



BRING A SMILE  
TO CHILDREN IN NEED

### Contact Information



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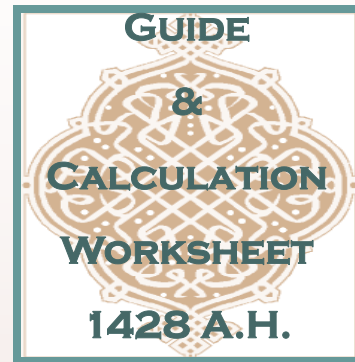
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# Zakah



## Zakat Committee of Central Florida

A Service of:

ISLAMIC  
**SOCIETY**  
ISCF OF CENTRAL FLORIDA

## Zakah—an obligation,

Zakah is the third pillar in Islam according to the Hadith reported by Abdullah Ibn Omar (R.A.) from the Prophet (S): **“Islam was established on five:**

- *Testifying that there is no god except Allah and Muhammad is the Messenger of Allah*
- *Establishing the Salah*
- **Giving the Zakah**
- *Fasting Ramadan*
- *Performing Hajj to the House (of Allah) for the one who is capable.”*

Throughout the Qur’an Allah (SWT) commands Zakah with Salah.

Therefore, not paying Zakah is similar to not praying Salah or not Fasting Ramadan.

## Paid to the local community

According to the Quran, Hadith, and the Four Mazahib, the **Zakah should be paid locally to the Muslim community.** The leadership of the local Muslim community is responsible to collect and distribute the Zakah.

**The Zakah Committee of Central Florida (ZCCF) is a service of the ISCF.** Since its inception in Ramadan 1415 (1995) the Zakah Committee has been helping needy families in the community.

“...The believers, who do righteous deeds, and establish Salah and give Zakah will have their reward with their Lord: on them shall be no fear, nor shall they grieve.”  
(Quran 2:277)

ZCCF reminds you that there are many needy families in Central Florida who are in desperate need for Zakah assistance, which Allah (s.w.t.) placed in your wealth.



Many Muslims mix Zakah with relief donations and send it overseas, many of us forget or neglect to pay our **Zakah**, which is equal or more important to fasting.

**Fasting is for you, and Zakah is for you and for the poor and needy of the community.** According to the scholars, the poor of this city have a prior claim over local zakah than the poor elsewhere.

## Correct way of giving your Zakah

- **Pay** your Zakah on a specific date each year
- **Calculate** your Zakah or have the Zakah Committee, or an accountant calculate it for you.
- **Make** the intention when paying your Zakah and do not mix Zakah with your other donations, such as general sadaqa, etc.
- **Pay** your Zakah on time and in full to the Zakah Committee (which is in charge of collecting and distributing Zakah in Central Florida.)
- **DO NOT** send your Zakah overseas. You can only send your optional sadaqa overseas to your relatives, for relief, or for other worthy causes.

# Types of Zakah

## Zakah al-Mal (on wealth)

Zakah al-Mal is a cyclic charity **based on the amount of wealth**. This payment is obligatory upon any Muslim individual or organization that has completed the requirement of *nisab* and *haul* (one *hijrah* calendar year). The payment is 2.5% out of the total wealth deemed for zakah. *Nisab* is the equivalent value of 3 oz. of gold, which equaled approximately **\$2,132** in Ramadan 1428.

## Zakah al-Fitr

Zakah al-Fitr is an **obligatory** charity on every Muslim **regardless of their age, status or wealth**. It has to be paid by the end of Ramadan or on the day of Eid before the Eid prayer. The head of the household may pay the required amount for **all other family members** (including an unborn baby). The amount of zakah payable is approximately 5 lb. of staple food in the relevant country or an amount of money that is equivalent to the price of the food. The dollar amount is approximately **\$8.00/person**.

# Calculation Guide

- Cash**—Include all cash on hand, money in checking and savings accounts, non-delinquent loans, refundable deposits. Exclude any interest<sup>1</sup> which accrued from these accounts.
- Stocks & Investments**—Include all stocks, mutual funds, bonds<sup>2</sup>, IRAs<sup>2</sup>, Pension plans. Include only the face value of the bonds and exclude any interest<sup>1</sup>.
- Gold & Silver**—Include all silver and gold in hand, certificates, jewelry<sup>3</sup>, utensils and tools.
- Business**—Include all business bank accounts, cash in hand, stocks, inventory and accounts receivable. (Business net worth = assets - liabilities)
- Real Estate & Rental Properties**—Include value of any real estate (other than primary home), secondary home, net income from rental property.
- Salaries & Bonuses**—Include take home salary and bonuses after taxes and minus average living expenses  
The zakah rate for the above types of wealth (1 - 6) is 2.5% annually, if they reach the *nisab* individually or collectively.

Note:

- Interest from any source is prohibited and not to be included.
- Bonds and other interest based securities are prohibited, but the face value should be included.
- There is no zakah due on jewelry (gold, silver or other gems) that is for regular use.

# Conditions for Zakah

Several conditions must be fulfilled before zakah is due. These conditions are necessary as zakah can only be applied on those who are of legal age and who own enough assets. These conditions are categorized into two broad categories, namely performer and asset.

## 1. Zakah Performer—Muslim

Every Muslim who has attained the age of puberty (*bolough*) and owns enough assets is required to pay zakah.

## 2. Zakah Asset—Full ownership

A Muslim will only be required to pay zakah if he or she has full and legal ownership of an asset.

## Assets intended for increasing wealth

Zakah is payable only on those assets that are acquired for the purpose of creating or generating wealth. Some examples of this type of assets are cash savings, inventory of goods used for trade or sale, investments such as gold or securities that have potential for appreciation in value, and livestock or crops that are traded or sold.

## Assets that exceed a minimum value

Zakah need only be paid on those assets that exceed a minimum value. This minimum value is calculated based on the market price of 3 oz. of gold. This minimum value is termed *nisab*.

## Completion of Haul

*Haul* is defined as the completion period for a zakah asset. The length of time for haul is one *Hijrah* year.

Once these conditions are met the payment of zakah becomes an obligation for a Muslim.

# Average Living Expenses

Persons in Family	Exemption
1	\$ 10,210
2	\$ 13,690
3	\$ 17,170
4	\$ 20,650
5	\$ 24,130
6	\$ 27,610
For each additional Person, Add	\$3,480

Source: 2007 HHS, Federal Register.

# Worksheet

(See calculation guide for items in each category)

- Cash.....\$ \_\_\_\_\_
- Stocks & Investments .....\$ \_\_\_\_\_
- Gold & Silver .....\$ \_\_\_\_\_
- Business.....\$ \_\_\_\_\_
- Real Estate & Rental Properties .....\$ \_\_\_\_\_
- Salaries & Bonuses .....\$ \_\_\_\_\_
- Total amount.....\$ \_\_\_\_\_  
(add lines 1 - 6)
- Zakah due from 1 - 6\* .....\$ \_\_\_\_\_  
(Line 7 x 0.025)
- Less any payments .....\$ \_\_\_\_\_  
already made towards Zakah
- Net Zakah Due: .....\$ \_\_\_\_\_

**\*Note: If line 7 is less than \$2,132 then there is no zakah due.**

**Keep this worksheet with your records**

Due Date:

Zakah becomes due immediately one year from

- The first day you acquired *Nisab* for the first time
- The date you paid Zakah the previous year

Date Paid : \_\_\_\_\_

# Zakah Payment Form

**Yes, I want to help deserving Muslims in Central Florida**

I am enclosing my Zakah payment of \$ \_\_\_\_\_  
by  Check  Credit Card

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Please detach and send your Zakah payments to

ISCF

Zakah Committee of Central Florida  
P.O. Box 338 Goldenrod, FL 32733

Please make your check payable to ISCF  
and note "Zakah al-mal"

Visa  MC  AmEx  Discover  Check  Other \_\_\_\_\_  
Card # \_\_\_\_\_  
exp date \_\_\_\_\_ / \_\_\_\_\_  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_ / \_\_\_\_\_ / 20\_\_\_\_