



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:

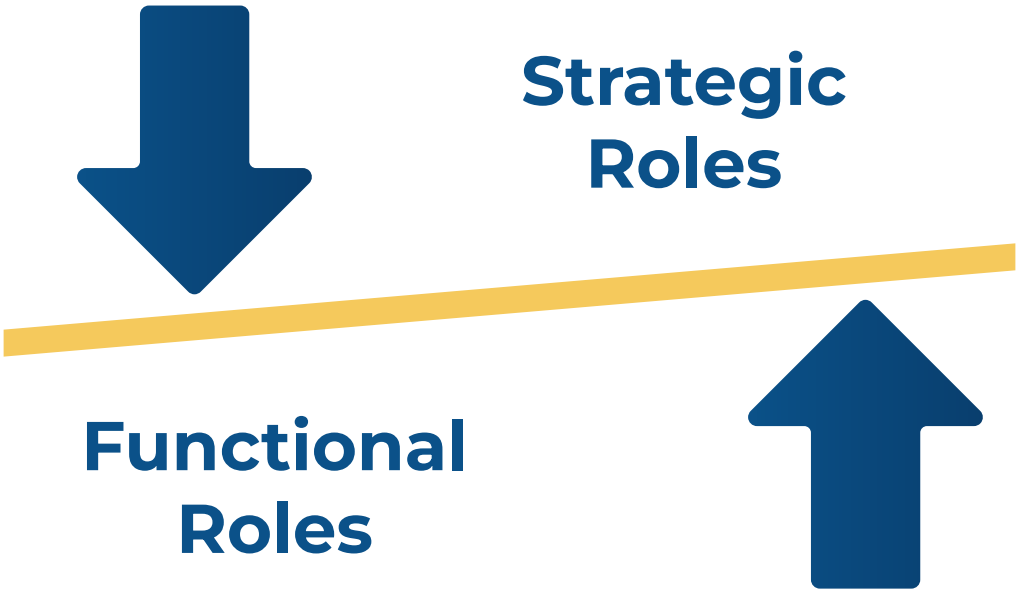
1. Semi-Central
2. Trust
3. Scheme

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

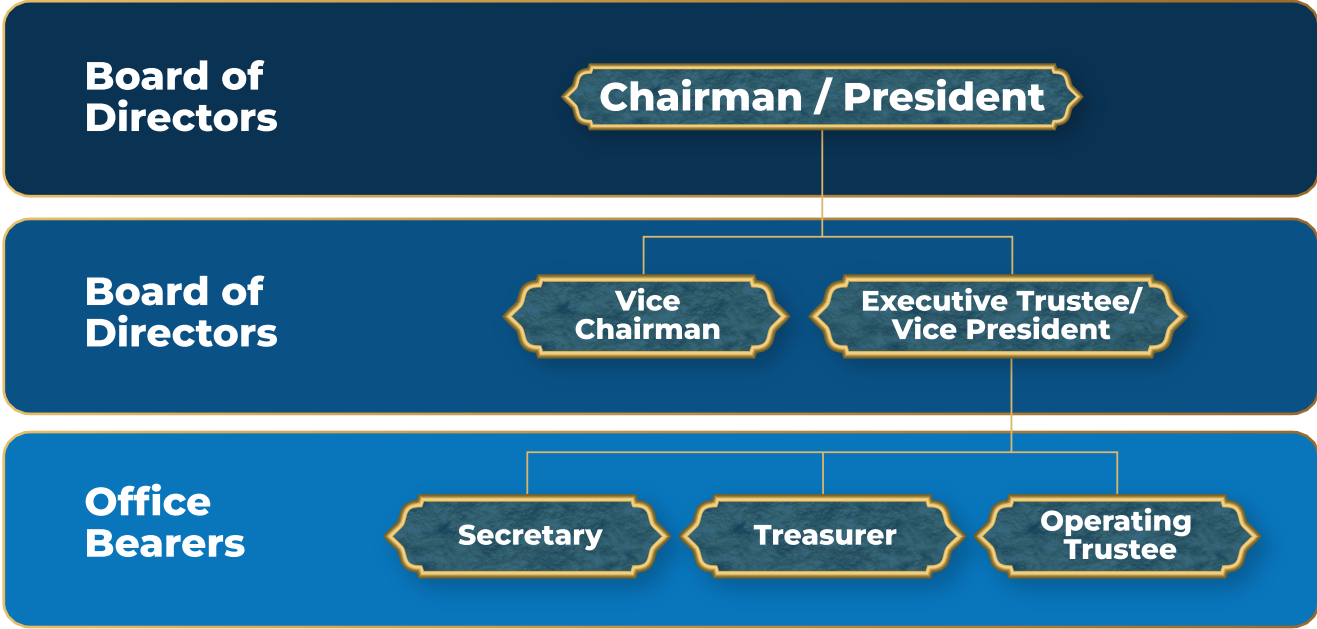
A trust is a body of individuals (called as Trustees) that come together to facilitate the ease of disbursing QH for the mumineen of the defined area under them. A trust works as a body that not only establish/develop the policies for the development & management of QH, but also executes the process 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

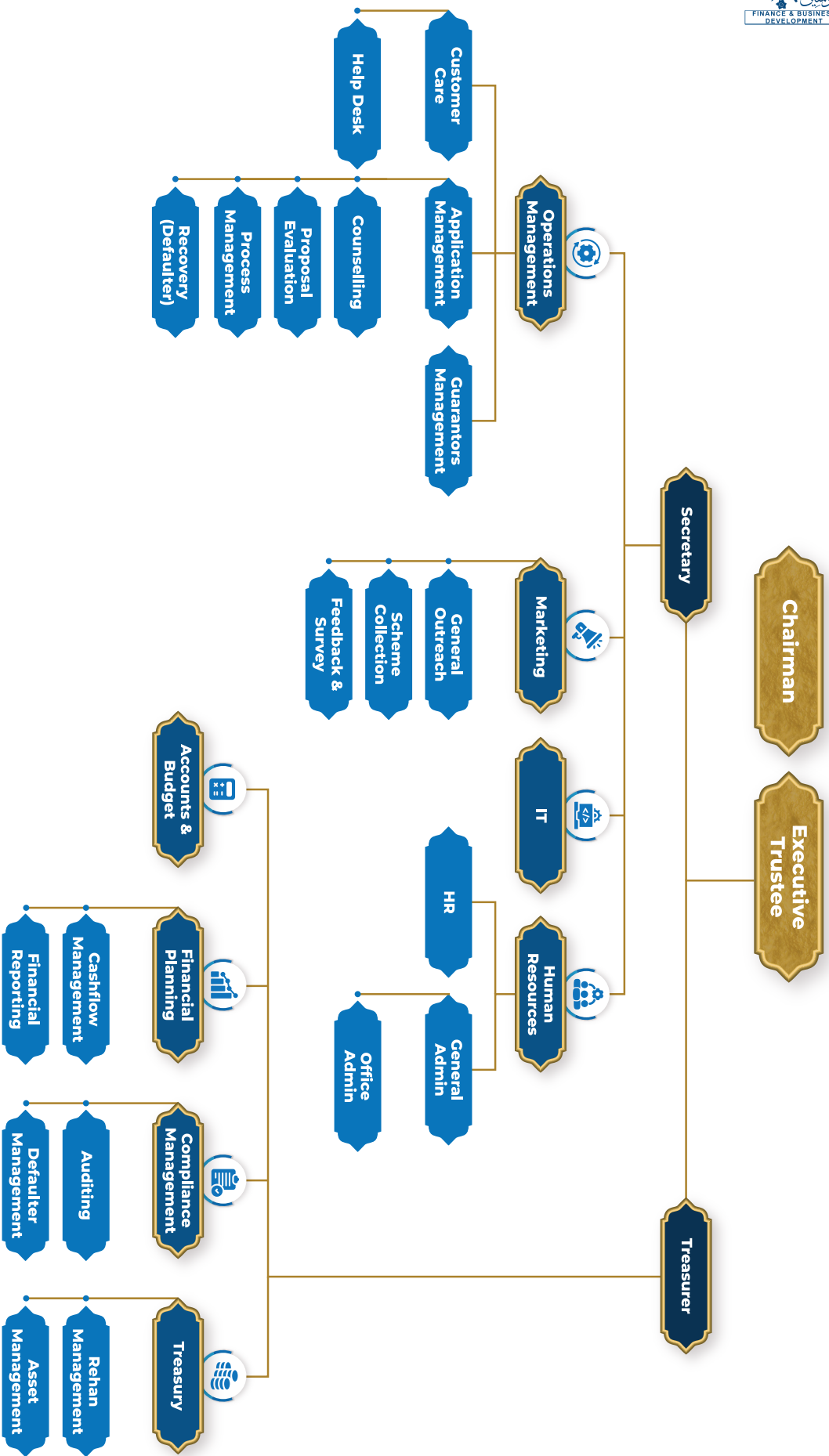


As shown above, the sole Trustee, the Dai al-Mutlaq, appoints a Chairman (and if needed, a Vice Chairman) amongst them and he will be responsible to control and supervise the affairs of the trust. The Board further appoints the office bearers. The chairman will guide and advice the Office Bearers on 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.



Department Description

Operations

- Manage the overall operational efficiency of the committee.
- Team will be on the front end – starting from receiving the applications, counselling the applicant, evaluating the proposal and managing the process as per the set systems.
- Ensure that the applicant is assisted to complete the application with relevant documentation and is kept updated about the status.
- Make the applicant comfortable and assist them within the guidelines of the set policies.

Marketing

- Communicate effectively with mumineen using a mix of different mediums.
- Build various channels to communicate with mumineen on the benefits and features of our schemes and drive them to utilize Husain Scheme.
- The communication has to be drafted well, under the guidelines of the Idaraah, be it digital or verbal.
- Focus on getting mumineen feedback on various programmes of the committee and pass on the feedback to the Idaraah.

IT

- Drive the technology projects undertaken by the Idaraah within the committee and to the mumineen.
- Resolve technical and system issues of mumineen.
- Ensure that the committee is well trained and are using the software to manage their activities.

HR

- Work closely with the strategy team to assign relevant portfolios to the committee.
- Ensure that the members are briefed about their respective assignments (basis their roles).
- Manage the office facilities and office upkeep to ensure a professional environment in the office area.

Accounts & Budgets

- Manage healthy books of accounts and manage bank relationships.
- Cash positioning, financial reporting, software update, payment knock-off, will be a few of the activities that will be a part their responsibilities.

Financial Planning

- Draw the cashflows, report them and provide data driven analytics to the committee.
- Provide an input to the marketing team, operations team to be able to take decisions on collections & applications.

Compliance Management

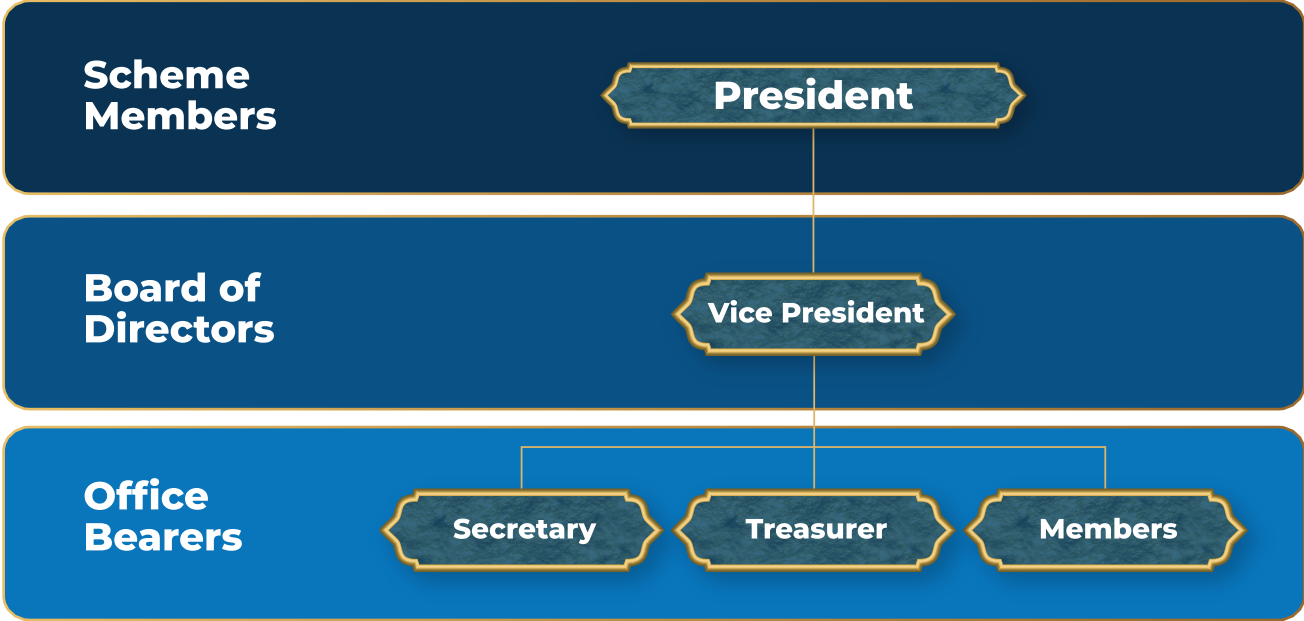
- Auditory compliance and defaulter reporting are the main aspects that the team has to work on.
- The team will ensure complete policy adherence to central guideline and flag any issues that come along.

Treasury

- Focus on keeping a close check on the rehan that are entrusted to the committee by mumineen.
- Manage the lockers.
- Manage rehen register & software

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.



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.

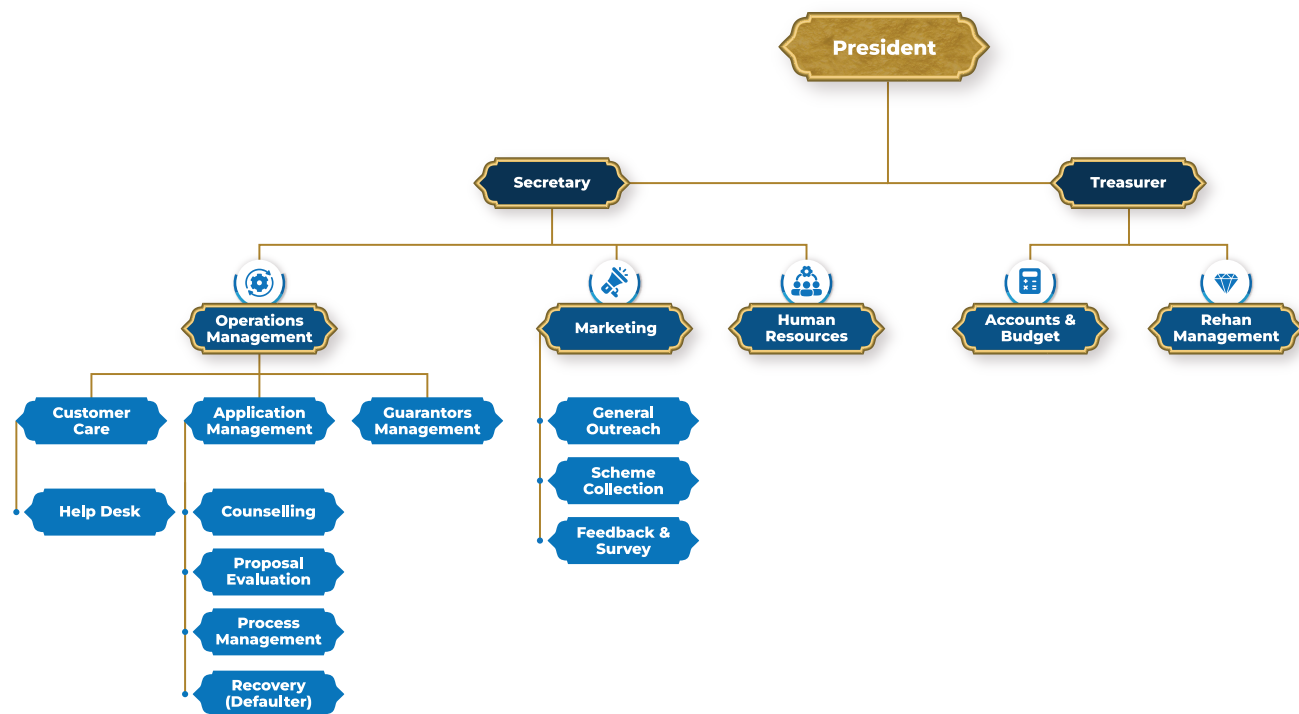
Suggestion: In case a jamaat has a house count less than 20, that jamaat is tagged with the nearest QH trust or scheme. In case this arrangement is made, one jamaat member is enlisted in the trust/scheme to ensure representation. Also, the tagged jamaats should not be more than a two hour drive to ensure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

Chairman

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 Huzurula (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

Executive Trustee (Trust) /President (Scheme)

Position Reporting: Chairman

The position will be the principal executive officer of the Trust.

Responsibilities

- Manage the overall operations of the Trust
- Develop policies for the Trust along with the Board Members
- Ensure compliance of the Standard Operating Procedures and Policies of the Trust (as mentioned in the policy document) by the local QH office
- Ensure that the Trust is run with complete professionalism
- Ensure structured reports are passed to the Board, along with analytics

Work activities

- Administer and manage the operations of the Trust.
- Ensure complete implementation of the policies of the Trust by guiding the team and ensuring the team is compliant to them
- Guiding the team on any policy issues and helping resolve matters that need special consideration
- Prepare and present the Annual Financial Statements and the Annual Budget for the consideration
- He shall also discharge the entire duties incidental to the office of the Executive Trustee in consultation with the Chairman.

Role holder attributes

- Understands the Qardan Hasana Philosophy
- Regularly attends office, programs & meetings
- Displays integrity and respects confidentiality
- Leadership Skills
- Problem Solving & Decision Making Skills

Ideal committee member.

- Experience of doing Kidhmat
- Experience in business and operations

Secretary

Position Reporting: Executive Trustee (Trust)/President (Scheme)

The position will be the operations head for the Trust/Scheme.

Responsibilities

- Manage the overall operational efficiency of the Trust
- Ensure that the policies and procedures are implemented and followed

Work activities

- Convey meetings to discuss the affairs of the Trust
- Record and maintain the MOMs
- Lead the operational portfolios and manage effective application management
- Assign portfolios to the Trustees/members basis their capabilities and expertise
- Assess the portfolio managers and develop them to fulfil their responsibilities
- Conduct activities and drive the various QH schemes by educating mumineen for maximum participation and collection of funds
- Submit proposals for policies of various QH processes to the trustees/members for approval
- Propose alterations to the policies basis operational experiences and feedback from other office bearers
- Keep a tab on the QH software and drive the team to use it to its full potential
- Keep the help desk up and running to resolve any issues faced by the mumineen
- Convey meetings, share agenda and maintain minutes of the meeting (MOM)
- Induct new members in the team and communicate the duties and responsibilities of each member to them

Role holder attributes

- Understands the Qardan Hasana Philosophy
- Regularly attends office, programs & meetings
- Displays integrity and respects confidentiality
- Managerial Skills

Ideal committee member.

- Experience of doing Kidhmat
- Should be an established businessman

Lead - Customer Care

Position Reporting: Lead - Operations

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

Help Desk Officer

Position Reporting: Lead - Customer Care

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
- Keep self-abreast by understanding the process and upgrading knowledge about the system
- Identify and escalate situations requiring urgent attention
- Follow up with mumineen to ensure complete resolution of issues
- Maintain a log of the queries resolved
- Send reminders to the overdue cases

Role holder attributes

- Understands the Qardan Hasana Philosophy
- Excellent interpersonal skills
- System administration
- Displays integrity and respects confidentiality

Ideal committee member.

- Experience of doing Kidhmat
- Should preferably have worked/working in a customer facing role

Lead – Application Management

Position Reporting: Lead - Operations

This position will ensure an effective QH application and disbursement process for mumineen

Responsibilities

- Administer the end to end application process for mumineen
- Lead the counselling, evaluation, disbursal and recovery management

Work activities

- Implement the application process as per the approved policies of the Board
- Up on receiving the applications, initiate the process
- Council the applicants basis their requirements that could be classified under the following categories:
 1. Education
 2. Start-up Business
 3. Business Expansion
 4. Industrial Development
 5. Medical
 6. Religious Affairs
 7. Housing
- 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)
- Ensure the evaluations are done within the set timelines and policy guidelines
- Study the evaluation report and present it to the Board of Trustees/Members for approval
- Update the software post the final decision
- **In case of a Trust/Scheme:**
 - Disburse the QH as per the Trust/Scheme policy
 - In case the applied amount is beyond the limits, send the recommendation of the case to the central committee
- **In case of a sub-committee:**
 - Disburse the QH as per the Semi-Central Trust policy
 - In case the applied amount is beyond the limits, send the recommendation of the case to the semi-central committee
- Ensure that the documentation for the entire process is completed

Role holder attributes

- Understands the Qardan Hasana Philosophy
- Process orientation
- Creative problem solving skills
- Displays integrity and respects confidentiality

Ideal committee member.

- Experience of doing Kidhmat
- Should preferably have worked in a process oriented environment

Application Management Officer

Position Reporting: Lead – Application Management

This position will assist the Application Management Lead to ensure an effective QH application process for mumineen

Responsibilities

- Administer the end to end application process for mumineen
- Ensure documentation process is completed as per the policy

Work activities

- Up on receiving the applications, initiate the process and send the case file to the business evaluation team
- Follow –up for recommendations from the team as per the set timelines
- Fulfil any documentation gaps by coordinating with the applicant
- Update the software post the final decision
- Ensure that the documentation for the entire process is completed post closure of the case

Role holder attributes

- Understands the Qardan Hasana Philosophy
- Process orientation
- Creative problem solving skills
- Displays integrity and respects confidentiality

Ideal committee member.

- Experience of doing Kidhmat
- Should preferably have experience in documentation

Proposal Evaluation Officer

Position Reporting: Lead – Application Management

This position will evaluate the applications received

Responsibilities

- Evaluate proposals as per the assignment by the Application Management Officer

Work activities

- Up on receiving the assignment, evaluate the proposal basis the set policy guidelines
- Understand the credit worthiness of the applicant by reading their income statements
- Requesting for more documents, if needed, from the applicant for deeper evaluation
- Understand and give recommendations to the board on the proposal basis
 - Acceptance/rejection
 - The period for the QH
 - Sufficiency/insufficiency of the Rehan
 - Final recommendation to be sent to the Secretary
- Review the mumineen whose QH is on-going in case of any repayment issues, council them if needed

Role holder attributes

- Understands the Qardan Hasana Philosophy
- Analytical Skills
- Detail Orientation
- Displays integrity and respects confidentiality

Ideal committee member.

- Experience of doing Kidhmat
- Bachelor's degree in accounting, business administration, finance, or a similar field.
- Should preferably have experience in reading books of accounts

Process Management Officer

Position Reporting: Lead – Application Management

This position will ensure complete process adherence

Responsibilities

- Work along with the team to audit the process
- Ensure protocols are followed for each proposal

Work activities

- Reiterating with the office bearers about the process in order to ensure that they are fully knowledgeable about the procedures
- In case of changes in policy/protocols, communicate the same to the team
- Reviewing team performance to ensure that they are adhering to new processes
- Creating reports detailing the results of process implementation and improvement initiatives
- Report any deviations to the senior management

Role holder attributes

- Understands the Qardan Hasana Philosophy
- Analytical Skills
- Eye for detail
- Problem Solving & Decision Making
- Displays integrity and respects confidentiality

Ideal committee member.

- Experience of doing Kidhmat
- Bachelor's degree in accounting, business administration, finance, or a similar field
- Experience of working in a process oriented environment

Recovery Management Officer

Position Reporting: Lead – Application Management

This position will be responsible for timely repayment of defaulters

Responsibilities

- Work along with the finance team to understand the defaulter lists
- Be in touch with the defaulters for the repayment
- Update the finance team with the defaulter's status

Work activities

- Monitoring and controlling all overdue cases and ensuring that these are followed up
- Ensure timely reminders are sent to the overdue cases in collaboration with help-desk
- Liaison with the business evaluation team and give them the feedback of overdue cases to implement preventative measures
- Negotiating payments arrangements with the overdue cases
- Handle and queries of the mumineen with overdues in collaboration with the help desk
- Collection analysis & preparing MIS, Collection Reports and sharing them with the finance team

Role holder attributes

- Understands the Qardan Hasana Philosophy
- Good interpersonal skills
- High energy
- Analytical Skills
- Displays integrity and respects confidentiality

Ideal committee member.

- Experience of doing Kidhmat
- Bachelor's degree in accounting, business administration, finance, or a similar field
- Experience of working in own business

Lead - Marketing

Position Reporting: Secretary

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

- Reach out to mumineen (using verbal, digital, print media) across and spread information about the various QH schemes
- Educate mumineen on the QH philosophy
- Drive collections in various schemes (Husain Scheme, Taheri Sheme)

Work activities

- Strategize, conceptualize & conduct sessions/informational programmes on Qardan Hasana schemes through various means like:
 - Digital mediums like mass emailers, informative WhatsApp messages
 - Print medium like catchy fliers to be distributed during miqaats or newsletters
 - Announcements during miqaats
- 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 Huzurula (TUS)
- Build a channel for continuous contributions especially in Husain Scheme by driving the agenda of the benefits of QH to mumineen
- Persuade mumineen to use Husain scheme for saving and savab purposes
- Drive technical education to build more informed and equipped users of the system
- Record and measure the feedback received from various programmes to be able to take informed decisions on certain policies

Role holder attributes

- Understands the Qardan Hasana Philosophy
- Good interpersonal skills
- High energy
- Marketing Skills

Ideal committee member.

- Experience of doing Kidhmat
- Preferred a Bachelor's degree in mass media
- Experience of working in the marketing field

General Outreach

Position Reporting: Lead - Marketing

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

- Identify and reach out to mumineen and create a strategy to involve maximum people in the QH initiatives
- Educate mumineen on the QH philosophy

Work activities

- Strategize, conceptualize & conduct sessions/informational programmes on Qardan Hasana schemes through various means like:
 - Develop infographic and send it thru emailers, WhatsApp messages
 - Workshops and programmes during important miqaats and ijtemas
- 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 Huzurula (TUS)
- Drive mumineen to use the Husain Scheme by helping them pushing information on the ease of the system usage and the website

Role holder attributes

- Understands the Qardan Hasana Philosophy
- Good interpersonal skills
- High energy
- Marketing Skills

Ideal committee member.

- Experience of doing Kidhmat
- Preferred a Bachelor's degree in mass media
- Experience of working in the marketing field

Scheme Collection Officer

Position Reporting: Lead - Marketing

This position will be responsible for driving the collections for the local QH committee and ensure maximum participation in the collection drives

Responsibilities

- Strategize collection drives
- Driving the schemes laid down by the idaraah
- Document the collections and submit it to the authorities

Work activities

- Strategize, conceptualize and drive the collections in the mavazey
 - Work closely with the outreach team and the central marketing team to implement the drives
 - Collect the money from mumineen by propagating the schemes tactfully during miqaat gatherings
- Ensure safekeeping of the cash and document the collection
- Hand over the collection to the accounts office along with the necessary documents

Role holder attributes

- Understands the Qardan Hasana Philosophy
- Good interpersonal skills
- High energy
- Marketing Skills

Ideal committee member.

- Experience of doing Kidhmat
- Be a well-known personality

Lead - IT

Position Reporting: Secretary

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

- Ensure implementation of the IT infrastructure across the committee working and mumineen accessibility
- Ensure that the systems are updated and the users are trained to reap the benefits and streamline record keeping for the office

Work activities

- Attend the trainings provided by the idaraah on the systems and keep oneself updated with the upgrades
- Use, identify and share feedback with the idaraah on any bugs/ system shortcomings
- Implement the system by training the staff and analysing the system usage data
- Identify the gaps in the staff and fulfil the gaps by upskilling the team
- Train mumineen on the user front screens and drive the agenda for getting more mumineen to use the systems

Role holder attributes

- Understands the Qardan Hasana Philosophy
- Training Skills
- Should have experience of using multiple software

Ideal committee member.

- Experience of doing Kidhmat
- Preferred a Bachelor's degree in technology
- Experience of working in the IT field

Lead - Administration

Position Reporting: Lead - HR

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

Treasurer

Position Reporting: Executive Trustee (Trust)/President (Scheme)

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

Lead – Account & Budgeting

Position Reporting: Treasurer

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

Lead – Financial Planning

Position Reporting: Treasurer

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

- Analyse the financial metrics – incoming contribution, application amounts, monthly collections, expenditures, positive/negative cash flows
- Identify/predict unexpected variance and develop some mitigation plans
- Develop cash targets for marketing and operations team to support efficient liquidity management
- Present the monthly and quarterly financial reports
- Oversee forecast cash flow positions and funds available for QH
- Ensure sufficient funds are available to meet ongoing operational and disbursing of requested QH

Role holder attributes

- Understands the Qardan Hasana Philosophy
- Attention to detail and strong math skills
- Strong ethics
- Proficiency in MS Office and CRM systems

Ideal committee member.

- Experience of doing Kidhmat
- Bachelor's Degree in Finance, Accounting or related field
- 3+ years' experience in a financial planning role

Lead – Compliance

Position Reporting: Treasurer

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

- Auditory compliance
- Defaulter reporting

Work activities

- Ensure 100% implementation of the committee's policies and regulations
- Design and monitor control systems to deal with violations of legal rules and internal policies
- Regularly assess the efficiency of control systems and recommend effective improvements to the management
- Review and evaluate the procedures and identify hidden risks or common issues to the policy design team (Chairman & Ops Lead)
- Perform periodic audits on procedures and processes in line with the central guidelines
- Regular updates on the software
- Lead training sessions on legal and compliance issues.
- Defaulter reporting:
 - 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

- Understands the Qardan Hasana Philosophy
- Outstanding communication and interpersonal abilities
- 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.

Lead – Treasury

Position Reporting: Treasurer

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:**
 - Conduct regular verification of Rehan by periodic checks and re-arranging the locker/strong room
 - Ensure proper maintenance of Rehan Register and simultaneously update the software
 - Ensure proper Rehan safekeeping
 - Release as per the instructions from the operations team
- **Asset Management:**
 - (If applicable), keep a check on the revenue generated from the Dawat assets
 - (If applicable), ensure the infrastructure of the office is maintained – office space rent, bank locker rent
 - 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 management

