



A GUIDE TO ZAKAT

GIVE YOUR ZAKAT IN
RAMADAN AND MULTIPLY
YOUR REWARD

Zakat is a fundamental pillar of our faith and we should make every effort to ensure it is paid correctly, to a trustworthy cause. Give your Zakat in Ramadan and you'll not only remember to donate it promptly each year but will receive at least 70 times the reward.

What is Zakat?

Zakat is an act of worship we perform with the wealth Allah has blessed us with. It is a religious duty which cleans away impurities from our provision and ensures excess wealth is distributed among those in need. Zakat is an obligation upon any Muslim who has reached puberty, is sane, and has above the minimum required amount of wealth (Nisab). It requires giving a calculated amount (usually 2.5% of Zakatable assets) to the poor and needy.

Do I have to pay Zakat?

You can work out if you're obligated to pay Zakat by looking at whether what you own meets the Nisab. The value of the Nisab in prophetic tradition is 87.48 grams of pure gold or 612.36 grams of pure silver, so the monetary value of the Nisab varies each year. Many scholars advise that we apply the Nisab of silver rather than gold when calculating our Zakat as that means more of us are eligible to pay it. The more we pay in Zakat, the more reward we receive and the more we are able to help those in need.

As a rough guide, the current Nisab value based on the price of silver is £248.01, so if your Zakatable assets exceed this amount then Zakat is most likely due. However you should check the latest Nisab value on the Human Appeal website.

What is Zakat payable on?

Zakat should be calculated and paid on any surplus wealth that you have owned for at least one lunar year. This includes: gold, silver and precious metal including ornaments/jewellery containing gold/silver; stocks and shares; money you have lent to others; cash in bank accounts, committees or at home; any business stock; agricultural produce and livestock; pensions and property you own for investment purposes.

How do I do the maths?

The easiest way to calculate your Zakat is to find out the monetary value of each type of wealth and then work out 2.5% of the total sum. You can do this online using Human Appeal's Zakat Calculator tool. However, if you have any specific questions, please consult a reputable scholar for advice.

Give your Zakat through Human Appeal and we'll make sure it reaches eligible people in your country of choice, or those most in need around the world.

May Allah purify your wealth, increase your provision and reward your good deeds this Ramadan!

To donate your Zakat visit:

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ZAKAT Q&A

This section provides a brief summary of issues related to Zakat. Due to the complex nature of Zakat and the relative differences of opinion, it is advised that you consult your local scholar for specific rulings and questions you may have during your calculations.

The ruling on Zakat

Zakat is a compulsory act of worship that requires a Muslim who owns wealth equal to or above the Nisab (pre-defined threshold) to donate approx 2.5% of their wealth to eligible recipients.

When should Zakat be paid?

Once a person reaches the Nisab and a lunar year (hawl) has passed by, then Zakat is due immediately.

How much is the Nisab threshold?

The Nisab threshold which obligates the payment of Zakat will be based on the current price of 612 grams of silver (as discussed above). This can be calculated by visiting humanappeal.org.uk/zakat-calculator and taking the most up to date valuation. As of 1 May, this amount equates to approx £248.01. Therefore if your Zakatable assets exceed this amount you are eligible to pay Zakat if the amount stays above this by the end of one lunar year.

What happens if the Nisab fluctuates during the year?

In some cases one's Zakatable wealth may dip below the Nisab throughout the year. In such cases of uncertainty, it is preferable for one to take the value of one's Zakatable assets at the beginning and end of the Sawl (lunar year). If both values were above the Nisab then Zakat would be due.

Should we pay Zakat based on the value of gold or silver?

Many scholars prefer that one should pay Zakat based on silver (the lower value).

This is due to a greater number of people fulfilling Zakat and hence being more beneficial to those most vulnerable. However, if your only asset is gold, then the gold Nisab figure has to be used.

Where should Zakat be distributed?

The preferable option is to distribute Zakat locally. Alternatively, you may give Zakat to one of the 8 categories defined in the Qur'an anywhere in the world if they feel there is a particular benefit (maslahah) and their contribution would be more beneficial (e.g. recipients in extreme poverty, insufficient local donations, increased demand due to natural disasters etc.).

What do you do about missed Zakat payments?

If you have missed Zakat payments over the years, then you must make a calculated estimate of the Zakat missed for each year and discharge it accordingly. These payments are still binding on him even if many years have passed by and whether or not he knew they were obligatory.

Is Zakat due on worn jewellery or not?

There is a difference of opinion on whether Zakat is due on gold/silver which is for personal use.

Many scholars and some Sahabiyyat including 'A'isha hold that Zakat is not due on these items on the premise that is a personal item and hence would fall under items that are not Zakatable.

The Hanafis, on the other hand hold this type of jewellery to be Zakatable. This is also the opinion of Sa'id ibn al-Jubayr and Sa'eed ibn al-Musayyib. For more information, we advise

you to consult your local scholar or follow your madhab's ruling.

How do I measure how much gold and silver I have?

Once a person reaches the Nisab and a lunar year (hawl) has passed by, then Zakat is due immediately.

Are any debts which are owed to me Zakatable?

The scholars differentiate between a debt in which one is confident of repayment and one which is not. If the creditor is confident the debtor will pay when he is asked due to having the financial ability, then the creditor must include this in Zakat payment. If however, the debtor is struggling any one is not confident he can pay when requested to, then this amount does not have to be calculated as part of Zakat.

What sort of assets are not Zakatable?

Below is a list of assets which you do not have to pay Zakat for:

Non Zakatable wealth

- The property you are residing in e.g personal home
- Car owned for personal use
- The debts you owe (where not confident of payment)
- Jewellery not containing gold or silver e.g. diamonds, precious stones etc
- Furniture and household goods for use (not for trade)

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