
TAMKIN

From Receivers to Givers

The Tamkin Info Pack

A comprehensive overview of how Tamkin empowers Ethiopian Muslim youth through skills training and business support — transforming charity recipients into self-sufficient professionals and future Zakat givers.

Ethiopian Youth Empowerment Fund
Addis Ababa, Ethiopia | 2025

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SECTION 01

About Tamkin

What Is Tamkin?

Tamkin (Arabic: تامكين — "Empowerment") is an Ethiopian nonprofit organization that empowers unemployed and underemployed Muslim youth in Addis Ababa with marketable skills, business support, and mentorship — transforming them from charity recipients into self-sufficient professionals and future Zakat givers.

Unlike traditional charity that provides temporary relief, Tamkin invests in sustainable transformation. Our ultimate measure of success is not just employment — it is when a former beneficiary becomes a giver themselves. We call this the **"Full Circle."**

Vision

"A self-sufficient, dignified, and prosperous Ethiopian Muslim youth community where every receiver becomes a giver, poverty is replaced by opportunity, and charitable giving creates endless multiplication."

— Tamkin Vision Statement

Mission

Tamkin empowers unemployed and underemployed Ethiopian Muslim youth in Addis Ababa with marketable skills, business support, and mentorship — transforming them from charity recipients into self-sufficient professionals and future Zakat givers within an average of 4 years.

Islamic Foundation

Tamkin is built on the Prophetic model of empowerment over dependency:

When a poor man came asking for charity, Prophet Muhammad (peace be upon him) gave him an axe and rope, saying: "Go and gather firewood, sell it, and come back after fifteen days." The man returned having earned enough to feed himself with surplus wealth.

— Abu Dawud — The Prophetic Model of Empowerment

This principle is reinforced by Umar ibn Al-Khattab (RA): *"When you give, make them self-sufficient"* — ensuring recipients need never return for charity again.

Core Values

Dignity (Karama)

Every person has inherent worth.
Beneficiaries are partners with potential, never charity cases.

Excellence (Ihsan)

Pursue the highest quality in all operations, as if Allah is watching — because He is.

Justice (Adl)

Fair treatment for all. Selection based on merit and need, never relationships.

Accountability

Transparent reporting of successes and failures. Stewardship of donor funds as sacred trust.

Transformation

Build capability, not dependency. Enable self-sufficiency and the ability to help others.

Multiplication

One seed becomes an abundant harvest. Beneficiaries become donors. Impact ripples endlessly.

SECTION 02

The Problem

Why Traditional Charity Falls Short

Traditional charitable giving in Ethiopia — and across the Muslim world — often follows a pattern that creates dependency rather than transformation:

Traditional Approach	The Tamkin Way
Give resources	Build skills
Person consumes them	Person creates income
Resources run out	Achieves self-sufficiency
Cycle repeats	Gives to others

The result: billions in charitable donations each year provide temporary relief but fail to create lasting transformation. Zakat — one of the Five Pillars of Islam — is meant to uplift and empower. Tamkin restores this original intent.

"The example of those who spend their wealth in the way of Allah is like a seed which grows seven spikes; in each spike is a hundred grains. And Allah multiplies His reward for whom He wills."

— Quran 2:261

SECTION 03

Zakat Transition Plan

Current Phase: Sadaqah Fund

Tamkin currently operates as a **Sadaqah (voluntary charity) fund**. This gives us the flexibility to build systems, test our model, and prove results before taking on the sacred responsibility of managing Zakat.

The Vision: Productive Zakat

There is a growing conversation among Islamic scholars and practitioners about **productive Zakat** — the idea that Zakat can be used not only for immediate relief but also for empowerment programs that help recipients become self-sufficient.

The concept draws from the well-known hadith in which the Prophet Muhammad (peace be upon him) gave a poor man an axe and rope to earn his own living, rather than simply giving him food. Similarly, Umar ibn Al-Khattab (RA) advised: *"When you give, make them self-sufficient."*

The idea is simple: rather than distributing small amounts to many people — which provides temporary relief but may not create lasting change — Zakat can also be channeled as a meaningful investment in a smaller number of individuals, equipping them with skills and tools to permanently exit poverty. When those individuals eventually prosper and begin giving Zakat themselves, the cycle of giving multiplies.

Tamkin is built on this principle. Our goal is to demonstrate, through measurable results, that empowerment-focused charity can create lasting transformation — and that former recipients can become future givers.

Transition Roadmap

Transitioning from Sadaqah to Zakat is a serious undertaking that requires rigorous preparation:

Phase 1: Prove the Model (Year 1-2)

Validate results with Sadaqah funding. Achieve 80%+ completion rates, 60%+ employment, and clean financial records. Build an evidence portfolio documenting every outcome.

Phase 2: Establish Shariah Governance (Year 2)

Recruit a Shariah Advisory Board of 3-5 qualified Islamic scholars. Develop Zakat-specific eligibility verification, fund accounting, and compliance procedures.

Phase 3: Launch Zakat Fund (Year 2-3)

With proven results and Shariah certification, begin accepting Zakat alongside Sadaqah. Maintain completely separate accounting: Zakat Fund (100% to eligible beneficiaries), Sadaqah Fund (flexible), and Operating Fund.

Zakat Compliance Framework

When Tamkin transitions to accepting Zakat, the following safeguards will be in place:

- **Eligibility Verification:** Every beneficiary screened against Zakat categories (Al-Fuqara, Al-Masakin, Fi Sabilillah). Home visits, income documentation, and third-party verification required.
- **100% Pass-Through:** All Zakat funds go directly to eligible beneficiaries. Tamkin will fund its own operations from Sadaqah and earned income — not from Zakat.
- **Separate Accounting:** Three independent bank accounts and ledgers. Zakat and Sadaqah are never mixed.
- **Shariah Audit:** Quarterly reviews and annual Shariah compliance audit by the Advisory Board.
- **Transparent Reporting:** Annual Zakat Impact Report showing every Birr collected, distributed, and the outcomes achieved.

Decision Criteria

Tamkin will only transition to accepting Zakat when the following conditions are met:

- At least 4-6 beneficiaries have completed training successfully.
- Employment or business launch rate of 60% or higher.
- Complete, auditable financial records with zero discrepancies.
- Shariah Advisory Board recruited, trained, and operational.
- Zakat-specific policies reviewed and approved by scholars.

This careful, evidence-based approach ensures that when Tamkin does accept Zakat, donors can trust that their obligation is being fulfilled with the highest standards of Islamic compliance and operational excellence.

SECTION 04

The Full Circle Model

The "Full Circle" is achieved when a former beneficiary who once received charity from Tamkin becomes a Zakat giver — someone who has achieved sufficient wealth above the nisab threshold and commits to giving Zakat regularly. This is our **ultimate measure of success**.

Stage 1: Receive 0–3 months	Selection, assessment, and training approval for motivated youth.
Stage 2: Learn 3–12 months	Skills training with ongoing mentorship, check-ins, and support.
Stage 3: Earn 1–4 years	Employment or entrepreneurship with continued follow-up and guidance.
Stage 4: Give 4+ years	Self-sufficient and prosperous — now contributing Zakat to support new beneficiaries.

Target: 50%+ of graduates achieve Full Circle status — from Zakat receiver to Zakat giver — within 5 years. This creates a self-sustaining cycle where today's beneficiaries fund tomorrow's transformation.

SECTION 05

How It Works

Award Types

Award A: Training Support	Award B: Business Support
Skills training for employment or small business — covering tuition, materials, and graduation equipment. For unemployed or underemployed youth with motivation to learn.	Equipment, machinery, and setup support for those ready to launch or scale an existing business. Requires a validated business plan with market demand.
Examples: Welding, electrical, IT, tailoring, driving, cooking, plumbing	Examples: Sewing machine, workshop tools, initial inventory, shop setup

Selection Process

Tamkin uses a rigorous, merit-based selection process designed to prevent favoritism and maximize impact:

- 1. Application:** Applicants submit a detailed plan including training/business request, itemized budget, timeline, and personal background.
- 2. Research & Verification:** The Executive Director independently researches every application — verifying training costs with 3-5 providers, assessing market demand, calculating ROI, and checking references.
- 3. Scoring:** Applications are scored on a 100-point rubric: Plan Quality (30), Feasibility (25), Need/Impact (20), Character (15), Motivation (10).
- 4. Anonymized Selection:** Before the selection meeting, applicants are converted to anonymous hash codes. The Manager reviews only scores and summaries — never names — to prevent bias.
- 5. Approval & Orientation:** Selected beneficiaries attend orientation, sign agreements, and begin their program.

Staged Disbursement

Funds are never given as lump-sum cash. Instead, Tamkin pays providers directly in stages tied to milestones:

- Stage 1 (50%):** Upon enrollment — tuition paid directly to training provider.
- Stage 2 (40%):** After 1 month of satisfactory progress — remaining tuition paid.
- Stage 3 (10%):** Upon completion with certificate — Tamkin purchases tools/equipment.

This staged approach ensures accountability, reduces risk, and ties support to real progress.

Ongoing Support

Tamkin does not disappear after the check clears. Every beneficiary receives monthly check-ins from a Case Worker, problem-solving support, mentor connections, and follow-up assessments at 3, 6, 12, 24, and 36+ months after graduation.

SECTION 06

Financial Transparency

The Two-Fund System

Tamkin maintains strict separation between program funds and operating funds. This ensures that donor contributions reach their intended purpose — always.

Program Fund	Operating Fund
100% for beneficiaries	Organizational operations
Training fees, tools, equipment, materials, transportation stipends, emergency support — all paid directly to providers.	Staff salaries, office, technology, marketing, professional services — everything needed to run the organization.
Separate bank account Every Birr tracked and documented	Separate bank account Transparent reporting of all spending

Core Financial Principles

- **Amanah (Sacred Trust)** — Every Birr is a trust from Allah through the donor. Handle with utmost care.
- **Transparency (Wuduh)** — Complete, accurate records. Nothing hidden. Open books for review.
- **Separation of Duties** — No single person controls the entire financial process.
- **Documentation** — "If it's not documented, it didn't happen." Receipt for every expense.
- **Stewardship** — We don't own this money — we manage it for beneficiaries.

The Executive Director manages day-to-day finances. The Manager sets strategy and approves major expenditures. This separation ensures checks and balances at every level.

SECTION 07

Goals & Impact Metrics

Tamkin measures success at four levels: individual outcomes, program performance, financial health, and societal impact.

Year 1 Pilot Targets

2–4 Beneficiaries Served	80%+ Training Completion	50%+ Employment Within 6 Months	100% Documentation Complete
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Long-Term Targets (5 Years)

50+ Youth Empowered	80%+ Completion Rate	200%+ Income Increase	50%+ Full Circle Achieved
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How We Track Impact

- **Baseline Assessment:** Before training — demographics, income, skills, confidence measured.
- **Monthly Progress:** Check-ins, attendance, provider reports, receipts.
- **Completion Assessment:** Certification, exit interview, before/after comparison.
- **Long-Term Follow-Up:** Surveys at 3, 6, 12, 24, 36+ months. Income, assets, family impact, Zakat status.

Tamkin's success is ultimately measured by one question: "Are the youth we support transforming from charity recipients into Zakat givers?" If the answer is yes, we have broken cycles of poverty and established cycles of giving.

— Tamkin Success Definition

SECTION 08

Organizational Structure

Tamkin operates with a lean, efficient structure designed to maximize impact while minimizing overhead:

- **Manager (Volunteer)** — Strategic leadership, ED accountability, long-term planning, technology, asset building. Part-time, unpaid — pure service.
- **Executive Director (Paid)** — Full-time operations: research, scoring, disbursements, provider relations, beneficiary management, reporting.
- **Case Worker (Paid, Future)** — Direct beneficiary support: monthly check-ins, site visits, problem-solving, follow-up assessments. Hired within 3-6 months.
- **Advisory Board (Volunteer)** — Currently 2 members providing guidance. Will expand to include Shariah Advisory Board for Zakat transition.

Decision-Making Framework

Tamkin uses a clear hierarchy: the ED handles routine operations independently. Significant decisions (beneficiary selection, large expenditures, partnerships) require Manager approval. Strategic decisions may involve Advisory Board consultation.

A key innovation is the **anonymized selection process**: applicants are converted to hash codes before the selection meeting. The Manager reviews only scores and plan summaries — never names — to prevent any favoritism or bias.

Growth Plan

- **Year 1 (Now):** 2-3 staff, 2-4 beneficiaries, prove the concept
- **Year 2-3:** Expand team, 10-20 beneficiaries/year, Zakat transition
- **Year 4-5:** 5-10 staff, 50+ beneficiaries/year, replication in other cities

SECTION 09

The Roadmap

Tamkin is building an institution — designed for permanence, scale, and full financial independence.

Phase 1: Proof of Concept (Now)

- Sadaqah-funded pilot to validate the model with 2-4 beneficiaries.
- Document every process rigorously — build the evidence portfolio.
- Prove: Can we achieve 80%+ completion? 60%+ employment? Clean finances?
- Refine operations based on real-world learnings.

Phase 2: Zakat Transition (Year 2-3)

- Establish Shariah Advisory Board (3-5 qualified Islamic scholars).
- Develop Zakat-specific eligibility verification and accounting.
- Separate Zakat, Sadaqah, and Operating funds with independent ledgers.
- Launch donor community with evidence of proven impact.

Phase 3: Sustainable Independence (Year 3-5)

- Build income-generating assets to fund operations independently.
- Target: 50%+ of operational costs covered without donor dependency.
- Scale to 50+ beneficiaries/year across multiple cities.
- Create a replicable model toolkit for other regions and organizations.

Sustainability Through Asset Building

A core part of Tamkin's long-term strategy is building income-generating assets that can eventually cover operational costs. The goal is for Tamkin to reach a point where 100% of charitable contributions go directly to beneficiaries, with operations funded by the organization's own asset portfolio.

This approach draws from the Islamic tradition of **Waqf** (endowment) — assets dedicated to generating ongoing benefit. Tamkin is actively developing an asset-building plan that will grow alongside the program, with the aim of reducing dependency on operational donations over time.

Supporters who are interested in contributing to Tamkin's long-term sustainability — whether through Waqf, endowment contributions, or other forms of lasting support — are welcome to

reach out. These contributions would be managed separately and dedicated to building the organization's financial independence.

SECTION 10

How to Support Tamkin

Your support doesn't just help one person — it creates a future giver who will help others for decades to come. That's the multiplication effect.

Ways to Contribute

- **Donate:** Financial contributions fund training, tools, and support for youth. Currently operating as a Sadaqah (voluntary charity) fund.
- **Waqf / Endowment:** Contribute to Tamkin's asset-building fund to help the organization achieve long-term financial independence. Waqf contributions are managed separately and dedicated to sustainability.
- **Partner:** Training providers, employers, and mentors help build the ecosystem that makes transformation possible.
- **Refer:** Know a motivated young person who could benefit? Know a training provider or employer? Connect them with Tamkin.
- **Replicate:** Interested in launching a similar program in your city? Tamkin is building a replication toolkit.
- **Advise:** Islamic scholars, business experts, nonprofit leaders — your expertise can guide Tamkin's growth.

Current Status

Registration: In progress. Tamkin is completing legal registration as an Ethiopian nonprofit.

Pilot Phase: Preparing to serve the first cohort of 2-4 beneficiaries.

Applications: Opening soon. Join the waitlist to be notified.

Donations: Accepted. Contact us to learn more about supporting the mission.

Contact

Email: tamkin.ethiopia@gmail.com

Location: Addis Ababa, Ethiopia

"The best of people are those who bring most benefit to the rest of mankind."

— Prophet Muhammad (peace be upon him)

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