ZAKAT MASTERCLASS

Mastering Your Basics

By

Mufti Abdul Waheed

Date 5-3-23

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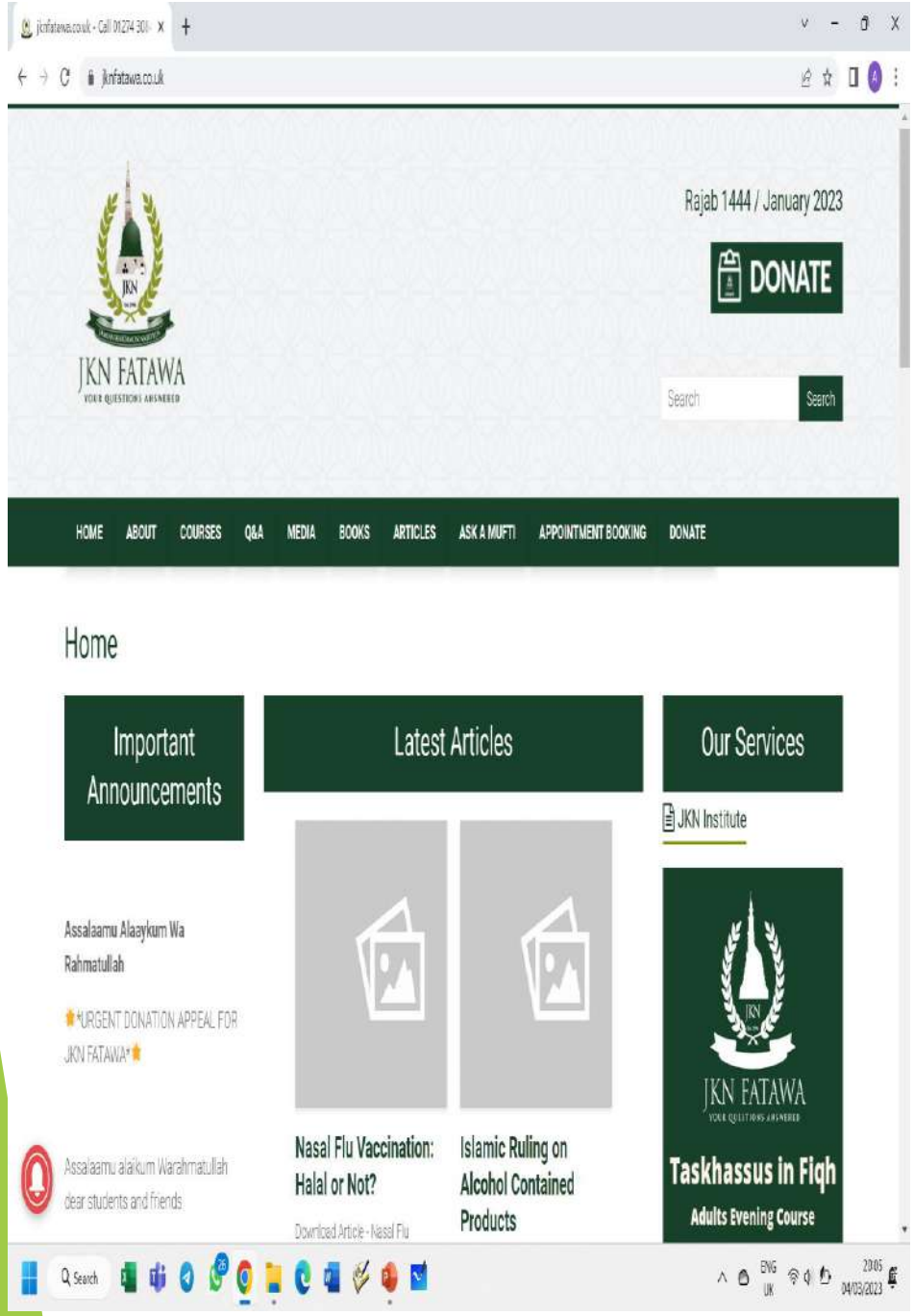
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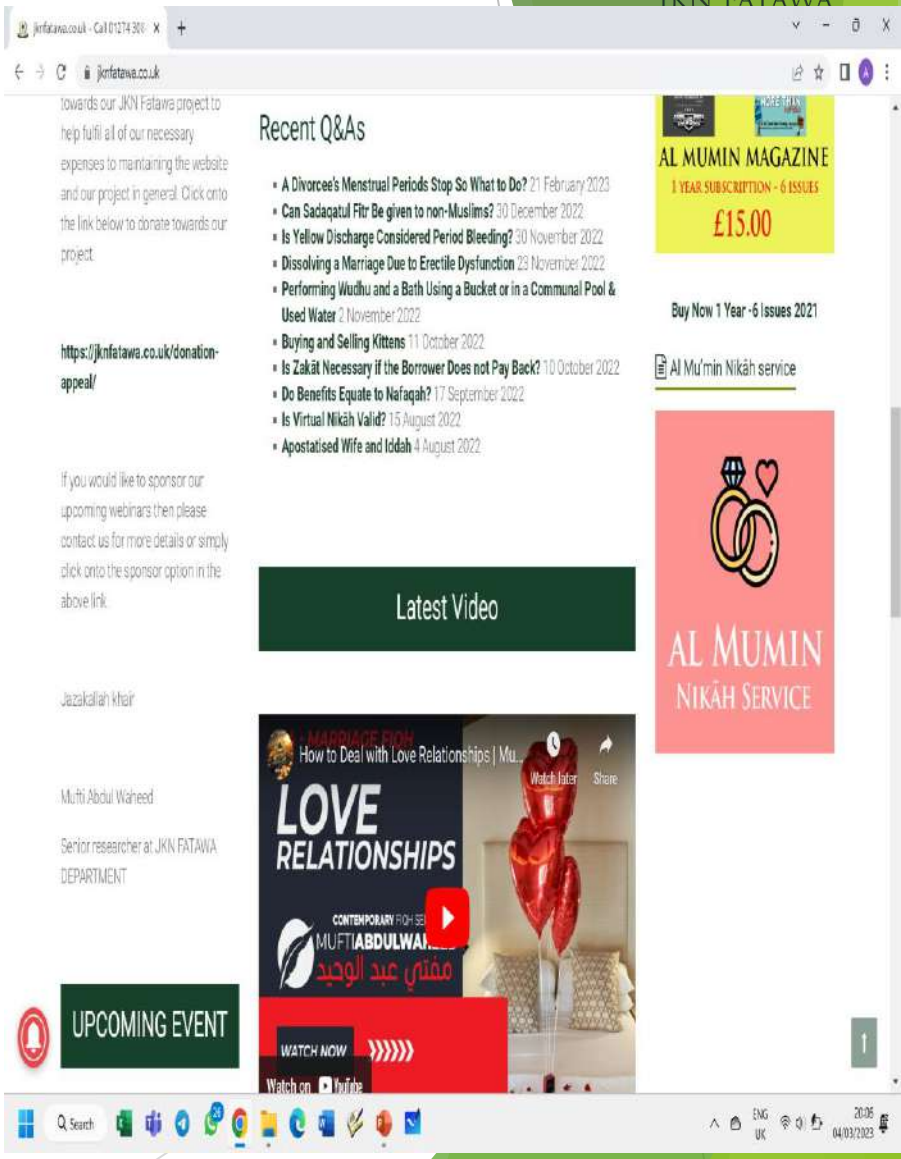
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Jazakallah khair
Mufti Abdul Waheed
Senior researcher at JKN FATAWA DEPARTMENT
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Agenda

Time	Topic	Speaker
12:00-12:10	Introduction & Acknowledgment	Mufti Abdul Waheed
12:10-1:30pm	Fiqh of Zakat	
Break - Zuhr Salah (15 minutes)		
1:45 -3:00pm	Fiqh of Zakat	Mufti Abdul Waheed
3:00-3:15pm	**Q&A and Concluding Remarks**	

Content

JKN FATAWA
YOUR QUESTIONS ANSWERED

- What is Zakat
- Pre-requisites of Zakat
- Nisab of Assets
- Zakat Calculation - Step by Step Process
- Zakatable and Non-Zakatable Assets
- Personal Zakatable Assets
- Trading Stock – Business Assets
- Liabilities
- Receivable Debt - Creditor
- Recipients of Zakat – Eligibility and Non-Eligibility
- Common questions

Introduction

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YOUR QUESTIONS ANSWERED

- Zakat is the third pillar in Islam and undisputedly amongst the most important obligations
- Anyone denying the obligation of Zakat becomes a disbeliever.
- A Muslim neglecting the obligation of Zakat (without denying it's obligation) becomes extremely sinful.
- Learning about the laws of Zakat is also obligatory.
- Each rule will be discussed with case study and exercise.

Acknowledgment

We wish to thank those JKN students who sponsored this webinar and may Allāh put Barakah in their wealth and make this a sadaqah jaryah for them, Ameen.

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YOUR QUESTIONS ANSWERED

1: What is Zakat?

a) Definition

b) Quranic and Prophetic Teachings

Literally:

الطَّهَارَةُ وَالنَّمَاءُ وَالزِّيَادَةُ

Purity, flourish, increase

Technically:

تَمْلِيكُ جُزْءُ مَالٍ عَيَّنَهُ الشَّارِعُ لمُسْلِمٍ فَقِير غَيْرِ هَاشِمِيٍّ وَلَا مَوْلَاهُ مَعَ قَطْعِ

الْمَنْفَعَةِ عَنْ الْمُمَلِّكِ مِنْ كُلِّ وَجْهٍ لِلَّهِ تَعَالَى

Transferring ownership of that portion of wealth which the Sharīʿah has stipulated for a poor non-Hashimi and non-servant Muslim [whilst] ceasing all benefit in every aspect from the owner purely for Allāh.

What the definition Indicates?		
تَمْلِيكٌ جُزْءُ مَالٍ عَيَّنَهُ الشَّارِعُ مَعَ قَطْعِ الْمَنْفَعَةِ عَنْ الْمُمَلِّكِ	TRANSFERAL OF **COMPLETE OWNERSHIP** CEASING ALL POSSIBILITIES TO GAIN FURTHER BENEFIT FROM	**CONDITIONS OF ADA (PAYMENT) OF ZAKĀT**
جُزْءُ مَالٍ	**MINIMUM PORTION** OF ONE'S WEALTH (2.5% OR 1/40TH)	
لِمُسْلِمٍ فَقِيرٍ غَيْرِ هَاشِمِيٍّ وَلَا مَوْلَاهُ	TRANFERAL TO A **MUSLIM** WHO IS **POOR** EXCEPT THE **AHLU-BAYT** & **DEPENDANTS** E.G. CHILDERN [NOR **ASCENDANTS** E.G. PARENTS]	
مِنْ كُلِّ وَجْهٍ لِلَّهِ تَعَالَى	ALL OF THIS ACCOMPANIED WITH **NIYYAH**	
الطَّهَارَةُ وَالنَّمَاءُ وَالزِّيَادَةُ	ZAKAT IS A MEANS OF PURIFYING AND INCREASING WEALTH	

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YOUR QUESTIONS ANSWERED

What the Qur’ān purports?		
خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً	TAKE FROM THEIR WEALTH AS SADAQAH	**TAMLEEK**
تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا	REFINING AND CLEANSING THE WEALTH	**TATHEER**
يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ	O BELIEVERS! SPEND FROM THE PURE THINGS YOU EARN	**ZAKAT IS PAID FROM LAWFUL EARNINGS**
إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ	VERILY SADAQAT IS FOR THE POOR….	**SPECIFIC RECIPIENTS OF ZAKAT**

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YOUR QUESTIONS ANSWERED

The Messenger of Allāh (peace and blessings be upon him) sent Mu'adh (may Allāh be pleased with him) to Yemen as a governor. Amongst his instructions included, *"Teach them that Allāh has obligated charity on them in their wealth, taken from their rich (people) and given to their poor (people)* (Bukhari)

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YOUR QUESTIONS ANSWERED

Sayyiduna Abu Huraira (may Allāh be pleased with him) Allah's Messenger (peace be upon him) said, "Whoever is made wealthy by Allah and does not pay the Zakat of his wealth, then on the Day of Resurrection his wealth will be made like a bald-headed poisonous male snake with two black spots over the eyes. The snake will encircle his neck and bite his cheeks and say, 'I am your wealth, I am your treasure.' " Then the Prophet recited the verses:-- 'Let not those who become stingy……(Bukhari)

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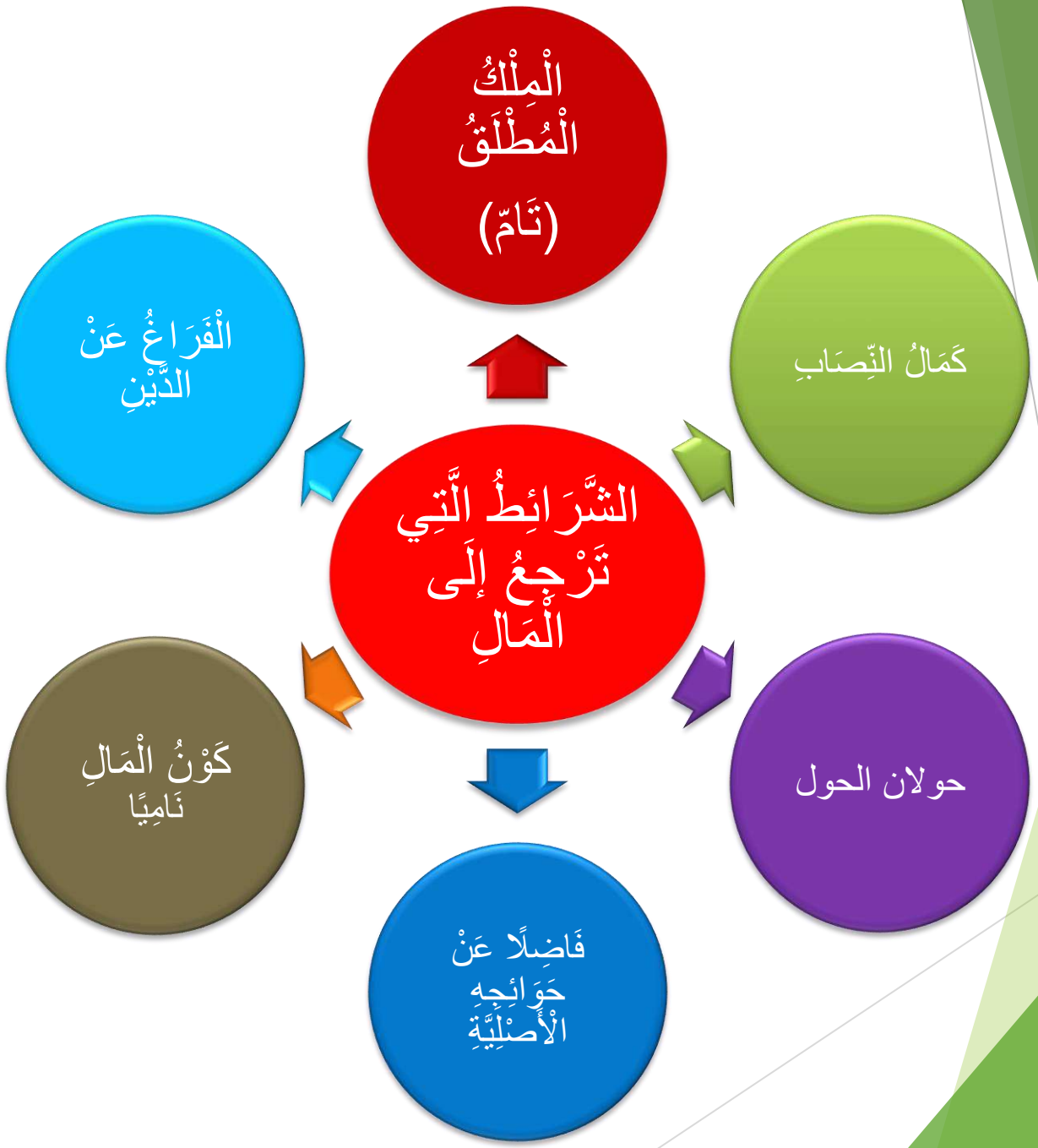
YOUR QUESTIONS ANSWERED

2: Pre-Requisites of Zakat

Conditions and the integrals of Zakat

Pre-Requisites

شرائط	سبب	رکن
Muslim, sane, mature, free, owner	The asset reaching the specified *Nisab* (quantum) level	*Tamleek* – Transferal of Complete Ownership



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مِلْكُ الْمُطْلَقُ (تَامّ)	• **Complete Ownership -** Combination of *tamleek* and *yad* • Creditor must pay his Zakat loaned to someone, Zakat on dowry is not necessary until qabdh is attained due to absence of *yad*.
كَمَالُ النِّصَابِ	• **Complete Nisab -** The *nisab* of gold 7.5 tolas (87.48g) and silver 52.5 Tola (612.36g). • The *nisab* for cash and commercial assets are measured by the value of silver.
حولان الحول	• **Lunar Year -** elapsing of one year on the Zakatable asset from the first time one becomes Sahib Nisab. • This is considered substitute to *Numa* – productivity- due to the 4 seasons.
فَاضِلًا عَنْ حَوَائِجِهِ الْأَصْلِيَّةِ	• **Addition to one's basic essentials –** Possessing wealth equal or more than the nisab beyond essentials e.g. extra savings. This excludes items or money that fall within one's personal needs, without which constrain is the likelihood outcome e.g. household & cooking utensils etc.
كَوْنُ الْمَالِ نَامِيًا	• **Productive wealth –** the capacity of generating income or revenue e.g. cash, gold, silver.
الْفَرَاغُ عَنْ الدَّيْنِ	• **Debt free -** All such liabilities incurred by another servant for instance debt, dowry, transactions. • Technically, such money falls under his essential needs and the debtor does not own the money upon the creditor's demand.

Exercise

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YOUR QUESTIONS ANSWERED

1. If a man is owed £3000 of inheritance money but has not received it yet, then must he pay Zakat on it?
2. Does a scholar's personal library collection fall within his حوائج اصلية or not?
3. If someone became wealthy in July for the first time then will his zakat be due by next July?

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YOUR QUESTIONS ANSWERED

3: Zakatable Nisab Assets

Gold, silver, cash, trading stocks etc.

Zakat Calculation - Step by Step Process

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YOUR QUESTIONS ANSWERED

- Identify your Zakatable assets

- Deduct all, essentials, liabilities and short term loans

- Calculate the net Zakat on the Zakatable assets at the end of the lunar year.

Gold

87.48 g

(7.5 tolas)

Silver

612.36g

(52.5 tolas)

Cash

Gold or silver value

Mixed Assets

Gold or silver value

Zakatable and Non-Zakatable Assets

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YOUR QUESTIONS ANSWERED

Zakatable Assets

- Cash, gold, silver, trading stocks, personal benefits, business stocks, animal stocks, agricultural land.

Non-Zakatable Assets

- Property, household utensils, appliances, vehicles, clothes, diamonds, jewels, pearls, metals etc.

Current Nisab of Cash

If measured by the Gold Value

1g = **£49.57** 87.48 x 49.57 = **£4,336.38**

If measured by the Silver Value

1g = 0.57p 612.36 x 0.56p = **£349.04**[1]

Majority of the scholars rule by the silver value

[1] https://www.bullionbypost.co.uk/silver-price/current-silver-price/

Important note about Gold and Silver

- Anything that falls under gold and silver will be Zakatable.
- All jewellery whether used or not used are Zakatable upon reaching the required Nisab.
- If someone has gold and silver but both below the nisab then they must be combined. If they reach equivalent to the silver value then Zakat must be calculated.

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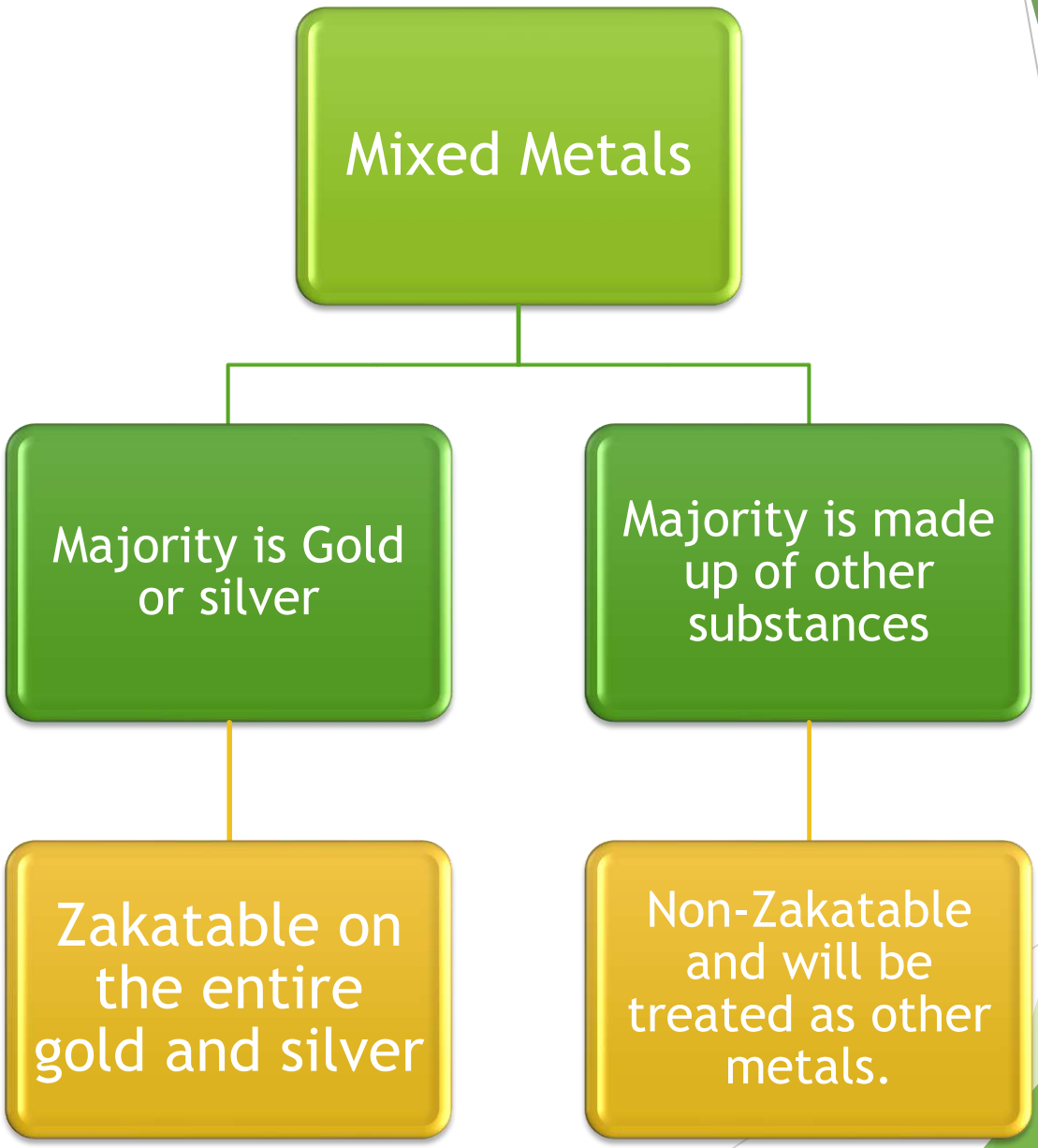
YOUR QUESTIONS ANSWERED



Case Study

Fatima has some jewellery and cash. She has ring which is 9 carat gold and other jewellery such as bangles and neckless of 18 carat gold totalling to 60g. She also has pure silver of 400g and £200 in cash.

How will she calculate her Zakat?

Personal Zakatable Assets

- Cash & Savings
- Gold & Silver
- Trading Stocks
- Shares
- Receivable Debt
- Pensions & Benefits

Non-Deductible for Zakat once they fulfil the remaining criteria of Zakat

Cash and Savings

- Become Zakatable upon reaching the Nisab level, according to the silver value
- Unlawful earnings cannot be given in Zakat but instead must be disposed of without the intention of reward

Gold and silver

- Include all forms of gold whether jewellery, utensils; used or unused.
- The wife is responsible for paying Zakat on her jewellery.

Pension

- Sate pension and personal (stokehold) pension are Zakatable upon receiving the funds during retirement. Zakat on previous years is not necessary.
- Workplace pension is similar to *weak* debt in which case Zakat becomes applicable when receiving the funds during retirement.

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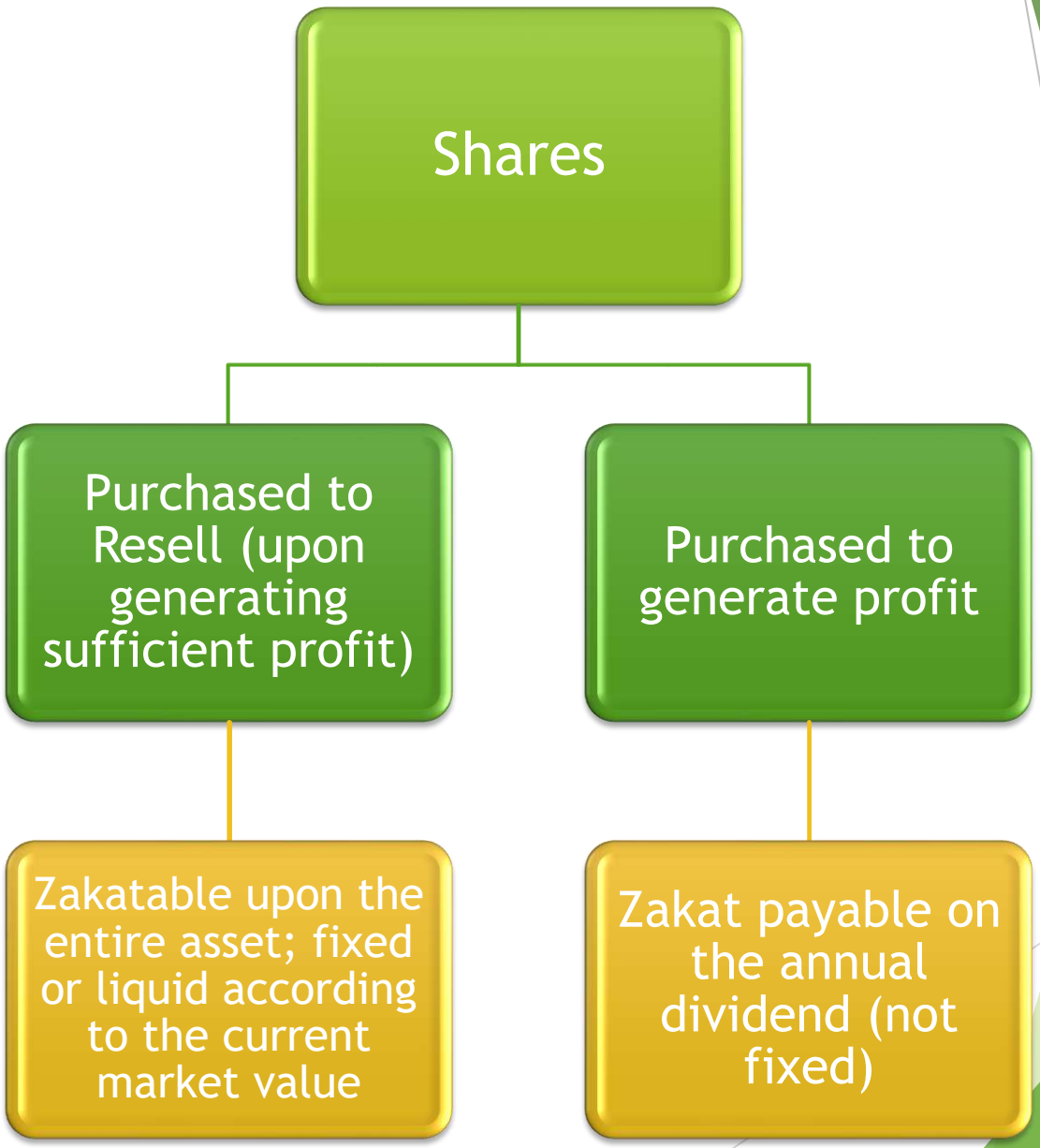
YOUR QUESTIONS ANSWERED



1) Fixed assets e.g. machinery, buildings, furniture etc. = Non-Zakātable

2) Current assets e.g. cash, stock in trade, receivables etc. = Zakātable

- One will pay Zakāt on the percentage of current assets in ratio to his share value.
- For example, Zaid purchased £1000 worth of shares in company XYZ. 40% of the company's assets cover machinery, furniture, cars for use etc. 60% of the company's assets are in the form of stock in trade, cash, receivables, gold etc.
- Zakāt will be on 60% of £1000 which is £600. 2.5% of £600 will be Zakātable in addition to dividends received.
- The way to ascertain the proportion of Zakātable assets from non-Zakātable assets of a company is to review the balance sheet and profit & loss account.
- These documents are available as part of the company's annual report.

Trading Stock – Business Assets

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YOUR QUESTIONS ANSWERED

نية

- Intention to trade the merchandise

عمل

- The actual selling of the item purchased to resell.

قبض

- The merchant taking possession over the stock before reselling.

Exercise: Identify whether the following are Zakatable or not.

YES  NO 

8 carat gold	
Purchased a mobile phone for personal use	
Purchased a property with the intention of selling	
An additional family car	
A car purchased to initially use and then sell off in the near future	

Case Study

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YOUR QUESTIONS ANSWERED

An adult deposits some money into a particular bank for investment purpose in a lawful company. He cannot access it until after 5 years although has control over the investment. During those years, his investment reaches the Nisab rate every year.

1. Does Zakat become payable after gaining access or before?

2. If he decides to pay Zakat only after accessing his wealth, must he pay Zakat on the previous years as well or not?

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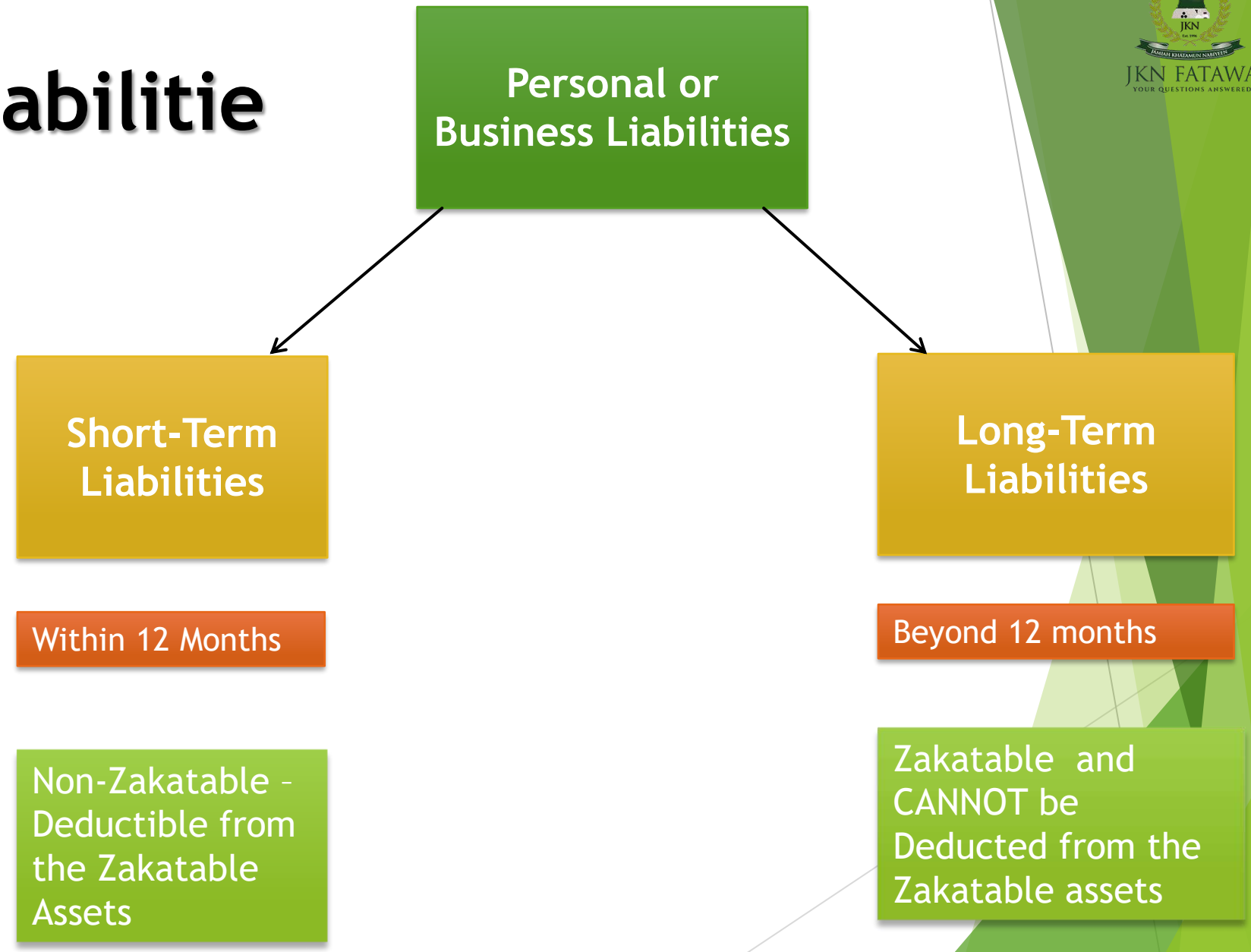
YOUR QUESTIONS ANSWERED

Break for 15 minutes

4: Deductible and Non-Deductible Liabilities

Personal Liabilities, Debt & Credit, Committee

Liabilities



Deductible liabilities [short term]

- **Outstanding** (not future) basic living expenses which have not yet been paid for (e.g. utility bill)
- **Goods purchased on credit** – You have taken receipt of goods but not yet paid for them, and fully intend to pay the debt straight away.
- **Outstanding** salaries, payable service fees, Tuition fee,
- **Unpaid dowry** to one's wife - Assuming one intends to pay this during the year then it too can be deducted
- **Personal loans -**That which needs to be repaid within a year or mortgage [on the capital only]
- **Commercial loans** - The entire loan cannot be deducted against assets, only one year's payment.

How to Calculate Zakat on Mortgage?

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YOUR QUESTIONS ANSWERED

Mortgage and long term loan

1) Only one-years or loan will be deducted and not the entire amount. For example, A person has a loan of £100,000 of capital over 20 years. Every year he is paying £5000 then only £5,000 will be deducted for Zakat and not the entire amount.
2) The interest will not be deducted as that is not considered a valid loan. So in the above case, if he calculates that he will end up paying £150,000 then the £50,00 will not be deducted.

How to Calculate Zakat on Kemetty savings?

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YOUR QUESTIONS ANSWERED

What is it?

- A scheme where members support one another to receive a large sum of money in a short period which can take up to months or years to save. Many join this scheme either for personal savings or to fulfil large financial costs such as paying off a large sum of debt, pay a deposit for a mortgage, cash their house or for other essentials.
- The way the scheme works is that you have members comprising of family, relatives and acquaintances who mutually contribute monthly or weekly into a pot. The number of participants vary depending on the agreed duration and the amount received. The trustee takes responsibility for safe-keeping all of the weekly or monthly contributions into a pot. The trustee then draws a list of the names of the members for each week or month and whoever's turn it is, they receive the large sum.

Golden Rule: You give Zakat when lending/saving and long-term debt, NOT on the short-term debt.

Case Study

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YOUR QUESTIONS ANSWERED

Zayd has a committee of 2 years of £4800 saving (£200) each month. The committee starts in January 2023 and end in December 2024. Both years Zakat due date in May (Shawwal). He takes his committee of £4800 in February 2024.

How would he calculate his Zakat for May 2024?

Receivable Debt - Creditor

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قوی

- **Strong -** A loan due to trading in commercial goods to resell or loaned money.
- **The item received will be zakatable should it remain with the purchaser**
- Zakat becomes payable on the previous years or 20% of the total amount received.

متوسط

- **Medial** - A loan due to part exchange of personal goods such as household furniture, basic living essentials or services provided.
- Zakat becomes payable on the creditor upon receiving the full amount and not on the previous years.
- **There is no part exchange of one Zakatable asset with the other**

ضعیف

- **Weak** - A loan without the exchange of tangible goods such as dowry, inheritance, Will, Khula.
- Zakat becomes payable on the creditor upon receiving the full amount and not on the previous years.
- **Received items are not part exchanged with anything.**

Debtor either;

Acknowledges the Debt,	• Zakat is levied on the debt by the creditor
Or Denies the Debt	• Creditor is absolved from his responsibility.

Case Study

Zaid lent Bakar £5000 and promised to pay him after 3 years. After a few months, Bakar ran away and after much effort, Zaid has lost all hope in receiving his money back. 5 years later Bakar appears and gives him his £5000 back.

Must Zaid now pay Zakat on the previous 5 years or only on the year he receives his money back?

General Advice

- Note the date when you became Sāhib-Nisab for the first time
- Fluctuation of the amount throughout the year does not affect your Zakat anniversary
- Your Zakat anniversary is determined by the lunar calendar. You then deduct 2.5% payable as your Zakat
- This process continues until your wealth falls below the Nisab level or have lost all of your wealth
- If you haven't paid your Zakat that year then that remains outstanding

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YOUR QUESTIONS ANSWERED

5: Recipients of Zakat

Conditions related to Giving and Receiving Zakat

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YOUR QUESTIONS ANSWERED

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ

Trans: Verily Sadaqat is for the poor, destitute, agents [for the state], conciliators of the heart, slaves, debtors, in the cause of Allāh and travellers. (9:60)

إِنَّمَا	تخصيص	
لام	تبيين	
فُقَرَاءِ	POOR	• The one who doesn't own any Zakatable assets or owns equal or less than the Nisab asset that is preoccupied in his needs. • Has additional non-Zakatable asset beyond the nisab but within his needs e.g. an additional car for personal use. • Possess adequate essentials only for sustainability for instance only one meal a day.
مَسَاكِينِ	DESTITUTE	• Possesses nothing, beggar or dire desperation
عَامِلِينَ	AGENTS	• Zakat collectors appointed by the Imām/Hakim. • They represent the state who represents the poor
مُؤَلَّفَةِ قُلُوبُهُمْ	CONCILIATORS OF THE HEART	• Affluent new Muslims who after embracing the Deen were not yet firm in Islam. • Disbelievers to whom by giving Zakat funds would attract them towards Islām • **Zakat payable to those with either weak or no faith so to incline them towards Islam**
رِّقَابِ	SLAVES	• A mukatab – a slave who purchases his freedom
غَارِمِينَ	DEBTORS	• Those whose overwhelming debts exceed their normal assets less than the Nisab rate.
فِي سَبِيلِ اللَّهِ	PATH OF ALLAH	• The mujahideen, Hujjaj and religious students • Includes all those individuals serving the cause of Allah
ابْنِ السَّبِيلِ	TRAVELLER	• A poor traveller whose wealth has diminished and has no access to his personal asset from home even if it is more than the Nisab rate.

Conditions for the fulfilment of Zakat payable to the recipients

Tamleek –

Transferal of **complete ownership** from the donor to the individual recipient whether to himself or to his Wakalat. The recipient then takes **full ownership** of the asset.

Niyyah –

The intention to be made when giving Zakat to the recipient or to his agent. Intention is valid until the recipient utilises the asset.

Muslim –

With the exception of optional charity, Zakat cannot be given to a Non-Muslim.

Poor –

With the exception of *Āmileen*, all those recipients who **do not** possess assets in fixed or liquid form equivalent or more than the Nisab rate beyond their essentials.

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YOUR QUESTIONS ANSWERED

وَأَمَّا شَرْطُ أَدَائِهَا فَنِيَّةٌ مُقَارِنَةٌ لِلْأَدَاءِ أَوْ لِعَزْلِ مَا وَجَبَ

As for the condition of giving then the intention must couple with giving or separating [the asset] that which is necessary [to give].

Fatawa Hindiyyah [170/1)

Eligibility of Zakat

Eligible

- Siblings, relatives, students, friends, neighbours.

Non-Eligible

- Descendants, ascendants, spouse
- Ahle-Bayt; the family of Ja'far, Aqeel, Abbas, Harith
- Welfare projects

Note: If someone gave Zakat to a person assuming he was eligible e.g. poor but later discovered he was non-eligible e.g. rich then your Zakat is fulfilled

Case Study

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YOUR QUESTIONS ANSWERED

A family member of yours is collecting Zakat money for their poor relatives back home; a single mother with two children. She has no adequate income however she has a land to her name that is not being utilised nor generating any funds.

1. Is She eligible for Zakat or not and why?
2. How would you verify a person's claim of their poverty?

Exercise: Identify whether the following can receive Zakat or not.

YES  NO 

Milk-Kinship parents	
In-laws	
Islamic T.V. channels	
A Poor individual who is able to work (مُكتسِب)	
A rich Islamic student	
A person possessing Television valuing more than the Nisab rate yet has earns below the Nisab rate.	

Exercise: Identify whether in the following cases Zakat is fulfilled or not.

YES  NO 

Paying Zakat with the intention of gift	
Paying your poor employee his remuneration with your Zakat money	
To outright the borrower's debt with the intention of Zakat	
Your agent didn't intend for Zakat when donating to the poor but you did	
To use Zakat funds to purchase medicine or food to be given to the poor	
Sponsoring an orphan with your Zakat money	

JKN FATAWA
YOUR QUESTIONS ANSWERED

6: Common Questions

JKN FATAWA
YOUR QUESTIONS ANSWERED

Q1: Does one need to pay Zakat on the properties from which he receives rent?

A: Yes if it fulfils the pre-requisites of Zakat.

Q2: Is zakat compulsory on wealth that is missing after reaching the Nisab?

A: If it is missing where there is no hope in retrieving it then Zakat is not compulsory. If found after 2 years for instance then Zakat will be necessary on that year only, not on the previous years.

JKN FATAWA
YOUR QUESTIONS ANSWERED

Q3: If one's wealth perished after the year elapses then would Zakat be necessary?

A: No it will not be necessary

Q4: Can one pay their Zakat before the elapsing of the year knowing that they will be Sahib Nisab by then?

A: Yes, if it is a complete nisab and one is certain that it will remain until end of the year.

JKN FATAWA
YOUR QUESTIONS ANSWERED

Q5: Is Zakat compulsory on wealth which one possesses though he/she doesn't have access to it yet?

A: If by access means they still have some control over the money then yes. But if it is beyond their reach and loss total control then will not be necessary.

Q6: Is Zakat compulsory on a credit card?

A: If not used then there's no Zakat to be paid on it. If used then the used amount is deductible from Zakat.

JKN FATAWA
YOUR QUESTIONS ANSWERED

Q7: Can you pardon the debtor with the intention of Zakat if he will not pay you?

A: No; as at the intention at the time of lending was for credit and not Zakat. If at the time of lending he made the intention of Zakat then permissible.

Q8: Can one purchase a Ramadhan winter pack with Zakat money?

A: Yes, so long as there's individual ownership and not shared ownership.

JKN FATAWA
YOUR QUESTIONS ANSWERED

Q&A

JKN FATAWA
YOUR QUESTIONS ANSWERED

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