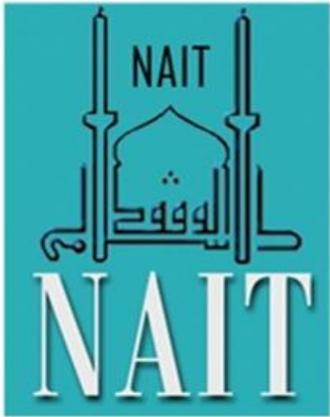


THE NAIT TIMES



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Time for Vigilance From Emerging Threats

One of the most significant concerns for both profit and not-for-profit corporations is the issue of cyber security. Due to recent high profile cyber attacks or computer/network hacking against banks and retailers like Target, corporations are beefing up their security of electronic data and information.

For masjid and Islamic centers, security should be a major component which covers everything from safe-guarding the physical space of the masjid, school, or center to making sure data, and legal and financial documents are protected from theft or from accidents or other hazards like fire or water-related damage.

Every center or organization should evaluate security risks and develop remedies to minimize or eliminate those risks. Every center should maintain liability and general insurance coverage, including directors and officer's liability coverage. NAIT recommends using Church Mutual which specializes in insuring religious organizations at very reasonable rates across the country.

In addition to the foregoing, masjid, Islamic centers, and schools should be vigilant about growing threats of violence against the Muslim community. Recently, it was learned that the FBI issued an intelligence bulletin warning of possible targeting of the Muslim community by right-wing extremists and militias.

Masajid, Islamic centers, and schools must increase vigilance and take precautionary measures to face this emerging threat. Congregants should be educated about potential threats and how to report suspicious activities. Invite your local law enforcement and fire department for presentations about safety and how to deal with emergency situations. Large gatherings should have police presence. The masjid or center should have a security team assembled for Friday prayers, Eids and large gatherings.

Every center should install a digital video camera system that is visible and which provides useful information, and acts as a deterrent against anyone who may wish to do harm.

Strangers and suspicious individual should be monitored and questioned before walking into facilities to make sure they pose no threats. Many masjid leave buildings unlocked for night or fajr prayers. This is a dangerous practice and should be eliminated.

We live in strange times. Those who wish to do harm will look for places that are easy targets with minimum security and a very lax attitude. Make sure your center is secure. The families in your community depend upon it.

NAIT VISION

A righteous and thriving American Muslim community with sound and expanding human, economic, financial, intellectual, and Waqf resources and institutions.

NAIT SERVICES

Islamic Centers Division Waqf
Safeguarding Mosques & Islamic Schools

Islamic Centers Cooperative Fund (ICCF)
Pooling Muslim Funds For Mutual Benefits

Iman Fund
Shariah Compliant Fund

American Trust Publications
Publisher of Credible Islamic Title



JOIN NAIT TODAY

Protecting the Center’s Funds: Everyone’s Obligation

Finances are a most critical function for a not-for-profit organization. While all not-for-profit organizations spend considerable time raising funds and collection donations, protecting those assets is equally important. Professionalism, transparency, and verification will encourage members and stakeholders to donate.

Once collections are made, they need to be accounted properly so that no impropriety will occur. The following should be done.

1. Donation boxes should have two different locks with keys assigned to separate individuals. Both must be present when opening the box. A prelisting of the receipts should be made and the two must sign it. When all boxes are collected, all cash should be added and deposited on same day, if possible, with pre listing matching the deposit slip.
2. All expenditures should be done by debit cards or checks to allow for verification.
3. Authorized personnel should have upper limits for writing checks. Office manager is limited to \$1000; president to \$5,000 and two signatures will be required over that amount even though most banks will not enforce the two signatures provision. Bills should be processed for payment and the president or the board treasurer should sign checks above \$10,000.
4. Don’t have the same people who are in control of books have access to cash or check books.
5. Statements must be reconciled and financial statements must be prepared.
6. Budget must be developed with appropriate cash flow projections to assure that critical obligations will be met.
7. Bank Statements should compare actual data to budget and prior year periods

Don’t maintain balances over \$250,000 at any one bank. FDIC insures an entity for up to \$250,000 no matter how many accounts it has at any one bank. Consider investing excess funds in NAIT’s ICCF which yielded 4% in the past 5 years and 5.8% since its inception. Call NAIT for more info.

Do you have a need for legal help with your tax exempt status or need advice on gaining exemption from property taxes? Call NAIT for advice. Its free service to our affiliated centers.

Looking for Sharia compliant Investments: Look into Iman fund (Imanx) which can be purchased through Fidelity, Charles Schwab, Td Waterhouse, and Scot Trade. Go to Iman fund web site (investaaa.com)



Integration: Our Responsibility Today

One of the blessings that God has provided to humanity is the ability for people to think for themselves. Allah says in the Quran, “*Verily, in this is indeed a sign for people who think,*” (16:69) and “*Do they not think deeply (in their own selves) about themselves (how Allah created them from nothing, and similarly He will resurrect them)?*” (30:8). These verses along with so many others clearly demonstrate that faith in Allah, the Prophet Muhammad ﷺ and the Afterlife, require not mere blind allegiance to concepts or to a personality, but a logical and reflective understanding of reality itself.

As reflective and intuitive creatures, we all have a responsibility to maintain justice, order, and promote the good. The Quran reminds us of this responsibility in the commandments of charity and helping the poor, the needy, and the weak in society (See Verses 22:41 and 4:2). A wonderful ayat which reminds of our broad moral and social responsibility is summed up in the ayat al-birr in surah Baqara, verse 177. In this verse, Allah, the Mighty and Merciful, sums-up piety not merely as following a particular tradition or societal norms with blinders. Rather, one’s faith consists of belief, social responsibility, and an ethical framework.

I liken this verse to the Hadith of Jibreel narrated to us through Umar ibn al-Khattab, (may Allah be pleased with him), which provides the tri-partite structure of Islamic thought and learning: Islam, Iman, and Ehsan. As mature believers, we need structured conduct, authentic belief, and a God-conscious attitude. In other words, we can’t have practice without belief. We can’t have believe without action. And without a moral imperative, our belief and conduct are rendered ineffective.

When we consider the social dimensions of the ayat al-birr and the hadith al-Jibreel, we are faced with an awesome responsibility. We soon realize that Islam is not a private matter or extraneous to the social lives of individuals. In other words, we realize that a Muslim has a positive role to play in his or her community. More to the point, American Muslims must play a role in their respective communities, irrespective of their small numbers. As part of American society, Muslims must contribute to the business, social, and cultural legacy of America.

Muslim contribution to various societies is not new but is part of the landscape of civilizations from Europe to South East Asia. Indeed, Islamic history is a testament to the civilizational nature of Muslim society. The Quran and prophetic teachings in their totality require Muslims to be successful and productive citizens of their respective communities. While many religious and ethical teachings prescribe such lofty ideal and goals, history is a witness to the achievements of such ideals in the classical Islamic period. Wherever Muslims lived and inhabited, they promoted a culture of learning, law, justice, and stability. We can witness this in the multi-ethnic and multi-religious nature of Muslim societies in Andalusia, Egypt, the Ottoman Europe, and during the reign of the Mughals in India.

During this classical period, non-Muslims participated in the full reach of Muslim civilization. Non-Muslims appeared in the Courts of the Abassids, Mughals, and Ottomans to debate and discuss religion and culture. Non-Muslim ambassadors and embassies existed in Istanbul, and Delhi. Musa Ibn Maymun (i.e. Moses Maimonides) who is the equivalent of al-Ghazali for Judaism served the famous Salahuddin in the Court of Egypt and wrote all of his most famous works in Arabic. Christians, Jews, Hindus, Greeks, Armenians, all participated in Islamic civilization because it was deemed the most advanced and successful.

Today, the Muslim world is on its heels trying to catch up to the rest of the world in science, technology, literature, finance, economic development, and education. But American Muslims have the advantage of living in a high culture with tremendous opportunities, just as their Jewish, Hindu, and Christian counter-parts did during the reign of Islamic empires. Unfortunately, too many Muslims have given up on the world through social isolation under the pretence of ritual purity and through a misunderstanding of and reductive interpretation of their sacred sources. Some have even concluded that the only recourse is irrational violence which they refer to as jihad.

But Muslims have so much more to offer American society and the world, besides social isolation, scriptural retrenchment, and violence. They can offer the simplicity of a theological worldview which is consistent with science, and logic. They can rest assured that the Quranic values of family, integrity, charity, and learning are essential to American life today. They can provide the spirit of racial and ethnic equality which the Prophet

Muhammad ﷺ declared 1400 years ago when he said that no white is superior to a black and vice versa. At the end of the day, Islam is about the self-realization of human potential. Muslims in the United States have a unique opportunity to thrive and to enhance the American way of life as expostulated in the ayat al-birr and the hadith Jibreel.

Islamic Community Center of Phoenix. An Affiliated, NAIT's Waqf Center in Phoenix, Arizona



Quick Reminders:

1. Does your center have excess funds: look into NAIT ICCF (Islamic Centers Cooperative Fund)
2. Is your center's insurance up for renewal? Check with NAIT for referrals to the best insurance companies that have specialized packages at a discounted price.
3. For organization that must file 990, don't delay in filing. The IRS imposes stiff financial penalties for late & non-filing.



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