

# ZAKĀH CALCULATION FORM

CALCULATE THE FOLLOWING:

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	+ £
Other Income e.g. Provident Fund	+ £
<b>TOTAL</b>	£
Loans (Money you owe others)	- £
<b>NET BALANCE</b>	£
<b>ZAKĀH PAYABLE</b> (Net Balance x .025)	£

## NISĀB:

Current Price of Gold x 87.48

= £

Current Price of Silver x 612.36

= £

If Net Balance is equal to or greater than Nisāb Zakāh is Fardh, if less Zakāh is not Fardh.

**BASIC ZAKĀH FORM**

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*"Establish Salāh and pay Zakāt, and bow your heads with those who bow (in worship)." (Surah Baqarah).*

### **DEFINITION OF ZAKĀT:**

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 Ibādat.

### **NISĀB:**

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

### **RATE OF ZAKĀT:**

The rate of Zakāt is 2½ %.

### **CONDITIONS FOR ZAKĀT 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 nisāb and to be in one's possession for one lunar year (i.e. at the beginning and end of the year to have nisāb although in the interim it may decrease);
6. Such wealth must be Zakātable e.g. gold, money etc.

### **PRE-REQUISITES FOR ZAKĀT TO BE CORRECT:**

1. At the time of giving Zakāt, Niyah (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 Zakāt should be made the owner and recipient, meaning that he should have full control over it physically;
4. Zakāt can only be given to Muslims

### **CATEGORIES OF ZAKĀTABLE 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 Zakāt.

### **ZAKĀT 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 ZAKĀT:**

1. Fuqarā - The poor and those who own property in excess of basic necessities but below the value of nisāb;
2. Masākeen - The destitute and extremely poor;
3. Al-Āmileen - Persons appointed by an Islāmic head of state to collect Zakāt, who are paid from the Baitul Māl (public treasury) even though they may not be needy;
4. Mu'allafatul Quloob - Those poor and needy persons who are given Zakāt with the express intention of solidifying their hearts;
5. Ar-Riqāb - Slaves who use this money for their freedom;
6. Al-Ghārimeen - 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.

### **ZAKĀT WIL NOT BE GIVEN TO:**

1. Zakāt may not be given to non Muslims;
2. A wealthy person (i.e. one who possesses wealth equal to or more than nisāb);
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 Zakāt to brother, sister, nephew, niece, uncle, aunts, parents in law, provided they are not liable to give Zakāt).
5. One may not pay the debts of a deceased nor buy a Kafn and pay the