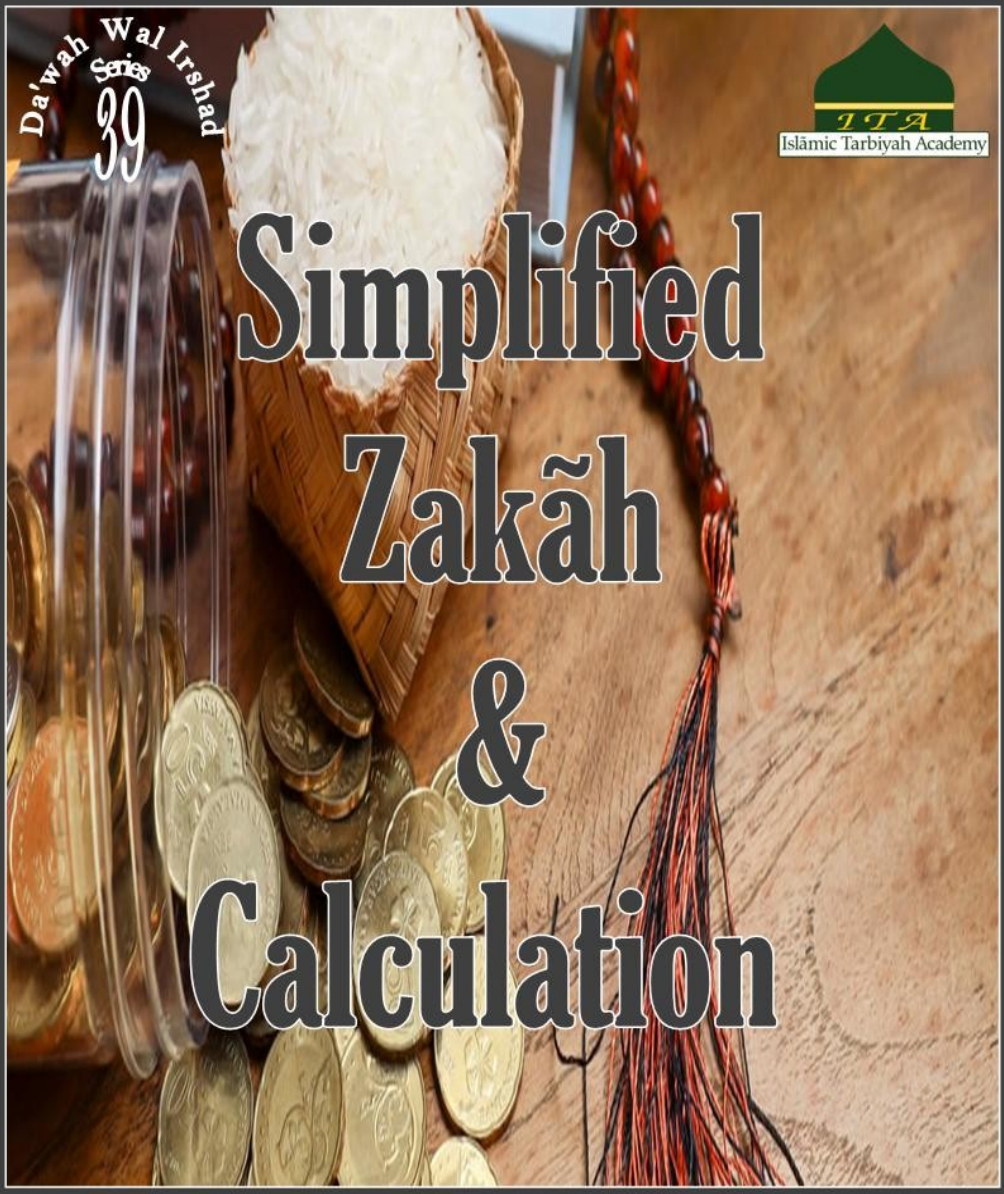

By:
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بِسْمِ اللهِ الرَّحْمٰنِ الرَّحِيْمِ

"Establish Salãh and pay Zakãh, and bow your heads with those who bow (in worship)." (Surah Baqarah).

DEFINITION OF ZAKÃH:

Literally it means to increase. In the Shar'iah it means to purify one's possession by distributing 2½ % which has to be distributed to the poor. It is not a tax but an Ibãdat.

NISÃB:

The amount of wealth which makes one liable for Zakãh is called Nisãb.
Nisãb of gold is 87.48g and
silver 612.36g.

RATE OF ZAKÃH:

The rate of Zakãh is 2½ %.

CONDITIONS FOR ZAKÃH TO BECOME FARDH:

1. To be a Muslim;
2. Matured (not on minors nor on the guardians of such belongings of minors);
3. To be sane;
4. To be free (i.e. not a slave);
5. Wealth owned by one to the value of nisãb and to be in one's possession for one lunar year (i.e. at the beginning and end of the year to have nisãb although in the interim it may decrease);
6. Such wealth must be Zakãtable e.g. gold, money etc.

PRE-REQUISITES FOR ZAKÃH TO BE CORRECT:

1. At the time of giving Zakãh, Niyyah (intention) should be made or at the time of giving it to an agent for distribution;
2. If the agent does not make the intention, but the owner has, then this will suffice;
3. The poor person receiving the Zakãh should be made the owner and

recipient, meaning that he should have full control over it physically;
4. Zakãh can only be given to Muslims

CATEGORIES OF ZAKÃTABLE ITEMS:

1. Gold and silver;
2. Merchandise (i.e. items for resale);
3. Animals (e.g. stock farming);
4. Agricultural farming (e.g. orchards, fruit farms etc.) also known as Ushr.
5. Debtors, trade debts are treated as cash for the purpose of Zakãh.

ZAKÃH IS NOT FARDH ON:

1. Other metals besides gold and silver or imitation jewellery;
2. Fixtures and fittings of a shop, motor car, truck etc. which is used for the running of a business;
3. Diamonds, pearls, other precious or semi-precious stones which are for personal use;
4. Living quarters, household, furniture, crockery, personal clothing;
5. Books of a scholar or tools of a tradesman etc.

WHO MAY RECEIVE ZAKÃH:

1. Fuqarã – The poor and those who own property in excess of basic necessities but below the value of nisãb;
2. Masãkeen – The destitute and extremely poor;
3. Al-Ãmileen – Persons appointed by an Islãmic head of state to collect Zakãh, who are paid from the Baitul Mãl (public treasury) even though they may not be needy;
4. Mu'allafatul Quloob – Those poor and needy persons who are given Zakãh with the express intention of solidifying their hearts;
5. Ar-Riqãb – Slaves who use this money for their freedom;
6. Al-Ghãrimeen – One in debt;
7. Fi-Sabeelillah – One in the path of Allah and is now in financial difficulty;
8. Ibnus-Sabeel – A traveller who, whilst wealthy at his residence, is stranded and in need of financial assistance.

ZAKÃH WIL NOT BE GIVEN TO:

1. ZakãH may not be given to non Muslims;
2. A wealthy person (i.e. one who possesses wealth equal to or more than nisãb);
3. It is not payable to the family of Rasulullah (Sallallahu Alaihi Wasallam) i.e. the Banu Hashim, and the slaves freed by the Banu Hashim;
4. It cannot be given to ones parents, grandfather, children, grandchildren, spouse (ones husband or wife). (One may give Zakãh to brother, sister, nephew, niece, uncle, aunts, parents in law, provided they are not liable to give Zakãh).
5. One may not pay the debts of a deceased nor buy a Kafn and pay the burial expenses with Zakãh.

Please refer to www.alqalam.org.uk for more details on shares and Pensions

DISREGARDING ZAKÃH

"And there are those who bury gold and silver and spend it not in the way of Allah; announce unto them a most grievous penalty on the Day when heat will be produced out of that (wealth) in the fire of hell, and with it will be branded their forehead, their flanks and their backs. This is the (treasure) which you buried for yourselves. Taste you the (treasure) you buried."
(Surah Taubah, V. 34-35).

ZAKÃH CALCULATION FORM Date:_____

Cash (Bank, home, etc.)	+£
Gold in any form	+£
Silver in any form	+£
Credits: Money owed to you	+£
Rental Income	+£
Share values at current prices	+£
Share dividends received this year	+£
Value of Business Stock (at hand paid for) Current market price	+£
Value of Business Stock (in transit paid for) Current market price	+£
Property for resale	+£
Other Income e.g. Provident/Pension Fund	+£
TOTAL	£
Loans (Money you owe others)	-£
Outstanding mortgage payments (for current Zakãh year)	-£
NET BALANCE	£
ZAKÃH PAYABLE (Net Balance x .025)	£

NISÃB: Current Price of Gold x 87.48 =£ Current Price of Silver x 612.36 =£ www.wifaqululama.co.uk/financial-numbers/	If Net Balance is equal to or greater than Nisãb Zakãh is Fardh, if less Zakãh is not Fardh.

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ITA
Islãmic Tarbiyah Academy

For Development in Spiritual, Moral, Mental & Physical Discipline
In Accordance With The Islãmic Shar'iah

Activities at the Academy

- Five times Salãh with Congregation including Jumuã & Eid
- Day Darul Uloom (Students over 16 non boarding)
- Daily educational classes and programmes for the general masses
- Guidance & Counselling services
- Regular youth Tarbiyah programmes
- Khanqah Ashrafiyyah Akhtariyyah (institute for spiritual reformation)
- Publication of a journal ATTARBIYAH and other Islãmic literature
- Issuance of Fatãwa (Decrees pertaining to religious matters) and answering queries relating to Masã'il (rulings) of Deen
- Nikãh Service
- Drugs prevention and Awareness
- Public Islãmic Library
- Zakãt Collection & Distribution
- Tuition for new Muslims
- General propagation of Islãm

Classes at the Academy

- Full time Ãlim & Hifz Classes. (Students 16+)
- A Maktab (primary Madrassah) for young children with a syllabus suitable to the needs of today's children
- Arabic Classes (adults)
- Tajweed Classes (adults)
- Islãmic Studies Course (adults)
- Taekwondo/Karate Classes (8+ and adults)

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