

How to Give Smart & Give Safe this Ramadan



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Overview

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

The holy month of Ramadan is the most blessed month in our religion. It is a time of reflection and contemplation, where we work to reconnect with our faith, and improve ourselves and the world we live in.

As Muslims, we know the importance that giving to charity holds in our faith. As a Hadith of the Prophet (ﷺ) says:

*“The best charity is the one which is given in Ramadan.”
[Tirmidhi].*

As a community, we give to charity year round, but Ramadan is a time of even greater giving. MCF found that, in 2018, British Muslim's raised an incredible £130 million for charity. With this money, British Muslims and the charities they support are providing life-saving and life-changing work for millions across the globe, including here at home in the UK.

COVID-19 has meant that our traditional Ramadan customs and celebrations have had to be suspended, with masjids closed, and taraweeh prayers and communal iftars cancelled. But, the giving spirit of Ramadan lives on, with charities stepping up their digital campaigns and online fundraising to compensate for the suspension of traditional in-person fundraising.

When you give this Ramadan, we want to ensure you are giving in a smart and safe manner, ensuring that your donation gets to its recipient securely and gets utilised in the most effective way possible.

A simple checklist

By following this basic safe-giving checklist, you can better ensure that you make an informed choice about where your donation is going to.



Is the charity registered?

Visit <http://www.gov.uk/checkcharity> and find out if the charity is registered with the Charity Commission



Does the charity's values match your values?

Check out the charity's website for information about their aims and values. You should only give to organisations that you feel are inline with your values.



Is the fundraiser genuine?

Many people do personal fundraisers for charities and this can be a great way to donate to charity. However, it's important to check whether it is genuine. They should feature the charity's name and registered number.



Do you feel pressured to donate?

You should never feel pressured to donate to a charity, it should be a free and informed choice. If you need more information, you are within your right to ask the charity for it directly, prior to donating any of your money.



Does admin cost reflect impact?

Charities differ in their admin costs for different reasons, for instance, their specialism. Look at the impact more than the admin cost. Don't be led by just numbers. A higher admin could translate to higher impact, or vice versa, depending on the organisation.

Conducting your own research

Charity is an important part of our faith, and as such, we should make an informed choice when we donate so that we can better ensure that our money goes to the right place. Below is some guidance that will help you to know what you should look for when donating:

1. Transparency

Who runs the organization and do they have experience in development? Who is the chief executive or the director of finance? What experience do they have in their respective fields? How easy is it to find out this information?

2. Impact

What difference is the charity making? How does the charity measure and evidence its impact? Can you tell what the charity has achieved? How does the charity choose the projects it is working on?

3. Diligence

Are the charities accounts filed on time to the Charity Commission? The Charity Commission tells you if the accounts have been filed late. Does the charity regularly file its accounts late?

4. Trustees

Who are the trustees of the organization and do they have professional experience? Have the trustees gained experience in other large organisations? Are they familiar with their legal responsibilities?

5. Size and history

How old or new is the charity? How big is it? Does it have an area of expertise: a specific type of project or country?

Conducting your own research

Charities are also collecting Zakat in Ramadan. This is a religious obligation on Muslims and we should all be careful on how we give our Zakat money. The Muslim Charities Forum recommends that each donor asks the following questions before giving their zakat to a charity:

- 1. Does the charity have a zakat policy which tells you how they spend the zakat money? Is it freely accessible on the website?**
- 2. Does the charity have a zakat policy holder whose name is available on the website and whose contact details are also available?**
- 3. Does the charity have a scholars' board that checks the validity of its zakat policy? Are these scholars named on the website?**
- 4. Does the charity explain how zakat funds are dispersed in its annual accounts?**

All of these questions are basic to an effective and sound running of an Islamic charitable organization. By asking such questions, the donors will be checking to see if the charities are run well and in a transparent and effective manner.

How to give safely online

Online donations is one of the key ways people donate to charity. With mosques forced to close and communal Iftars cancelled, donating online is one of the only ways to give to charity this Ramadan. It is paramount that donors ensure they know how to give safely online.

1. Follow general safety advice for charitable giving

General advice on giving still applies online - check the charity is registered, ensure they share the same values as you, do your extra research, do not feel pressured, and make sure you make an informed choice.

2. Ensure the website you are donating via is secure

Check the website's address bar, the URL should begin with "https." The "s" means the website is "secure", ensuring that sensitive information is encrypted and secure. Also look for a padlock sign at the beginning of the URL to ensure the website is secure.

3. Give to the charity directly via their website

As third party platforms may take a transaction fee, we encourage donors to give directly to the charity. If this is not possible, then we advise donors to only use reputable third party platforms.

How to give safely online

4. Keep a record of your donations

It is beneficial to keep a paper record of the donations you have made, filing the confirmation emails or confirmation screen. If you do not receive a confirmation of donation, you should contact the charity to ensure your donation has been received.

5. Be wary of scams or spam emails

Scammers are very sophisticated and it can be difficult to discern what is real and what is a scam. Be extra cautious. We advise you to not click on links from emails from unknown senders or chain emails. It is best to donate directly to the charity via their website.

6. Check once and then check again

As a donor, you have a right to have your questions answered. If you have any concerns or just want some more information, a legitimate charity should be happy to advise you and provide you with the information and reassurance you need.

7. In the worst case scenario...

If you think that you may have been the victim of a scam, contact your bank immediately.

FactChecking

In this digital world, we are flooded with a constant stream of new information. It can sometimes be hard to know what information is factual, and what is false/fake. As Muslims, we have a responsibility to limit the spread of false information and gossip. This is not always easy to do, but it is an important part in ensuring that legitimate charitable giving is supported, and scams and unethical behaviour is brought to light and made accountable. Unfortunately, during Ramadan we see a lot of misinformation being spread about charitable organisations. Many of these organisations are doing great work and have clear and transparent policies regarding their internal operations. Forwarded WhatsApp messages can be a key culprit in the spread of misinformation and it can be hard to find the original sender and verify their claims. Here are some tips on how to identify and stop the spread of misinformation:

1. Do your own research

Every piece of misinformation begins with a claim, the trick to discerning whether it is true or not is whether you can find evidence to support that claim. If the claim is about a charity, you can contact the charity directly for clarification on how they operate, you can also access their Annual Report and Financial Statements on the Charity Commission's website.

2. Ask for evidence from the sender

If a person makes a claim, it is important they provide the evidence to back up their claim. Ask them for the evidence, and if they cannot provide it, it may be worth asking them why they would share the information without having the evidence to support it.

FactChecking

3. If you find evidence to disprove, respond to the sender with that information.

This is an effective way to stop the spread of the misinformation and a good reminder to us all on the need to find reliable evidence prior to sharing.

4. Always be sceptical

Being sceptical protects you from spreading information that is false. When something is shared with you: stop, assume it is wrong, and look for/ask for the evidence. Only share if there is reputable evidence that the claim is true.

A REMINDER

Allah SWT tells us:

“O, you who believe! Fear Allah, and be with those who are true (in words and deeds).”

(Qur'an 9:119)