari lectures FUNCTIONAL ENGLISH and ACADEMIC WRITING at the University of Applied Management, Ghana. He is also a member of the Governing Board of the Ghana Education Trust Fund (GETFund). He is the representative of the Tijaniya Muslims group.



SHEIKH SALMAN M. ALHASSAN

Sheikh Salman M. Alhassan is the representative of the Ahlu Sunnah wal Jammah Muslims group and is currently the principal Imam of the Madina West (Zongo) Central Mosque.



SHEIKH WAHAB ISSAH

Sheikh Wahab Issah is the representative of the Ahmadiya Muslim Mission.

PAY TO ANY OF THE FOLLOWING BANKS WITH ACCOUNT NAME

ZAKAT & SADAQA TRUST FUND OF GHANA



ABEKA - LAPAZ BRANCH
AC NO. 02413505401510



RIDGE - WEST BRANCH
AC. NO. 1441002070842



MAMOBI BRANCH
AC. NO. 1295088100001



RIDGE BRANCH
CEDI AC. 9040000520211
DOLLAR AC. NO. 9040003843429



OSU BRANCH
AC. NO. 1051214



CIRCLE BRANCH
AC. NO. 1271130009503



RIDGE BRANCH
AC.NO. 0041974911017



MADINA BRANCH
AC. NO. 01434350004



RING ROAD BRANCH
AC. NO 010014123499



NORTH INDUSTRIAL AREA
AC. NO. 0006010906695



ADB HOUSE
AC. NO. 1161000009429701



NEW-TOWN BRANCH
AC. NO. 0360223669631



NO. 0542216231



NO. 0573229984
NO. 0262824482



REQUIREMENT

- MANDATE NUMBER
- STAFF NUMBER
- PASSPORT PICTURE
- COPY OF NATIONAL ID

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