

# 2020-2021 Maal Department Plan

**Department:** Maal

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## **Department Goals** (This is from a Muhtamim's perspective)

1.	\$1 Million Chanda Majlis & Ijtema (goal given by Hazrat Khalifatul Masih <sup>aba</sup> )
2.	Have 75% Khuddam and 90% Atfal Chanda participation
3.	Collect revised income budgets by Dec 31
4.	At least 50% of the chanda should come through automated payments
5.	Develop a new system to replace the old finance system (al-hisaab) by Dec
6.	Process all expense reimbursement requests in one week (except peak periods around National Ijtema, Shura and end of fiscal year)

## **GOALS IN DETAIL** (This is from Local Majlis perspective)

Goal	Target	National Target	Due Date
Submit Revised Income Budget	100%	100%	Dec 31
Enroll Khuddam in Automated Payments	50%	50%	Apr 30
First Quarter Collection	33%	33%	Jan 31
Second Quarter Collection	60%	60%	Apr 30
Third Quarter Collection	80%	80%	Jul 30
Fourth Quarter Collection	100%	100%	Sep 30
Khuddam Chanda Participation	75%	75%	Oct 31

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Atfal Chanda Participation	90%	90%	Oct 31
Account Reconciliation	100%	100%	Monthly

## Local Implementation (Qaideen Monthly Reporting Questions)

1.	How many khuddam and atfal were contacted regarding their chanda?
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## Monthly Reconciliation Report (Nazimeen Monthly Reporting Questions)

Each Nazim is required to fill out a monthly account reconciliation report. This is for all the receipts entered locally in the finance system which are collected via cash or check. Each month you have to identify which deposits match the local receipts. The total of deposits must equal the receipts. The online collections through chanda portal are automatically deposited and reconciled in your account. This report is under development.

## Key Dates

Nov 1-Dec 31	Focus on those who didn't pay anything last year and Khuddam who are turning Ansar in January (they need to pay 2 month's chanda)
Nov 20-30	Close the previous fiscal year & reconcile the deposits w/ receipts
Dec 01-31	Present the Maal department presentation, deliver chanda pamphlet, talk to Khuddam one-to-one, collect revised budgets
Dec 21-31	First quarter collection drive (Ashra Maal)
Jan 01-Apr 30	Sign-up at least 50% of earning Khuddam on auto-pay
Feb 10-20	First quarter account reconciliation
Mar 21-31	Second quarter collection drive (Ashra Maal)
Apr 01-30	Finish Atfal chanda collection
May 10-20	Second quarter account reconciliation
Jul 01-30	Focus on those who have paid nothing or are significantly behind
Jul 21-30	Third quarter collection drive (Ashra Maal).
Aug 10-20	Third quarter account reconciliation
Sep 01-30	Collect 100% of income budget.
Oct 01-31	Focus on participation. Collect any amount from those who have paid nothing.

## Communication Plan

Muhtatmim to Local	Monthly calls from Muhtatmim
Local to Muhtatmim	Call, Email or Telegram anytime help is needed
Muhtatmim to RQ	Issues will be escalated when necessary

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## Success Factors

<p>The key for success in the Maal department is to have <b>personal connection</b> with your Khuddam and Atfal. The relationship should not be transactional. You should be meeting and communicating with them throughout the year not just for chanda. You should know what they do, their family relationships, their financial situation, etc.</p>
<p><b>Regularity</b> in chanda payment is very important. Khuddam should be paying at least quarterly if not monthly. Get as many Khuddam to sign-up for <b>auto-pay</b> as possible. Don't leave it till the end of the year to collect the chanda. It's a disservice to the majlis and to the Khuddam.</p>
<p>It is our responsibility to educate Khuddam that chanda is <b>not a "tax" or a "fee"</b>. It is giving in the way of Allah i.e. they are contributing to Jama'at to support its activities inside and outside. The chanda is started by Khulafa and is a set percentage as approved by the Khulafa. Contributing to this chanda and the blessings associated with it as promised by Allah in the Holy Quran and reiterated by Prophet Muhammad<sup>sa</sup> and Promised Messiah<sup>as</sup> is for their own benefit.</p>
<p>Encourage Khuddam to pay the chanda correctly according to their income and the prescribed rate. Make them realize that they will not become rich by saving a few hundred dollars from chanda. In fact, it is Allah who is <b>al-Razzaq</b> (the Provider), the source of their wealth. We may not know what their income is but Allah knows. So, in the words of Hazrat Khalifatul Masih IV<sup>th</sup>, they should "always be true and straightforward in their dealings with Allah, Who is the Giver and Provider". In fact, it is a form of <b>shirk</b> if someone does not believe in the promises Allah made in the Holy Quran or thinks the he himself is the source of his wealth and not Allah.</p>
<p>Encourage <b>online payments</b> via Bank Transfer (ACH) which has very low fees. Cash and check payments are not preferred</p>
<p>If you don't have a close relationship with a Khadim, <b>get Qaid's help</b> &amp; involve other "senior" amila members who might be close to him. Don't wait till the end of the year to start this effort. You already know who pays regularly &amp; who doesn't.</p>
<p><b>Enter receipts promptly</b> in the finance system (within 24 hours of receiving the money). Deposit cash and checks to the bank account within 7 days. Do not enter receipts on promises unless you have money in your hand. Reconcile the receipts with the bank account on a monthly basis.</p>
<p>Keep tight control on the expenses and make sure the <b>money is not wasted</b>. Remember that this money is coming from people's donations which they have given you as a trust and you will be answerable for it on the day of judgement. Keep all receipts and file the expense reimbursements promptly on the expense portal. Familiarize yourself with the Expense Policy. Reimbursement requests not in compliance with the expense policy will be denied.</p>

## Other References

Familiarize yourself with the income budget (google spreadsheet)
Online Chanda Portal: <a href="https://chanda.mkausa.org">https://chanda.mkausa.org</a>
Finance System: <a href="https://finance.mkausa.org">https://finance.mkausa.org</a>
Expense Reimbursement: <a href="https://mkaexpense.us">https://mkaexpense.us</a>
Expense Policy: <a href="https://mkaexpense.us/policy">https://mkaexpense.us/policy</a>
Online Chanda Calculator: <a href="https://chanda.mkausa.org">https://chanda.mkausa.org</a>