



LOTUS CAPITAL
HALAL INVESTMENTS



The Lotus Waqf (Endowment) Fund

**CHARITABLE GIVING IN YOUR
LIFETIME AND BEYOND**

What is Waqf?

Waqf is an endowment created by a person for the purpose of fulfilling charitable purposes. It involves donating an asset that can produce a financial return or benefit.

The **revenue** or **benefit** generated is subsequently spent on identified charitable purposes.

Traditionally, waqf was set up by donating a building or land (mosques, libraries, hospitals and other social assets) with no intention of reclaiming them. Recently, cash and temporary waqf have become acceptable forms of Waqf.

"and whatsoever good you spend, it will be repaid to you in full, and ye will not be wronged" Q2:272

Sadaqatul Jariya is a continuous charity which benefits the donor even after passing away - the ultimate goal.

Lotus Capital has therefore created an endowment fund to **professionally manage charitable giving** in your lifetime and beyond.

With as little as **N5,000**, subscriptions can be made in the Lotus Waqf (Endowment) Fund for **yourself or in the name of parents (living and non living), loved ones, family estates, and so on.**

At last, you can be part of an endowment without being a millionaire!



The Lotus Waqf (Endowment) Fund -WEF

The Lotus Waqf (Endowment) Fund is a SEC REGISTERED open ended fund which enables subscribers to **continuously** give to charity through a **professionally managed endowment**.



The Fund is constituted by cash, thereby allowing subscribers to invest cash for allotted units in the Fund.



The assets of the Fund would be invested in Shariah-compliant contracts and instruments (fixed term investments, sukuk, equities, mutual funds, commodities) with the aim of **preserving the capital and generating returns**.



Income generated is distributed to **qualifying charitable purposes** in a manner that aligns with the overall objectives of the Fund.



Periodic reports on activities of the Waqf Fund would be sent to subscribers.

"be certain that you do not die without having done something wonderful for humanity" - Maya Angelou

Qualifying Charitable Objectives of The Lotus Waqf (Endowment) Fund

"give a gift that keeps on giving.."

Education

Primary Schools in Nigeria.

Health

Hospitals and Primary Health
Care Centers in Nigeria.

Family and Social Welfare

Registered Charities in
Nigeria that provide support
to vulnerable individuals and
families.

Economic Empowerment

Registered organizations that
provide skills training and
equipment to vulnerable
women, youth and low-income
earners in Nigeria.



Participating in The Lotus Waqf (Endowment) Fund

Class A Subscribers - *Permanent Waqf

This is for subscribers who desire to create a continuous endowment (for up to 99 years).

The subscriber will transfer their subscription to the Trustees immediately after every subscription.

The Trustees will hold such subscriptions in the Fund in the joint names of the Trustees and the subscriber.

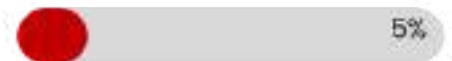
Income Distribution Under Class A Subscriptions



Distribution to Qualifying Charitable Objectives



Expense Reserve



Income Distribution to Subscriber



Reinvested in the Fund as Waqf Capital



This is a **permanent donation** meaning that the subscriber cannot redeem and does not earn any income.

Income is distributed towards charitable objectives.

**The Lotus Capital Waqf (Endowment) Fund has obtained shariah certification*

Participating in The Lotus Waqf (Endowment) Fund

Class B Subscribers - *Temporary Waqf

This is for subscribers who desire to create a temporary and redeemable endowment.

The subscription will qualify as an endowment until redeemed in accordance with the redemption policy of the Fund

Income Distribution Under Class B Subscriptions



Distribution to Qualifying Charitable Objectives



Expense Reserve



Income Distribution to Subscriber



Reinvested in the Fund as Waqf Capital



This is a **temporary donation** meaning that the subscriber can choose to redeem and can earn some income.

Income is also distributed towards charitable objectives.

**The Lotus Capital Waqf (Endowment) Fund has obtained shariah certification*

Lotus Waqf (Endowment) Fund Governance



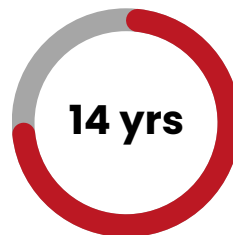
About Lotus Waqf Fund Distributor – DIWA

The Development Initiative of West Africa (DIWA) is a long-standing programme dedicated to tackling crucial, enduring challenges faced by vulnerable communities across West Africa.

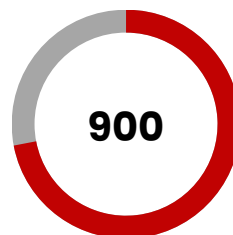
DIWA focuses on various key areas including education, healthcare, nutrition, water accessibility, capacity-building, governance, emergency relief, and other essential social services.

It emphasizes fostering peaceful coexistence within diverse, multi-religious, and multicultural environments.

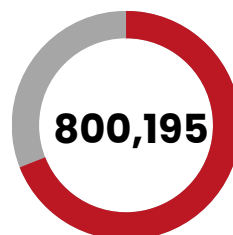
DIWA is located in Minna, Niger State, Nigeria.



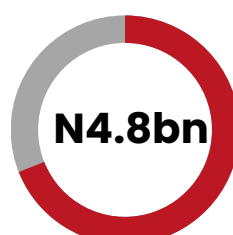
Number of years DIWA has been in operation



Communities across Nigeria impacted from DIWA's services



Lives positively transformed through DIWA's services



Value of charitable funds distributed by DIWA

Invest in the Lotus Waqf (Endowment) Fund

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The primary objective of the Lotus Waqf (Endowment) Fund is to generate income for distribution to charitable causes such as education, health, family and social welfare and economic empowerment. The Fund is therefore only suitable for investors with this objective. Please study the terms and conditions of the Fund and its subscription classes carefully and if required, seek professional advice before subscribing.