

QARDAN HASANA
SEMI CENTRAL, TRUST & SCHEME
Structure and Job Roles



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Introduction

There are various formats (11) in which the structures of Qardan Hasanat Committees are formed. There is a need to consolidate the structures in either of the 3 formats:

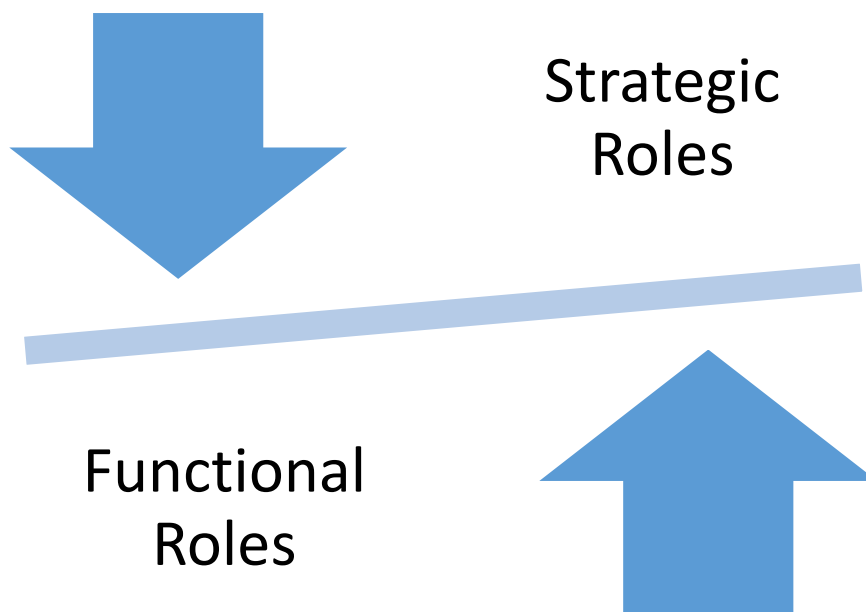
1. Semi-Central
2. Trust
3. Scheme

This document will define the hierarchy chart for each of the structures. There may not be a direct reporting structure (as described in the charts) and may have multi-level approvals for various decision making (detailed policies are defined separately by each format), but the hierarchy will be more directional in nature, to help understand the responsibility and accountability for each role.

Trust

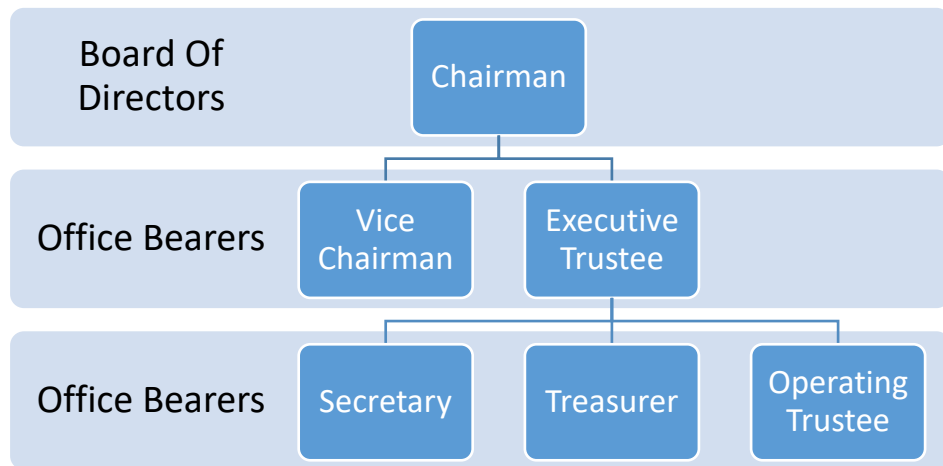
A trust is a body of individuals (called as Trustees) that come together to facilitate the ease of disbursing QH for the mumineen of the defined area under them. A trust works as a body that not only establish/develop the policies for the development & management of QH, but also executes the process by taking up functional areas (usually in which they specialize in) for smoother implementation. The appointment of the trustees will (usually) be governed by the specialization of the fields that they may be needed to perform in the Trust.

Therefore, we can divide the role of the trust in to two important functions:



Both the roles compliment each other but have a different hierarchy path. There may be various trustees

Strategic Role

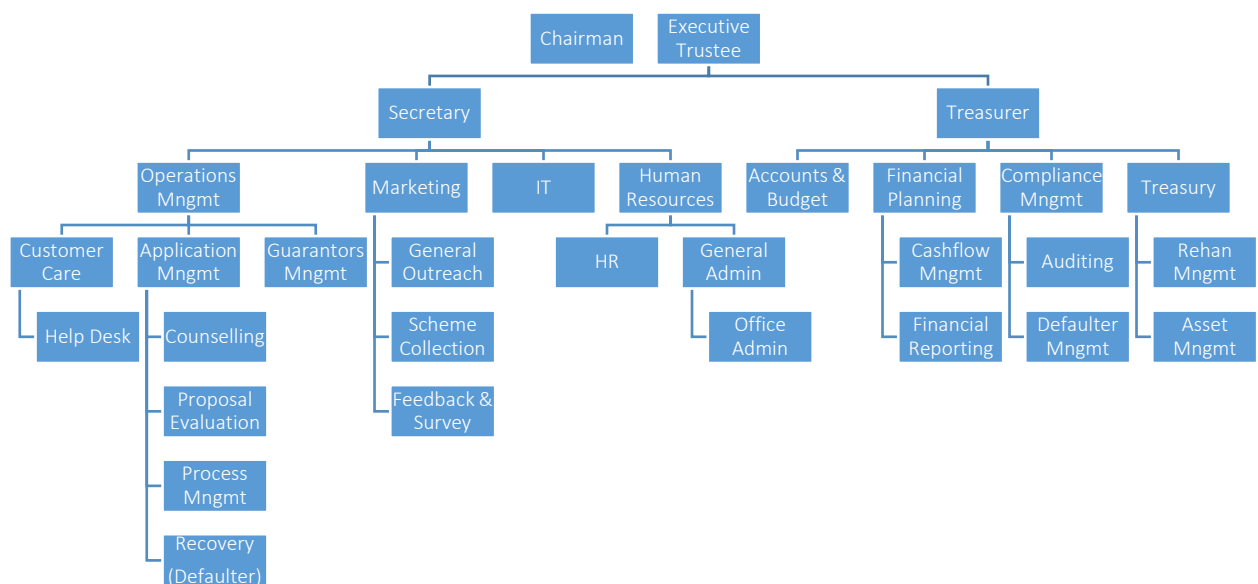


As shown above, the sole Trustee, the Dai al-Mutlaq, appoints a Chairman (and if needed, a Vice Chairman) amongst them and he will be responsible to control and supervise the affairs of the trust. The Board further appoints the office bearers. The chairman will guide and advise the Office Bearers on carrying out their roles and responsibilities. We will discuss each role in detail, in this document.

Functional Role

Functionally, trustees (who have been delegated specific portfolio/s) will report to the secretary or the treasurer for their respective functions, even though strategically the trustees make the policies to be implemented by the office bearers.

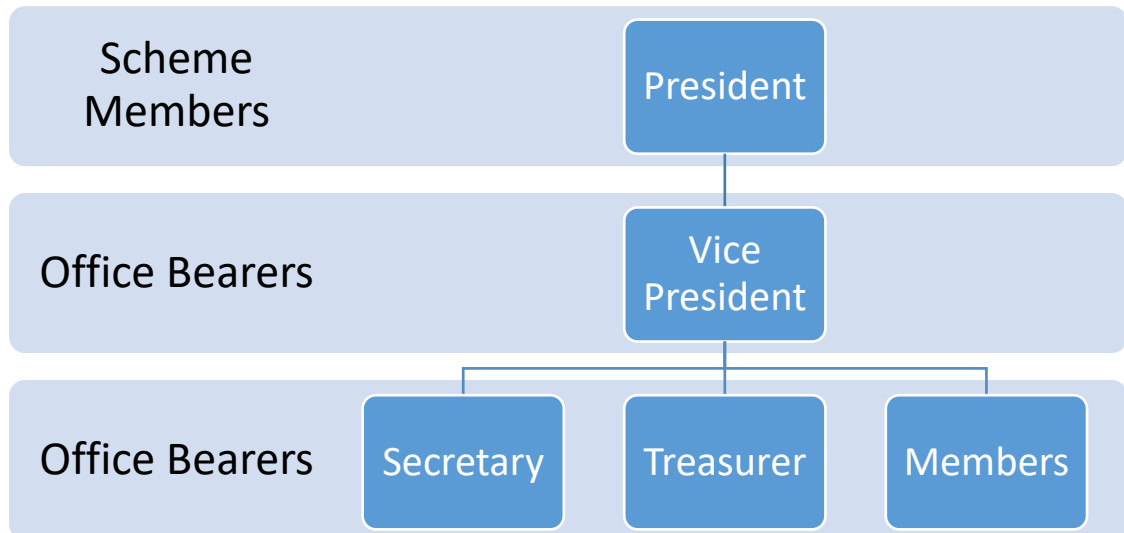
The hierarchy chart below shows the departments in which a trust should work, to ensure that the work is delegated amongst the trustees in a way that the department works as a well-oiled machinery.



Scheme

A scheme is a group of group of individuals who run the entire strategic and execution management of QH for the assigned jamaat. The scheme is appointed by the jamaat trust and the structure is relatively similar in terms of the strategic and functional responsibilities with a Trust, but differs terminologically.

Strategic Role



As shown above, the sole trustee of the jamaat trust appoints a President and a Vice President. Office bearers are further appointed from the members, who would functionally report to the VP (in absence of a VP, the other office bearers will report to the President.) Amongst them, they will be responsible to control and supervise the affairs of the scheme. Each office bearer will execute the scheme's activities in line with the policies of the scheme, as set and approved by the scheme members.

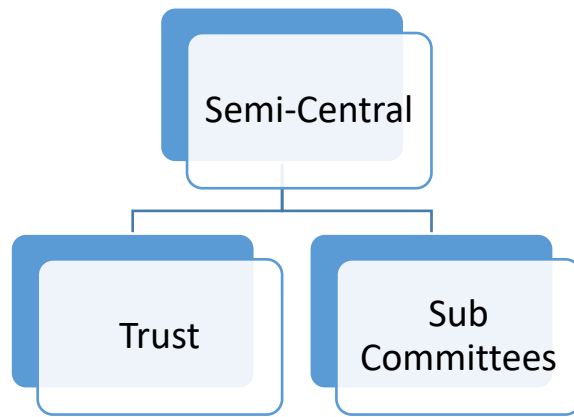
Functional Roles

The functional responsibilities will fall in similar lines as that of the Trust. Please refer the flowchart [here](#).

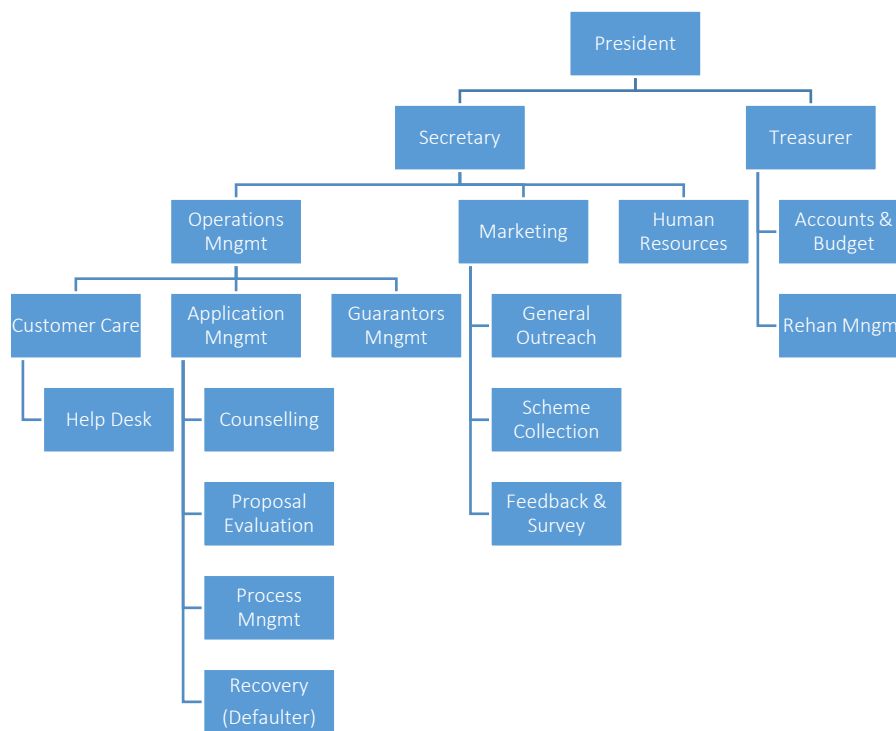
Suggestion: In case a jamaat has a house count less than 20, that jamaat is tagged with the nearest QH trust or scheme. In case this arrangement is made, one jamaat member is enlisted in the trust/scheme to ensure representation. Also, the tagged jamaats should not be more than a two hour drive to ensure that the rehan or money is not carried a long distance by the representative.

Semi-Central

A semi-central organization is usually in larger jamaats which have various smaller jamaat attached to them. A semi-central setup is a trust formed at the top with sub committees attached to them. These sub committees work like a mini-scheme, which is affiliated to the Semi-Central Trust/Scheme. The Semi Central trust makes the policies and decision parameters, whereas the sub-committee will execute it at their level, basis the powers vested on them.



The above structure is formed in a way that most of the strategy level decision-making happens at the semi central trust and the execution is acted up on at the sub-committee level. However, the Trust works in the same format as mentioned [here](#). This Trust will manage the activities of the own jamaat and handle activities of the attached jamaats through the sub-committees. Each sub-committee will essentially perform the following functions:



The sub committees will have powers to execute only basis the boundaries set by the Trust. Any execution (especially on case files) beyond the set policies will have to be approved by the Trustees. However, the entire application management will have to be completed by the sub-committee members.

Job Descriptions

The below job descriptions will broadly define the roles that need to be played by the committee members, irrespective of the type of committee. Only difference being – larger trust/schemes may have different members handling individual roles, whereas the smaller ones/sub-committees may have multiple roles being handled by one individual, however, ensuring the scope of work is fulfilled. The decisions thereof will be at the discretion of the Chairman/Aamil Saab in consultation with the Secretary.

Position Title:	Chairman
Position Reporting:	None
Position Overview:	The position will be the governing officer of the Trust/Scheme
Responsibilities:	Lead the overall QH system as set by the Board of Trustees/Members Advise the Trustees/Members on the QH philosophy while designing the policy basis the learnings from Huzurala (TUS) and the guidelines from HQHB
Work activities:	Control and supervise the affairs of the Trust Guide and advise the office-bearers and Trustees in carrying out their duties and responsibilities. He shall safeguard and further the interests of the Trust and bring all important matters concerning the enhancement of the aims, objects, and purposes of the Trust to the notice of the office-bearers and Trustees. Preside over all Trust/Scheme meetings or delegate to the VC/VP. Work closely with the office bearers on development and execution of the policy Develop approaches to educate mumineen about the benefits of contributing towards QH He shall also discharge the entire duties incidental to the office of the chair. Represent the Trust/Scheme in any activities carried out by the central committees Notably – The Chairman has the deciding vote for any electives during the meetings
Role holder attributes:	Understands the Qardan Hasana Philosophy Regularly attends office, programs & meetings Displays integrity and respects confidentiality Leadership Skills
Ideal committee member:	Appointed by Al Vazara tus Saifiyah

Position Title:	Executive Trustee (Trust)/President (Scheme)
Position Reporting:	Chairman
Position Overview:	The position will be the principal executive officer of the Trust.

Responsibilities:	<p>Manage the overall operations of the Trust</p> <p>Develop policies for the Trust along with the Board Members</p> <p>Ensure compliance of the Standard Operating Procedures and Policies of the Trust (as mentioned in the policy document) by the local QH office</p> <p>Ensure that the Trust is run with complete professionalism</p> <p>Ensure structured reports are passed to the Board, along with analytics</p>
Work activities:	<p>Administer and manage the operations of the Trust.</p> <p>Ensure complete implementation of the policies of the Trust by guiding the team and ensuring the team is compliant to them</p> <p>Guiding the team on any policy issues and helping resolve matters that need special consideration</p> <p>Prepare and present the Annual Financial Statements and the Annual Budget for the consideration</p> <p>He shall also discharge the entire duties incidental to the office of the Executive Trustee in consultation with the Chairman.</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Regularly attends office, programs & meetings</p> <p>Displays integrity and respects confidentiality</p> <p>Leadership Skills</p> <p>Problem Solving & Decision Making Skills</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Experience in business and operations</p>

Position Title:	Secretary
Position Reporting:	Executive Trustee (Trust)/President (Scheme)
Position Overview:	The position will be the operations head for the Trust/Scheme.
Responsibilities:	<p>Manage the overall operational efficiency of the Trust</p> <p>Ensure that the policies and procedures are implemented and followed</p>
Work activities:	<p>Convey meetings to discuss the affairs of the Trust</p> <p>Record and maintain the MOMs</p> <p>Lead the operational portfolios and manage effective application management</p> <p>Assign portfolios to the Trustees/members basis their capabilities and expertise</p> <p>Assess the portfolio managers and develop them to fulfil their responsibilities</p> <p>Conduct activities and drive the various QH schemes by educating mumineen for maximum participation and collection of funds</p> <p>Submit proposals for policies of various QH processes to the trustees/members for approval</p> <p>Propose alterations to the policies basis operational experiences and feedback from other office bearers</p> <p>Keep a tab on the QH software and drive the team to use it to its full potential</p> <p>Keep the help desk up and running to resolve any issues faced by the mumineen</p>

	<p>Convey meetings, share agenda and maintain minutes of the meeting (MOM)</p> <p>Induct new members in the team and communicate the duties and responsibilities of each member to them</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Regularly attends office, programs & meetings</p> <p>Displays integrity and respects confidentiality</p> <p>Managerial Skills</p>
Ideal committee member:	<p>Experience of doing Kihmat</p> <p>Should be an established businessman</p>

Position Title:	Lead - Operations
Position Reporting:	Secretary
Position Overview:	Provide a seamless experience to mumineen applying for QH while being compliant with the Trust/Scheme policies
Responsibilities:	<p>Strategizing the policies for smooth operations</p> <p>Lead Customer Support, Application Management & Guarantors Management</p> <p>Overseeing policy implementation</p>
Work activities:	<p>Formulate business strategy with the Trustees/Members</p> <p>Design policies that align with the strategy</p> <p>Implement efficient processes and standards</p> <p>Coordinate QH application and service operations and find ways to make it accessible for more mumineen</p> <p>Ensure compliance with local laws</p> <p>Report on operational performance and suggest improvements to the board of Trustees/Scheme Members</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Analytical skills</p> <p>Organizational skills</p> <p>Displays integrity and respects confidentiality</p>
Ideal committee member:	<p>Experience of doing Kihmat</p> <p>Should preferably have a post-graduation qualification</p> <p>Should be working in a leadership role</p>

Position Title:	Lead - Customer Care
Position Reporting:	Lead - Operations
Position Overview:	Understand the customer's (borrower mumineen) needs and make the QH process accessible and easy for them
Responsibilities:	Understand and explain the resources needed to apply for the QH Resolve queries with patience and help with IT & documentation Resolve grievances
Work activities:	Comprehend all the QH policies in detail to be able to explain to mumineen Understand the IT infrastructure and documentations required to be submitted for a smoother application process Guide mumineen with the application process, when needed Help resolve roadblocks during application, and other QH processes like disbursement, repayment, closure Communicate with the defaulters and give advice on the repayment terms Guide the helpdesk team to resolve minor queries in application and disbursement management Keep mumineen borrower updated with the status of their application and be a listening board for them
Role holder attributes:	Understands the Qardan Hasana Philosophy Excellent interpersonal skills Creative problem solving skills Coaching & mentoring skills Ability to work in teams Displays integrity and respects confidentiality
Ideal committee member:	Experience of doing Kidhmat Should preferably have worked/working in a customer facing role

Position Title:	<i>Help Desk Officer</i>
Position Reporting:	Lead - Customer Care
Position Overview:	Understand the customer's (borrower mumineen) needs and make the QH process accessible and easy for them
Responsibilities:	Understand and explain the resources needed to apply for the QH Resolve queries with patience and help with IT & documentation Resolve grievances
Work activities:	Provide support to mumineen by answering questions & troubleshooting problems Help by identifying problems while documentation, and guiding them through corrective steps Recommending changes in the system/policies by identifying problems

	<p>Keep self-abreast by understanding the process and upgrading knowledge about the system</p> <p>Identify and escalate situations requiring urgent attention</p> <p>Follow up with mumineen to ensure complete resolution of issues</p> <p>Maintain a log of the queries resolved</p> <p>Send reminders to the overdue cases</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Excellent interpersonal skills</p> <p>System administration</p> <p>Displays integrity and respects confidentiality</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Should preferably have worked/working in a customer facing role</p>

Position Title:	Lead – Application Management
Position Reporting:	Lead - Operations
Position Overview:	This position will ensure an effective QH application and disbursement process for mumineen
Responsibilities:	<p>Administer the end to end application process for mumineen</p> <p>Lead the counselling, evaluation, disbursal and recovery management</p>
Work activities:	<p>Implement the application process as per the approved policies of the Board</p> <p>Up on receiving the applications, initiate the process</p> <p>Council the applicants basis their requirements that could be classified under the following categories:</p> <p>Education</p> <p>Start-up Business</p> <p>Business Expansion</p> <p>Industrial Development</p> <p>Medical</p> <p>Religious Affairs</p> <p>Housing</p> <p>Basis the above classification, assign the case evaluation to a subject matter expert (within the Trustees/Members) for a detailed study and recommendations. (This will be passed to the business evaluation team)</p> <p>Ensure the evaluations are done within the set timelines and policy guidelines</p> <p>Study the evaluation report and present it to the Board of Trustees/Members for approval</p> <p>Update the software post the final decision</p> <p>In case of a Trust/Scheme:</p> <p style="padding-left: 40px;">Disburse the QH as per the Trust/Scheme policy</p> <p style="padding-left: 40px;">In case the applied amount is beyond the limits, send the recommendation of the case to the central committee</p>

	<p>In case of a sub-committee:</p> <p style="padding-left: 40px;">Disburse the QH as per the Semi-Central Trust policy</p> <p style="padding-left: 40px;">In case the applied amount is beyond the limits, send the recommendation of the case to the semi-central committee</p> <p>Ensure that the documentation for the entire process is completed</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Process orientation</p> <p>Creative problem solving skills</p> <p>Displays integrity and respects confidentiality</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Should preferably have worked in a process oriented environment</p>

Position Title:	<i>Application Management Officer</i>
Position Reporting:	Lead – Application Management
Position Overview:	This position will assist the Application Management Lead to ensure an effective QH application process for mumineen
Responsibilities:	<p>Administer the end to end application process for mumineen</p> <p>Ensure documentation process is completed as per the policy</p>
Work activities:	<p>Up on receiving the applications, initiate the process and send the case file to the business evaluation team</p> <p>Follow –up for recommendations from the team as per the set timelines</p> <p>Fulfil any documentation gaps by coordinating with the applicant</p> <p>Update the software post the final decision</p> <p>Ensure that the documentation for the entire process is completed post closure of the case</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Process orientation</p> <p>Creative problem solving skills</p> <p>Displays integrity and respects confidentiality</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Should preferably have experience in documentation</p>

Position Title:	<i>Proposal Evaluation Officer</i>
Position Reporting:	Lead – Application Management
Position Overview:	This position will evaluate the applications received
Responsibilities:	Evaluate proposals as per the assignment by the Application Management Officer
Work activities:	<p>Up on receiving the assignment, evaluate the proposal basis the set policy guidelines</p> <p>Understand the credit worthiness of the applicant by reading their income statements</p> <p>Requesting for more documents, if needed, from the applicant for deeper evaluation</p>

	<p>Understand and give recommendations to the board on the proposal basis</p> <ul style="list-style-type: none"> • Acceptance/rejection • The period for the QH • Sufficiency/insufficiency of the Rehan • Final recommendation to be sent to the Secretary <p>Review the mumineen whose QH is on-going in case of any repayment issues, council them if needed</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Analytical Skills</p> <p>Detail Orientation</p> <p>Displays integrity and respects confidentiality</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Bachelor's degree in accounting, business administration, finance, or a similar field.</p> <p>Should preferably have experience in reading books of accounts</p>

Position Title:	<i>Process Management Officer</i>
Position Reporting:	Lead – Application Management
Position Overview:	This position will ensure complete process adherence
Responsibilities:	<p>Work along with the team to audit the process</p> <p>Ensure protocols are followed for each proposal</p>
Work activities:	<p>Reiterating with the office bearers about the process in order to ensure that they are fully knowledgeable about the procedures</p> <p>In case of changes in policy/protocols, communicate the same to the team</p> <p>Reviewing team performance to ensure that they are adhering to new processes</p> <p>Creating reports detailing the results of process implementation and improvement initiatives</p> <p>Report any deviations to the senior management</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Analytical Skills</p> <p>Eye for detail</p> <p>Problem Solving & Decision Making</p> <p>Displays integrity and respects confidentiality</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Bachelor's degree in accounting, business administration, finance, or a similar field</p> <p>Experience of working in a process oriented environment</p>

Position Title:	<i>Recovery Management Officer</i>
Position Reporting:	Lead – Application Management
Position Overview:	This position will be responsible for timely repayment of defaulters

Responsibilities:	<p>Work along with the finance team to understand the defaulter lists</p> <p>Be in touch with the defaulters for the repayment</p> <p>Update the finance team with the defaulter's status</p>
Work activities:	<p>Monitoring and controlling all overdue cases and ensuring that these are followed up</p> <p>Ensure timely reminders are sent to the overdue cases in collaboration with help-desk</p> <p>Liaison with the business evaluation team and give them the feedback of overdue cases to implement preventative measures</p> <p>Negotiating payments arrangements with the overdue cases</p> <p>Handle and queries of the mumineen with overdues in collaboration with the help desk</p> <p>Collection analysis & preparing MIS, Collection Reports and sharing them with the finance team</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Good interpersonal skills</p> <p>High energy</p> <p>Analytical Skills</p> <p>Displays integrity and respects confidentiality</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Bachelor's degree in accounting, business administration, finance, or a similar field</p> <p>Experience of working in own business</p>

Position Title:	Lead - Marketing
Position Reporting:	Secretary
Position Overview:	This position will be responsible for a planned & steady communication with the mumineen with regard to the QH initiatives, activities, programme benefits & benefits on contributions
Responsibilities:	<p>Reach out to mumineen (using verbal, digital, print media) across and spread information about the various QH schemes</p> <p>Educate mumineen on the QH philosophy</p> <p>Drive collections in various schemes (Husain Scheme, Taheri Sheme)</p>
Work activities:	<p>Strategize, conceptualize & conduct sessions/informational programmes on Qardan Hasana schemes through various means like:</p> <ul style="list-style-type: none"> Digital mediums like mass emailers, informative WhatsApp messages Print medium like catchy fliers to be distributed during miqaats or newsletters Announcements during miqaats <p>Run general outreach programs with clear objectives to educate the community on the Quranic philosophy of Qardan Hasana especially using references from the Bayaan Mubarak of Huzurala (TUS)</p> <p>Build a channel for continuous contributions especially in Husain Scheme by driving the agenda of the benefits of QH to mumineen</p> <p>Persuade mumineen to use Husain scheme for saving and savab purposes</p>

	<p>Drive technical education to build more informed and equipped users of the system</p> <p>Record and measure the feedback received from various programmes to be able to take informed decisions on certain policies</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Good interpersonal skills</p> <p>High energy</p> <p>Marketing Skills</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Preferred a Bachelor's degree in mass media</p> <p>Experience of working in the marketing field</p>

Position Title:	<i>General Outreach</i>
Position Reporting:	Lead - Marketing
Position Overview:	This position will be responsible for developing an outreach programme for the correct target audience with regard to the QH initiatives, activities, programme benefits & benefits on contributions
Responsibilities:	<p>Identify and reach out to mumineen and create a strategy to involve maximum people in the QH initiatives</p> <p>Educate mumineen on the QH philosophy</p>
Work activities:	<p>Strategize, conceptualize & conduct sessions/informational programmes on Qardan Hasana schemes through various means like:</p> <p style="padding-left: 40px;">Develop infographic and send it thru emailers, WhatsApp messages</p> <p style="padding-left: 40px;">Workshops and programmes during important miqaats and ijtemas</p> <p>Run general outreach programs with clear objectives to educate the community on the Quranic philosophy of Qardan Hasana especially using references from the Bayaan Mubarak of Huzurala (TUS)</p> <p>Drive mumineen to use the Husain Scheme by helping them pushing information on the ease of the system usage and the website</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Good interpersonal skills</p> <p>High energy</p> <p>Marketing Skills</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Preferred a Bachelor's degree in mass media</p> <p>Experience of working in the marketing field</p>

Position Title:	<i>Scheme Collection Officer</i>
Position Reporting:	Lead - Marketing
Position Overview:	This position will be responsible for driving the collections for the local QH committee and ensure maximum participation in the collection drives

Responsibilities:	<p>Strategize collection drives</p> <p>Driving the schemes laid down by the idaraah</p> <p>Document the collections and submit it to the authorities</p>
Work activities:	<p>Strategize, conceptualize and drive the collections in the mavazey</p> <p>Work closely with the outreach team and the central marketing team to implement the drives</p> <p>Collect the money from mumineen by propagating the schemes tactfully during miqat gatherings</p> <p>Ensure safekeeping of the cash and document the collection</p> <p>Hand over the collection to the accounts office along with the necessary documents</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Good interpersonal skills</p> <p>High energy</p> <p>Marketing Skills</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Be a well-known personality</p>

Position Title:	<i>Feedback & Survey</i>
Position Reporting:	Lead - Marketing
Position Overview:	This position will be responsible for driving the feedbacks and surveys post any of the programmes
Responsibilities:	Drive the surveys post the execution of any event, develop strategies post the survey feedback to drive better results
Work activities:	<p>Develop a survey form in coordination with the marketing lead (can also take inputs from central marketing team) during the planning of the events</p> <p>Drive the survey with the participants and ensure that at least 60% survey forms are filled within 72 hours of the event</p> <p>Extract the results and share the feedback with the local and central committee leaders, and suggest improvement plans basis the feedback</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Analytical Skills</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Knowledge of handling online feedback forms</p> <p>Knowledge of working on MS Office</p>

Position Title:	Lead - IT
Position Reporting:	Secretary
Position Overview:	This position will be oversee the implementation of IT infrastructure developed by the idaraah in their local jamiat to ensure mumineen get the best benefits and ease

Responsibilities:	<p>Ensure implementation of the IT infrastructure across the committee working and mumineen accessibility</p> <p>Ensure that the systems are updated and the users are trained to reap the benefits and streamline record keeping for the office</p>
Work activities:	<p>Attend the trainings provided by the idaraah on the systems and keep oneself updated with the upgrades</p> <p>Use, identify and share feedback with the idaraah on any bugs/ system shortcomings</p> <p>Implement the system by training the staff and analysing the system usage data</p> <p>Identify the gaps in the staff and fulfil the gaps by upskilling the team</p> <p>Train mumineen on the user front screens and drive the agenda for getting more mumineen to use the systems</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Should have experience of using multiple software</p> <p>Training Skills</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Preferred a Bachelor's degree in technology</p> <p>Experience of working in the IT field</p>

Position Title:	Lead - HR
Position Reporting:	Secretary
Position Overview:	This position will be oversee the implementation Human Resources policies across the committee
Responsibilities:	<p>Ensure implementation of the HR hierarchy and work allocation</p> <p>Work closely with the Aamil Saab to ensure fulfilment of all the positions</p>
Work activities:	<p>Ensure clear work allocation amongst the members for smooth operation of the committee</p> <p>Develop and a strong communication network amongst the committee by steering the right means of communication tools – to ensure clear work delegation and responsibility assignment</p> <p>Communicate with the central team on implementing the various HR policies for the committee – Internal Trainings, PMS, Recruitment, Exits or any other important lifecycle events for the committee.</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Should have excellent communication skills</p> <p>Should be able to think analytically and critically</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Preferred a Bachelor's degree in human resources</p> <p>Experience of working in the HR field</p>

Position Title:	<i>Lead - Administration</i>
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Position Reporting:	Lead - HR
Position Overview:	This position will ensure smooth office operations for the committee
Responsibilities:	Staff management – security/callers/peon/others Infrastructure management Office setup
Work activities:	Plan and coordinate administrative procedures and systems and devise ways to streamline processes Manage schedules and deadlines Monitor inventory of office supplies and the purchasing of new material with attention to budgetary constraints Monitor costs and expenses to assist in budget preparation Oversee facilities services, maintenance activities
Role holder attributes:	Proficient in MS Office An analytical mind with problem-solving skills Excellent organizational and multitasking abilities
Ideal committee member:	Experience of doing Kidhmat Preferred a Bachelor's degree Experience of managing day-to-day administrative operations

Position Title:	Treasurer
Position Reporting:	Executive Trustee (Trust)/President (Scheme)
Position Overview:	The position will be the financial head for the Trust/Scheme.
Responsibilities:	Manage the overall financial efficiency of the Trust Recording and maintaining the financials and bank accounts Develop & upgrade & implement the fiscal policies of the Trust/Scheme
Work activities:	Prepare the annual budgets and maintain financial records (including updating the QH website and bank transactions) Develop and impose healthy internal controls and financial for the Trust/Scheme Regularly evaluate the parameters of risks (of default) and work upon such risks to get mitigated as soon as possible File the necessary legal documentations as per government regulations Drive timely audits to ensure compliance Advise the Trust/Scheme on financial matters including cash flow management and asset management Ensure adequate safe-keeping when it comes to rehan of the borrowers
Role holder attributes:	Understands the Qardan Hasana Philosophy Regularly attends office, programs & meetings Displays integrity and respects confidentiality Leadership Skills

Ideal committee member:	Experience of doing Kidhmat Should preferably have a professional degree in accounting
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Position Title:	Lead – Account & Budgeting
Position Reporting:	Treasurer
Position Overview:	This position will manage the day to day accounting and overall budgeting for the committee
Responsibilities:	Bank reconciliation System (software) update on the cash flow Budgeting and maintain books of account
Work activities:	Maintain and review the financial records (bank statements and software dump) Prepare budgets in collaboration with the Financial Planning Lead and present them to the management Oversee daily cash positioning activities including managing liquidity, cash position reconciliation and bank reporting Deposit cash and cheques by simultaneously updating the system Ensure healthy books of accounts by regular audits of the bank statements Maintain the software and put in regular updates Knock off payments received against applicant in the software Monitor expenditure and profits and providing reports Managing business accounts and preparing financial statements Manage bank relationships Review and analyse banking fees to identify cost reductions
Role holder attributes:	Understands the Qardan Hasana Philosophy Administration skills Sound interpersonal skills Proficiency in MS Excel and other accounting software
Ideal committee member:	Experience of doing Kidhmat A degree in accounting or similar Knowledge and competency in accounting principles

Position Title:	Lead – Financial Planning
Position Reporting:	Treasurer
Position Overview:	This position will prepare sound financial plans to ensure the committee meets its goals in terms of a well-balanced ledger
Responsibilities:	Cash flow management Financial reporting Develop data driven analytics for the committee

Work activities:	<p>Analyse the financial metrics – incoming contribution, application amounts, monthly collections, expenditures, positive/negative cash flows</p> <p>Identify/predict unexpected variance and develop some mitigation plans</p> <p>Develop cash targets for marketing and operations team to support efficient liquidity management</p> <p>Present the monthly and quarterly financial reports</p> <p>Oversee forecast cash flow positions and funds available for QH</p> <p>Ensure sufficient funds are available to meet ongoing operational and disbursing of requested QH</p>
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Attention to detail and strong math skills</p> <p>Strong ethics</p> <p>Proficiency in MS Office and CRM systems</p>
Ideal committee member:	<p>Experience of doing Kidhmat</p> <p>Bachelor’s Degree in Finance, Accounting or related field</p> <p>3+ years’ experience in a financial planning role</p>

Position Title:	Lead – Compliance
Position Reporting:	Treasurer
Position Overview:	This position will be responsible for ensuring a committee’s policies and procedures comply with regulatory and ethical standards by performing regular audits & implement the policies
Responsibilities:	<p>Auditory compliance</p> <p>Defaulter reporting</p>
Work activities:	<p>Ensure 100% implementation of the committee’s policies and regulations</p> <p>Design and monitor control systems to deal with violations of legal rules and internal policies</p> <p>Regularly assess the efficiency of control systems and recommend effective improvements to the management</p> <p>Review and evaluate the procedures and identify hidden risks or common issues to the policy design team (Chairman & Ops Lead)</p> <p>Perform periodic audits on procedures and processes in line with the central guidelines</p> <p>Regular updates on the software</p> <p>Lead training sessions on legal and compliance issues.</p> <p>Defaulter reporting:</p> <ul style="list-style-type: none"> • Issue notice to the defaulters • Report the defaulters to the operations team to follow up for recovery • Help develop the mitigation plan for recovery along with the operations team, in order to manage the shortfall
Role holder attributes:	<p>Understands the Qardan Hasana Philosophy</p> <p>Outstanding communication and interpersonal abilities</p>

	An analytical mindset with excellent organizational skills
Ideal committee member:	Experience of doing Kidhmat Bachelor's degree in law, or relevant field. Preferably 3 years' experience as a compliance officer, compliance manager, or similar position.

Position Title:	Lead – Treasury
Position Reporting:	Treasurer
Position Overview:	The primary role of this position will be to manage the treasury – rehan and assets of Dawat
Responsibilities:	Rehan management Asset management
Work activities:	Security (Rehan) Management: <ol style="list-style-type: none"> 1. Conduct regular verification of Rehen by periodic checks and re-arranging the locker/strong room 2. Ensure proper maintenance of Rehen Register and simultaneously update the software 3. Ensure proper Rehen safekeeping 4. Release as per the instructions from the operations team Asset Management: <ol style="list-style-type: none"> 1. (If applicable), keep a check on the revenue generated from the Dawat assets 2. (If applicable), ensure the infrastructure of the office is maintained – office space rent, bank locker rent 3. Oversee execution of investment transactions Develop treasury reporting dashboards appropriate for various stakeholders
Role holder attributes:	Understands the Qardan Hasana Philosophy Proficient with financial software systems Strong ethics Proficient with software and MS Excel
Ideal committee member:	Experience of doing Kidhmat Experience in financial accounting Experience in treasury mangement