



LIBRARY DEVELOPMENT SAVINGS PROGRAMME

Participation Agreement

Version 1.0, October 2026 · Agreement reference: LDSP-PA-1.0

Draft for legal review. This agreement is a working draft. It should be reviewed and approved by qualified legal counsel before any subscriber signs or accepts it. Items in **[brackets]** need confirmation.

THIS AGREEMENT is made on the date of acceptance recorded in Schedule 1.

BETWEEN

Maktabah Al-Imām Muhammad Nāsirudeen Al-Albānī ("the Maktabah"), registered with the Corporate Affairs Commission under registration number 9662913, of **[registered address]**, Abuja, Federal Capital Territory, Nigeria, and managed by BothLife Markaz and Library Limited (RC 8327571), known to the public as BothLife Centre and Library;

AND

the person named in Schedule 1 ("the Subscriber").

The Maktabah and the Subscriber are each a "Party" and together "the Parties".

RECITALS

- A.** The Maktabah runs the Library Development Savings Programme, through which subscribers save monthly toward an agreed library of authentic Islamic books, which the Maktabah then curates, sources and delivers.
- B.** The Subscriber wishes to take part in the Programme on the terms of this Agreement.
- C.** This Agreement is the same for every subscriber. Each Subscriber's own plan is recorded in Schedule 1.

NOW IT IS AGREED as follows:

1. DEFINITIONS

"Programme" means the Library Development Savings Programme run by the Maktabah.

"Tier" means one of the four savings tiers in the table below.

"Target Amount" means the naira sum the Subscriber chooses to save within a Tier, as recorded in Schedule 1.

"Saving Period" means six months or twelve months, or for Tier 4 a custom period agreed in writing.

"Monthly Contribution" means the Target Amount divided by the number of months in the Saving Period, rounded to the nearest ₦100. The final Contribution is adjusted up or down so that the total paid equals the Target Amount.

"Contribution" means each payment the Subscriber makes toward the Target Amount.

"Dedicated Account" means the dedicated, documented account held by the Maktabah with The Alternative Bank, a non-interest bank, into which Contributions are paid.

"Book Proposal" means the itemised list of titles, prices and any logistics costs that the Maktabah prepares for the Subscriber's approval.

"Direct Sale" means the supply of titles the Maktabah stocks, or buys in when out of stock, at a clear retail price with no separate fee.

"Expert Procurement" means the sourcing of specialised or hard-to-find titles on the Subscriber's behalf for a disclosed service fee.

"Support Advance" means the interest-free advance described in Clause 8.

"Zādut-Ṭālib Trust" means the charitable fund that supports underserved and indigent students of knowledge, described in Clause 9.

Tier	Target Amount	Saving Period
Tier 1	₹100,000 to ₹299,999	6 or 12 months
Tier 2	₹300,000 to ₹499,999	6 or 12 months
Tier 3	₹500,000 to ₹1,000,000	6 or 12 months
Tier 4	Above ₹1,000,000	Custom schedule, agreed in writing

2. ENROLMENT AND ACCEPTANCE

- 2.1** The Subscriber's plan (Tier, Target Amount, Saving Period, Monthly Contribution and due date) is taken from the Subscriber's submitted subscription form and recorded in Schedule 1. The Maktabah confirms the plan to the Subscriber in writing, by email or WhatsApp, together with the Dedicated Account details.
- 2.2** The Subscriber accepts this Agreement either by signing it, or online by ticking the confirmations and typing their full name on the Maktabah's subscription page. The Parties agree that online acceptance has the same effect as a handwritten signature. **[Counsel to confirm wording under the Evidence Act 2011.]**
- 2.3** This Agreement takes effect when the Maktabah has confirmed the plan under Clause 2.1 and the first Contribution has been received.
- 2.4** The plan may be changed only by agreement in writing, which includes email and WhatsApp messages.

3. CONTRIBUTIONS

- 3.1** The Subscriber shall pay the Monthly Contribution into the Dedicated Account on or before the agreed due date each month.
- 3.2** If a Contribution is missed, the Subscriber has fourteen (14) days from the due date to make it up.
- 3.3** This is a purpose-bound commitment, not a regular savings account. Contributions are non-refundable once paid in and cannot be withdrawn as cash. Every Contribution goes toward the Subscriber's library.
- 3.4** If the Subscriber faces genuine financial difficulty, the Maktabah will review the matter and may agree a pause and later resumption, a move to a lower Tier, or another reasonable arrangement.

- 3.5** The Subscriber may pay ahead and complete the Target Amount before the end of the Saving Period.

4. THE DEDICATED ACCOUNT AND REPORTING

- 4.1** All Contributions are paid into the Dedicated Account, which is operated on non-interest principles. No ribā (interest) is earned or charged.
- 4.2** The Maktabah holds the Subscriber's Contributions as an amānah (trust) and records every naira received.
- 4.3** The Maktabah sends the Subscriber a monthly statement of Contributions received and the balance against the Target Amount.
- 4.4** Every term is written down and agreed in advance, so that there is no gharar (ambiguity) in the arrangement.

5. YOUR BOOK LIST, SOURCING AND DELIVERY

- 5.1** The Maktabah begins with a needs assessment of the Subscriber's goals, level of study and budget.
- 5.2** When the Target Amount is reached, the Maktabah prepares a Book Proposal. Nothing is bought until the Subscriber approves every title in writing.
- 5.3** If a title is unavailable, the Maktabah will propose a comparable title. No substitution is made without the Subscriber's written consent.
- 5.4** The Maktabah sources titles from suppliers and publishing houses in Nigeria, Egypt, Saudi Arabia and the United Kingdom, and from other trusted sources, and checks prints and condition before delivery.
- 5.5** Books are delivered to the Subscriber's door, or handed over at an agreed place, against a handover checklist that the Subscriber signs.
- 5.6** After delivery the Maktabah gives the Subscriber a full report of what was supplied, at what price, and any logistics costs.

6. SERVICE OPTIONS AND FEES

- 6.1** The service option for each title depends on what is obtainable when the Book Proposal is prepared. Titles the Maktabah has in stock, or can readily buy in, are supplied under Option A. Specialised or hard-to-find titles are supplied under Option B. The Book Proposal shows which option applies to each title.
- 6.2** **Option A, Direct Sale:** titles are supplied at a clear retail price, with no separate service fee.
- 6.3** **Option B, Expert Procurement:** a service fee applies, set as a guide at 10% to 15% of the total purchase value of the procured titles. Where it suits better, the Maktabah may instead quote a standard price for a procured title. Either way, the fee or price is stated in the Book Proposal before the Subscriber commits.
- 6.4** The Subscriber pays all logistics costs, including shipping, transport and delivery. These are stated in the Book Proposal and are paid either from the Subscriber's balance or separately, before the books are delivered.
- 6.5** Any balance left after the approved books, fees and logistics costs are paid is applied as the Subscriber chooses: given to the Zādut-Ṭālib Trust as ṣadaqah under Clause 9.2, or carried forward as the opening balance of a new round of saving.

7. PRICES AND RISK

- 7.1** Prices are confirmed when the Book Proposal is prepared, not on the date of enrolment. Any change in price or exchange rate is shown to the Subscriber for approval before purchase.
- 7.2** The Maktabah is responsible for the quality and condition of titles up to delivery.
- 7.3** The Maktabah takes reasonable care to prevent loss or damage in transit, and bears any loss or damage caused by its own negligence.
- 7.4** Loss or damage that happens despite that care, by the decree of Allah or through events beyond the Maktabah's control, is shared between the Parties, with the Maktabah bearing no more than **[half]** of it.
- 7.5** After handover, the books are the Subscriber's responsibility.

8. THE SUPPORT ADVANCE

- 8.1** A Subscriber who has consistently saved at least seventy percent (70%) of the Target Amount may apply for a Support Advance to finish sooner.
- 8.2** A Support Advance may cover up to thirty percent (30%) of the Target Amount.
- 8.3** The Support Advance is a qarḍ ḥasan: interest-free, with no penalty. It is repaid within three (3) months.
- 8.4** The Subscriber must provide two (2) verifiable referees.
- 8.5** Each application is reviewed case by case. A Support Advance is not automatic.

9. THE ZĀDUT-ṬĀLIB TRUST

- 9.1** The Maktabah gives ten percent (10%) of its net profit from the Programme to the Zādut-Ṭālib Trust, which supports underserved and indigent students of knowledge who cannot afford a library of their own. This comes from the Maktabah's own profit and does not reduce the Subscriber's Contributions or Target Amount.
- 9.2** With the Subscriber's consent, a balance may be given to the Zādut-Ṭālib Trust as ṣadaqah in the Subscriber's name.

10. TERM, COMPLETION AND STOPPING

- 10.1** This Agreement lasts until the books are delivered, the full report is given and any Support Advance is repaid.
- 10.2** If the Subscriber wishes to stop, they may, with the Maktabah's agreement:
 - (a) pause and resume later;
 - (b) move to a Tier that matches the balance saved, and receive books to that value; or
 - (c) give the balance to the Zādut-Ṭālib Trust as ṣadaqah in their name.
- 10.3** If no Contribution is received for up to three (3) consecutive months without an agreed arrangement, the Maktabah will contact the Subscriber. The Subscriber's balance stays saved in their name, and the Parties will agree either to use it to buy and deliver books to its value, or, if the Subscriber wishes, to give it to the Zādut-Ṭālib Trust as ṣadaqah.

11. PERSONAL DATA AND CONFIDENTIALITY

- 11.1** The Maktabah handles the Subscriber's personal data in line with the Nigeria Data Protection Act 2023. It uses that data only to run the Programme and to contact the Subscriber about it, and does not share it with third parties except where needed to perform this Agreement or required by law.
- 11.2** The Subscriber may ask to see or correct their personal data at any time by contacting the Maktabah.
- 11.3** The Maktabah keeps each Subscriber's plan, payments and book list confidential.

12. RESOLVING DISAGREEMENTS

- 12.1** The Parties will first try to settle any disagreement in good faith by discussion.
- 12.2** If it is not settled within **[30]** days, the Parties will refer it to mediation by a mediator they both accept, such as a reputable scholar or an Islamic mediation body, guided by Islamic principles.
- 12.3** Only if mediation fails may either Party go to court.

13. GOVERNING LAW

- 13.1** This Agreement is governed by the laws of the Federal Republic of Nigeria as they apply in the Federal Capital Territory, Abuja, and the courts of the Federal Capital Territory have jurisdiction.
- 13.2** The Parties intend every term of this Agreement to be read and applied in a way that does not conflict with Islamic principles. **[Counsel to confirm wording.]**

14. EVENTS BEYOND CONTROL

- 14.1** Neither Party is liable for failure or delay caused by events beyond its reasonable control, including acts of God, government action, or disruption to import or logistics channels.

15. GENERAL

- 15.1** This Agreement and Schedule 1 are the entire agreement between the Parties about the Programme.
- 15.2** No change to this Agreement is effective unless made in writing and agreed by both Parties.
- 15.3** If any part of this Agreement is found invalid, the rest remains in force.
- 15.4** The Maktabah may publish an updated version of this Agreement for new subscribers. A Subscriber remains bound by the version they accepted, shown in Schedule 1, unless both Parties agree otherwise in writing.
- 15.5** Notices to the Maktabah go to maktabahimamalalbani@gmail.com or +234 912 416 1597 (phone and WhatsApp). Notices to the Subscriber go to the contact details in Schedule 1.

SCHEDULE 1: SUBSCRIBER AND PLAN

Completed from the Subscriber's subscription form and confirmed by the Maktabah under Clause 2.1.

Subscriber full name	
Phone and WhatsApp	
Email	
Address for delivery	
Tier	
Target Amount	₹
Saving Period	6 months / 12 months / Custom (Tier 4)
Monthly Contribution	₹
Due date each month	
First Contribution date	
Service option	As shown in the Book Proposal (Clause 6.1)
Agreement version accepted	Version 1.0, October 2026
Accepted by	Signature / Online acceptance
Date of acceptance	
Subscriber reference	

SIGNATURES

For the Subscriber Name: Signature: Date:	For the Maktabah Name: Abdulrazak Are (Abu Abdillah, Abdurrazzaq al-Badr) Position: Director Signature: Date:
Witness Name: Signature: Date:	

Where the Subscriber accepts online, the typed name, date and time recorded by the subscription page stand in place of the Subscriber's signature above.