

TWT 1447H

Planning Document

A Comprehensive Guide to Economic Development
Initiatives



I 447H / 2026

Umoor Iqtisadiyah Committee
Guidance & Implementation Manual



Executive Summary

Program Overview: TWT I447H is a strategic initiative designed to foster economic upliftment through structured planning, active community participation, and data-driven execution at the Mauze level **throughout the year**.

Mission & Vision

The TWT I447H program is established to institutionalize a disciplined ecosystem across all Mawaaze. The primary objective is to move beyond activity-based interventions to outcome-driven, people-centric economic planning. By reviving regular participation in Qardan Hasana, strengthening local corpus formation, and embedding predictable monitoring mechanisms, the program aims to ensure sustainable economic well-being for Mumineen.

Key Objectives

- **Dissemination of Information:** To ensure every Mauze understands the TWT philosophy and goals.
- **Leadership Identification:** To appoint capable Project Managers and Subject Matter Experts (SPOCs) in each locality.
- **Active Participation:** To encourage collective effort in achieving targets for UI committee.
- **Operational Excellence:** To establish functional Satellite Offices and ensure smooth setup and effective execution of all initiatives.

Strategic Focus Areas

The playbook outlines a comprehensive guide clustered into key areas:

1. **Qardan Hasana (QH):** Strengthening collection, disbursement quality, and financial evaluation.
2. **Economic Development:** Creating opportunities through the Economic Development Plan (EDP) and Comprehensive Surveys.
3. **TR Capability Building:** Enhancing skills through HR consultancy, Business Communication, and Digital Skills training.

4. **Infrastructure:** Establishing Pavilion models and Satellite Offices for better accessibility.

Timeline Highlight: - Key readiness milestones include team formation, budget approval by 10mi Shabaan 1447H, and operational readiness of Satellite Offices by 25mi Shabaan 1447H

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PART I

PROGRAM FOUNDATION

Chapter 1: Introduction to TWT 1447H

The TWT 1447H initiative represents a unified effort to streamline economic activities and welfare programs across all Mawaaze. It serves as a blueprint for planning, executing, and monitoring projects that directly impact the financial well-being of the community.

Visit Objectives

For planning the TWT project at the local Mauze level, the following guidelines ensure smooth setup and effective execution:

- **Disseminate Information:** Clear communication about the TWT program details and philosophy.
- **Identify Leadership:** Selection of capable Project Managers in each Mauze for each initiative within the Committee role.
- **Encourage Planning:** Moving from ad-hoc activities to structured, long-term planning.
- **Active Participation:** Motivating committee members to own the targets.
- **Timely Reporting:** Submission mawaze Planning reports by the designated deadlines.

Chapter 2: Program Philosophy

The core philosophy of the TWT program is built on **collective effort** and **active participation**. It emphasizes that economic upliftment is not a passive process but requires the engagement of the entire community structure—from the central Idaarah to the local committee members and households.

Key Points for Mawaaze Visits

- **Agenda Setting:** Explain details in a comprehensive manner to align all stakeholders.
- **Goals Alignment:** Highlight the importance of aligning local goals with central TWT objectives.
- **Target Setting:** Communicate targets set by the Idaarah and develop a collaborative plan to achieve them.
- **Strategic Implementation:** Discuss strategies that have proven effective in similar demographics.

Chapter 3: Governance Structure and Roles

The Project Manager

A local Project Manager must be appointed to oversee UI Initiative and activities. This role is pivotal for the success of TWT I447H and other initiative throughout the year.

Roles and Responsibilities

- **Point of Contact:** Serve as the main bridge between the Mauze and the Regional Development Officer (RDO).
- **Communication Facilitator:** Ensure engagement with households and clear communication of project objectives.
- **Activity Monitor:** Monitor daily activities and ensure adherence to the planned activities timeline.
- **Reporting Authority:** Provide regular updates and reports to the RDO regarding progress and roadblocks.

Satellite Office and Team

For Mawaaze with household counts above 200, a Satellite Office is mandatory. The governance structure includes:

- **Coordinator:** 1 Full-time member (UI Committee member).
- **Support Staff:** Part-time volunteers to assist with operations.
- **Helpdesk Support:** Dedicated personnel with excellent interpersonal skills to interact with stakeholders.

PART II

IMPLEMENTATION GUIDELINES

Chapter 4: Pre-Requisite Checklist

Success depends on thorough preparation. The following checklist outlines the mandatory steps for every committee member.

A. Governance & Project Setup

- Form TWT Project Team and appoint overall Project Lead in the Mawaaze
- Assign subject-wise owners and finance / reporting coordinators
- Define clear roles, ownership, and escalation matrix
- Communicate team structure to Idaraah
- Role clarity document reviewed and acknowledged
- Availability commitment confirmed for entire TWT duration

B. Program Understanding & Alignment

- Orientation schedule received and calendars are blocked to attend the orientation

- Program concept understood via Orientation (What, why, Who, How)
- Target beneficiaries and Mawaaze coverage understood

C. TWT Project Team Formation (Mandatory)

Deadline: Team must be created before 10mi Shabaan 1447H.

Clear Role Assignments:

- Lead and Point of Contact in Mawaaze
- Subject wise SPOC
- Finance & Expense Tracking SPOC
- Data / Reporting SPOC
- Field / KG Coordination SPOC
- Helpdesk setup SPOC

Roles and responsibilities communicated to:

- Idaraah
- Khidmat Guzars
- Relevant support teams

D. Budget Planning & Financial Readiness

- Align budget with execution plan and targets
- Set up expense tracking and assign finance owner
- Detailed budget prepared and approved before TWT start by 10mi Shabaan 1447H
- Budget breakup by Activity and Cost head
- Budget shared with Idaraah team via Module
- Expense Tracking mechanism defined

E. System, Data & Tool Readiness

- Access to required systems obtained (e.g., TWT, FACTS / dashboards)
- Program-specific data, target reviewed and validated
- TWT 1447 Dashboard visibility and usage training completed

F. Data & Target Readiness (By 15mi Shabaan)

- Validate household, business, and ITS data
- Review and finalize Mauze-level targets
- Break targets into daily and activity-wise goals
- Prepare detailed day-wise Calendar and submit to Idaraah
- Share the Planner to Khidmat Guzars with list of identified mumineen to be focused

G. Monitoring, Review & Reporting Setup

- Reporting format received from Idaraah
- Daily TWT progress review mechanism agreed
- Key Performance Index tracking method understood
- Support KGs during visits, counselling, review, Workshop and training sessions
- Track Daily/ weekly progress against the targets
- Identify issue as per mawaze and correction action taken.

H. Expense Control and reporting

- Track expenses against approved budget heads
- Maintain bills, vouchers and activity wise mapping
- Create Monthly expense report and submit for approval within the mawaze.

I. Final Go-Live Readiness (Pre-TWT Gate)

- All local approvals received
- Budget Locked and submitted
- Team formed and fully onboarded
- Communication channel is formed within Mawaaze
- Pre-meeting schedule planned and communicated to KGs/Mumineen with date, time and venue
- Helpdesk setup completed
- Target received from Idaraah is reviewed, acknowledged and strategy is defined along with committee members.

- Pavilion Location finalized with date and time
- Training Venue booked and registration completed
- Go-Live confirmation sent to Idaraah

Chapter 5: Satellite Office Establishment

Overview

Establish a functional Satellite Office in local Mawaaze to support TWT I447H activities, ensuring operational readiness by **10mi Shabaan 1447**. This office will serve as a coordination hub for UI committee members, Ummal Kiraam, and field operations.

Setup Phases and Timeline

Phase	Activities	Deadline	Responsible
Phase 1: Site Selection	Identify suitable space; secure permissions; basic cleaning/repairs	Immediate	UI Lead + Local Head
Phase 2: Infrastructure	Install electricity/water; furniture; IT setup (computer, printer, router)	1 Feb 2026	Ummal Kiraam + Field Officer
Phase 3: Readiness	Stock supplies; install signage; staff training; compliance checks	Pre-Launch	UI Committee
Phase 4: Launch	Inauguration; test operations; first coordination meeting	1-5 Feb 2026	All Stakeholders

Infrastructure Requirements

- **Space:** 100-200 sq ft room (partitioned for meeting/admin areas).
- **Furniture:** 2 desks, 6 chairs, 1 meeting table, 2 filing cabinets, whiteboard.
- **IT Resources:** 1 laptop/desktop (min 4GB RAM), 1 multi-function printer/scanner.
- **Connectivity:** Wi-Fi router + mobile hotspot backup.
- **Power:** Dedicated connection with UPS backup (2-3 hours).
- **One dedicated Cabinet for Idaraah Publication**

Operational Supplies

- **Stationery:** Registers, pen, files/folders, paper etc.
- **Program Material:** TWT Posters, Milestone Chart, UI Committee organization Structure, Booklets.

Human Resource

- **Support Staff:** Part time volunteers.
- **Activities Wise UI** committee members Assignments.
- **Dedicated** helpdesk support desk

Staffing and roles: Assign an accountable helpdesk or support person with excellent interpersonal skills to interact effectively with all stakeholders including committee members, vendors and central office staff.

Chapter 7: Budget and Reimbursement Policy

Budget Submission Guidelines

Every Mauze must submit an individual budget by **10mi Shabaan**. Budgets must align with assigned programs and the Mauze category. Only budgets submitted before the deadline will be considered for reimbursement.

Reimbursement Policy

Key Rule

Reimbursement is based on Performance + Need. Mauze must prioritize self-funding if capable. In facing a fund shortage, reimbursement is provided up to 50% of actual expenses or shortfall amount—whichever is lower.

Performance Eligibility Criteria

Mauze will qualify for reimbursement only if:

1. **Task Achievement:** $\geq 75\%$ completion within first 20 days OR 100% completion within 30 days Sherullah.
2. **Reporting:** Mandatory daily reporting on TWT System.
3. **Documentation:** Actual expenses submitted to idaraah.

Eligible Expenses

The following expenses are reimbursable:

- Equipment rental (projector, screen, stalls)
- Marketing & promotional materials
- Speaker fees / honorarium
- Stationery & Staff costs
- Local conveyance for team members
- TWT office rent
- Hall rent for TWT/TAP activities
- Photographer/Videographer charges

- Other direct TWT related expenses

Required documents for Reimbursement submission

Each Mawaaze must submit:

- Official Request Letter (signed & stamped)
- Expense Summary Sheet
- All supporting documents, including:
 - Bills / invoices
 - Vouchers
 - Proof of payment (bank slips, screenshots, etc.)
- Submission Channels:
Must be submitted both:
 - o Sent to Zonal in charge for verification

Reimbursement will be made ONLY to the approved Jamaat account.

Timelines for Mauze

Activity	Deadline
Submit Mauze Budget	10 mi Shabaan
Submit actual expenses + documents	10 mi Shawaal
PMO & Ops forward to Accounts	20mi Shawaal
Final payment processing	Within 45 days of complete submission

Important Notes for Mawaaze

- Maintain daily discipline in reporting and task tracking.
- Keep all bills safe and correctly labelled.
- Ensure full transparency and accuracy in financial records.
- Any excess or unqualified expenses will not be reimbursed.
- For help, contact your RDM / Zonal in charge.
- All expenses are reimbursed subject to approval/Manzoori

PART III

PROJECT PORTFOLIO

Chapter 8: Overview of Sub-Projects

The TWT I447H Master Charter covers a wide range of sub-project. Below is a summary of key initiatives.

Project ID	Project Name	Target Audience	Monitoring
PR/OQH/FY26/QH_CMS/59	Iqraad – QH Collection Mechanism	Committee & Mumineen	Monthly
PR/OQH/FY26/QHD/46	QH Disbursement (Application Review)	Committee & Mumineen	Monthly
PR/OTR/FY26/ES/6I	Comprehensive Survey	Committee	As Required
PR/HRD/FY26/HR_CBP/55	HR Capability Building	Committee & Mumineen	Monthly + Quarterly
PR/C&M/FY26/EBC/52	Effective Business Communications	Committee & Mumineen	Monthly
PR/BDD/FY26/WB_SMB/53	WeBohra – social media for Business	Mumineen	Monthly
PR/BDD/FY26/CPR/54	Coffee Pavilion & QCafe	Mumineen	Monthly
PR/LEG/FY26/LC_CS/57	Legal Compliance Awareness	Committee & Mumineen	Monthly

PR/UIO/FY26/UIO/50	Umooor Iqtesadiyah Office	Committee	Monthly
PR/WEL/FY25/IP_WI/41	Welfare Pavilion Replication	Mumineen	Monthly
PR/BDD/FY26/DB_SS/56	Dbohra Shop_WeBohra Initiative	Mumineen	Monthly
PR/TR/FY26/TAP_TC/45	Trader to Creators	Committee & Mumineen	Monthly
PR/HRD/FY26/UIM_I447/43	Umooor Iqtesadiyah Musaaaid	Committee & Mumineen	Monthly
PR/TR/FY26/TAP_LS/44	TAP and TAP Learning School	Committee & Mumineen	Monthly
	Al Muzakarah Al Ilmiyyah and Asbaaq	Mumineen	Monthly
PR/PMO/FY26/AFSM2/51	Al- Fiqho Thummal Matjar	Mumineen	Monthly
PR/BDD/FY26/PAV_SD/60	Startup and Diversification Pavilion	Mumineen	Monthly
PR/BDD/FY26/MPR/63	Manufacturing Pavilion	Mumineen	Monthly
PR/BDD/FY26/STB/58	Service to Business	Committee & Mumineen	Monthly
PR/WEL/FY26/WEL_OP/49	Welfare Program (Basateen and SHND)	Committee & Mumineen	Monthly
PR/ExM/FY26/TWT_RF/64	TWT I447H- Daily Reporting Framework	Committee	Daily
PR/ITI/FY23/TWT_RF/64	Partnership	Committee & Mumineen	Monthly
PR/OTR/FY23/CRM1/8	Counsellor Management	Committee & Mumineen	Monthly
	Economic Development Plan and execution	Committee	Monthly
	UI – PR Relationship	Committee & Mumineen	Monthly
	Saiffee Foundation CSR Program	Committee & Mumineen	Monthly
	UI Publication Repository and Business Library	Committee & Mumineen	Monthly
	QH Policy Dashboard and Standardization	Committee & Mumineen	Monthly

PART IV

PROJECT Overview

PROJECT CHARTER

Annexure's



Project Program Details

Name of the Project / Program: "Iqraad"— Qardan Hasana Collection Mechanism Strengthening Project

Objective:

Institutionalize a disciplined and data-driven Qardan Hasana (QH) contribution ecosystem across all mawaaze by reviving **regular participation**, **strengthening local corpus formation**, and embedding **predictable collection**, monitoring, and recognition mechanisms.

Project Scope:

1. Data-Backed Target Setting & Planning

- Extract, validate, and analyze 3–4 years of historical Qardan Hasana and Husain Scheme data mawaaze-wise.
- Establish 5-year growth targets based on mauze potential, participation depth, and transaction history.
- Translate long-term targets into weekly, monthly, and miqaat-based actionable goals, aligned with TWT cycles.

2. Standardized Collection & Operations Framework

- Revamp on-ground collection mechanisms through defined SOPs for envelopes, jackets, jholas, banners, and collector identification (male & female).
- Ensure universal house-count coverage and minimum 60% Husain Scheme participation, with emphasis on continuity.
- Drive adoption of PDC/NACH and digital payment modes to enable predictable inflows and zero-friction participation.

3. Governance, Recognition & Motivation Engine

- Roll out quarterly and annual recognition frameworks for top-performing mawaaze and consistently participating mumineen.
- Reinforce positive behaviour loops through appreciation, visibility, and misaal-based motivation during TWT.

Targeted Audience:

- Primary: Mumineen households (all income segments), Qardan Hasana & Husain Scheme contributors
- Secondary: Mawaaze committees & sansthas (male & female), Ummal Kiram, Khidmat Guzars

Expected Outcome:

- ✓ Predictable QH inflows aligned to miqaats, reducing volatility and emergency funding gaps
- ✓ Measurable increase in participation and continuity, not just collections
- ✓ Strengthened local QH corpus, improving mauze-level self-sufficiency
- ✓ High-visibility reporting, recognition, and accountability culture embedded into TWT operations
- ✓ A scalable, repeatable QH operating model ready for long-term rollout beyond TWT

PROJECT CHARTER



Name of the Project / Program: Qardan Hasana Application Review

Objective

The Quality of Qardan Hasana (QH) Application Project is a centralized audit and evaluation initiative designed to ensure **100% quality, consistency, and transparency** in Qardan Hasana disbursement across all Mawāze. The project aims to standardize evaluation practices, eliminate documentation and assessment inconsistencies, and strengthen compliance with established guidelines while safeguarding beneficiary well-being and Rehn (security) management. By integrating audit findings into a digital, scorecard-based system, the initiative enables **data-driven oversight and governance** for the Central Office under the supervision of HQHB.

Project Scope

Planning Phase

This phase includes finalization of a standardized audit methodology, development of scoring rubrics, questionnaires, and well-being and Rehn assessment tools. System requirements are defined for digital audit capture, dashboards, reporting, and validations. Auditor training plans, timelines, and Mawāze readiness assessments are completed to ensure uniform understanding and execution standards before rollout.

Execution Phase

Execution involves conducting a **100% audit of all QH disbursement files**—both completed and in-process—across all participating Mawāze. Trained auditors (TWT Khidmatguzaars) verify documentation accuracy, evaluation correctness, beneficiary well-being, and Rehn management using standardized tools. All findings are captured digitally with auto-scoring, exception tagging, and supporting uploads, enabling real-time monitoring and validation by central teams.

Closure & Reporting Phase

This phase focuses on consolidation of Mawāze-wise audit reports, generation of Central Office compliance scorecards, validation of corrective actions, and final approval of audit outcomes. A project closure report is prepared documenting compliance trends, systemic gaps, and lessons learned to strengthen future QH governance cycles.

Targeted Audience

Primary Audience (Beneficiaries & Oversight Users)

- Central Office and Compliance teams using scorecards for governance and ratings
- Qardan Hasana beneficiaries whose applications are assessed for quality and well-being

Secondary Audience (Implementers & Executors)

- TWT Khidmatguzaars acting as trained auditors at the Mawāze level
- Regional Audit Coordinators and Operations teams supporting execution and validation

Tertiary Audience (Stakeholders & Enablers)

- Mawāze QH Committees and Trustees
- Product, IT, PMO, and Strategic Partners supporting system deployment and reporting

Expected Outcome

- 100% audit coverage of all QH disbursement files within the audit cycle
- Standardized evaluation, documentation, and scoring practices across all Mawāze
- Digital audit system with real-time dashboards, reports, and compliance tracking
- Completed Well-Being and Rehn assessments for every beneficiary
- Centralized compliance scorecards supporting fair ratings and decision-making
- Clear exception logs and corrective action tracking
- Trained and calibrated auditor network following uniform SOPs
- Strengthened transparency, accountability, and trust in Qardan Hasana operations

PROJECT CHARTER



Name of the Project / Program: Financial Evaluation Training for Qardan Hasana (QH) Applications – Pilot

Objective

To standardize and strengthen Qardan Hasana application evaluations by building financial analysis, risk assessment, and sustainability judgment capability within committees—ensuring that funds are deployed responsibly, productively, and transparently, while safeguarding repayment discipline and long-term continuity of the ecosystem during and beyond TWT 1447H.

Project Scope

1. Structured Financial Evaluation Capability Building

- Design and deliver a comprehensive 7-module training program for committee members covering:
 - Interpretation of Balance Sheet, Profit & Loss, and Cash Flow statements
 - Core financial ratio analysis (liquidity, profitability, efficiency, leverage)
 - Business sustainability, scalability, and growth assessment
 - Identification of internal and external business risks
- Translate theory into judgment through realistic case studies, simulations, and sample financials, reflecting common MSME scenarios.

2. Standardization of Qardan Hasana Decision-Making Framework

- Institutionalize the 5×3 Evaluation Matrix as the mandatory decision framework for all new applications.
- Train evaluators to clearly document Approve / Conditional / Hold / Reject recommendations with defensible financial justification.
- Ensure consistent evaluator comments to enable future tracking, monitoring, and applicant guidance.

3. Pilot Execution During TWT & Controlled Rollout

- Execute a pilot training phase during Sherullah (TWT 1447H) across selected Mawaze to validate content, delivery quality, and adoption readiness.
- Conduct post-training assessments and certifications, enforcing minimum competency thresholds.

4. Integration with Live Operations

- Provide hands-on guidance on applying training directly within the existing QH evaluation software and workflows.
- Align training outcomes with real application reviews, ensuring immediate operational relevance.

5. Monitoring, Assessment & Institutionalization

- Track adoption through assessment scores, certification status, and usage of the 5×3 matrix in live cases.
- Measure improvements in decision quality, justification clarity, and reduced escalation or rework.
- Produce a final consolidated impact report with recommendations for long-term institutionalization and onboarding of new committee members.

Targeted Audience

- Primary: Qardan Hasana committee members and sub-committee evaluators

Expected Outcome

- ✓ Certified evaluators with demonstrable financial analysis competence
- ✓ ≥90% adoption of the 5×3 Evaluation Matrix with documented justification
- ✓ More balanced, defensible decisions, reducing reversals and escalations
- ✓ Improved productive deployment of funds aligned with business sustainability
- ✓ Strengthened repayment discipline and fund continuity, reinforcing the cycle of barakat

PROJECT CHARTER



Name of the Project / Program: Economic Well-Being Case Study

Objective

The Economic Well-Being (EW) Case Study aims to measure the real post-disbursement impact of Qardan Hasana on beneficiaries' lives by assessing economic stability, business continuity, income improvement, and household resilience. The initiative moves beyond process compliance to outcome evaluation, enabling evidence-based understanding of whether Qardan Hasana is achieving its intended purpose of sustainable economic upliftment. By capturing standardized, comparable, and verifiable well-being data across Mawāze, the project supports informed decision-making and impact-driven governance under the oversight of HQHB.

Project Scope

Planning Phase

This phase includes defining the Economic Well-Being framework, finalizing structured digital questionnaires, identifying eligibility criteria (beneficiaries who have settled QH within the last six months), and configuring system modules for data capture, dashboards, and reporting. Training and orientation are conducted for Khidmat Guzars and Committee members to ensure consistent understanding of intent, methodology, and ethical handling of beneficiary interactions.

Execution Phase

Execution involves identification and upload of eligible QH cases, scheduling structured interactions with beneficiaries, and administering the Economic Well-Being questionnaire through trained Khidmat Guzars. Data is captured digitally to assess indicators such as income stability, business performance, household resilience, and overall economic improvement. Mawāze-level coordination ensures beneficiary participation, contextual clarity, and accurate data submission.

Closure & Reporting Phase

The closure phase focuses on consolidation and analysis of Mawāze-specific and cross-Mawāze findings. Standardized Economic Well-Being reports are generated and submitted to Mawāze Committees and the Central Office. Insights are synthesized into consolidated impact reports, highlighting trends, success indicators, gaps, and recommendations to strengthen future Qardan Hasana decision-making and program design.

Targeted Audience

Primary Audience (Beneficiaries & Impact Subjects)

- Qardan Hasana beneficiaries whose cases are evaluated for post-disbursement economic impact

Secondary Audience (Implementers & Executors)

- Khidmat Guzars conducting beneficiary interactions and data capture
- Mawāze Committees facilitating meetings, participation, and local coordination

Tertiary Audience (Oversight & Decision-Makers)

- Central Office, Strategic Partners, and Subject Matter Experts analyzing outcomes
- Umoor Iqtisadiyah leadership using findings for policy refinement and strategic planning

Expected Outcome

- Structured Economic Well-Being assessment completed for all eligible beneficiaries
- Clear measurement of income stability, business continuity, and household resilience
- Standardized Mawāze-wise and consolidated impact reports
- Data-driven insights into effectiveness of Qardan Hasana disbursement
- Improved alignment of future QH evaluations with real economic outcomes
- Stronger accountability and transparency in measuring community upliftment
- Evidence base to guide enhancements in Qardan Hasana strategy and execution

PROJECT CHARTER



Name of the Project / Program: Comprehensive Survey

Objective:

Establish a single, reliable, and committee-owned data foundation for every Mauze, enabling evidence-based planning, measurable socio-economic upliftment, and seamless alignment of Umoor Iqtisadiyah initiatives with UKK and EDP priorities — transforming data collection from a one-time exercise into a sustainable, BAU decision-support system, with TWT as the core execution anchor.

Project Scope:

1. Standardized Data Foundation & Reconciliation

- Create a unified demographic and economic dataset for each Mauze by reconciling multiple sources:- ITS demographic data (primary baseline), existing Comprehensive Survey records, Dbohra Registration data, and latest ITS dumps.
- Freeze a version-controlled demographic baseline to serve as the single reference point for all future updates and planning cycles.
- Eliminate duplication, mismatches, and inconsistencies through system-driven reconciliation logic and audit trails.

2. Comprehensive Survey System & Digital Infrastructure

- Design and operationalize Survey Templates A–E covering demographics, education, professions, businesses, and economic vulnerability.
- Deploy a centralized backend database with role-based dashboards for committees, zonal teams, operations, and management.
- Enable controlled data update workflows with validation checkpoints, change logs, freeze/unfreeze mechanisms, and historical version tracking.

3. Committee Ownership & Capability Enablement

- Shift data ownership from central teams to Mauze committees, enabling them to propose, validate, and certify data updates directly in the system.
- Linking survey insights to Annual and 3–5 Year Development Plans

4. TWT-Focused Execution

- Use TWT 1447H as the primary execution cycle for high-impact data work, with specific focus on:
Manufacturing sector data updates
- Reconciliation across ITS, Dbohra, and survey datasets
- Lock validated datasets post-TWT to enable clean, defensible planning inputs for the upcoming EDP cycle.

5. Planning Integration & BAU Transition

- Institutionalize data-linked EDP planning, requiring Mauze committees to reference survey dashboards and insights while proposing initiatives.

Targeted Audience:

- Primary: Mauze Umoor Iqtisadiyah committees, data SPOCs, and planners
- Secondary: Idaarah HQHB Zonal Incharges, RDMs AND RDOs

Expected Outcome:

- ✓ A clean, reconciled, and committee-validated manufacturing dataset across participating Mawaaze
- ✓ Clear ownership and accountability for data accuracy at the Mauze level
- ✓ Direct, auditable linkage between survey insights and EDP proposals
- ✓ A scalable system positioned for expansion to other economic sectors post-TWT

PROJECT CHARTER



Name of the Project / Program: Economic Development Plan

Objective:

To develop actionable, Mauze-specific Economic Development Plans (EDPs) by validating comprehensive survey data, mapping household-level economic realities, and identifying transition pathways—thereby shifting Umooor Iqtesadiyah from activity-based interventions to outcome-driven, people-centric economic planning, with TWT 1447H as the primary execution window.

Project Scope:

1. Comprehensive Survey Validation & Data Integrity

- Validate existing Comprehensive Survey data through structured field verification across all assigned Mauzes.
- Correct and update DBohra household profiles, ensuring accurate demographic, livelihood, and business information.
- Establish a clean, reliable data baseline to support downstream planning and approvals.

2. Household-Level Economic Profiling & Transition Mapping

- Conduct individual economic profiling for Mumineen households, capturing current income sources, business maturity, skills, and constraints.
- Map transition pathways—employment to entrepreneurship, single-income to diversified income, informal to formal business.
- Identify vulnerability, stability, and growth segments to enable targeted planning.

3. Opportunity Identification Across 8 Focus Areas

- Identify high-potential opportunities across the 8 Umooor Iqtesadiyah focus areas for each Mauze.
- Align opportunities with local context, resource availability, skills, and market access.
- Ensure a minimum of five viable opportunities per Mauze, grounded in data rather than assumptions.

4. Mauze-Wise EDP Preparation & Alignment

- Prepare detailed, Mauze-specific EDPs integrating survey insights, economic profiling, and opportunity mapping.
- Coordinate closely with Mauze committees, Zonal teams, and Idaarah stakeholders to validate assumptions and priorities.
- Refine drafts through structured internal reviews to ensure quality, feasibility, and alignment with Idaarah initiatives.

5. Monitoring, Reporting & Consolidation

- Maintain dashboards and monitoring sheets for visibility, issue escalation, and corrective action.
- Consolidate all Mauze EDPs into a Final EDP Report for executive review, approval, and archival.

Targeted Audience:

- Primary: Mauze committees, Zonal Incharges, RDMs, RDOs, and TWT Khidmat Guzars

Expected Outcome:

- ✓ 100% validated and accurate survey datasets for all assigned Mauzes
- ✓ Complete DBohra profile mapping for every household
- ✓ Clear economic transition pathways for ≥70% of households
- ✓ Minimum five data-backed opportunities identified per Mauze

PROJECT CHARTER



Name of the Project / Program: Human Resource Capability & Capacity Building Programme

Objective:

A self-sustaining, Mawaze-level HR capability ecosystem by upskilling Mumineen businesses, UI committees, and Tijaarat Rabeedah members with practical HR knowledge, structured tools, and local first-line support—while creating a scalable HR consultancy pipeline and professional branding platform.

Project Scope:

1. HR Skill Enablement for Mumineen Businesses (Phase 1 – Sherullah-II-Moazzam)
 - Design and deliver a standardized 6-module HR curriculum covering organizational structure, recruitment, performance management, compensation, and employee relations.
 - Execute 40-minute, bite-sized HR sessions across selected Mawaze during Sherullah 1447.
 - Deploy vendor-trained Khidmatguzars to ensure consistency, scalability, and quality of delivery across cities.
2. HR Consultancy Lead Capture & Case Routing (Phase 1 – All Mawaze)
 - Implement a structured HR diagnostic and assessment framework to identify HR gaps within Mumineen businesses.
 - Capture all HR needs through a Zoho-based lead management system, enabling real-time routing, tracking, and closure.
3. Tijaarat Rabeedah Committee Members as First-Line HR Consultants (Phase 2)
 - Certify members through an international HR programme to act as first responders for baseline HR issues at the Mawaze level.
 - Equip members with HR diagnostic toolkits, governance frameworks, and escalation protocols, enabling structured case handling.
 - Establish a local HR case-logging and resolution mechanism, reducing dependency on central teams while improving response time.
4. Professional Profiling & Personal Branding (Phase 3)
 - Roll out a professional profiling and branding programme for students, independent professionals, and business owners across all Mawaze.
 - Enable participants to build resumes, digital portfolios, LinkedIn profiles, and outreach strategies, enhancing employability and business visibility.
 - Standardize toolkits and templates to ensure consistent quality and long-term reuse.
5. BAU Transition & Long-Term Sustainability
 - Launch a Post 6-Week Creator HR Programme in selected Mawaze, focusing on micro-learning, practical assignments, and peer learning.
 - Transition HR awareness, training, and case handling into Business-As-Usual (BAU) through trained local facilitators, toolkits, and dashboards.

Targeted Audience:

- Primary: Mumineen businessmen, entrepreneurs, students, and independent professionals
- Secondary: Umooor Iqtesadiyah committee members

Expected Outcome:

- ✓ Measurable improvement in HR literacy and adoption of structured HR practices
- ✓ A live HR consultancy pipeline with auditable lead tracking and SLA compliance
- ✓ Clear Mawaze-level HR case handling capability, reducing turnaround time.

PROJECT CHARTER



- ✓ Strong foundation for post-TWT BAU HR programmes and professional branding rollouts

PROJECT CHARTER



Name of the Project / Program: Effective Business Communications

Objective:

Enhance business credibility, customer trust, and service effectiveness among Mumineen by equipping them with practical, easy-to-apply business communication and customer service skills—using TWT 1447H as the primary intervention to drive immediate improvement at the point of customer interaction.

Project Scope:

1. Practical Business Communication Curriculum Design

- Design a structured training program on Effective Business Communication, focused on real-life scenarios such as customer interaction, tone of communication, service etiquette, and trust-building.
- Develop facilitator-ready content including PPT decks, trainer guides, LMS modules, and short “Good vs Poor Communication” video explainers.

2. Communication Tools & Templates for Businesses

- Create ready-to-use communication assets for Mumineen businesses, including: WhatsApp and SMS message templates, In-store communication scripts, Customer handling and service etiquette checklists
- Publish a Business Communication Handbook and quick-reference checklist that businesses can continue using post-TWT.

3. Trainer Enablement & Standardized Delivery

- Conduct trainer onboarding and orientation sessions to ensure consistent messaging, tone, and delivery across all Mawaze.

4. TWT 1447H Execution & Monitoring

- Deliver live Effective Business Communication sessions across selected Mawaze during TWT 1447H, aligned with local schedules and shop timings.
- Capture attendance, participant feedback, and session quality metrics through standardized Google Forms.

5. Post-TWT Evaluation & Reinforcement

- Analyze participation, feedback scores, and qualitative inputs to prepare a Post-TWT Impact Report.
- Share reinforcement messages, templates, and checklists with participants to support adoption beyond the session.
- Create a reusable framework enabling the program to be refreshed annually with new communication themes.

Targeted Audience:

- Primary: Mumineen Business owners, shopkeepers, service providers, and customer-facing staff

Expected Outcome:

- ✓ Improved clarity, tone, and professionalism in customer interactions across participating businesses
- ✓ Higher customer trust and satisfaction, translating into better retention and word-of-mouth credibility
- ✓ Widespread adoption of standardized communication templates and service checklists

PROJECT CHARTER



Name of the Project / Program: WEBohra Social Media for Business – WhatsApp & Instagram the Right Way

Objective:

To empower women-led Mumineen businesses with ethical, modest, and professional digital communication skills by enabling correct use of WhatsApp Business and Instagram Business—ensuring business growth while strictly upholding Sharia, community values, and modesty, through a standardized, repeatable training model.

Project Scope:

1. Standardized Digital Skills Enablement for Women Entrepreneurs

- Design and deliver 1–2 hour structured workshops focused on practical, hands-on use of WhatsApp Business and Instagram Business.
- Cover essential features such as business profiles, catalogues, auto-replies, highlights, insights, and messaging etiquette, ensuring immediate applicability.
- Conduct live demonstrations and guided setup, enabling participants to create or upgrade their business profiles during the session itself.

2. Ethics, Modesty & Sharia-Compliant Digital Conduct

- Provide clear, approved guidance on ethical online behaviour, modest content creation, imagery, captions, and customer communication.
- Ensure 100% use of TAP-approved and Daeratul Aqeeq-validated training material, with zero tolerance for unverified or external content.
- Enforce strict compliance norms including women-only environments, no photography of participant faces, and controlled content access.

3. Uniform Delivery & Governance Across Mohallas

- Implement a centrally governed training model with standardized PPTs, recorded webinars, trainer briefs, and compliance instructions.
- Maintain version control and restricted access to prevent deviation, inconsistency, or misuse of training material.

4. TWT-Aligned Execution & Community Engagement

- Prioritize execution during the first ten days of Shehruallah-II-Moazzam, leveraging high community participation and spiritual motivation.
- Conduct sessions within Mohallah halls to ensure a familiar and modest environment.
- Coordinate with local committees, RDMs, and RDOs for mobilization, logistics readiness, and smooth on-ground delivery.

5. Measurement, Reporting & Institutionalization

- Track participant registration, attendance, live adoption metrics, and feedback using standardized formats.
- Document learnings and publish consolidated reports to position the program as a repeatable, auditable, year-round capability initiative under WeBohra.

Targeted Audience:

- Primary: Women entrepreneurs and home-based business owners, local female committee and sanstha members

Expected Outcome:

- ✓ ≥ 50% of participants activate or refine Instagram Business profiles
- ✓ ≥ 90% clarity and confidence reported on ethical, modest, and Sharia-compliant digital conduct

PROJECT CHARTER



- ✓ A scalable, governance-controlled women entrepreneurship enablement model ready for wider rollout

Name of the Project / Program: Coffee Pavilion Replication

Objective:

Position coffee as a viable and scalable economic opportunity for Mumineen by delivering an immersive “Crop to Cup” learning and activation experience—using TWT 1447H as the primary showcase window to convert awareness into real pathways for entrepreneurship, skill development, training, and incubation under Umooor Iqtesadiyah.

Project Scope:

1. Conceptualization & Pavilion Blueprint Development
 - Design a replicable Coffee Pavilion model, inspired by the successful Surat Coffee Pavilion, showcasing the complete Crop to Cup value chain—from cultivation and processing to roasting, brewing, branding, packaging, and retail.
2. Training & Enablement of Local Teams
 - Conduct structured orientation and training sessions for Khidmat Guzaars and Mawaze committees, covering: Pavilion objectives and storytelling, Explanation of coffee value chain and business opportunities, Visitor interaction and engagement techniques, CTA facilitation and data capture
 - Equip local teams with training guides, walkthrough material, and SOPs to ensure consistent explanation and visitor experience across all cities.
3. TWT 1447H Execution & Visitor Activation
 - Execute Coffee Pavilions during TWT across selected Mawaze with a guided, interactive, and sensory-driven experience.
4. Engagement Tracking, Reporting & Replication Readiness
 - Monitor footfall, visitor engagement levels, and CTA registrations through structured tracking mechanisms aligned with the TWT module.
 - Document outcomes, learnings, and execution insights city-wise to create a replication playbook for Phase 2 expansion post-TWT.

Targeted Audience:

- Primary: Mumineen interested in entrepreneurship, agriculture diversification, food & beverage businesses, and retail
- Secondary: Young entrepreneurs, professionals exploring new sectors, family businesses seeking diversification

Expected Outcome:

- ✓ Strong community awareness of coffee as a sustainable, end-to-end business opportunity
- ✓ Meaningful CTA registrations for training, incubation, and follow-up programs
- ✓ Trained Mawaze committees capable of confidently explaining and managing the pavilion experience

PROJECT CHARTER



Name of the Project / Program: DBohra Shop Setup

Objective:

To create a high-visibility, revenue-generating platform for women-led Mumineen businesses by establishing a structured DBohra Shop pop-up alongside the QCafé during Sherullah-Il-Moazzam — using TWT 1447H as the activation window to drive ethical commerce, entrepreneurial exposure, and operational learning under Tijaarat al-Rabeehah.

Project Scope:

1. Pop-Up Shop Conceptualization & Setup Readiness

- Establish a temporary DBohra Shop co-located with the Q Café Pavilion to maximize footfall, visibility, and customer dwell time.
- Design a standardized DIY shop layout covering racks, counters, storage, branding placement, and customer flow to ensure consistent execution across Mawaze.
- Finalize shop operating hours, staffing model, and hygiene/display standards suitable for Ramadan peak traffic.

2. Vendor Identification, Approval & Onboarding

- Identify and onboard approved women-led entrepreneurs through structured outreach and committee coordination.
- Execute returnable-basis vendor agreements, ensuring low risk, transparency, and ethical business conduct.

3. Pre-Ramadan Planning & Enablement

- Finalize pavilion space, dates, and shop readiness in coordination with local committees.
- Design and print branding collaterals (banners, posters, tags) aligned with TWT and DBohra Shop identity.
- Recruit and train volunteers, defining clear roles, shifts, and SOPs for setup, sales, finance, and vendor coordination.
- Enable digital payment infrastructure (UPI/QR) and standardized sales ledger and inventory tracking formats.

4. Ramadan Execution & Daily Operations

- Run daily shop operations including opening/closing routines, billing, inventory updates, customer engagement, and hygiene checks.
- Maintain transparent daily sales reporting, payment tracking, and inventory reconciliation.
- Support promotions through WhatsApp messaging, posters, and live product highlights to drive footfall and conversions.

5. Post-Ramadan Closure & Impact Reporting

- Manage return of unsold stock, vendor reconciliation, and timely payment disbursals.
- Consolidate sales, participation, and feedback data into a Final Impact & Closure Report.
- Capture learnings and recommendations to inform future annual pop-ups or permanent TWT retail models.

Targeted Audience:

- Primary: Women entrepreneurs and home-grown Mumineen brands
- Secondary: Coffee pavilion visitors, young students

Expected Outcome:

- ✓ Increased visibility, sales, and confidence for women-led businesses
- ✓ Hands-on exposure to structured retail operations, pricing, and customer handling
- ✓ Transparent, auditable sales, inventory, and vendor reconciliation processes

PROJECT CHARTER



- ✓ Positive customer experience with $\geq 80\%$ satisfaction feedback

PROJECT CHARTER



Name of the Project / Program: Legal Compliance Awareness & Corporate Services Drive

Objective:

Safeguard Mumineen businesses from legal, regulatory, and operational risk by creating structured legal compliance awareness, standardized assessments, and a clear referral-and-closure pathway—while positioning DBohra LLP Solutions as the default compliance support channel, with TWT as the key execution and mobilization lever

Project Scope:

1. Legal Compliance Awareness & Education

- Conduct structured legal compliance awareness sessions across identified Mawaaze, covering essential business requirements such as registrations, licenses, banking compliance, and statutory documentation.
- Ensure alignment with TWT objectives by embedding awareness sessions into the broader business upliftment narrative rather than positioning them as enforcement activities.

2. Standardized Compliance Assessment Mechanism

- Design and deploy a uniform Legal Compliance Checklist capturing core statutory and operational requirements applicable to Mumineen businesses.
- Distribute checklists through trained Khidmat Guzaars and committee members, ensuring assisted filling where required to maintain data quality.
- Collect and validate checklist data through Zoho-based digital forms, ensuring consistency, auditability, and secure storage.

3. Compliance Categorization & Gap Analysis

- Review and assess all submitted checklists to classify businesses into Compliant, Partially Compliant, or Non-Compliant categories.
- Generate Mawaaze-wise and category-wise compliance gap analysis reports, highlighting systemic risks, common deficiencies, and priority intervention areas.

4. Corporate Services Referral & Enablement

- Establish a structured referral pipeline linking non-compliant businesses to DBohra LLP Solutions for resolution and closure.
- Clearly communicate service benefits, scope, and next steps to improve conversion from awareness to action.

5. Follow-Up, Closure & Reporting

- Conduct systematic follow-up visits and document verification to ensure referred businesses progress towards compliance closure.
- Track closure status using a dedicated follow-up tracker, ensuring accountability at field and service-provider levels.
- Publish a Final Consolidated Compliance & Closure Report, supported by dashboards and documentation, to institutionalize learnings for future cycles.

Targeted Audience:

- Primary: Mumineen Business owners and entrepreneurs

Expected Outcome:

- ✓ High awareness and participation in legal compliance assessments across targeted Mawaaze
- ✓ A validated compliance baseline dataset for Mumineen businesses
- ✓ Strong referral flow to Corporate Services, driving real compliance action

PROJECT CHARTER



- ✓ Measurable closure of priority compliance cases, especially mandatory requirements such as bank accounts for Basateen cases.

PROJECT CHARTER



Name of the Project / Program: Traders to Creators

Objective:

Transition Mumineen business owners from a pure trading mindset to a value-creation mindset by equipping them with a simple, practical product-thinking framework—enabling them to convert everyday business problems into validated, launch-ready solutions.

Project Scope:

1. Mindset Shift & Awareness Activation

- Conduct a 1-hour awareness seminar across selected Mauze to introduce product thinking, innovation basics, and the concept of value creation versus margin-based trading.
- Help participants recognize hidden innovation opportunities within their existing operations—pricing pain points, customer friction, inefficiencies, and unmet needs.
- Establish a common language around problem identification, experimentation, and validation, accessible to micro and small businesses.

2. Structured 6-Week Creator Sprint

- Execute a guided 6-week sprint covering ideation, prioritization, customer validation, prototyping, testing, and launch preparation.
- Enable participants to maintain a Problem Log and Opportunity Matrix, ensuring ideas are grounded in real business challenges.
- Support low-cost, practical prototyping using WhatsApp, paper workflows, service pilots, or simple digital tools, removing fear of “innovation complexity.”

3. Customer Validation & Evidence-Based Development

- Require direct customer validation for every idea through interviews, feedback forms, or live testing.
- Produce a Customer Validation Report for each participant, ensuring ideas move forward only if market signal exists.

4. Prototype Launch, Feedback & Refinement

- Support participants in launching a working prototype (product, service extension, or internal tool) within their own business environment.
- Capture early performance metrics, customer reactions, and operational learnings through a Launch & Feedback Report.

5. Committee Upskilling, Replication & BAU Transition

- Upskill Special Officers, trainers, and committee members to independently run future Creator cohorts.
- Integrate the program into TWT systems and reporting, ensuring attendance, progress, and outcomes are tracked end-to-end.
- Transition post-sprint execution into BAU, enabling monthly micro-innovation sessions and sustained creator culture at the Mauze level.

Targeted Audience:

- Primary: Mumineen traders, resellers, and MSME owners facing margin pressure
- Secondary: Local committees, Khidmat Guzars, Special officers, and TAP trainers

Expected Outcome:

- ✓ Clear mindset shift from resale dependency to value creation
- ✓ Tangible validated prototypes launched by participating businesses
- ✓ Improved problem-solving discipline and customer-centric thinking
- ✓ Trained committees capable of running Creator programs independently

PROJECT CHARTER



Name of the Project / Program: Umoor Iqtesadiyah Office

Objective:

The Umoor Iqtesadiyah Office Rollout Program aims to establish a standardized, professionally governed network of regional Umoor Iqtesadiyah (UI) offices across all designated Indian and international mawaaze under the supervision of HQHB. The objective is to strengthen economic empowerment within the Dawoodi Bohra community by creating structured, compliant, and self-sustaining offices that serve as local hubs for Tijaarat Raabehah (TR) and Qardan Hasana (QH) initiatives. Through uniform infrastructure, trained manpower, and robust governance systems, the project seeks to enable transparent operations, efficient reporting, and enhanced access to economic advisory and financial support at the grassroots level.

Project Scope:

Planning Phase

This phase includes mauze-level need assessment, preparation and submission of office setup plans and budgets by Local Amil Sahebs and Active Committees, and detailed review by HQHB Central Operations, HR, Finance, and TR/QH teams. It also covers consolidation of approved budgets, fund requirement assessment, policy validation, and final manzoori from the Development Board, along with rollout sequencing based on Mauze Tier categorization.

Execution Phase

Execution involves physical office setup including site finalization, renovation, furnishing, and branding as per standardized tier-wise designs. It also includes recruitment and deployment of trained staff, onboarding of counsellors and administrators, implementation of IT systems for reporting and tracking, and activation of TR and QH operations. Rollout will be phased across Tier 1, Tier 2, and Tier 3 mawaaze to ensure prioritization while maintaining parallel groundwork.

Closure & Stabilization Phase

The closure phase focuses on operational audits, compliance verification, financial reconciliation against approved budgets, staff certification, and handover to steady-state operations. Post-implementation evaluations, community feedback assessments, and documentation of lessons learned will ensure sustainability, standardization, and readiness for scale or replication.

Targeted Audience:

Primary Audience (Beneficiaries & Users)

- Local business owners, entrepreneurs, and aspiring traders seeking Tijaarat Raabehah guidance
- Qardan Hasana applicants and beneficiaries requiring financial facilitation and counselling
- Mumineen requiring localized economic advisory and support services

Secondary Audience (Implementers & Operators)

- Local Amil Sahebs and Active Committees
- Umoor Iqtesadiyah office staff, counsellors, and administrators
- Regional Operations teams (RDOs/RDMs) responsible for execution and monitoring

Tertiary / Oversight Stakeholders

- HQHB Central Office (Operations, HR, Finance, PMO, IT)
- Development Board (policy approval and funding)
- Strategic partners, consultants, and approved vendors

Expected Outcomes:

- Establishment of fully functional UI offices across all designated Tier 1, Tier 2, and Tier 3 mawaaze
- Standardized infrastructure, staffing models, and operating procedures aligned with HQHB norms
- Trained and certified manpower ensuring consistent service delivery and governance
- Improved transparency through streamlined financial, audit, and reporting systems
- Enhanced accessibility to TR and QH services for local businesses and beneficiaries
- Stronger community engagement and measurable improvement in economic participation and support outcomes

PROJECT CHARTER



Name of the Project / Program: Umooor Iqtesadiyah Musaid

Objective:

The Umooor Iqtesadiyah Musaid (UIM) Project aims to establish a structured, relationship-based household engagement model across all Mawaze by deploying trained Musaids as the primary link between Mumin households and Umooor Iqtesadiyah initiatives. The project seeks to ensure that every household is economically informed, supported, and actively engaged through personalized guidance on Qardan Hasana and Tijaarat Raabehah, strengthened scheme participation, and continuous year-round follow-up. By combining trained volunteers, standardized processes, and digital integration, the UIM project institutionalizes household-level economic support as a permanent and scalable framework.

Project Scope:

Planning Phase

This phase covers household and sector mapping using ITS data, identification and nomination of Musaids by local Committees, development of standardized training curriculum, and readiness assessment of Mawaze. It also includes IT system preparation for Musaid assignment, training management, collection tracking, and reporting dashboards, along with coordination between Idarah, HR, IT, and Committees to finalize rollout sequencing.

Execution Phase

Execution begins with Musaid onboarding and structured training during TWT through TWT Khidmat Guzaars, followed by household engagement and Qardan Hasana collections under the Husain and Mohammadi Schemes. Musaids engage approximately 50 households each, drive awareness, assist participation, and report progress through digital systems. The project is rolled out in phases—during TWT for ITS-ready Mawaze, followed by Tier 1, Tier 2, and Tier 3 cities post-TWT.

Closure & Continuity Phase

This phase focuses on performance evaluation, reporting, and stabilization of the Musaid network. Quarterly refresher trainings, recognition of high-performing Musaids, digital reporting discipline, and annual reviews ensure sustained engagement beyond TWT. The project transitions into a steady-state, year-round operating model embedded within Umooor Iqtesadiyah operations.

Targeted Audience:

Primary Audience (Beneficiaries)

- Mumin households across all Mawaze
- Qardan Hasana applicants and beneficiaries
- Families participating in Husain and Mohammadi Schemes

Secondary Audience (Implementers & Executors)

- Umooor Iqtesadiyah Musaids (volunteer field workforce)
- Local Committees responsible for assignment, monitoring, and coordination
- TWT Khidmat Guzaars conducting Musaid training during TWT

Tertiary Audience (Oversight & Enablers)

- Umooor Iqtesadiyah Idarah and HR Department
- IT and PMO teams supporting systems, tracking, and governance
- Talebaat team developing standardized training content

Expected Outcomes:

- 100% household mapping and assignment of Musaids across participating Mawaze
- A trained and certified network of 1,500+ Musaids operating on a standardized framework
- Increased and more consistent participation in Qardan Hasana, Husain Scheme, and Mohammadi Scheme
- Sustained household engagement (80% during TWT, 90% post-TWT)
- Centralized digital visibility of assignments, training, collections, and engagement metrics
- Improved coordination between Idarah, Committees, and field volunteers
- Establishment of a sustainable, year-round household-level economic engagement model

PROJECT CHARTER



Name of the Project / Program: TAP – Learning School Setup (BAU + TAP School Model)

Objective:

The Training & Acceleration Program (TAP) – Learning School Setup aims to build a strong, self-sustaining training ecosystem across all mauze by delivering standardized business and skill-based learning while simultaneously creating long-term local training capacity through TAP Schools. Executed in parallel as TWT Business-as-Usual (BAU) and TAP School setups led by Special TAP Officers (STOs), the project enables Mumineen to acquire practical knowledge to start, strengthen, or diversify businesses. The initiative directly supports the vision of HQHB by institutionalizing high-quality training, strengthening entrepreneurship, and ensuring scalable, year-round economic upliftment.

Project Scope:

Planning Phase

This phase focuses on need assessment, curriculum standardization, trainer and SME identification, TAP module readiness, and governance setup. Selected mauze are evaluated for TAP School readiness, training calendars are prepared, SPOCs and Training Managers are appointed, and budgets are submitted to the TR Opex team. Orientation plans, documentation, and replication frameworks are finalized to ensure consistency across regions.

Execution Phase

Execution runs through two parallel streams. Under **TAP BAU**, each mauze delivers structured TAP programs during Shehrullah with defined attendance, assessment, and reporting standards. In parallel, **TAP Learning Schools** are established in selected mauze, onboarding local trainers, forming institute partnerships, appointing STOs and SPOCs, and publishing annual training calendars. Programs are delivered through local venues with full lifecycle management—registration, training delivery, assessments, feedback, and data capture via the TWT module.

Closure & Scale Phase

The closure phase consolidates reporting, KPI evaluation, and documentation of success stories. Certified trainers, operational SOPs, and governance models are embedded locally, enabling operational independence. Proven TAP School models are replicated to 3–5 neighbouring mauze per cluster, followed by final reporting, recognition, and formal project closure.

Targeted Audience:

Primary Audience (Beneficiaries)

- Mumineen seeking business knowledge, skill development, and entrepreneurial support
- Aspiring and existing entrepreneurs across participating mauze

Secondary Audience (Implementers & Executors)

- TAP School participants and trainees
- External trainers, SMEs, and institute partners delivering programs
- Special TAP Officers (STOs) and local Training Managers (SPOCs) managing TAP Schools

Tertiary Audience (Oversight & Enablers)

- Umooor Iqtisadiyah and TR Office
- TAP Central Team, PMO, Operations, Finance, and IT teams
- Local Committees and leadership supporting mobilisation and governance

Expected Outcomes:

- Consistent delivery of standardized TAP programs across all participating mauze
- Establishment of TAP Learning Schools with trained local trainers and defined governance
- Minimum 80% attendance and 70%+ learning improvement across programs
- Operational independence of TAP Schools with annual training calendars and budgets
- Strong trainer and SME ecosystem (minimum 10 trainers per TAP School)
- Accurate, timely reporting and data integrity through the TWT module
- Replication of successful TAP School models to neighbouring mauze
- Sustainable, scalable framework for long-term economic and entrepreneurial upliftment

PROJECT CHARTER



TAP Program Topics:

Business Mindedness & Entrepreneurship	Partnership Deed	Inventory Management	Leadership Theories	Investment Appraisal
Women Entrepreneurship <i>(Only for Bheno)</i>	Financial Terminologies	Business Structure	Marketing Mix	Costing
Service to Business Transition	Transform Business from Credit to Cash	Size of the Business	Nature of Marketing	Use of AI
Business Planning	Finance for Non-Finance	Business Strategies	Operations Management	Renewable Energy
New Age Business Ideas & Models	Digital Marketing	Project Management	Use of Technology	Trader to Creator
Business Growth	Certified Service Provider	Human Resource Management	Finance & Accounts	Effective Business Communication
Business Ethics	Business in Home Automation	Motivation	Analysis of Financial Statements	Social Media for Business <i>(Only for Bheno)</i>
Household Budgeting <i>(Only for Bheno)</i>	Business Opportunities in EV & Charging Infra	Organization Structure	Basic Accounting	Cash Flow Planning

Highlighted in red are paid programs

Highlighted in Yellow are Skill based program/Workshops

PROJECT CHARTER



Name of the Project / Program: Al-Muzākarah al-‘Ilmiyyah

Objective:

Al-Muzākarah al-‘Ilmiyyah is a structured learning initiative conducted during Ramaḍān 1447H to enhance spiritual understanding and strengthen economic literacy among Mumineen through five guided topics rooted in Fāṭimi teachings. The project aims to translate Fatimi ilm into practical ethical guidance for daily life and business conduct, while fostering reflection, discipline, and community engagement during the blessed month. By combining spiritual principles with real-world economic application, the initiative supports the broader vision of HQHB to strengthen the spiritual, ethical, and economic foundations of Mumineen across all participating Jama‘ats.

Project Scope:

Planning Phase

This phase includes finalization of the five-topic curriculum, development of learning materials, preparation of assessments, setup of digital registration and attendance systems, and coordination with TWT Khidmat Guzār, Tawli al-Ṣalāh Khidmat Guzār, and local Jama‘at Committees. Batch allocation is planned based on household count to ensure optimal session size and learning quality. Communication, scheduling, and facilitator readiness are completed prior to the start of Ramaḍān.

Execution Phase

Execution spans 1–30 Ramaḍān 1447H and involves daily Muzākarah sessions conducted at Masājīd or Markaz across participating Jama‘ats. Sessions are facilitated primarily by TWT Khidmat Guzār and supported by Tawli al-Ṣalāh Khidmat Guzār where required. Each batch undergoes structured delivery, attendance tracking, pre- and post-assessments, and feedback collection, ensuring consistency and engagement across all regions.

Closure Phase

The closure phase focuses on consolidation and analysis of attendance, assessment outcomes, and participant feedback. A final project report is prepared and submitted, documenting coverage, learning impact, and insights. All approved content and materials are uploaded to the TWT Resource Page, ensuring long-term accessibility and institutional learning.

Targeted Audience:

Primary Audience (Beneficiaries)

- Mumineen and Muminaat participating in Ramaḍān learning sessions
- Community members seeking guidance on ethical economics and business practices rooted in Fatimi teachings

Secondary Audience (Facilitators & Executors)

- TWT Khidmat Guzār serving as primary session facilitators
- Tawli al-Ṣalāh Khidmat Guzār acting as secondary facilitators where required
- Local Jama‘at Committees supporting venue readiness, coordination, and participant communication

Tertiary Audience (Oversight & Support)

- Umoor Iqtisadiyah Department
- HQHB IT, Content, and Assessment teams
- PMO and central coordination teams responsible for governance and reporting

Expected Outcomes:

- Successful delivery of all five Muzākarah topics across participating regions
- Improved post-assessment scores indicating enhanced understanding of ethical and economic concepts
- Consistent participation and attendance aligned with batch allocation criteria
- High participant satisfaction levels (target >80% positive feedback)
- Structured documentation through attendance records, assessments, and feedback analysis
- Submission of a comprehensive final project report within defined timelines
- Permanent availability of learning materials on the TWT Resource Page for future reference

PROJECT CHARTER



Name of the Project / Program: Al-Fiqho Thummal Matjar (AFSM)

Objective:

Al-Fiqho Thummal Matjar (AFSM) is a structured, multi-module learning program designed to equip Mumineen with comprehensive knowledge of **Fiqh-based halal business practices** before and during their engagement in trade and entrepreneurship. Rooted in Fatimi teachings and classical Islamic jurisprudence, the program integrates religious principles with modern business application to ensure ethical, just, and sustainable commercial conduct. Implemented under **Idaarah al-Tijaarat al-Raabehah**, AFSM aims to create disciplined, knowledgeable business practitioners through classroom learning, assessments, and guided engagement.

Project Scope:

Planning Phase

The planning phase includes curriculum and syllabus design for Part 1 and Part 2 modules, classroom readiness (standard and cluster formats), batch enrollment through interviews, Khidmat Guzar orientation, IT system setup (AFSM resource page, assessment modules, session recordings), structured fee collection mechanisms, and pre-assessment development. City readiness assessments and dependency validation (Part 2 only after Part 1 completion and certification) are mandatory before execution.

Execution Phase

Execution begins from Shehrullah 1447H with Module 1 delivery, followed by Modules 2–8 over the next seven months. Weekly and monthly sessions are conducted across designated mawaaze by trained Khidmat Guzars, supported by attendance tracking, session recordings, formative and summative assessments, and continuous communication. Fees are collected per module, performance is monitored monthly, and assessments are evaluated using standardized rubrics and MCQ-based systems.

Closure & Evaluation Phase

The closure phase focuses on final summative assessments, consolidation of academic and operational performance, feedback collection, financial reconciliation, certification issuance, and preparation of the final project closure report. Lessons learned and improvement recommendations are documented to guide future AFSM cycles while ensuring compliance with academic, financial, and governance standards.

Targeted Audience:

Primary Audience (Beneficiaries)

- Mumineen engaged in business, trade, or entrepreneurship
- Aspiring entrepreneurs seeking Fiqh-compliant business knowledge

Secondary Audience (Implementers & Facilitators)

- AFSM Khidmat Guzars delivering classroom sessions and learner support
- Faculty members, assessment teams, and academic coordinators
- Local Umoor Iqtisadiyah Committees and Ummal Kiram supporting on-ground execution

Tertiary Audience (Oversight & Enablers)

- Project Sponsor, Mentor, and PMO
- IT, Operations, Finance, and Product teams supporting systems, logistics, and governance

Expected Outcomes:

- Successful completion of all 8 AFSM modules with $\geq 85\%$ student completion rate
- Improved understanding of Fiqh-based business ethics and practices
- Fully functional classroom and IT infrastructure across participating mawaaze
- Standardized assessments with measurable learning outcomes
- Timely fee collection and adherence to approved budgets
- Certified graduates equipped to conduct halal, ethical, and sustainable business
- Comprehensive project closure report capturing performance, insights, and improvements

PROJECT CHARTER



Name of the Project / Program: Welfare Pavilion Replication

Objective:

The TWT 1447 – Welfare Pavilion Replication project aims to systematically replicate the Welfare Pavilion model across selected high-priority mawaze during TWT 1447 to strengthen structured welfare awareness, identify new genuine welfare cases, and progress them through initial screening and documentation. By deploying trained Khidmat Guzars and a standardized pavilion narrative, the project seeks to bridge awareness gaps, surface deserving but previously unlinked Mumineen, and build a high-quality welfare case pipeline for post-TWT progression, thereby reinforcing the community welfare ecosystem under the guidance of Umoor Iqtesadiyah.

Project Scope:

Planning Phase

This phase includes selection of priority mawaze, finalization of the pavilion kit, narratives, scripts, and screening tools, stakeholder alignment with local jamaat committees, IT setup (QR registration, digital forms, dashboards), and orientation of Khidmat Guzars. Governance structures, reporting formats, and rollout schedules are finalized to ensure uniform execution.

Execution Phase

Execution involves on-ground pavilion setup in identified mawaze during TWT, guided visitor walkthroughs, structured awareness on welfare programs, and initial screening of potential applicants using standardized forms. Valid cases are initiated with first-level feasibility inputs, while daily reporting captures visitor engagement, collections, screenings, and emerging insights. Local committees support mobilisation, counselling, and visitor flow management.

Closure & Post-TWT Phase

The closure phase focuses on consolidation of all screening data, quality checks, re-screening where required, and progression of priority cases for post-TWT welfare processing. Mawaze-wise analytics, impact reports, and lessons learned are documented, culminating in formal project closure and handover to ongoing welfare teams.

Targeted Audience:

Primary Audience (Beneficiaries)

- Mumineen households in high house-count mawaze not yet linked to the welfare ecosystem
- Potential Baseteen, SHND, and Qardan Hasana applicants requiring guidance and awareness

Secondary Audience (Implementers & Executors)

- Trained Khidmat Guzars executing pavilion walkthroughs and screenings
- Welfare team members conducting case validation and guidance
- Local UI Committees supporting mobilisation, counselling, and coordination

Tertiary Audience (Oversight & Enablers)

- Central Welfare and Operations leadership
- Finance, Product, IT, and PMO teams enabling systems, reporting, and governance

Expected Outcomes:

- Welfare Pavilion successfully executed in all identified mawaze
- Structured awareness delivered to a significant proportion of Mumineen households
- Identification of a quality pipeline of new, genuine welfare cases
- Completed screening forms and initiated files ready for post-TWT progression
- Improved collections and contribution alignment with local welfare needs
- Mawaze-wise insights on welfare gaps and sector potential
- Stronger coordination between central welfare teams and local committees
- Documented impact report and lessons learned for future replication

PROJECT CHARTER



Name of the Project / Program: Startups & Diversification Pavilion Replication

Objective:

The Startups & Diversification Pavilion Replication project aims to cultivate entrepreneurial thinking, diversification awareness, and long-term business resilience among Mumineen by replicating a scalable, knowledge-driven pavilion model across selected Mawaze during Shehrullah under TWT. The initiative shifts mindsets from trend-following to insight-based decision-making by introducing startup thinking as a mindset and enabling existing businesses to diversify responsibly. Using a centrally designed blueprint with local customization, the project converts TWT footfall into meaningful economic awareness, reflection, and future-ready action aligned with ethical and sustainable business principles.

Project Scope:

Planning Phase

This phase includes approval of the pavilion replication strategy, identification of target Mawaze, definition of Micro–Large pavilion formats, and development of the central pavilion blueprint covering Startups and Diversification zones. It also involves preparation of SOPs, walkthrough scripts, visual and print assets, IT and feedback mechanisms, and orientation of TWT Khidmatguzaars and Mawaze committees. City-wise execution plans, readiness checks, and alignment with TWT schedules are finalized before rollout.

Execution Phase

During Shehrullah, the pavilion is set up and executed across identified Mawaze in the approved scale formats. Execution includes guided visitor walkthroughs, explanation of startup and diversification frameworks, use of interactive engagement tools, and presentation of locally relevant business examples. Visitor engagement, reflection, and call-to-action registrations are facilitated by trained KGs and Mawaze teams, with continuous monitoring, mid-course corrections, and daily reporting.

Closure & Consolidation Phase

Post-TWT activities focus on consolidation of feedback, insights, and engagement data from all Mawaze. Learnings, best practices, and regional observations are documented into a final report, along with recommendations for improvement and future replication. The project concludes with management review and formal closure, creating a reusable knowledge asset for subsequent programs.

Targeted Audience:

Primary Audience (Beneficiaries)

- Mumineen entrepreneurs, business owners, and aspiring founders
- Existing traders and professionals exploring diversification or business evolution

Secondary Audience (Implementers & Executors)

- TWT Khidmatguzaars facilitating pavilion walkthroughs and engagement
- Mawaze committees managing on-ground setup, visitor flow, and local execution
- Talebaat and Talabat supporting engagement and feedback capture

Tertiary Audience (Oversight & Enablers)

- Umooor Iqtesadiyah leadership and central project team
- Operations, Product, IT, PMO, and Communications teams enabling governance, systems, and reporting

Expected Outcomes:

- Successful setup and execution of the Startups & Diversification Pavilion in all identified Mawaze
- Increased entrepreneurial awareness and understanding of startup fundamentals
- Improved clarity among business owners on responsible diversification pathways
- High visitor engagement and meaningful participation across pavilion zones
- Registrations for follow-up training, incubation, or learning programs
- Actionable feedback and insights captured for future economic initiatives
- Trained Mawaze committees capable of independently executing similar knowledge-based programs
- Documented learnings and standardized assets for scalable future replication

Subject Wise Details

Sr. No.	Subjects	Objective-cum-Scope	Deliverables	Conversion (what counts as achievement)
1	Husain Scheme – 12 Month Contributors	<ul style="list-style-type: none"> ★ To deepen concept awareness and shift contributors towards disciplined monthly participation. ★ Scope includes identifying annual or irregular contributors and counselling them for 12-month muddat commitment. Focus on behavioural change rather than amount enhancement. 	<ul style="list-style-type: none"> ★ List of unique 12-month contributors. ★ Monthly contribution tracking record. ★ Mauze-wise conversion summary. 	<ul style="list-style-type: none"> ★ Successful Husain Scheme contribution with minimum 12-month muddat confirmed in QH software
2	Husain Scheme – Contribution Amount	<ul style="list-style-type: none"> ★ To encourage sustained participation in Qardan Hasana aligned with individual economic stability. ★ Scope includes counselling Mumineen to contribute responsibly over a 12-month muddat. Emphasis on consistency and inclusion. 	<ul style="list-style-type: none"> ★ Increased active contributors. ★ Documented contribution amounts. ★ Periodic contribution status report. 	<ul style="list-style-type: none"> ★ Contribution successfully credited in Husain Scheme account for ≥12 months
3	Husain Scheme – New Accounts	<ul style="list-style-type: none"> ★ To onboard households without existing Husain Scheme accounts. ★ Scope includes awareness, eligibility guidance, and facilitation of account opening. Conversion achieved only upon account creation and first credit. 	<ul style="list-style-type: none"> ★ New Husain Scheme accounts opened. ★ Amount credited confirmation. ★ Mauze-level onboarding report. 	<ul style="list-style-type: none"> ★ Husain Scheme account created and a minimum ₹1 credited
4	Mohammedi Scheme Contribution	<ul style="list-style-type: none"> ★ To maximise participation across all six miqaats through awareness and facilitation. ★ Scope includes motivating Mumineen to contribute as per capacity during designated occasions. 	<ul style="list-style-type: none"> ★ Contributor list across six miqaats. ★ Contribution tracking sheet. ★ Participation summary report. 	<ul style="list-style-type: none"> ★ Signed Panchnama uploaded in QH software after bank deposit
5	Economic Development Plan (EDP)	<ul style="list-style-type: none"> ★ To develop Mauze-specific, data-backed economic development plans. ★ Scope includes survey validation, household profiling, opportunity identification, and transition mapping. 	<ul style="list-style-type: none"> ★ Validated household & business dataset. ★ Mauze-wise EDP document. ★ Opportunity mapping sheets. 	<ul style="list-style-type: none"> ★ Final EDP uploaded and marked “Submitted” on TWT module
6	Qardan Hasana – Application Review	<ul style="list-style-type: none"> ★ To strengthen quality, transparency, and consistency of QH evaluations. ★ Scope includes participation in interviews, audit-based review, and compliance monitoring. 	<ul style="list-style-type: none"> ★ Observation notes and findings. ★ Issue-wise recommendations. ★ Consolidated review report. 	<ul style="list-style-type: none"> ★ Audit form submitted with final score aggregation on TWT module
7	Economic Well-Being Study	<ul style="list-style-type: none"> ★ To measure post-QH economic impact beyond process compliance. ★ Scope includes beneficiary interaction, structured assessment, and outcome analysis. 	<ul style="list-style-type: none"> ★ EW questionnaires completed. ★ Evidence of stability and upliftment. ★ Consolidated EW report. 	<ul style="list-style-type: none"> ★ Score generated and data submitted on TWT module
8	Comprehensive Survey	<ul style="list-style-type: none"> ★ To create a single, reconciled Mauze data foundation. ★ Scope includes household, profession, business, and vulnerability data. 	<ul style="list-style-type: none"> ★ Completed surveys. ★ Verified datasets. ★ Mauze survey report. 	<ul style="list-style-type: none"> ★ Survey uploaded and frozen on TWT

Sr. No.	Subjects	Objective-cum-Scope	Deliverables	Conversion (what counts as achievement)
9	Partnership Deeds	<ul style="list-style-type: none"> ★ To promote Shari'ah-compliant partnership clarity. ★ Scope includes lead identification and facilitation of deed adoption or renewal. 	<ul style="list-style-type: none"> ★ Partnership leads list. ★ Executed deeds. ★ Adoption status report. 	<ul style="list-style-type: none"> ★ Partnership deed submitted on Amalat portal
10	HR Consultancy	<ul style="list-style-type: none"> ★ To professionalise HR practices in Mumineen businesses. ★ Scope includes lead identification and HR diagnostic routing. 	<ul style="list-style-type: none"> ★ HR leads captured. ★ Awareness sessions. ★ Lead status report. 	<ul style="list-style-type: none"> ★ Lead qualified after initial consultation
11	DBohra – New Registrations	<ul style="list-style-type: none"> ★ To expand business directory coverage. ★ Scope includes outreach, onboarding, and form submission. 	<ul style="list-style-type: none"> ★ New DBohra registrations. ★ Verification checklist. ★ Mauze summary report. 	<ul style="list-style-type: none"> ★ Registration successfully submitted on DBohra portal
12	DBohra – Business Verification	<ul style="list-style-type: none"> ★ To improve directory credibility through verification. ★ Scope includes document checks and field confirmation. 	<ul style="list-style-type: none"> ★ Verified listings. ★ Pending tracker. ★ Completion report. 	<ul style="list-style-type: none"> ★ Business marked “Verified” on DBohra
13	Marketing & Communications	<ul style="list-style-type: none"> ★ To ensure awareness and participation. ★ Scope includes messaging, promotions, and mobilisation. 	<ul style="list-style-type: none"> ★ Communication assets. ★ Outreach logs. ★ Engagement report. 	<ul style="list-style-type: none"> ★ Evidence uploaded
14	Umoor Iqtisadiyah Musaid	<ul style="list-style-type: none"> ★ To institutionalise household-level engagement. ★ Scope includes one Musaid per ~50 households, training & deployment. 	<ul style="list-style-type: none"> ★ Trained Musaid list. ★ Assignment records. ★ Coverage report. 	<ul style="list-style-type: none"> ★ Musaid details submitted on TWT portal
15	Umoor Iqtisadiyah Office	<ul style="list-style-type: none"> ★ To establish a local UI facilitation hub. ★ Scope includes planning, budgeting, staffing, and activation. 	<ul style="list-style-type: none"> ★ Functional UI office. ★ Approved budget. ★ Readiness report. 	<ul style="list-style-type: none"> ★ Office details submitted and approved on TWT
16	Manufacturing Pavilion	<ul style="list-style-type: none"> ★ To create awareness on manufacturing and industrialisation. ★ Scope includes pavilion setup and guided walkthroughs. 	<ul style="list-style-type: none"> ★ Pavilion setup. ★ Visitor data. ★ Outcome report. 	<ul style="list-style-type: none"> ★ Pavilion photos & report uploaded
17	Coffee Pavilion	<ul style="list-style-type: none"> ★ To showcase crop-to-cup business opportunities. ★ Scope includes experiential learning and CTA capture. 	<ul style="list-style-type: none"> ★ Pavilion setup. ★ Engagement data. ★ Insight report. 	<ul style="list-style-type: none"> ★ Setup documented

Sr. No.	Subjects	Objective-cum-Scope	Deliverables	Conversion (what counts as achievement)
18	QCafé Setup	<ul style="list-style-type: none"> ★ To demonstrate live food & beverage operations. ★ Scope includes daily operations, hygiene, and reporting. 	<ul style="list-style-type: none"> ★ QCafé operational. ★ Sales & footfall logs. ★ Closure report. 	<ul style="list-style-type: none"> ★ QCafé execution recorded
19	DBohra Shop	<ul style="list-style-type: none"> ★ To enable women-led retail exposure. ★ Scope includes vendor onboarding and sales operations. 	<ul style="list-style-type: none"> ★ Pop-up shop setup. ★ Sales & inventory report. ★ Vendor reconciliation. 	<ul style="list-style-type: none"> ★ Final sales & closure report submitted
20	Startups & Diversification Pavilion	<ul style="list-style-type: none"> ★ To shift mindset towards entrepreneurship & diversification. ★ Scope includes pavilion replication and guided engagement. 	<ul style="list-style-type: none"> ★ Pavilion executed. ★ CTA registrations. ★ Insight report. 	<ul style="list-style-type: none"> ★ Pavilion report & CTAs submitted
21	Counsellor Identification	<ul style="list-style-type: none"> ★ To build a local counselling ecosystem for business guidance. ★ Scope includes identification, validation, and onboarding support. 	<ul style="list-style-type: none"> ★ Counsellor profiles. ★ Skill & experience mapping. ★ Registry submission. 	<ul style="list-style-type: none"> ★ Counsellor approved and onboarded by Idaarah
22	Welfare – Baaseteen & SHND Cases	<ul style="list-style-type: none"> ★ To identify and progress genuine welfare cases. ★ Scope includes screening, documentation, and follow-ups. 	<ul style="list-style-type: none"> ★ Eligible cases identified. ★ Completed documentation. ★ Case status tracker. 	<ul style="list-style-type: none"> ★ Case marked “Complete” by RDM on module
23	Welfare Pavilion	<ul style="list-style-type: none"> ★ To surface welfare awareness and cases. ★ Scope includes screening and education. 	<ul style="list-style-type: none"> ★ Pavilion execution. ★ Leads captured. ★ Summary report. 	<ul style="list-style-type: none"> ★ Pavilion execution recorded
24	Educational Training Programs	<ul style="list-style-type: none"> ★ To upskill Mumineen via Ilmiyah and business education. ★ Scope includes TAP, AFSM, Muzākarah sessions. 	<ul style="list-style-type: none"> ★ Sessions conducted. ★ Attendance & assessments. ★ Outcome report. 	<ul style="list-style-type: none"> ★ Event marked “Completed” on TWT
25	AFSM	<ul style="list-style-type: none"> ★ To impart Fiqh-based halal business knowledge. ★ Scope includes structured modules, assessments, and certification. 	<ul style="list-style-type: none"> ★ AFSM sessions delivered. ★ Attendance & assessment records. ★ Certified participants list. 	<ul style="list-style-type: none"> ★ Module attendance & assessment uploaded
26	Muzākarah Ilmiyah	<ul style="list-style-type: none"> ★ To strengthen spiritual-economic understanding during Ramaḍān. ★ Scope includes daily sessions, assessments, and feedback. 	<ul style="list-style-type: none"> ★ Sessions conducted. ★ Attendance logs. ★ Assessment report. 	<ul style="list-style-type: none"> ★ Batch marked complete with attendance

Sr. No.	Subjects	Objective-cum-Scope	Deliverables	Conversion (what counts as achievement)
27	Budget & Finance	<ul style="list-style-type: none"> ★ To ensure financial discipline and transparency. ★ Scope includes budgeting, expense tracking, and reconciliation. 	<ul style="list-style-type: none"> ★ Approved budgets. ★ Expense statements. ★ Financial closure report. 	<ul style="list-style-type: none"> ★ Budget / expenses submitted on TWT
28	Skill-Based Programs	<ul style="list-style-type: none"> ★ To enhance practical skills via workshops. ★ Scope includes standardized content delivery. 	<ul style="list-style-type: none"> ★ Sessions conducted. ★ Attendance & assessments. ★ Completion report. 	<ul style="list-style-type: none"> ★ Training marked complete
29	Effective Communications	<ul style="list-style-type: none"> ★ To improve customer-facing communication, service etiquette, and business credibility among Mumineen. ★ Scope includes practical training on tone, clarity, customer handling, and trust-building using real-life business scenarios. 	<ul style="list-style-type: none"> ★ Communication training sessions conducted. ★ Attendance and feedback records. ★ Communication toolkit and templates shared. 	<ul style="list-style-type: none"> ★ Session marked "Completed" with attendance and feedback uploaded
30	Business Company Formation	<ul style="list-style-type: none"> ★ To build awareness on legal business structures and compliance pathways. ★ Scope includes guidance on proprietorship, partnership, LLP, and company formation, eligibility, and documentation basics. 	<ul style="list-style-type: none"> ★ Awareness sessions conducted. ★ Participant attendance records. ★ Company formation leads identified. 	<ul style="list-style-type: none"> ★ Lead captured and submitted on TWT / DBohra referral module
31	Financial Performance	<ul style="list-style-type: none"> ★ To strengthen financial literacy and performance analysis capability of Mumineen businesses. ★ Scope includes understanding P&L, cash flow, ratios, cost control, and sustainability indicators. 	<ul style="list-style-type: none"> ★ Financial performance sessions conducted. ★ Attendance and assessment records. ★ Case-based learning documentation. 	<ul style="list-style-type: none"> ★ Session attendance and assessment uploaded on TWT
32	Trader to Creator	<ul style="list-style-type: none"> ★ To shift mindset from pure trading to value creation and product thinking. ★ Scope includes ideation, customer validation, prototyping, and low-cost experimentation frameworks. 	<ul style="list-style-type: none"> ★ Awareness sessions and creator sprints conducted. ★ Problem logs and validation records. ★ Prototype / idea tracking report. 	<ul style="list-style-type: none"> ★ Validated idea or prototype recorded on TWT module
33	HR Capability & Capacity Building	<ul style="list-style-type: none"> ★ To institutionalize HR knowledge and structured people practices in Mumineen businesses. ★ Scope includes HR fundamentals, diagnostics, lead capture, and first-line HR case handling. 	<ul style="list-style-type: none"> ★ HR training sessions conducted. ★ HR diagnostic leads captured. ★ Certification / completion records. 	<ul style="list-style-type: none"> ★ HR lead logged and marked "Qualified"
34	WeBohra – Social Media for Business	<ul style="list-style-type: none"> ★ To enable ethical, modest, and Shari'ah-compliant digital business communication for women entrepreneurs. ★ Scope includes WhatsApp Business and Instagram Business setup, usage, and governance. 	<ul style="list-style-type: none"> ★ Women-only training sessions conducted. ★ Attendance and adoption metrics. ★ Feedback and compliance report. 	<ul style="list-style-type: none"> ★ Business profile activated or upgraded and session marked completed
35	Women Entrepreneurship / We Bazaar	<ul style="list-style-type: none"> ★ To empower Mumenaat through entrepreneurship & exposure. ★ Scope includes training, market linkage, and awareness. 	<ul style="list-style-type: none"> ★ Programs conducted. ★ Participant list. ★ Outcome report. 	<ul style="list-style-type: none"> ★ Program execution recorded

Sr. No.	Subjects	Objective-cum-Scope	Deliverables	Conversion (what counts as achievement)
36	Helpdesk Setup	<ul style="list-style-type: none"> ★ To provide a single economic query resolution point. ★ Scope includes guidance, referrals, and tracking. 	<ul style="list-style-type: none"> ★ Helpdesk team list. ★ Query logs. ★ Performance report. 	<ul style="list-style-type: none"> ★ Helpdesk details submitted on TWT
37	TWT Mauze PMO	<ul style="list-style-type: none"> ★ To coordinate planning, tracking, and reporting. ★ Scope includes target tracking and dependency management. 	<ul style="list-style-type: none"> ★ Execution plans. ★ Dashboards. ★ PMO report. 	<ul style="list-style-type: none"> ★ Plans & trackers submitted
38	Reporting	<ul style="list-style-type: none"> ★ To ensure accurate and timely data capture. ★ Scope includes subject-wise consolidation and validation. 	<ul style="list-style-type: none"> ★ Subject reports. ★ Mauze consolidated report. ★ Compliance tracker. 	<ul style="list-style-type: none"> ★ Reports submitted on TWT
39	Jamaat Husain Scheme Contributions	<ul style="list-style-type: none"> ★ To strengthen Jamaat-level participation and institutionalize disciplined Husain Scheme collections. ★ Scope includes coordinated Jamaat-led mobilisation, envelope/jacket-based collections, and facilitation of predictable contributions across Mumineen households. 	<ul style="list-style-type: none"> ★ Jamaat-wise contributor list. ★ Collection records with miqaat-wise mapping. ★ Jamaat-level contribution summary report. 	<ul style="list-style-type: none"> ★ Jamaat Husain Scheme collection deposited and Panchnama uploaded in QH software

Roles and Responsibilities

Sr. No.	Subjects	Idarah Central Office	Committee Members	Ummal Kiram and Tawalli us Salaat Khidmatguzars	TWT Khidmatguzars	Regional Khidmatguzars – Subject Specific
1	Husain Scheme – 12 Month Contributors	<ul style="list-style-type: none"> ★ Map population vs 12-month contributors ★ Set YoY growth targets (≈10%) ★ Monitor inflow discipline & reporting 	<ul style="list-style-type: none"> ★ Identify annual / irregular contributors ★ Conduct counselling & follow-ups ★ Track muddat confirmations 	<ul style="list-style-type: none"> ★ Reinforce tafheem of long-term QH ★ Encourage consistency & niyyat discipline 	<ul style="list-style-type: none"> ★ Household-level counselling ★ Ensure conversion & system reflection ★ Daily TWT updates 	<ul style="list-style-type: none"> ★ Deployed where gaps exist ★ Accelerate conversions in lagging mauze
2	Husain Scheme – Contribution Amount	<ul style="list-style-type: none"> ★ Track inflow vs target ★ Analyse sustainability & variance ★ Flag abnormal patterns 	<ul style="list-style-type: none"> ★ Encourage contribution as per capacity ★ Identify high-potential households 	<ul style="list-style-type: none"> ★ Motivate disciplined giving ★ Prevent coercion or excess pressure 	<ul style="list-style-type: none"> ★ Facilitate contribution execution ★ Track reporting accuracy 	<ul style="list-style-type: none"> ★ Improve inflow depth where deployed
3	Husain Scheme – New Accounts	<ul style="list-style-type: none"> ★ Define % new-account targets ★ Validate first credit compliance 	<ul style="list-style-type: none"> ★ Identify untapped households / Farzando ★ Mobilise onboarding 	<ul style="list-style-type: none"> ★ Encourage inclusion & participation ★ Address hesitation 	<ul style="list-style-type: none"> ★ Assist account creation & ₹1 credit ★ Ensure TWT reflection 	<ul style="list-style-type: none"> ★ Lead focused onboarding drives
4	Mohammedi Scheme Contribution	<ul style="list-style-type: none"> ★ Monitor Panchanama vs targets ★ Reconcile bank inflows 	<ul style="list-style-type: none"> ★ Collect, count & deposit amounts ★ Prepare Panchanama 	<ul style="list-style-type: none"> ★ Ensure sanctity & discipline ★ Reinforce miqaat significance 	<ul style="list-style-type: none"> ★ Ensure Panchanama upload ★ Update TWT module 	<ul style="list-style-type: none"> ★ Improve collection efficiency
5	Economic Development Plan (EDP)	<ul style="list-style-type: none"> ★ Define EDP framework & standards ★ Validate opportunity logic 	<ul style="list-style-type: none"> ★ Support household profiling ★ Validate local feasibility 	<ul style="list-style-type: none"> ★ Encourage honest disclosures ★ Reinforce long-term thinking 	<ul style="list-style-type: none"> ★ Collect field data & insights ★ Upload EDP inputs 	<ul style="list-style-type: none"> ★ Support complex or large mauze
6	Qardan Hasana – Application Review	<ul style="list-style-type: none"> ★ Finalise audit framework ★ Consolidate findings 	<ul style="list-style-type: none"> ★ Pre-identify applications ★ Coordinate interviews 	<ul style="list-style-type: none"> ★ Ensure fairness & dignity ★ Guide ethical conduct 	<ul style="list-style-type: none"> ★ Observe interviews ★ Submit audit observations 	<ul style="list-style-type: none"> ★ Support audit-heavy mauze
7	Economic Well-being Case Studies	<ul style="list-style-type: none"> ★ Define eligibility & scoring logi ★ Validate documentation 	<ul style="list-style-type: none"> ★ Identify completed QH cases ★ Support evidence collection 	<ul style="list-style-type: none"> ★ Endorse credible cases ★ Encourage truthful sharing 	<ul style="list-style-type: none"> ★ Collect data & submit scores 	<ul style="list-style-type: none"> ★ Improve case quality & insights
8	Comprehensive Survey	<ul style="list-style-type: none"> ★ Define methodology & templates ★ Validate reconciled data 	<ul style="list-style-type: none"> ★ Collect & update household data ★ Resolve discrepancies 	<ul style="list-style-type: none"> ★ Encourage cooperation ★ Address resistance 	<ul style="list-style-type: none"> ★ Upload verified data 	<ul style="list-style-type: none"> ★ Support complex mauze only
9	Partnership Deeds	<ul style="list-style-type: none"> ★ Track new / renewal deeds ★ Coordinate approvals 	<ul style="list-style-type: none"> ★ Identify expired / pending deeds ★ Mobilise adoption 	<ul style="list-style-type: none"> ★ Encourage Shari'ah compliance ★ Reduce disputes 	<ul style="list-style-type: none"> ★ Assist form filling & follow-ups 	<ul style="list-style-type: none"> ★ Close backlog in deed-heavy mauze
10	HR Consultancy	<ul style="list-style-type: none"> ★ Track leads & quality ★ Monitor conversions 	<ul style="list-style-type: none"> ★ Identify HR gaps in businesses ★ Route leads 	<ul style="list-style-type: none"> ★ Promote professionalism ★ Encourage adoption 	<ul style="list-style-type: none"> ★ Register leads & coordinate calls 	<ul style="list-style-type: none"> ★ Own HR lead conversions
11	DBohra – New Registrations	<ul style="list-style-type: none"> ★ Define registration targets ★ Monitor growth 	<ul style="list-style-type: none"> ★ Mobilise local businesses ★ Verify basic details 	<ul style="list-style-type: none"> ★ Encourage participation ★ Build trust 	<ul style="list-style-type: none"> ★ Register businesses & report 	<ul style="list-style-type: none"> ★ Achieve saturation in low-coverage mauze
12	DBohra – Business Verification	<ul style="list-style-type: none"> ★ Track pendency ★ Coordinate with IT 	<ul style="list-style-type: none"> ★ Support physical verification ★ Provide local confirmation 	<ul style="list-style-type: none"> ★ Ensure transparency ★ Ethical verification 	<ul style="list-style-type: none"> ★ Execute visits & update system 	<ul style="list-style-type: none"> ★ Clear verification backlog

Sr. No.	Subjects	Idarah Central Office	Committee Members	Ummal Kiram and Tawalli us Salaat Khidmatguzars	TWT Khidmatguzars	Regional Khidmatguzars – Subject Specific
13	Marketing & Communication	<ul style="list-style-type: none"> ★ Approve messaging & creatives ★ Ensure uniform narrative 	<ul style="list-style-type: none"> ★ Local deployment & circulation ★ Timing coordination 	<ul style="list-style-type: none"> ★ Encourage participation ★ Reinforce intent 	<ul style="list-style-type: none"> ★ Capture evidence & uploads 	<ul style="list-style-type: none"> ★ Support assigned subjects only
14	Umoor Iqtisadiyah Musaid	<ul style="list-style-type: none"> ★ Define R&R & approval logic ★ Monitor performance 	<ul style="list-style-type: none"> ★ Nominate officers (1/50 HH) ★ Support assignments 	<ul style="list-style-type: none"> ★ Guide officer functioning ★ Moral oversight 	<ul style="list-style-type: none"> ★ Upload data & track performance 	<ul style="list-style-type: none"> ★ Only if specifically deployed
15	Umoor Iqtisadiyah Office	<ul style="list-style-type: none"> ★ Approve setup & budgets ★ Define standards 	<ul style="list-style-type: none"> ★ Identify space & staff ★ Support operations 	<ul style="list-style-type: none"> ★ Oversee decorum & continuity 	<ul style="list-style-type: none"> ★ Coordinate setup & reporting 	<ul style="list-style-type: none"> ★ Assist in venue identification and budget submission
16	Manufacturing Pavilion	<ul style="list-style-type: none"> ★ Approve mauze & content ★ Define SOPs 	<ul style="list-style-type: none"> ★ Local coordination & logistics ★ Resource support 	<ul style="list-style-type: none"> ★ Encourage footfall & interest 	<ul style="list-style-type: none"> ★ Execute & document 	<ul style="list-style-type: none"> ★ Own pavilion outcomes
17	Coffee Pavilion	<ul style="list-style-type: none"> ★ Approve concept & vendors ★ Governance oversight 	<ul style="list-style-type: none"> ★ Local setup & manpower ★ Logistics readiness 	<ul style="list-style-type: none"> ★ Encourage entrepreneurship 	<ul style="list-style-type: none"> ★ Execute & document 	<ul style="list-style-type: none"> ★ Own café / startup conversions
18	QCafé Setup	<ul style="list-style-type: none"> ★ Approve model & guidelines ★ Financial oversight 	<ul style="list-style-type: none"> ★ Support daily operations ★ Vendor coordination 	<ul style="list-style-type: none"> ★ Encourage discipline & ethics 	<ul style="list-style-type: none"> ★ Execute operations & reporting 	<ul style="list-style-type: none"> ★ Monitor outcomes where assigned
19	DBohra Shop	<ul style="list-style-type: none"> ★ Approve framework & vendors ★ Governance & audit 	<ul style="list-style-type: none"> ★ Local setup & volunteers ★ Sales coordination 	<ul style="list-style-type: none"> ★ Encourage ethical trade 	<ul style="list-style-type: none"> ★ Execute sales & reporting 	<ul style="list-style-type: none"> ★ Own retail outcomes
20	Startups & Diversification Pavilion	<ul style="list-style-type: none"> ★ Approve blueprint & SOPs ★ Central monitoring 	<ul style="list-style-type: none"> ★ Physical setup & local examples ★ Manpower support 	<ul style="list-style-type: none"> ★ Encourage reflection & ilmiah intent 	<ul style="list-style-type: none"> ★ Execute walkthroughs & CTAs 	<ul style="list-style-type: none"> ★ Own insight & CTA outcomes
21	Counsellor Identification	<ul style="list-style-type: none"> ★ Maintain counsellor registry ★ Approve onboarding 	<ul style="list-style-type: none"> ★ Identify capable Mumineen ★ Recommend profiles 	<ul style="list-style-type: none"> ★ Endorse trusted individuals 	<ul style="list-style-type: none"> ★ Collect profiles & submit forms 	<ul style="list-style-type: none"> ★ Bridge counsellor gaps
22	Welfare – Baaseteen & SHND Cases	<ul style="list-style-type: none"> ★ Maintain master case list ★ Approve support 	<ul style="list-style-type: none"> ★ Identify deserving cases ★ Support documentation 	<ul style="list-style-type: none"> ★ Ethical & need-based oversight 	<ul style="list-style-type: none"> ★ Register cases & follow-up 	<ul style="list-style-type: none"> ★ Speed up case closure
23	Welfare Pavilion	<ul style="list-style-type: none"> ★ Define messaging & KPIs ★ Approve formats 	<ul style="list-style-type: none"> ★ Identify potential cases ★ Mobilise footfall 	<ul style="list-style-type: none"> ★ Reinforce welfare importance 	<ul style="list-style-type: none"> ★ Execute pavilion 	<ul style="list-style-type: none"> ★ Own leads generated
24	Educational Training Programs	<ul style="list-style-type: none"> ★ Approve content & calendar ★ Trainer validation 	<ul style="list-style-type: none"> ★ Mobilise participants ★ Venue readiness 	<ul style="list-style-type: none"> ★ Encourage attendance 	<ul style="list-style-type: none"> ★ Execute & mark completion 	<ul style="list-style-type: none"> ★ Own assigned subject delivery
25	AFSM	<ul style="list-style-type: none"> ★ Approve curriculum & assessments ★ Academic governance 	<ul style="list-style-type: none"> ★ Support enrolment & logistics ★ Fee coordination 	<ul style="list-style-type: none"> ★ Reinforce discipline & niyyat 	<ul style="list-style-type: none"> ★ Conduct sessions & reporting 	<ul style="list-style-type: none"> ★ Support scale-up
26	Muzākarah Ilmiah	<ul style="list-style-type: none"> ★ Approve topics & material ★ Monitoring 	<ul style="list-style-type: none"> ★ Venue & batch coordination ★ Attendance support 	<ul style="list-style-type: none"> ★ Spiritual guidance & decorum 	<ul style="list-style-type: none"> ★ Facilitate sessions & data 	<ul style="list-style-type: none"> ★ Support quality consistency
27	Budget & Finance	<ul style="list-style-type: none"> ★ Approve budgets ★ Track variance 	<ul style="list-style-type: none"> ★ Maintain expense discipline ★ Submit proofs 	<ul style="list-style-type: none"> ★ Ensure ethical utilisation 	<ul style="list-style-type: none"> ★ Enter expenses & upload bills 	<ul style="list-style-type: none"> ★ Not applicable

Sr. No.	Subjects	Idaarah Central Office	Committee Members	Ummal Kiram and Tawalli us Salaat Khidmatguzars	TWT Khidmatguzars	Regional Khidmatguzars – Subject Specific
28	Skill-Based Programs	<ul style="list-style-type: none"> ★ Approve skill framework ★ Monitor quality 	<ul style="list-style-type: none"> ★ Mobilise participants ★ Support logistics 	<ul style="list-style-type: none"> ★ Encourage adoption 	<ul style="list-style-type: none"> ★ Deliver sessions & reporting 	<ul style="list-style-type: none"> ★ Support lagging mauze
29	Effective Communications	<ul style="list-style-type: none"> ★ Approve content & trainers ★ Define outcomes 	<ul style="list-style-type: none"> ★ Mobilise businesses ★ Session coordination 	<ul style="list-style-type: none"> ★ Reinforce ethical conduct 	<ul style="list-style-type: none"> ★ Deliver training & upload data 	<ul style="list-style-type: none"> ★ Support scale & consistency
30	Business Company Formation	<ul style="list-style-type: none"> ★ Approve legal content ★ Referral pathways 	<ul style="list-style-type: none"> ★ Identify interested businesses ★ Awareness mobilisation 	<ul style="list-style-type: none"> ★ Encourage compliance mindset 	<ul style="list-style-type: none"> ★ Capture leads & submit 	<ul style="list-style-type: none"> ★ Own conversion closure
31	Financial Performance	<ul style="list-style-type: none"> ★ Approve curriculum ★ Quality monitoring 	<ul style="list-style-type: none"> ★ Mobilise participants ★ Local examples 	<ul style="list-style-type: none"> ★ Encourage disciplined finance 	<ul style="list-style-type: none"> ★ Deliver sessions & assessments 	<ul style="list-style-type: none"> ★ Support adoption
32	Trader to Creator	<ul style="list-style-type: none"> ★ Approve framework & sprint model ★ Governance 	<ul style="list-style-type: none"> ★ Identify traders ★ Mobilise cohorts 	<ul style="list-style-type: none"> ★ Encourage innovation mindset 	<ul style="list-style-type: none"> ★ Facilitate sprints & tracking 	<ul style="list-style-type: none"> ★ Own prototype outcomes
33	HR Capability & Capacity Building	<ul style="list-style-type: none"> ★ Approve HR framework ★ Certification standards 	<ul style="list-style-type: none"> ★ Identify HR needs ★ Mobilise businesses 	<ul style="list-style-type: none"> ★ Promote structured HR 	<ul style="list-style-type: none"> ★ Deliver training & diagnostics 	<ul style="list-style-type: none"> ★ Own HR case pipeline
34	WeBohra – Social Media for Business	<ul style="list-style-type: none"> ★ Approve content & ethics norms ★ Governance 	<ul style="list-style-type: none"> ★ Identify women entrepreneurs ★ Venue coordination 	<ul style="list-style-type: none"> ★ Reinforce modesty & discipline 	<ul style="list-style-type: none"> ★ Conduct sessions & capture data 	<ul style="list-style-type: none"> ★ Support adoption
35	Women Entrepreneurship / We Bazaar	<ul style="list-style-type: none"> ★ Define framework & KPIs ★ Oversight 	<ul style="list-style-type: none"> ★ Identify Mumenaat ★ Mobilise participation 	<ul style="list-style-type: none"> ★ Encourage confidence & dignity 	<ul style="list-style-type: none"> ★ Execute programs 	<ul style="list-style-type: none"> ★ Own women-focused outcomes
36	Helpdesk Setup	<ul style="list-style-type: none"> ★ Define SOPs & escalation ★ Monitoring 	<ul style="list-style-type: none"> ★ Nominate helpdesk staff ★ Local support 	<ul style="list-style-type: none"> ★ Encourage usage 	<ul style="list-style-type: none"> ★ Operate helpdesk & log queries 	<ul style="list-style-type: none"> ★ Not applicable
37	TWT Mauze PMO	<ul style="list-style-type: none"> ★ Define governance & trackers ★ Oversight 	<ul style="list-style-type: none"> ★ Support execution & data 	<ul style="list-style-type: none"> ★ Authority & alignment 	<ul style="list-style-type: none"> ★ Daily planning & tracking 	<ul style="list-style-type: none"> ★ Not applicable
38	Reporting	<ul style="list-style-type: none"> ★ Consolidate leadership reports ★ Quality checks 	<ul style="list-style-type: none"> ★ Submit timely inputs ★ Validate data 	<ul style="list-style-type: none"> ★ Validate accuracy 	<ul style="list-style-type: none"> ★ Upload subject reports 	<ul style="list-style-type: none"> ★ Report subject outcomes
39	Jamaat Husain Scheme Contribution	<ul style="list-style-type: none"> ★ Define Jamaat targets ★ Monitor inflow discipline 	<ul style="list-style-type: none"> ★ Coordinate collections ★ Prepare Panchanama 	<ul style="list-style-type: none"> ★ Reinforce Jamaat participation 	<ul style="list-style-type: none"> ★ Facilitate collection & upload 	<ul style="list-style-type: none"> ★ Improve low-performing Jamaats

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Qardan Hasana	Shk Mustafa Bhai Kukshiwala	mustafa.kukshiwala@hqhb.in	
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	Rashida Ben Modi	rashida.modi@hqhb.in	
Manufacturing Pavilion/ Industry Development	Taher Bhai Chinwala	taher.chinwala@hqhb.in	9664295678
Coffee Pavilion	M. Ammar Bhai Kanchwala	ammar.kanchwala@hqhb.in	
Q-Café Setup	M. Aliasgar Bhai Jamnagarwala	aliasgar.jamnagarwala@hqhb.in	
WeBohra Dbohra Shop	Tasneem Ben Dohadwala	tasneem.dohadwala@hqhb.in	
Welfare Pavilion	M. GhulamHussain Bhai Gallam	ghulamhusain.gallam@hqhb.in	
Welfare Activities – Baaseteen and SHND cases	M. Mufaddal Bhai Udaipurwala	mufaddal.udaipurwala@hqhb.in	
	Murtaza Bhai Kapasi	ghulamhusain.gallam@hqhb.in	
Startups and Diversification Pavilion			
Jamaat HS contribution	Shk Mufaddal bh Chandanwala	husainscheme@burhaniqardan.org	9833713452

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PART V

OPERATIONAL EXCELLENCE

Chapter 15: Monitoring and Reporting

Daily Discipline

Success in TWT I447H relies on consistent monitoring. The following mechanisms must be adopted:

- **Daily Review:** Progress review mechanism to be agreed upon locally.
- **KPI Tracking:** Methodical tracking of Key Performance Indices as defined by Idaarah.
- **System Updates:** All reports must be updated regularly on the TWT System.

Risk Management

Committees must identify risks early. Common risks include budget overruns, low participation, or technical issues with the Satellite Office. Corrective actions should be taken immediately, with escalation to the Zonal In-charge if necessary.

Daily Reporting Cycle (Mandatory – All Mawaaze)

Stage	Prepared By	Submission Date / Cut-off
Daily Activity Report	Local KG / Local TWT Office	By 9:00 PM (Same Day)

Stage	Prepared By	Submission Date / Cut-off
Daily Photo and Video Report submission	Local KG / Local TWT Office	By 9:00 PM (Same Day)
Husaini Scheme and Mohammedi Scheme data entry and report	Local KG and Qardan Hasana Team	To be Updated in QH Software 9:00 PM (Same Day)
Submission of Daily Photo and video report	Regional KG and operation team	By 11:00 am (As per Schedule shared)
Consolidation and Submission of Report to Hazrat Aaliyah	Reporting team	By 3:00 PM (Same Day)
Central Visibility	Central Office Dashboard	By 12:00 Midnight
Weekly Regional Execution Review	Regional KG	Every Friday by 5:00 PM

Includes: Photo Report • Video Report • Feedback • Visit Report • Attendance • Task Status

Finance / Qardan Hasana Reporting (Mandatory – All Mawaaze)

For QH Software Mawaaze

Step	Owner	Time
Data Extraction	IT Team	Before 1:00 PM
Verification	Finance Team	By 3:00 PM
Power BI Update	Database Team	By 5:00 PM

For Manual Reporting Mawaaze

Activity	Deadline
Husain Scheme Update	Daily by 12:00 PM
Mohammedi Scheme Update	Every Tuesday by 12:00 PM

Daska-Based Data Flush (Finance Accuracy Control)

Daska	Data Extraction Date
1st Daska	10mi Sherullah
2nd Daska	20mi Sherullah
3rd Daska	29mi Sherullah

Milestone & Special Reports (Sherullah Based)

Report	Coverage Date	Submission
15mi Report	1–10 Sherullah	16th Sherullah
25mi Report	15–20 Sherullah	26th Sherullah
30mi / Final Report	Full Sherullah	2 Days Post-Sherullah

Chapter 16: Helpdesk Setup Guidelines

Purpose

To set up a central helpdesk in each mawaze where mumineen can get support for all Tijaarat Raabehah and Qardan Hasana services.

1. Helpdesk Setup Guidelines

- **Location:** - Choose a visible and easily accessible spot (Jamaat Office / Masjid Sehan / Faiz entrance).
- **Visibility:** - Place clear signage, banners, and displays so mumineen can identify the helpdesk.
- **Team:** - Minimum **2 people** at all times:
 - 1 Volunteer
 - 1 Committee Member
- **Equipment:** - Laptop/Desktop for recording and tracking queries.
- **Internet:** - Stable internet connection.
- **Ambience:** - Clean seating area, proper ventilation, and chairs for mumineen.
- **Timing:** - Decide helpdesk timings locally and communicate to the mumineen.
- **Availability:** - Ensure full availability during the announced hours.

2. Basic Requirements

- Dedicated seating/table to represent all UI services.
- Finalized helpdesk timings (shared with all mumineen).
- List of volunteers and committee members responsible for the desk.
- Setup materials: table, chairs, laptop/desktop, stationery, banners.
- Display essential information:
 - Contact details
 - Services offered
- Provide short training to all helpdesk handlers so they can respond effectively.

3. Query Handling Process

Level 1 – To be handled at Local level by Committee Member

Important: *Do NOT direct mumineen to the helpline if the query can be solved at the helpdesk.*

Level 2 – Queries not resolved at Local Mawaaze level to be directed to Central Office and It needs expert intervention.

Channels of communication:

1. TWT Module – Ticketing solution
2. **Helpline:** 7977995253

Email: helpdesk@hqhb.in

Chapter 17: Marketing and Communication Guidelines

1. Strategy Objective

The objective of this strategy is to ensure that details of **TWT 1447H is communicated effectively at two levels:**

- I. Create global awareness and unified messaging for the TWT program.
- II. Drive participation and engagement using **local channels, local voice, and local language**, especially for city-specific programs.

This dual approach ensures consistency in purpose while allowing flexibility in execution.

2. Overall Communication Framework

A. Central Office Communication Role

Head Office will:

- I. Create **global awareness** about TWT 1447H and its objectives.
- II. Communicate the **importance of TWT** as an economic development initiative.
- III. Provide **standard messaging, creatives, and communication frameworks**.
- IV. Ensure uniformity in the core narrative across countries and regions.

Central communication will focus on:

- What is TWT
- Why it is important
- What themes are being covered this year
- How it contributes to economic development

Channels used:

- Global email communication
- Official social media handles
- Central WhatsApp groups
- Communication via Umooor Iqtesadiyah institutional networks

B. Local Institution Communication Role

Local Institutions are expected to:

- I. Promote **mauze-specific or center-specific TWT programs**.
- II. Use **local language and cultural context** to connect with Mumineen.
- III. Highlight **local relevance** of the programs (examples, case relevance).
- IV. Drive attendance through **personalized and direct communication**.

Local communication should focus on:

- I. What programs are happening in *our city*
- II. Who should attend and why
- III. Date, time, venue, and benefits
- IV. Local success stories or needs

3. Omni-Channel Marketing Approach for Mawaze

Each mauze is encouraged to use a **mix of channels**, not relying on only one.

Recommended channels:

- I. Jamaat announcements (before and during Sherullah)
- II. Local WhatsApp groups (business groups, professional groups)
- III. ITS broadcast messages (where applicable)
- IV. Personal outreach by committee members
- V. Posters or notices at key locations
- VI. Word-of-mouth through volunteers and trusted members

The intent is **maximum reach with minimum dependency on one platform**.

4. Messaging Adaptation Guidelines

- Core message must remain aligned with TWT objectives.
- Language should be **local and simple**.
- Tone should be **inviting, not instructional**.
- Emphasis should be on **practical benefit** to the local audience.

5. Measurement of Effectiveness

- Attendance numbers per program
- Engagement seen through inquiries and follow-ups
- Feedback from participants
- Quality of local promotion material and messaging