



LOTUS CAPITAL
HALAL INVESTMENTS



The Lotus Waqf (Endowment) Fund

CHARITABLE GIVING IN
YOUR LIFETIME AND BEYOND

What is Waqf?

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

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

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

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

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

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

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

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



The Lotus Waqf (Endowment) Fund -WEF

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



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



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



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



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

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

Qualifying Charitable Objectives of The Lotus Waqf (Endowment) Fund

"give a gift that keeps giving.."

Education

Primary Schools in Nigeria.

Family and Social Welfare

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

Health

Hospitals and Primary Health Care Centers in Nigeria.

Economic Empowerment

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



Participating in The Lotus Waqf (Endowment) Fund

Class A Subscribers - *Permanent Waqf

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

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

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

Income Distribution Under Class A Subscriptions



Distribution to Qualifying Charitable Objectives

80%

Expense Reserve

5%

Income Distribution to Subscriber

0%

Reinvested in the Fund as Waqf Capital

15%

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

Income is distributed towards charitable objectives.

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

Participating in The Lotus Waqf (Endowment) Fund

Class B Subscribers - *Temporary Waqf

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

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

Income Distribution Under Class B Subscriptions



Distribution to Qualifying
Charitable Objectives



Expense Reserve



Income Distribution
to Subscriber



Reinvested in the Fund
as Waqf Capital

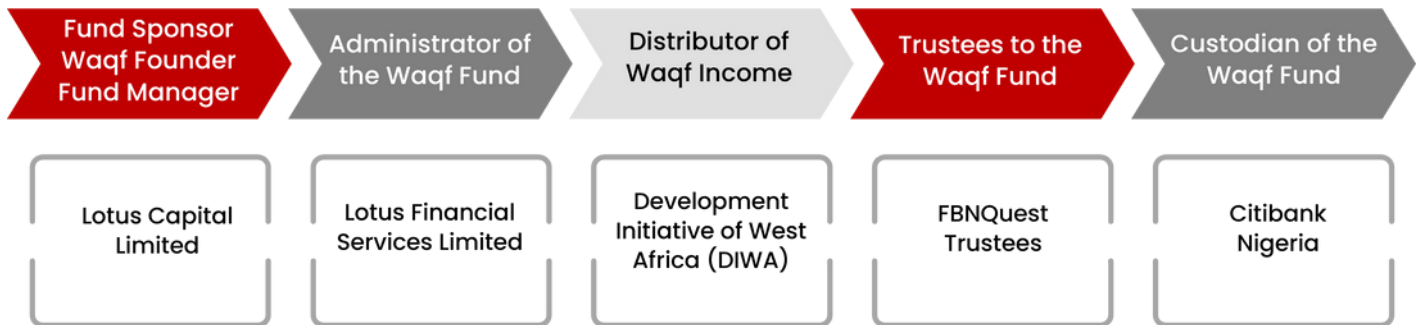


This is a **temporary donation** meaning that the subscriber can choose to redeem and can earn some income.

Income is also distributed towards charitable objectives.

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

Lotus Waqf (Endowment) Fund Governance



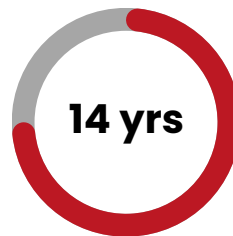
About Lotus Waqf Fund Distributor – DIWA

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

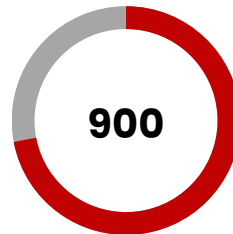
DIWA focuses on various key areas including education, healthcare, nutrition, water accessibility, capacity-building, governance, emergency relief, and other essential social services.

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

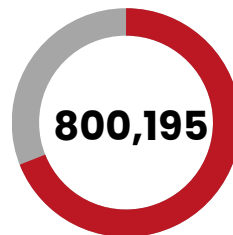
DIWA is located in Minna, Niger State, Nigeria.



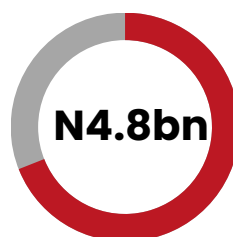
Number of years DIWA has been in operation



Communities across Nigeria impacted from DIWA's services



Lives positively transformed through DIWA's services



Value of charitable funds distributed by DIWA

Invest in the Lotus Waqf (Endowment) Fund

Lagos Office

Lotus House,
182 Awolowo Road
Ikoyi, Lagos,
Nigeria

+234 908 705 8405
+234 908 705 8406

Abuja Office

6th Floor,
Yobe Investment House
Plot 1332, Ralph Shodehinde
Central Business District,
Abuja

+234 908 705 8409
+234 807 709 9556

Kano Office

Suite No 6, Site C
KSIP Shopping Plaza
15, Ahmadu Bello/Murtala
Mohammed Way,
Kano

+234 807 709 9558
+234 807 709 9766

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@lotuscapitaltd

✉ info@lotuscapitallimited.com

🌐 www.lotuscapitallimited.com/waqf/

Visit us today

Head Office

Lotus House,
182 Awolowo Road
Ikoyi, Lagos,
Nigeria.

+234 908 705 8405
+234 908 705 8406

Abuja Office

6th Floor,
Yobe Investment House
Plot 1332, Ralph Shodehinde
Central Business District,
Abuja

+234 908 705 8409
+234 807 709 9556

Kano Office

Suite No 6, Site C
KSIP Shopping Plaza
15, Ahmadu Bello/Murtala
Mohammed Way,
Kano

+234 807 709 9558
+234 807 709 9766

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Scan QR Code to explore our website



@lotuscapitaltd

✉ info@lotuscapitallimited.com

🌐 www.lotuscapitallimited.com/waqf/