

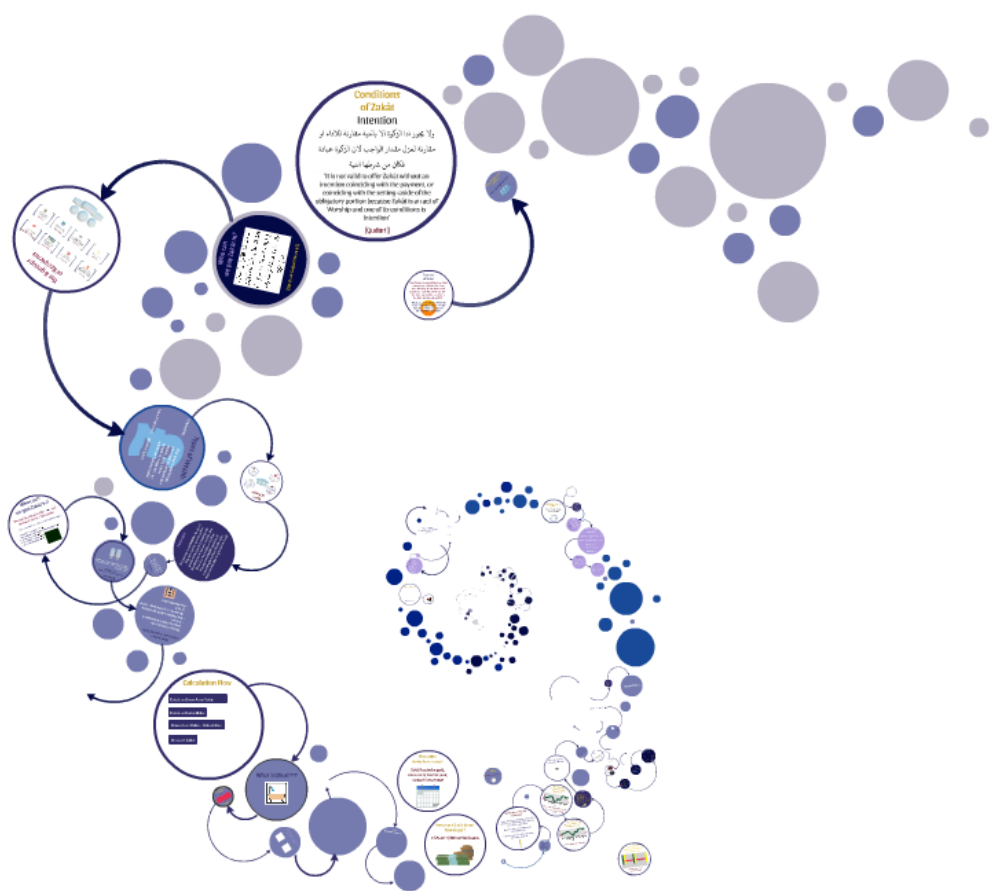
ISLAMIC ACADEMY OF COVENTRY

AN INTRODUCTION TO ZAKĀT WORKSHOP



Maulānā Ebrahim Noor

Zakāt Calculation Flow





Part 1

An Introduction to Zakāt in Islām



Part 2

The Ḥadīth concerning Zakāt

Part 3

**Who must pay Zakāt
&
what must it be paid
upon**



Part 4

**Information
required prior to
calculating Zakāt**



Break



Part 5

How to Calculate Zakāt



Part 6

How to Discharge Zakāt



Part 7
Charities



Part 8
Summary

Aims & Objectives

- The Importance of Zakāt in Islām
- Workshop Addresses current financial status
- Refresh knowledge on Zakāt
- Learn how to calculate our Zakāt
- Learn who are valid recipients of Zakāt
- Go through Zakāt Scenarios

References





Part 1

An Introduction to Zakāt in Islām

Part 1
An Introduction to
Zakāt in Islām

The Reward
[Sahih al-Bukhari 1410]
عن أبي هريرة عن النبي صلى الله عليه وسلم قال "من أتى بأحدكم فطلب منه الصدقة فبذلها فليس له أجر" رواه البخاري
عنه وسلم "من أتى بأحدكم فطلب منه الصدقة فبذلها فليس له أجر" رواه البخاري
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The History of Zakāt
[Surah al-Muzzammil Verse 20]
"And establish Salāt and pay Zakāt"
وَأَقِمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ

The History of Zakāt

وَأَقِمْوَا الصَّلَاةَ وَآتُوا الزَّكَاةَ

“And establish Ṣalāt and pay Zakāt”

[Sūrah al-Muzzamil Verse 20]

The History of Zakāt



No further details Revealed

وَيَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلِ الْعَفْوَ

“And they ask you as to what they should spend. Say, 'The surplus'”



In 2 AH - Islamic Society is established & further details revealed

Workshop

Question Number 1

What are the
5 Pillars of Islām?



Foundational Ḥadīth

عَنِ ابْنِ عُمَرَ قَالَ
قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ
" بُنِيَ الْإِسْلَامُ عَلَى خَمْسٍ شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ
وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ وَإِقَامِ الصَّلَاةِ وَإِيتَاءِ الزَّكَاةِ
وَالْحُجِّ وَصَوْمِ رَمَضَانَ "

[Ṣaḥīḥ al-Bukhārī - 8]



The Foundational Beliefs



Workshop Question Number 2

What is the meaning of the word Zakāt?

The
literal meaning of
Zakāt

Purity قَدْ أَفْلَحَ مَنْ تَزَكَّى

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا

"Take Ṣadaqah (obligatory alms) out of their wealth
through which you may cleanse and purify them"

Increase

Truthfulness



The literal meaning of Zakāt

Purity قَدْ أَفْلَحَ مَنْ تَزَكَّى

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا

“Take Ṣadaqah (obligatory alms) out of their wealth through which you may cleanse and purify them”

Increase

Truthfulness



The Shar'ī meaning of Zakāt

"The transfer of ownership of a certain amount of wealth that has been prescribed by the law, from a rich Muslim to a poor Muslim who is not a Ḥashimī and neither a slave of a Ḥashimī for the sake of

Allāh سُبْحَانَهُ وَتَعَالَى " "



Part 2

The Ḥadīth concerning Zakāt

The Reward

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ " مَنْ تَصَدَّقَ بِعَدْلِ تَمْرَةٍ مِنْ كَسْبٍ طَيِّبٍ وَلَا يَقْبَلُ اللَّهُ إِلَّا الطَّيِّبَ وَإِنَّ اللَّهَ يَتَقَبَّلُهَا بِيَمِينِهِ ثُمَّ يُرَبِّيهَا لِصَاحِبِهِ كَمَا يُرَبِّي أَحَدُكُمْ فَلَوْهُ حَتَّى تَكُونَ مِثْلَ الْجَبَلِ " ۝

[Ṣaḥīḥ al-Bukhārī 1410]

The Warning

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ قَالَ قَالَ رَسُولُ اللَّهِ

صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ

" مَنْ آتَاهُ اللَّهُ مَالًا فَلَمْ يُؤَدِّ زَكَاتَهُ مِثْلَ لَهُ يَوْمَ

الْقِيَامَةِ شُجَاعًا أَفْرَعًا لَهُ زَبَيْبَتَانِ يُطَوَّقُهُ يَوْمَ

الْقِيَامَةِ ثُمَّ يَأْخُذُ بِلَهْزِمَتَيْهِ يَعْنِي شِدْقَيْهِ ثُمَّ

يَقُولُ أَنَا مَالِكٌ أَنَا كَنْزُكَ " ثُمَّ تَلَا

{لَا يَحْسِبَنَّ الَّذِينَ يَبْخُلُونَ} الْآيَةَ ⁷

[Ṣaḥīḥ al-Bukhārī 1403]

“Those who withhold in miserliness what Allāh has given them out of His grace should not take it as good for them. Instead, it is bad for them. They shall be forced, on the Doomsday, to put on what they withheld, as iron-collars round their necks. To Allāh belongs the inheritance of the Heavens and the Earth. Allah is All-Aware of what you do.”

[Sūrah Āl-Imrān Verse 180]

Part 3

**Who must pay Zakāt
&
what must it be paid
upon**

Workshop Question Number 3

Upon whom is
Zakāt obligatory?



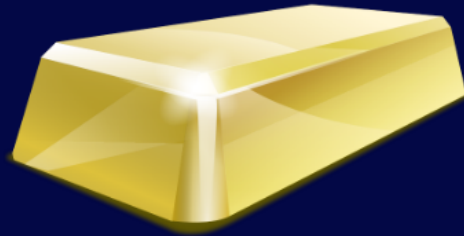
The Conditions

1. Muslim
2. Bāligh (classed as an adult in Islām)
3. Sane
4. Sāhibe Nişāb from productive wealth



Lunar Year

Gold Nişāb



20 Mithqāl

1 Mithqāl = 4.37g

20 x 4.37g = 87.4g

Silver Nişāb



200 Dirhams

1 Dirham = 3.0618g


$200 \times 3.0618g = 612.36g$

What is the Niṣāb Value?

If you own mixed Assets use Silver Value

Commodity	Weight	Price per gram	Niṣāb Value (26/02/24)
Silver Niṣāb	612.36 grams'	£0.57	£350.35
Gold Niṣāb	87.48 grams'	£51.80	£ 4,531.46

If you only own Gold then use Gold Value
(above figure is based on 24 Carat)

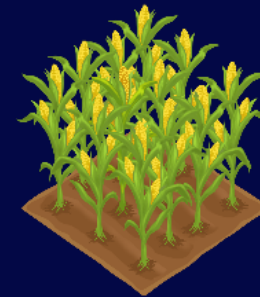
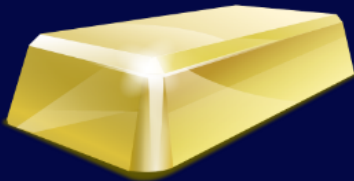
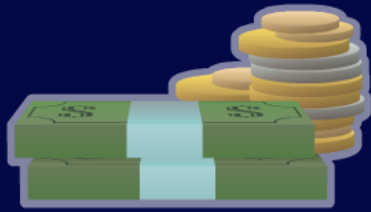


**Calculate
Nisāb value on the
day you discharge it**

<http://wellwishers.org.uk>

What do we have to pay Zakat on?

Productive Wealth



What don't we have to pay Zakāt on?

Non-Productive Wealth



Jewellery which is not Gold or Silver

Business

What do they have to pay Zakāt on?

- **Money in Business Accounts**
- **Finished Items - Retail or Wholesale Price**
- **Unused materials - Cost Price**



Business

What dont they have to pay Zakāt on?

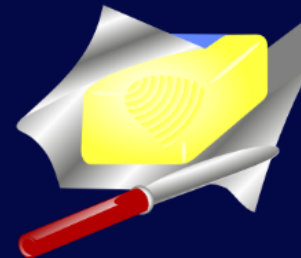
- Any buildings, factories, shops
- Any fixtures or fittings
- Machinery
- Vehicles used for business



Example Cake Shop



No Zakāt



Cost Value



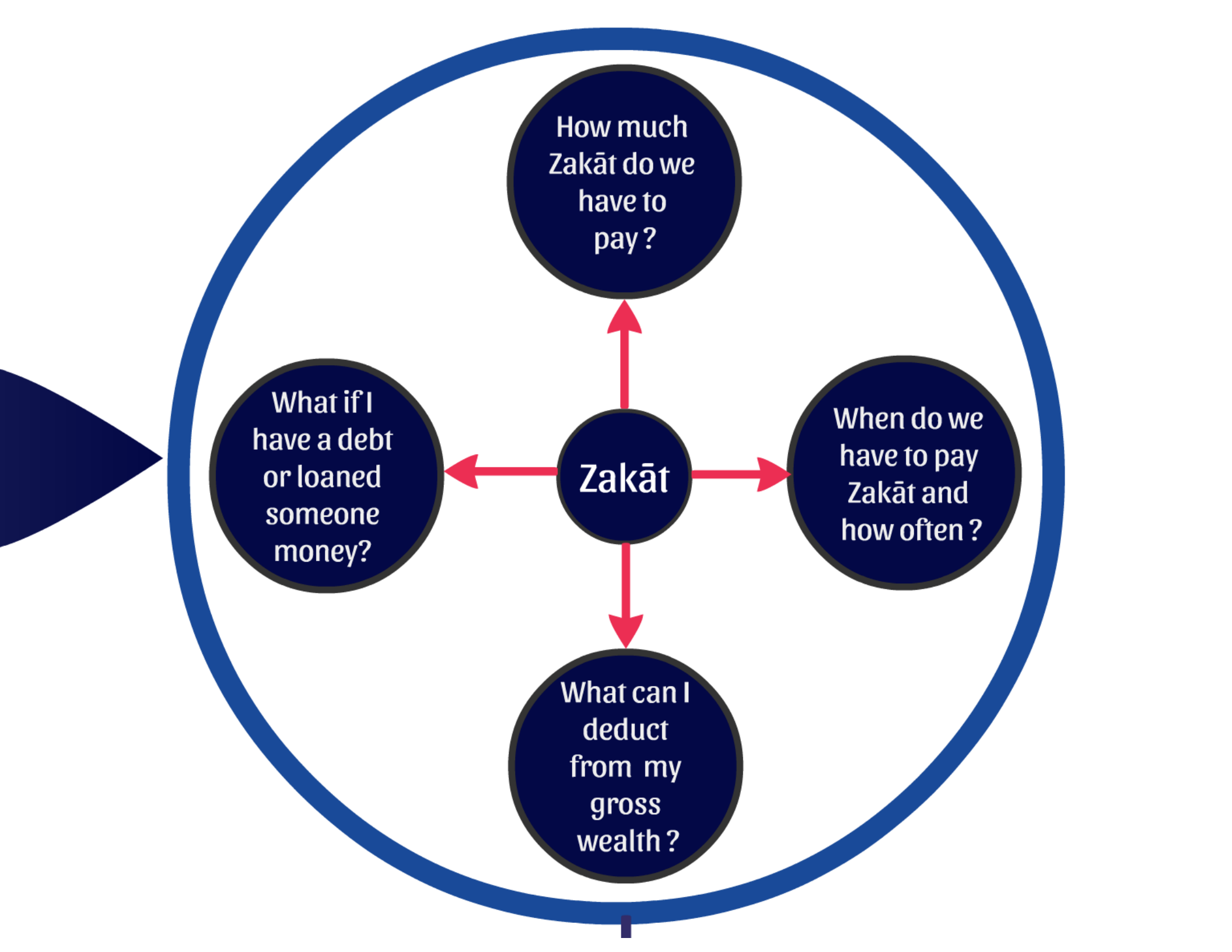
Retail Value





Part 4

**Information
required prior to
calculating Zakāt**





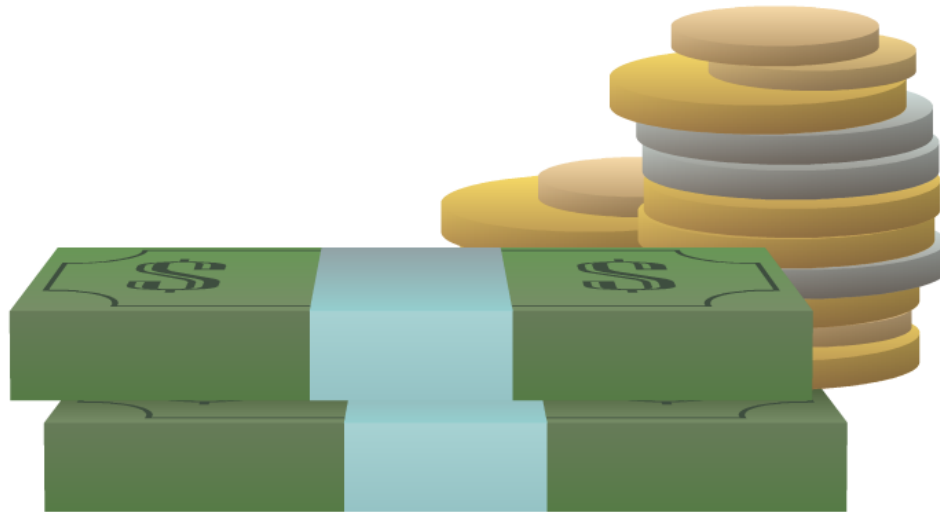
Workshop Question Number 4

What percentage of our net wealth
must be given in Zakāt ?



**How much Zakāt do we
have to pay?**

2.5% or 1/40th of Net Assets



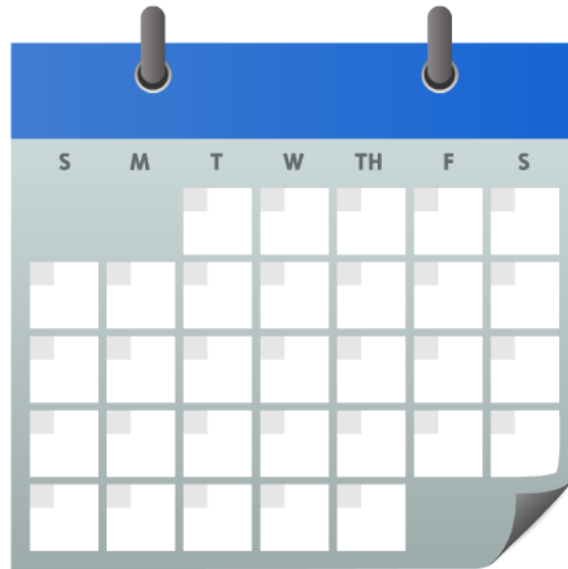
Workshop Question Number 5

How often must we pay Zakāt ?



**How often
do we have to pay?**

**Zakāt has to be paid,
once every Islamic year,
so each lunar year**



When do we have to start paying Zakāt?

- Note down Islamic date of when you become a Niṣāb holder
- One Islamic year later, if you are still a Niṣāb holder, you will pay 2.5% of total Net asset value
- On the same Islamic date each year, as long as you qualify, you will now discharge your Zakāt
- Once a child reaches maturity, if they have savings above Nisāb, the date they become mature will be their Zakāt anniversary



Working out the Zakāt anniversary

Cannot remember date you became a Nişāb holder or not familiar with Islamic Calendar, try your best to work it out

Many people have Ramaḍān as their Zakāt anniversary

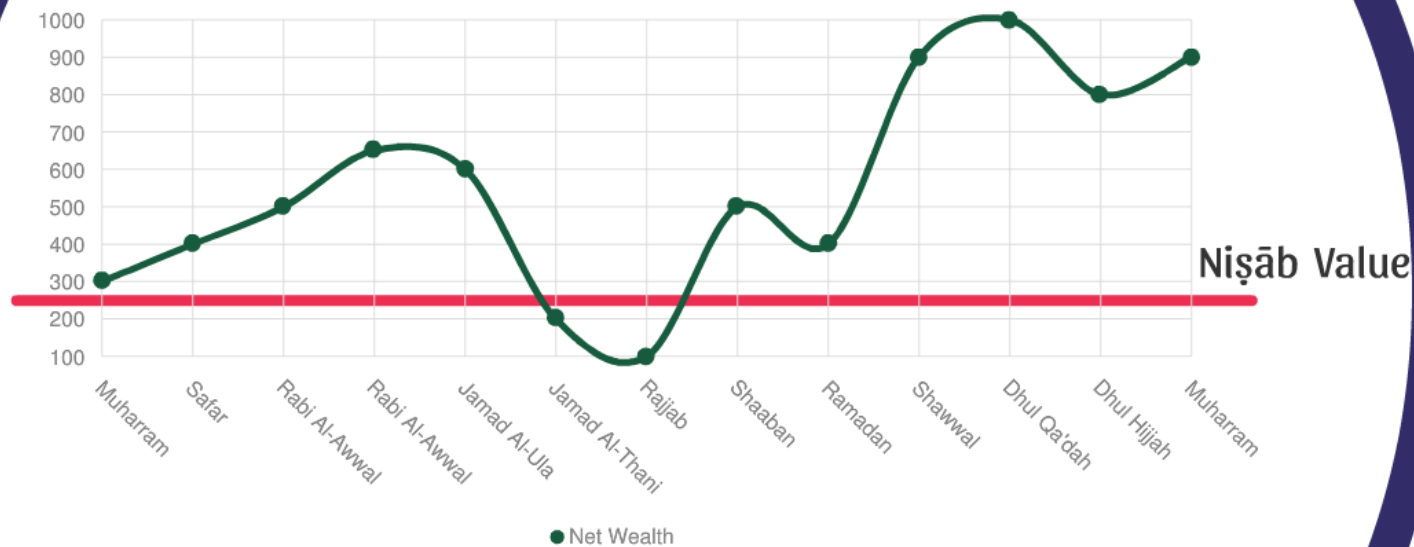
If your anniversary is before Ramaḍān, do not delay payment



When do we have to start paying Zakāt?

- Note down Islamic date of when you become a Nişāb holder
- One Islamic year later, if you are still a Nişāb holder, you will pay 2.5% of total Net asset value
- On the same Islamic date each year, as long as you qualify, you will now discharge your Zakāt
- Once a child reaches maturity, if their assets are above Nişāb, the...

What if wealth drops below Nişāb during year?



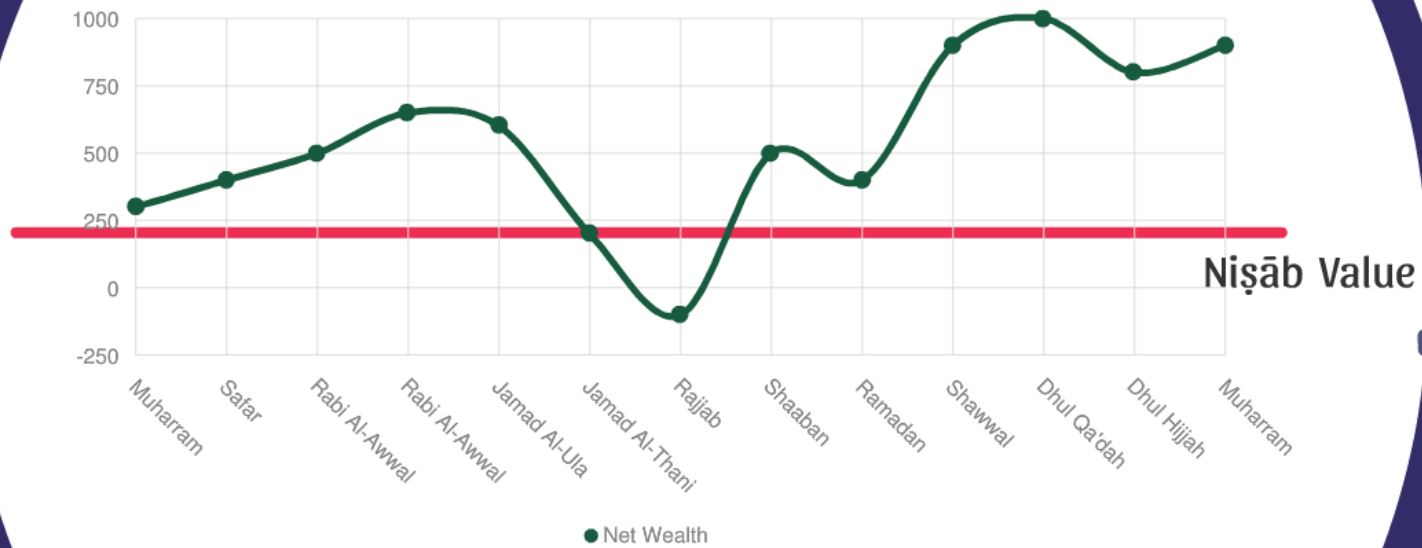
Zakāt payable on Muḥarram 1st = £900

**Note: Savings remained positive
all year**

Ded

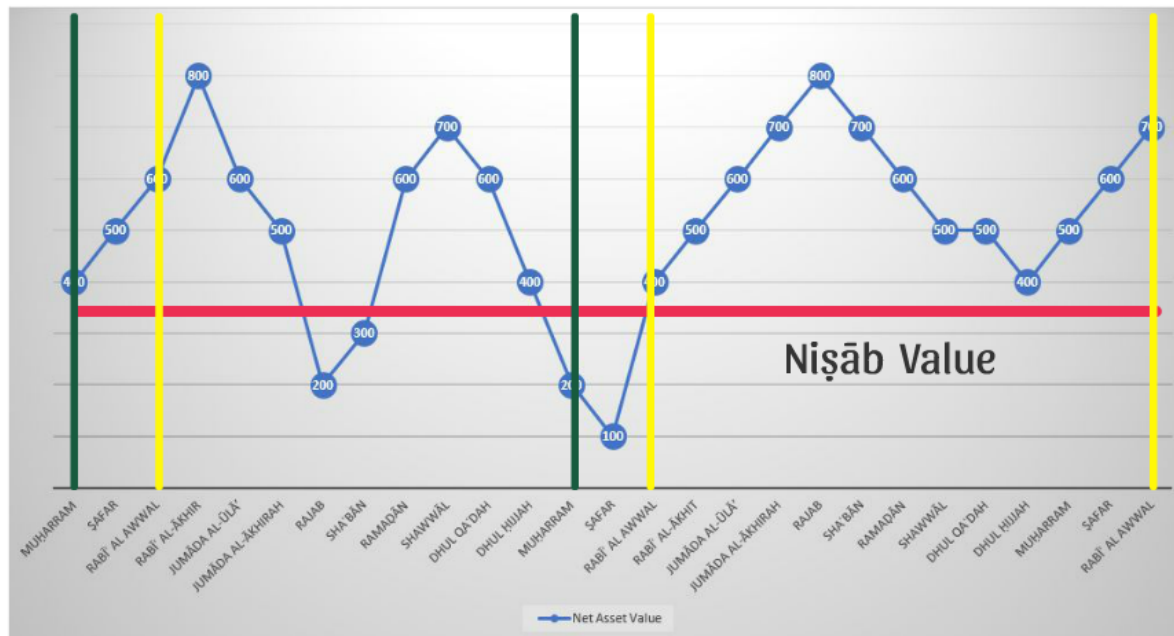
- Outstanding
- Immediate
- Deferred
- payment
- coming
- Outst
- Sala
- Ma
- m

What if wealth reaches or drops below zero during year?



New Zakāt Anniversary - 15th Rajab

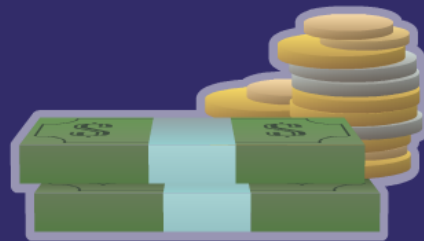
What if wealth reaches below Nişāb on Zakāt Anniversary?



**New Zakāt Anniversary -
1st Rabī' al-Awwal**

Deductibles

- Outstanding Bills
- Immediately payable loans
- Deferred loan with arranged payment plan - Payments due in coming Islamic year
- Outstanding debts on goods purchased
- Salaries due to be paid that month
- Maḥr - unpaid dowry if paying in that month



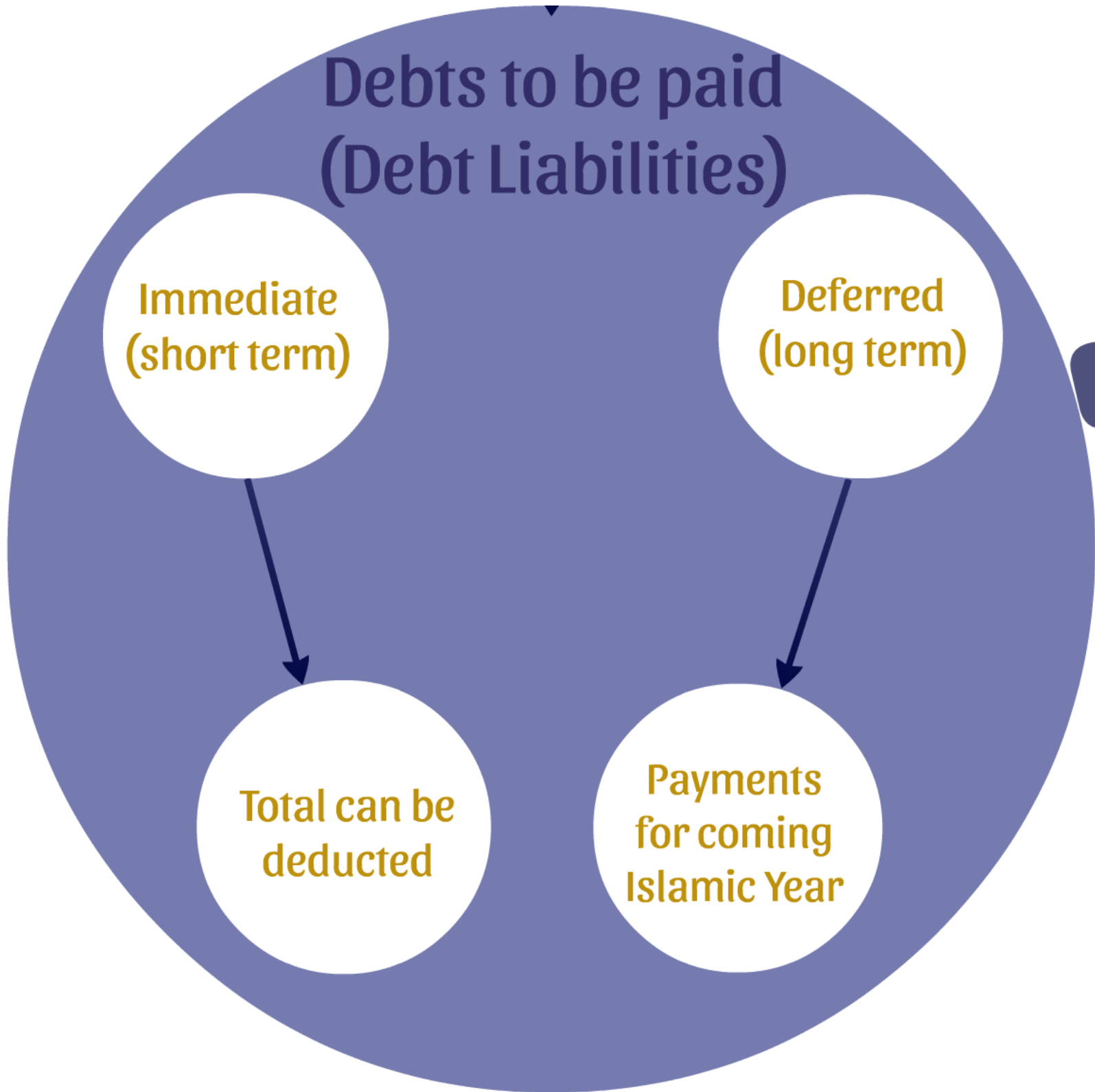
Debts to be paid (Debt Liabilities)

Immediate
(short term)

Deferred
(long term)

Total can be
deducted

Payments
for coming
Islamic Year



Money Loaned to others (Debt receivables)

Lender - person who has given money

Debtor - person who has borrowed money

**Weak Debt
Receivable**



**Strong Debt
Receivable**



Weak Debt Receivable

- Wages to be paid
- Any rental income if you are a landlord
- If you are a woman and are still to receive your Maḥr
- If you are waiting for any inheritance or bequests to be paid

Ruling for Weak Debt Receivable

You will **NOT** add this money to your Assets, so Zakāt will not be payable on it unless you receive the money

There will be no back-dated Zakāt on these payments

Example:

If you are woman and your husband hadn't paid your Maḥr for 10 years and then he paid it, you will not have to pay the back dated Zakāt for this

- **Wages to be paid**
- **Any rental income if you are a landlord**
- **If you are a woman and are still to receive your Maḥr**
- **If you are waiting for any inheritance or bequests to be paid**

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Strong Debt Receivable

Strong Debt Receivable is where you are waiting to receive money from a loan you have given to someone

	Description	Ruling
Good Debt	Debtor acknowledges the debt and you are confident that you will receive the money	Add the value of the loan to your assets
Bad Debt	Debtor doesn't acknowledge the debt No realistic chance of getting money back	Don't add the value of the loan to your assets No need to pay back-dated if received later

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Pensions

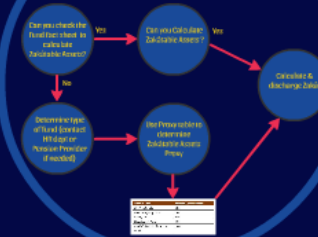
What is a pension?

A pension is a saving scheme which will help a person save money which they can receive when they reach retirement

What are the different types of pensions?



How do we calculate how much Zakāt we have to pay on Pension Funds?



Example

Pension = Property Fund

A small screenshot of a pension fund statement is shown, with a red arrow pointing to a specific value.

Pension Fund total value = £50,000
Proxy Value = 15%
Zakāt liability = 15% of £50,000 = £7,500
Zakāt payable = 2.5% of £7,500
= £187.50



Information taken from the booklet
'Zakat on Pensions'
by
Mufti Faraz Adam

What are the different types of pensions ?

State Pension



No Zakāt

Workplace pension



Defined Benefit



Defined Contribution

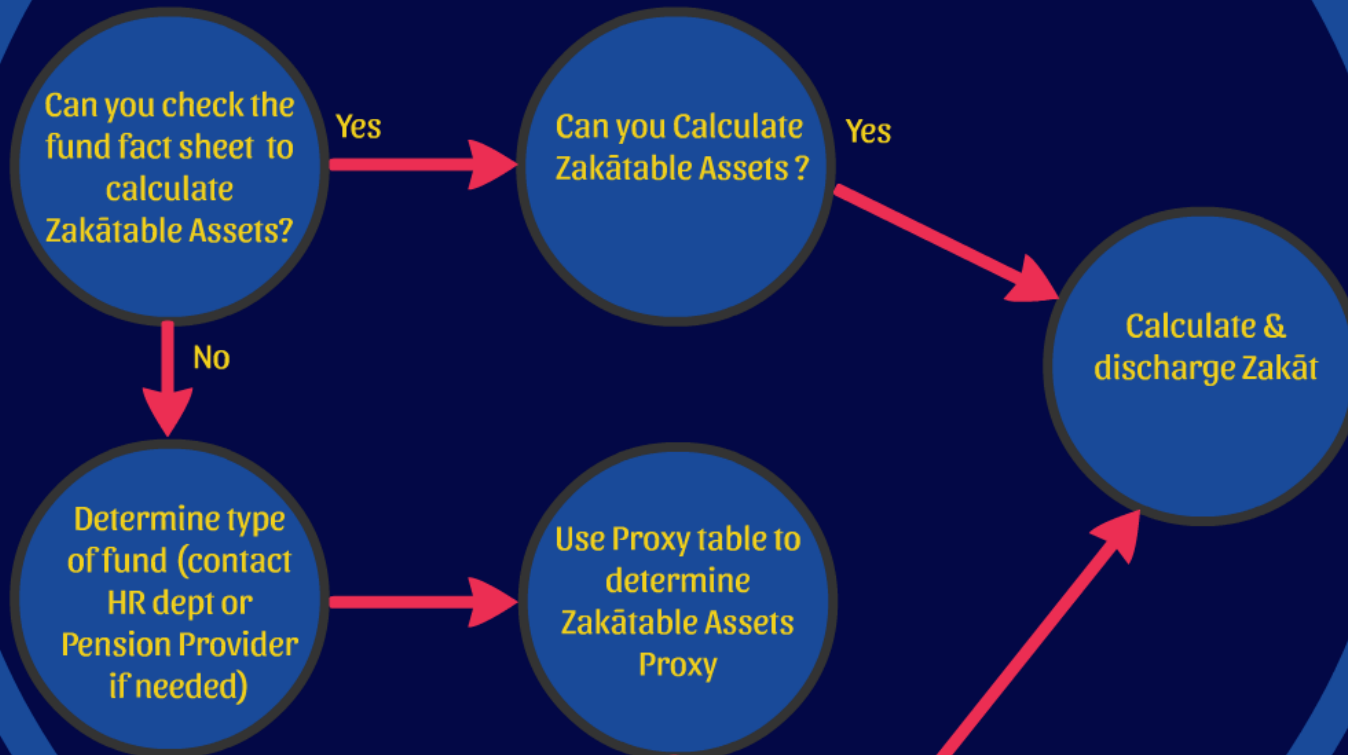


Zakāt Payable

Individual Pension



How do we calculate how much Zakāt we have to pay on Pension Funds?

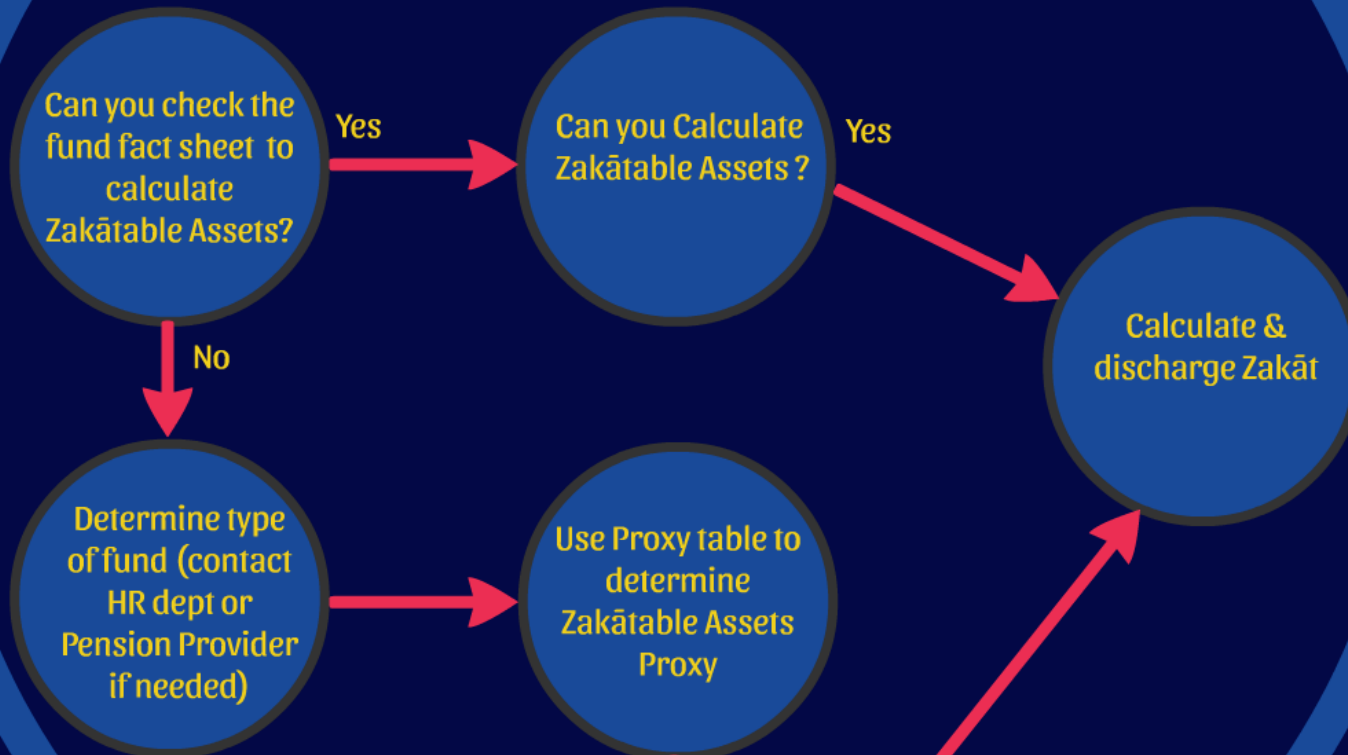


Type of Fund	Zakāt table Assets Proxy
Shari'ah Funds	26%
Direct Property Fund	15%
Equity Funds	27%
Mixed Asset Fund	50%
Bonds/Gills/Fixed Interest Funds	100%



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Shares

Purchased
to resell



Zakāt due on
entire holding
& dividends

Purchased to hold
as investment &
generate dividends



Zakāt due on
dividends & % of
Zakātable assets
in Company



Investment Shares Company



Zakātable Assets

Deductibles

Calculate the Zakātable Assets for company

If Calculating the amount of Zakātable Assets proves to be a difficult task then

Proxy Value

Zakāt on Share Investments:
Determining a proxy for Calculation by
Mufti Faraz

Proxy value = 25%

Cannot be used by the people who have
shares in the following

- Private limited companies
- Start-ups known to have only cash assets
- Small companies known to have only cash assets

STOP



Example

Person A has a Shares worth
£10,000 in Company X

Proxy Value = 25%

Zakāt liability = 25% of £10,000 = £2,500

Zakāt payable = 2.5 % of £2,500

= £62.50



Proxy Value

**Zakāt on Share Investments:
Determining a proxy for Calculation by
Mufti Faraz**

Proxy value = 25%

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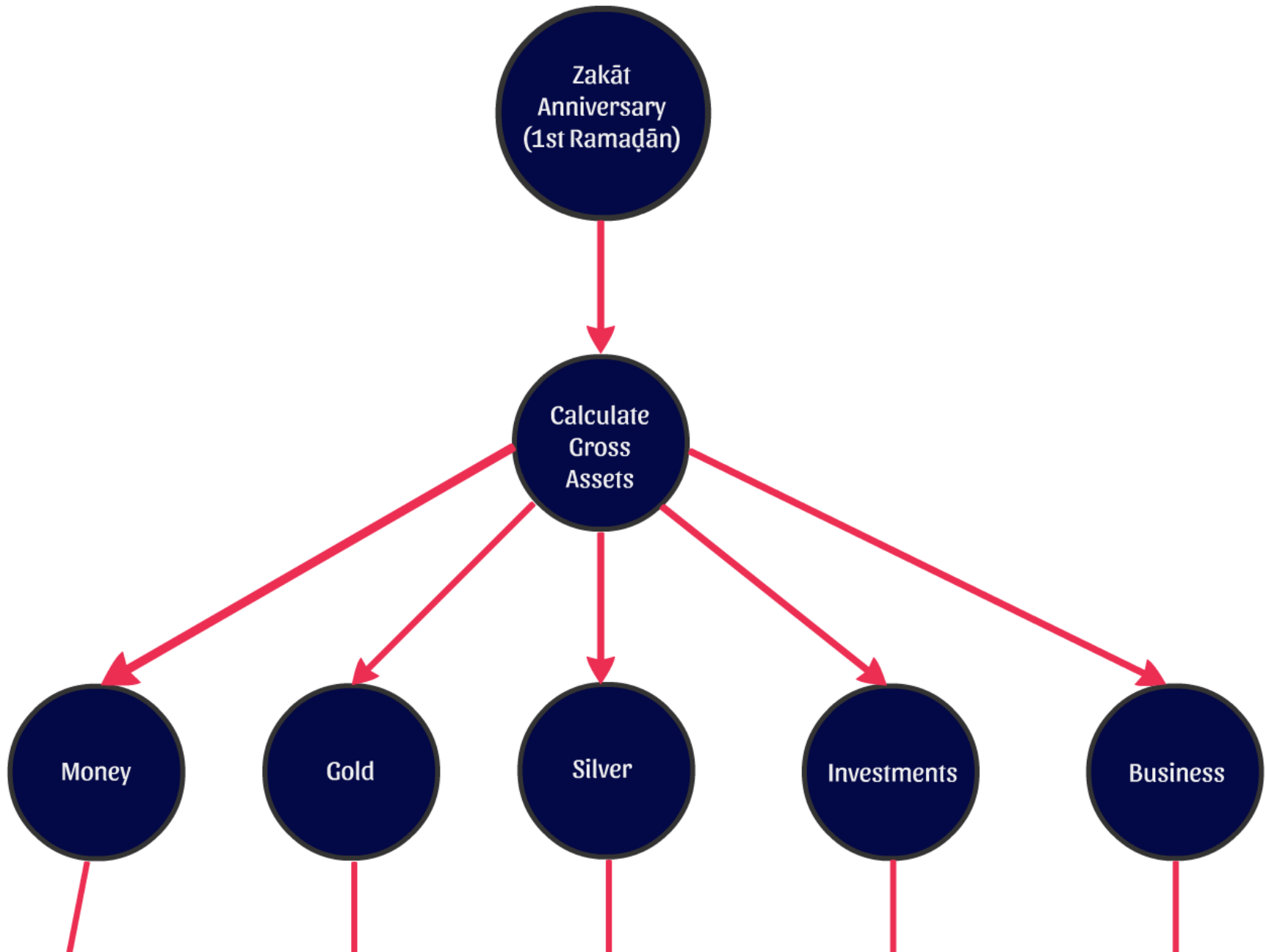
Break



Part 5

How to Calculate Zakāt

Zakāt Calculation Flow





Item	Value in £'s
Cash in Bank Accounts	£10,000
Cash in Wallers	£100
Cash in House	£1000
Cash in Foreign Currencies	£500
Cash in Foreign Accounts	£0
Cash in Joint Accounts	£5,000
Total Cash Value	£16,600

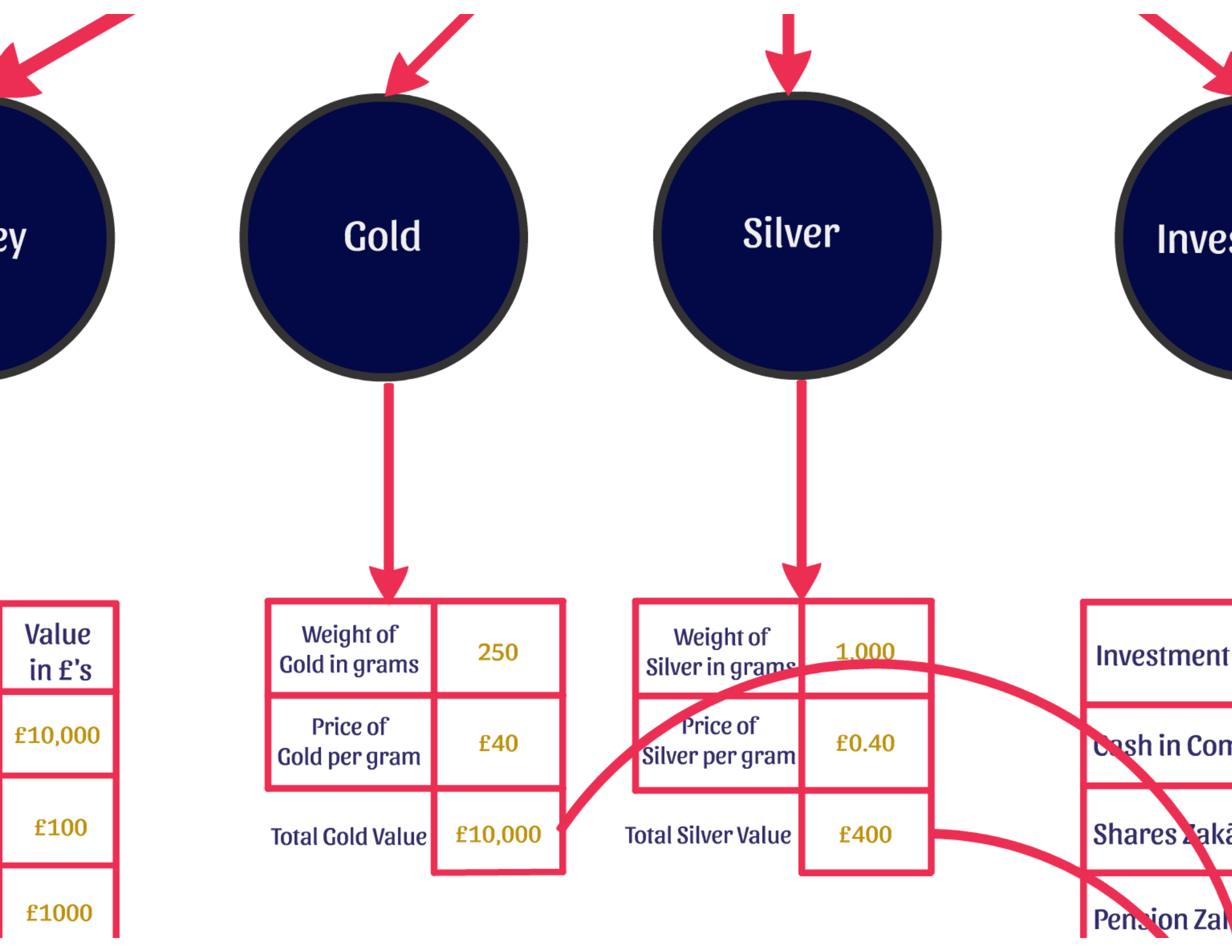


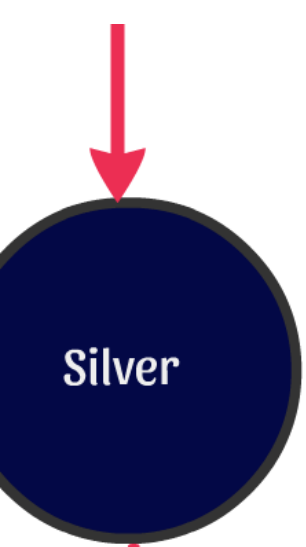
Weight of Gold in grams	250
Price of Gold per gram	£40
Total Gold Value	£10,000



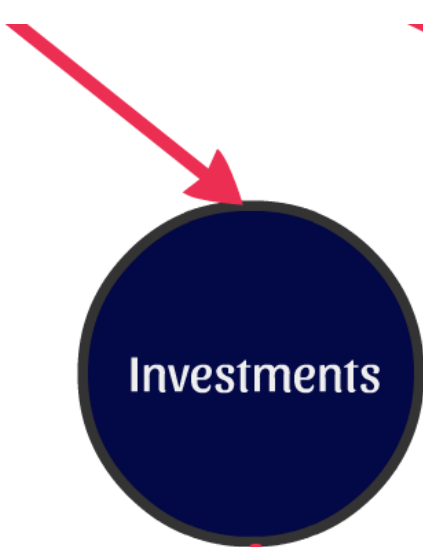
Weight of Silver in grams	
Price of Silver per gram	
Total Silver Value	

Total Cash Value
Total Gold Value

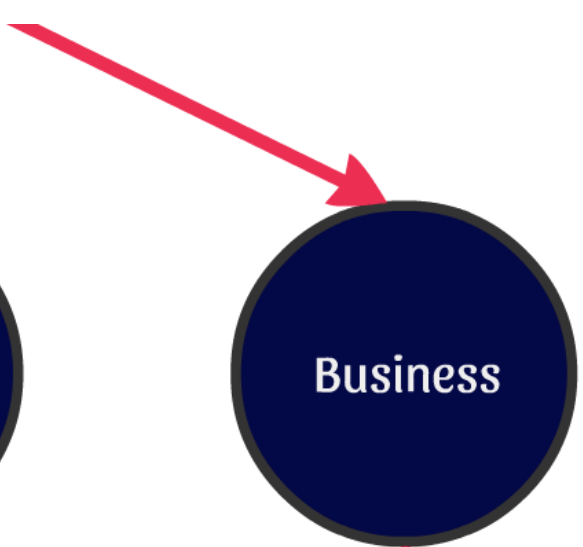




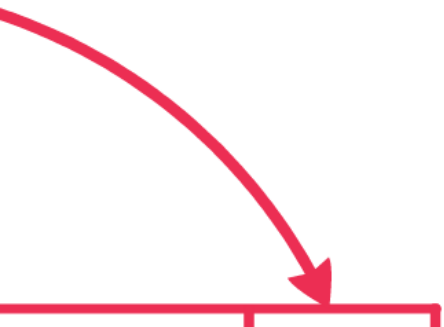
Weight of r in grams	1,000
Price of r per gram	£0.40
Silver Value	£400



Investment	Value in £'s
Cash in Committees	£500
Shares Zakāt liability	£1,000
Pension Zakāt liability	£10,000
Money Lent to others	£5,000
Any other Investments	£0
Total Investment Value	£16,500



Item	Value in £'s
Retail Value of Stock	£20,000
Cash in Business Accounts	£10,000
Total Business Asset Value	£30,000



Item	Value in £'s
Cash in Bank Accounts	£10,000
Cash in Wallets	£100
Cash in House	£1000
Cash in Foreign Currencies	£500
Cash in Foreign Accounts	£0
Cash in Joint Accounts	£5,000
Total Cash Value	£16,600

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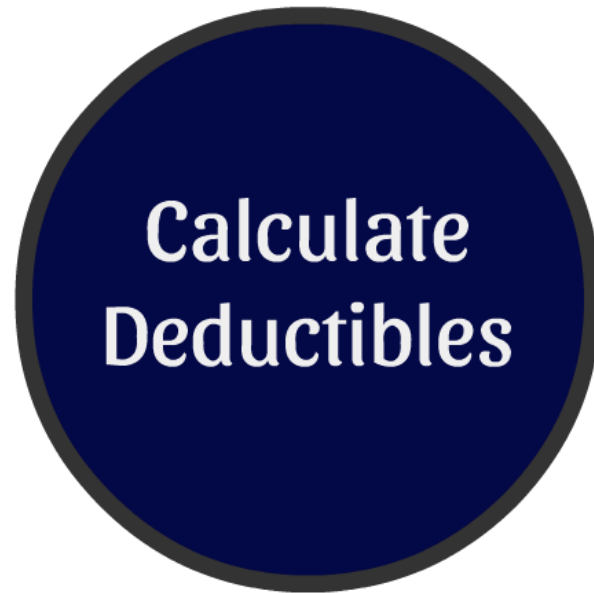
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Total Cash Value	£16,600
Total Gold Value	£10,000
Total Silver Value	£400
Total Investment Value	£16,500
Total Business Asset Value	£30,000
Gross Asset Value	£73,500





**Calculate
Deductibles**

Outstanding Bills	£500
Immediately Payable Loans	£2,000
Deferred Loan Payments (forthcoming Islamic year)	£6,000
Outstanding debts on goods received	£1,000
Salaries to be paid	£2,000
Outstanding Business Bills	£2,000
Outstanding Maḥr	£0
Total Deductibles	£13,500



**Calculate
Net Asset
Value**

Total Business Asset value	£30,000
Gross Asset Value	£73,500

Calculate Deductibles

Outstanding Bills	£500
Immediately Payable Loans	£2,000
Deferred Loan Payments (forthcoming Islamic year)	£6,000
Outstanding debts on goods received	£1,000
Salaries to be paid	£2,000
Outstanding Business Bills	£2,000
Outstanding Maḥr	£0
Total Deductibles	£13,500

Calculate Net Asset Value

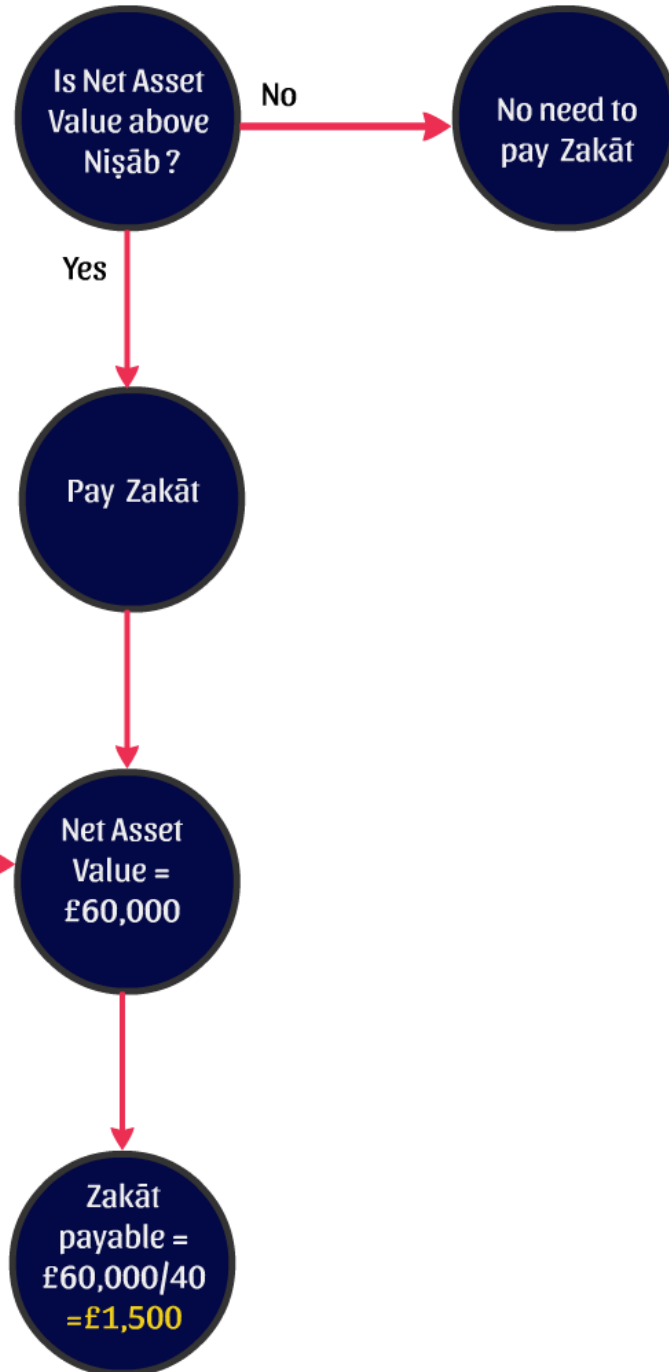
Gross Asset Value	£73,500
Total Deductibles	£13,500
Net Asset Value	£60,000

Is Net Asset Value above Niṣāb ?

Yes

No

Gross Asset Value	£73,500
Total Deductibles	£13,500
Net Asset Value	£60,000



→





Zakāt
payable =
£60,000/40
=£1,500

Workshop Question Number 6

Calculate the Amount Payable in Zakāt

Cash in Bank	1000
Cash in House	10000
Gold Value	20000
Money loaned to Masjid	5000
Ḥalāl Mortgage monthly payment	500
Money borrowed from friend (immediate)	2000
Utility Bill	200

Gross Assets = £36,000

Deductibles = £8200

Zakāt Payable on £36,000 - £8,200

= £27,800

Zakāt = £695



Part 6

How to Discharge Zakāt

Conditions of Zakāt Intention

ولا يجوز ادا الزكوة الا بالنية مقارنة للاداء او
مقارنة لعزل مقدار الواجب لان الزكوة عبادة
فكان من شرطها النية

'It is not valid to offer Zakāt without an intention coinciding with the payment, or coinciding with the setting-aside of the obligatory portion because Zakāt is an act of Worship and one of its conditions is intention'

[Qudūri]

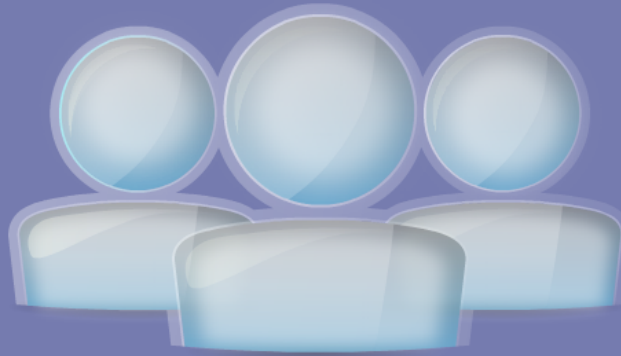
Transfer of Zakāt

'The transfer of ownership of a certain amount of wealth that has been prescribed by the law from a rich person to a poor Muslim who is not a Hāshimī and neither a slave of a Hāshimī for the sake of Allāh'

The possession of the wealth must be transferred to the recipient and they must have complete control over what they want to do with it

Workshop Question Number 7

Who can we give Zakāt to?



Who can we pay Zakāt to?

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ
وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ
وَفِي الرِّقَابِ وَالْغُرَمِينَ وَفِي سَبِيلِ اللَّهِ
وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ
عَلِيمٌ حَكِيمٌ

[Sūrah at-Taubah Verse 60]

The 8 groups of Recipients

The Fuqarā'

The Poor, according to the Ahnāf, will be those people who have Net assets less than the Nisāb value
More explanation later



The Masākīn

The Needy, according to the Ahnāf, those with no earnings at all



Al-'Amilīna 'Alayha

This used to be those people who went out to collect Zakāt on behalf of the Islamic Government



Al-Mu'allafate-Qulūbuhum (Suspended)

Reconciliation of Hearts



Fir-Riqāb

For those in Bondage



Al-Ghārimīn

Those in Debt - their liabilities are more than their Zakātable & Surplus Assets



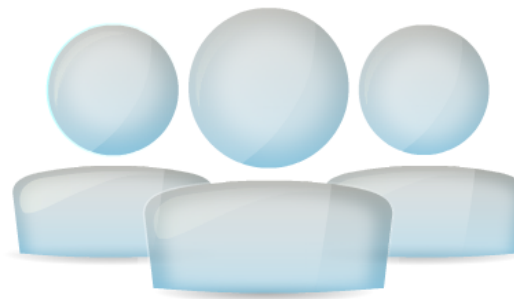
Fi-Sabīlillāh

Those people who strove in the Cause of Allāh



Ibnas-Sabīl

The Wayfarer - Those travelers who have no access to their personal wealth and are in dire need



The Fuqarā'

The Poor, according to the Aḥnāf, will be those people who have Net assets less than the Nisāb value

More explanation later



The Masākīn

The Needy, according to the
Aḥnāf, those with no
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For those in Bondage



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**Those in Debt - their liabilities
are more than their Zakātable
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Fi-Sabīlillāh

Those people who strove
in the Cause of Allāh

سُبْحَانَهُ وَتَعَالَى



Ibnas-Sabīl

The Wayfarer - Those travelers who have no access to their personal wealth and are in dire need



Types of Wealth

Productive -

That wealth which has potential to increase like money, gold, silver, livestock, crops etc. on which we can pay Zakāt

Non-Productive - All other types

Types of People

Person does not possess Nişāb of Productive wealth but has Non-Productive wealth whose total value exceeds value of Silver Nişāb

No matter how much non-productive wealth this person has, they will never pay Zakāt

1. Ṣadqatul Fitr will be Wājib (obligatory)
2. Uḡbūyah (Qurbān) will be Wājib
3. The expenditure of both paternal & maternal relatives who are Dhī Raḡm Maḡram (those who you are forbidden to marry)
4. Haḡj becomes Farḡ upon them, if they have extra land or houses, these should be sold to enable them to go for Haḡj
5. Zakāt becomes Ḥarām (impermissible) for them



Person possesses Nişāb value in Productive Wealth

1. Ṣadqatul Fitr will be Wājib (obligatory)
2. Uḡbūyah (Qurbān) will be Wājib
3. The expenditure of both paternal & maternal relatives who are Dhī Raḡm Maḡram (those who you are forbidden to marry)
4. Haḡj becomes Farḡ upon them (when they can afford it), if they have extra land or houses, these should be sold to enable them to go for Haḡj
5. Zakāt becomes Ḥarām for that person
6. Zakāt must be paid each Islamic Year



Person does not possess Nişāb of either Productive or Non-Productive Wealth, but person has enough to live for 24 hours

1. It is permissible to give this person Zakāt
2. It is permissible for this person to receive Zakāt
3. It is Ḥarām, impermissible for this person to ask for Zakāt



Person does not possess Nişāb of either Productive or Non-Productive Wealth, and does not have enough to live for 24 hours

1. It is permissible to give this person Zakāt
2. It is permissible for this person to receive Zakāt
3. It is permissible for this person to ask for Zakāt



**Person does
not possess Niṣāb of
Productive wealth but has
Non-Productive wealth whose total
value exceeds value of Silver Niṣāb**

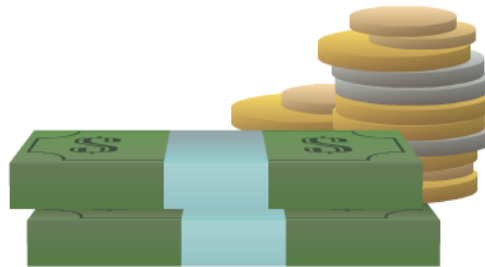
**No matter how much non-productive wealth
this person has, they will never pay Zakāt**

- 1. Ṣadqatul Fiṭr will be Wājib (obligatory)**
- 2. Uḍḥiyah (Qurbāni) will be Wājib**
- 3. The expenditure of both paternal & maternal relatives
who are Dhī Raḥm Maḥram (those who you are
forbidden to marry)**
- 4. Ḥajj becomes Farḍ upon them, if they have extra land or
houses, these should be sold to enable them to go for Hajj**
- 5. Zakāt becomes Ḥarām (impermissible) for them**



Person possesses Niṣāb value in Productive Wealth

1. Ṣadqatul Fiṭr will be Wājib (obligatory)
2. Uḍḥiyah (Qurbāni) will be Wājib
3. The expenditure of both paternal & maternal relatives who are Dhī Raḥm Maḥram (those who you forbidden to marry)
4. Ḥajj becomes Farḍ upon them (when they can afford it), if they have extra land or houses, these should be sold to enable them to go for Hajj
5. **Zakāt becomes Ḥarām for that person**
6. Zakāt must be paid each Islamic Year



Person does not
possess Niṣāb of either
Productive or Non-Productive
Wealth, but person has enough
to live for 24 hours

1. It is permissible to give this person Zakāt
2. **It is permissible for this person to receive Zakāt**
3. It is Ḥarām, impermissible for this person to ask for Zakāt



**Person does not
possess Niṣāb of either
Productive or Non-Productive Wealth,
and does not have enough to live for 24
hours**

- 1. It is permissible to give this person Zakāt**
- 2. It is permissible for this person to receive Zakāt**
- 3. It is permissible for this person to ask for Zakāt**





Summary

If a person is not **Şāḥibe Nisāb**, i.e. they are not the owner of Net productive assets equaling the **Niṣāb Value** in today's money and they also do not possess **Non-Productive Wealth** equal to or exceeding the **Silver Niṣāb** value, then we are able to give them **Zakāt**.

Who can't we give Zakāt to?

The Family of Rasūlullāh ﷺ and the freed slaves of his family

There are 5 families to whom Zakāt cannot be given:

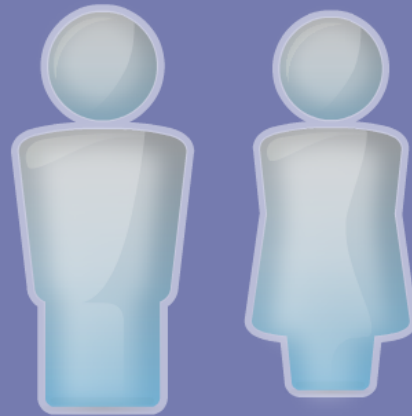
1. The children of 'Abbās رَضِيَ اللهُ عَنْهُ
2. The children of Ḥārith ibn 'Abdul Muṭṭalib رَضِيَ اللهُ عَنْهُ
3. The children of 'Alī رَضِيَ اللهُ عَنْهُ
4. The children of Ja'far رَضِيَ اللهُ عَنْهُ
5. The children of 'Aqīl رَضِيَ اللهُ عَنْهُ



Relatives

A person cannot also give Zakāt to certain relatives:

1. Husband or Wife
2. Parents, Grand Parents, Great Grand Parents
3. Children, Grand Children, Great Grand children



Other parties which cannot receive Zakāt

- Masjids & Madrasahs
Construction & Maintenance
- Schools
- Any Projects which are used by
the public i.e. public water pump
or well
- Any Non-Muslims





Part 7
Charities

Advices

1. The charities we give to must have a 100% Zakāt donation policy.
2. Ensure that the Charity have a board of 'Ulama from your school of thought, Scholars who know how and to whom the money can be distributed.
3. Do not take a risk with your Zakāt and give it to charities or people who have not been vetted or do not distribute it properly and raise funds in ways contrary to the teachings of Islām
4. If you are not sure, consult your scholars as you will be personally responsible for not discharging your Zakāt properly
5. Your charity contributions can also be offset for tax purposes where you can receive some tax relief
6. If you are a tax payer – ensure that you select Gift Aid
7. If possible, find the people yourself and give it to them personally, especially if they are relatives who satisfy the conditions given.



Part 8
Summary

Summary

- Islām has solutions to all of society's problems
- Addresses one of the biggest issues - poverty
- Islām empowers people to come out of poverty by giving them ownership of wealth
- The Wealth can then be used to trade, invest etc.



UK Household Wealth

2023 - 28.1 Million Households

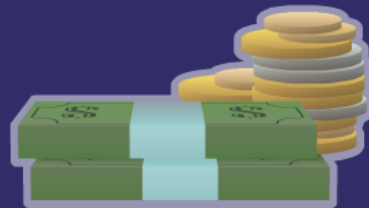
Average Household Savings = £12,500

£350,000,000,000

1% = £3,500,000,000

if 2.5% was given each year, it would be

£87,812,500



Conclusion

Zakāt brings Barakāh to our wealth

Brings people out of poverty

Eases social issues

Brings people closer together

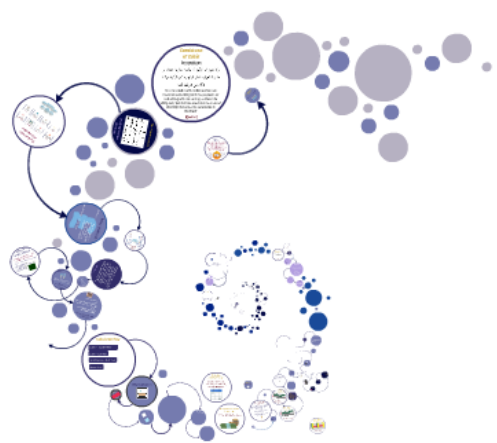
Fulfills an obligation for Allāh سُبْحَانَہٗ وَتَعَالَى

Immense Reward for those who discharge properly

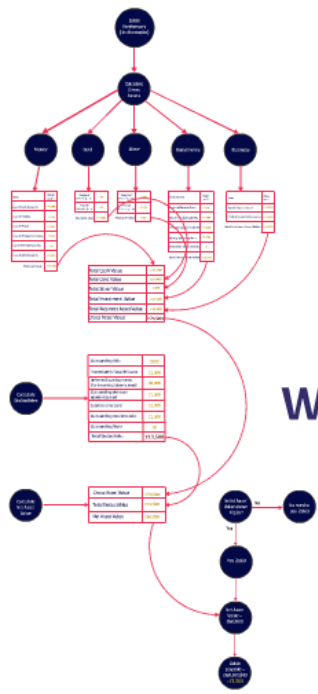
Calculate your Zakāt properly each year

Jazākumullāhu Khayr for attending





Zakāt Calculation Flow



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