

All Praise is due to Allah, and peace and blessings be upon our Prophet Muhammad and upon his family and his Companions.

**“Who is better in speech than the one who calls to Allah, does righteous deeds and says ‘Indeed I am from the Muslims’” [ Fussilat:33 ]**

IISNA is a non-profit charitable organization dedicated to spreading the message of Islam in its pristine purity. Any funds we make or receive go straight back into our Da'wah activities. All the brothers and sisters who work at IISNA do so with great commitment, and work on a wholly voluntary basis, receiving no salary for their effort. But to fulfill the goals of Da'wah, time and effort are not the only factors involved, and money is an unfortunate necessity. Your donations are all we have to finance our activities, from the printing expense of 1000's of Da'wah pamphlets for free distribution, to the massive cost of hosting a lecture tour. And all Praise is to Allah, Who has enabled us to host Australia-wide lecture tours, reaching non-Muslims and Muslims in Melbourne, as well as Sydney, Canberra, Brisbane, Adelaide, and Perth. Insha'Allah, we also endeavor to take the lectures abroad to our neighboring countries such as New Zealand.

**“Help one another in Al-Birr and Al-Taqwaa (virtue, righteousness and piety)” [Al-Ma'diah]**

To inform you of some of the ongoing activities of IISNA:

- Maintaining the IISNA centre and keeping it open 7 days a week
- Classes on Islam for brothers and sisters, 4 days a week
- Structured Islamic Courses and Public Lecture Tours 4 times a year
- Mass printing of pamphlets and booklets on fundamental topics for free distribution, to non-Muslims and Muslims
- Having regular Da'wah tables in public places throughout the city, such as railway stations and city centers
- Production of high-quality audio and video tapes of beneficial lectures
- A bookstore providing an authentic, comprehensive, and yet affordable selection of Islamic Books
- Maintaining a growing website, which is a useful resource for Authentic Islamic Information on the Internet
- Family Counseling & Crisis Counseling
- Sports and Camping Events

#### How Can You Help Us?

**“Who is he that will lend to Allah a goodly loan so that He may multiply it to him many times?” [Al-Baqarah 2:245]**

We invite you to join us in our Da'wah, by making a monthly contribution of any amount of money you can afford. Whether it is a dollar a day or more or less, we welcome and need your support.

The Prophet (peace be upon him) said: *“Every person will be in the shade of his sadaqah”* (i.e. it will shade for him from the heat of the sun on the Day of Resurrection).

Please help us to benefit the public at large, and help your self by practicing Sadaqah Jaariyah, a charity the reward for which would never stop accumulating.

The Prophet (peace be upon him) said: **“There are four deeds of the living which can reach the dead... (they include) a man who gives ongoing charity that will continue after he dies – he will have the reward for that as long as it continues; and a man who teaches some (beneficial knowledge) which others act upon after he dies – he will receive a reward like that of those who act upon it, without it detracting from their reward in the slightest.” [Bukhari]**

There are many Da'wah projects planned, but due to the restriction of our finances we are unable to undertake them. So we make a request to our noble brothers and sisters to donate whatever they are bale to, towards spreading the true religion of Islam, bearing in mind the saying of the final Messenger (peace be upon him), **“Whoever guides to some good will receive the same reward as its doer.”** So whoever is guided by a pamphlet, booklet, tape or lecture produced using your donation, then Allah will, if He so wishes, grant you the same reward as those who act upon the knowledge contained in them.

The Prophet (peace be upon him) said to Ali ibn Abi Talib (may Allah be pleased with him), *“If Allah would guide one person on your hands, then this is better for you than the red camels (the greatest worldly possession for Arabs at that time).”* [Muslim]

Allah mentions in His Book: **“And spend in charity of that which We have provided for you, before death comes to one of you...”** [Al-Munaafiqoon:10] and He, the Most High, says: **“O you who believe! Spend of that with which We have provided for you, before the Day comes when there will be no bargaining...”** [Al-Baqarah:254]

A man came to the Prophet (peace be upon him) and asked: *“O Allah's Messenger, what kind of sadaqah is most superior in reward?”* He replied: *“The charity which you practice while you are healthy, niggardly and afraid of poverty and wish to become wealthy. Do not delay it to the time of approaching death...”* [Bukhari]

Allah says: **“And whatsoever you spend of anything (in Allah's Cause), He will replace it. And He is the Best of providers.”** [Saba:39]

**What is “A Dollar a Day for Da'wah”?**

The **‘Dollar a Day’** is a simple donation scheme set up with the intention of Direct Debit Request providing an easy, hassle-free means of making regular donations for Da'wah.

This scheme is an ideal way of donating money, for both the donator and for IISNA. For the donator, it is a quick and uncomplicated process of filling out the attached direct debit form, granting permission for IISNA to debit a dollar a day (or any other specified amount) from their bank account.

This would provide IISNA with a regular income, enabled us to meet basic monthly expense, such as rent and electricity, and also allows us to budget our activities and plan future projects with a better idea of our financial position.

#### Approximate Annual Expenses

4 Australia-Wide Lecture Tours	\$ 40,000.00
Rent	\$ 24,000.00
Publications	\$ 5,000.00
Equipment (Depreciation, service, etc)	\$ 5,000.00
Hiring (For courses, camps, etc)	\$ 5,000.00
Telephone/Fax	\$ 3,000.00
Electricity/Gas	\$ 2,500.00
Stationery	\$ 2,500.00
Cleaning & Maintenance	\$ 5,000.00
Administration	\$ 10,000.00
Software	\$ 1,000.00
Internet	\$ 1,000.00

#### Total Annual Expense

**\$104,000.00**

#### What Other Ways Can You Donate?

- By using the envelopes provided during lectures/courses for donations.
- By sending a cheque to IISNA with the completed donation form.
- By directly depositing donations in the IISNA account: **Islamic Information & Services Network of Australasia Ltd. Commonwealth Bank of Australia Account No: 063234-10255221**
- By sponsoring IISNA events and/or by sponsoring IISNA Publications.

**“No day dawns upon (Allah's) servants without two angels descending [to Earth]. Each one of them says, ‘O Allah, give recompense (khalaf) to those who give [charity]!’ – the other says, ‘O Allah give loss (talaf) to those who withhold [charity]!’”** [Bukhari & Muslim]

We ask Allah to make the hearts of our generous brothers and sisters open and willing to help us in our efforts – Ameen. And our final call is All Praise is to Allah, Lord of the Worlds.





# Direct Debit Request

Request and Authority to debit the account named below to pay IISNA



<b>Request and Authority to debit</b>	<b>Surname or company name</b> _____ <b>Given names or CAN/ARBN</b> _____ (“you”) <p>Request and authorize IISNA [244407] to arrange, through its own financial institution, for any amount IISNA may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below and paid to the Debit User, subject to the terms and conditions of the Direct Debit Request Service Agreement [and any further instructions provided below].</p>
<b>Insert the name and address of financial institution at which account is held</b>	<b>Financial institution name</b> _____ <b>Address</b> _____ _____
<b>Insert details of account to debited</b>	<b>Name of account</b> _____ <b>BSB number</b>         -         <b>Account number</b>
<b>Acknowledgment</b>	<p>By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and (IISNA) as set out in this Request and in your Direct Debit Request Service Agreement.</p>
<b>Optional Section:</b> <b>[Payment Details]</b>	<b>The Amount of \$ _____ the first debit may be made on 15<sup>th</sup> of every month (monthly) intervals</b>
<b>Insert your signature and address</b>	<b>Signature</b> _____ (If signing for a company, sign and print full name and capacity for signing e.g. Director) <b>Address</b> _____ _____ <b>Date</b> ____ / ____ / ____

## Direct Debit Request Service Agreement

Definitions	<p><i>account</i> means the account held at your <i>financial institution</i> from which we are authorised to arrange for funds to be debited.</p> <p><i>agreement</i> means this Direct Debit Request Service Agreement between <i>you</i> and <i>us</i>.</p> <p><i>banking day</i> means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.</p> <p><i>debit day</i> means the day that payment by <i>you</i> to <i>us</i> is due.</p> <p><i>debit payment</i> means a particular transaction where a debit is made.</p> <p><i>direct debit request</i> means the Direct Debit Request between <i>us</i> and <i>you</i></p> <p><i>us</i> or <i>we</i> means IISNA, IISNA <i>you</i> have authorised by signing a <i>direct debit request</i>.</p>
1. Debiting <i>your account</i>	<p>1.1 By signing a <i>direct debit request</i>, <i>you</i> have authorised <i>us</i> to arrange for funds to be debited from <i>your account</i>. <i>You</i> should refer to the <i>direct debit request</i> and this <i>agreement</i> for the terms of the arrangement between <i>us</i> and <i>you</i>.</p> <p>1.2 We will only arrange for funds to be debited from <i>your account</i> as authorised in the <i>direct debit request</i>.</p> <p style="text-align: center;">OR</p> <p>We will only arrange for funds to be debited from <i>your account</i> if we have sent to the address nominated by <i>you</i> in the <i>direct debit request</i>, a billing advice which specifies the amount payable by <i>you</i> to <i>us</i> and when it is due.</p> <p>1.3 If the <i>debit day</i> fails on a day that is not a <i>banking day</i>, we may direct <i>your financial institution</i> to debit <i>your account</i> on the following <i>banking day</i>. If <i>you</i> are unsure about which day <i>your account</i> has or will be debited <i>you</i> should ask <i>your financial institution</i>.</p>
2. Changes by <i>us</i>	2.1 We may vary any details of this <i>agreement</i> or a <i>direct debit request</i> at any time by giving <i>you</i> at least fourteen (14) days written notice.
3. Changes by <i>you</i>	<p>3.1 Subject to 3.2 and 3.3, <i>you</i> may change the arrangements under a <i>direct debit request</i> by contacting <i>us</i> on 0412 107 027.</p> <p>3.2 If <i>you</i> wish to stop or defer a <i>debit payment</i> <i>you</i> must notify <i>us</i> in writing at least 7 days before the next <i>debit day</i>. This notice should be given to <i>us</i> in the first instance.</p> <p>3.3 <i>You</i> may also cancel <i>your</i> authority for <i>us</i> to debit <i>your</i> account at any time by giving <i>us</i> 7 days notice in writing before the next <i>debit day</i>. This notice should be given to <i>us</i> in the first instance.</p>
4. Your Obligations	<p>4.1 It is <i>your</i> responsibility to ensure that there are sufficient clear funds available in <i>your</i> account to allow a <i>debit payment</i> to be made in accordance with the <i>direct debit request</i>.</p> <p>4.2 If there are insufficient clear funds in <i>your account</i> to meet a <i>debit payment</i>:</p> <ul style="list-style-type: none"> <li>(a) <i>you</i> may be charged a fee and/or interest by <i>your financial institution</i>;</li> <li>(b) <i>you</i> may also incur fees or charges imposed or incurred by <i>us</i>; and</li> <li>(c) <i>you</i> must arrange for the <i>debit payment</i> to be made by another method or arrange for sufficient clear funds to be in <i>your account</i> by an agreed time so that we can process the <i>debit payment</i>.</li> </ul> <p>4.3 <i>You</i> should check <i>your account</i> statement to verify that the amounts debited from <i>your account</i> are correct</p> <p>4.4 If IISNA is liable to pay goods and services tax ("GST") on a supply made in connection with this <i>agreement</i>, then <i>you</i> agree to pay [Name of Debit User] on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.</p>
5. Dispute	<p>5.1 If <i>you</i> believe that there has been an error in debiting <i>your account</i>, <i>you</i> should notify <i>us</i> directly on 0412 107 027 and confirm that notice in writing with <i>us</i> as soon as possible so that we can resolve <i>your</i> query more quickly.</p> <p>5.2 If we conclude as a result of our investigations that <i>your account</i> has been incorrectly debited we will respond to <i>your</i> query by arranging for <i>your financial institution</i> to adjust <i>your</i> account accordingly. We will also notify <i>you</i> in writing of the amount by which <i>your account</i> has been adjusted.</p> <p>5.3 If we conclude as a result of our investigations that <i>your account</i> has not been incorrectly debited we will respond to <i>your</i> query by providing <i>you</i> with reasons and any evidence for this finding.</p> <p>5.4 Any queries <i>you</i> may have about an error made in debiting <i>your account</i> should be directed to <i>us</i> in the first instance so that we can attempt to resolve the matter between <i>us</i> and <i>you</i>. If we cannot resolve the matter <i>you</i> can still refer it to <i>your financial institution</i> which will obtain details from <i>you</i> of the disputed transaction and may lodge a claim on <i>your</i> behalf.</p>
6. Accounts	<p>You should check:</p> <ul style="list-style-type: none"> <li>(a) with <i>your financial institution</i> whether direct debiting is available from <i>your account</i> as direct debiting is not available on all accounts offered by financial institutions.</li> <li>(b) <i>your</i> account details which <i>you</i> have provided to <i>us</i> are correct by checking them against a recent <i>account</i> statement; and</li> <li>(c) with <i>your financial institution</i> before completing the <i>direct debit request</i> if <i>you</i> have any queries about how to complete the <i>direct debit request</i>.</li> </ul>
7. Confidentiality	<p>7.1 We will keep any information (including <i>your account</i> details) in <i>your direct debit request</i> confidential. We will make reasonable efforts to keep any such information that we have about <i>you</i> secure and to ensure that any of <i>our</i> employees or agents who have access to information about <i>you</i> do not make any unauthorized use, modification, reproduction or disclosure of that information.</p> <p>7.2 We will only disclose information that we have about <i>you</i>:</p> <ul style="list-style-type: none"> <li>(a) to the extent specifically required by law; or</li> <li>(b) for the purposes of this <i>agreement</i> (including disclosing information in connection with any query or claim).</li> </ul>
8. Notice	<p>8.1 If <i>you</i> wish to notify <i>us</i> in writing about anything relating to this <i>agreement</i>, <i>you</i> should write to [<i>Debit User contact details</i>].</p> <p>8.2 We will notify <i>you</i> by sending a notice in the ordinary post to the address <i>you</i> have given <i>us</i> in the <i>direct debit request</i>.</p> <p>8.3 Any notice will be deemed to have been received on the third <i>banking day</i> after posting.</p>