

Taleem Monthly Focus

Dec 2014

Before We Start!

- Have you done the Taleem Survey?
- If not, then take out your smartphones and do it together in a few minutes

<http://bit.ly/1wnDbn2>

Zakat

- Zakat is one of the five pillars of Islam
- It is prescribed for the well off to distribute a small portion of their accumulated wealth on those who are less fortunate
- Just like prayer and fasting, it is mandatory on those who meet the minimum criteria

Quranic Advice

وَمَا آتَيْتُمْ مِّن رَّبًّا لِّيَرْبُوَا فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوَا عِندَ اللَّهِ ^ط
وَمَا آتَيْتُمْ مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

Whatever you pay as interest that it may increase the wealth of the people, it does not increase in the sight of Allah; but whatever you give in Zakat seeking the favor of Allah — it is these who will increase *their wealth* manifold.

(Al-Rum:40)

Hadith

Verily, a time comes, when people will find it a burden to pay Zakat on their belongings.

(Kanzul Umal:Kitabul Zakat)

- Let's not be among those about whom Prophet^{sa} warned that they will find it a burden to pay Zakat

Chanda ≠ Zakat

- It is a common misconception that Jama'at chanda is substitute for Zakat
- Hazrat Masih Mau'd^{as} said

*"O ye people who consider themselves among my Jama'at, heaven will only count you in my Jama'at when you truly strive in the path of Taqwa. So observe your five daily prayers with such fear and concentration as if you actually see Allah. Complete your fasts only for the sake of Allah with sincerity. **Whoever of you is capable to pay Zakat should do so.** And whoever can perform the Hajj, and there is no obstacle in his way, he should perform it". (Kishti Nuh)*

Chanda ≠ Zakat

- Hazrat Khalifatul Masih I^{ra} said,

“Regardless of all the collections, our Jama’at has through Chandajat, it does not behoove a movement, which is the movement of the Promised Messiah^{as}, not to give proper attention to the principles which form the basis of Islam. Just as paying Chanda does not relieve us from the obligation to pray, fast and perform the Hajj, in the same way it does not make any difference in the payment of Zakat”. (Report Sadr Anjuman Ahmadiyya 1911-1912)

- Hazrat Khalifatul Masih IV^{rh} said

“Zakat is a Quranic injunction...It must be paid whenever the conditions which make it binding are fulfilled”.

(Letter to Sahibzada Mirza Masroor Ahmad, 2003)

How is Zakat Calculated?

- Zakat is assessed on savings that are in your possession for one year
- If you earn a million dollars in a year and spend all of it then you don't owe any Zakat on it
- Cash, cash-equivalents, stocks, precious metals, jewelry, and other liquid assets are all counted for this purpose

Nisab

- Nisab is the minimum threshold of saving above which Zakat becomes mandatory
- It is tied to price of silver. Nisab is 52.5 Tola (614.25 g) of silver
- At today's rate (Dec 2014) this is \$324 which means almost all of us in the US probably owe some Zakat

Rate of Zakat

- For ordinary savings such as cash, cash-equivalents, etc. that were described above which are held longer than a year the rate is 2.5%
- For other types of assets such as crops, livestock, mineral deposits the rates are different but for the sake of brevity those are not described here. Contact Taleem department if you are curious.

FAQ

- Who do you pay the Zakat that is due?
 - To Secretary Finance of your Jama'at
- Is Zakat due on your house?
 - No
- What about household items?
 - Zakat is not calculated on personal items of daily use such as furniture, clothes, household items, cars, etc. regardless of their value

FAQ

- What if you have loaned money to someone?
 - Zakat is not due on the money that is loaned
- How about stocks in retirement funds?
 - Zakat is not due unless an investment is realized. Zakat on funds in retirements accounts such as 401(k), 403(b), IRA, etc. will only be calculated once the money is withdrawn and there is some savings in that year

FAQ

- What about Jewelry?
 - You probably don't own any precious jewelry but your wife may. Regarding jewelry Hazrat Masih Mau'd^{as} said,

"Jewelry that is regularly used is exempt from Zakat. Jewelry that is mostly stored and occasionally worn, one should pay Zakat on it. The jewelry that is worn and occasionally given to the poor to wear is exempt from Zakat according to some. The jewelry that is worn and is not given to others to wear, it is preferred to give zakat on it because it is used for one's self; that is how it is done in our household. Every year we give Zakat on our jewelry. There is no difference of opinion that that one should pay Zakat on jewelry that is kept like cash". (Majmua Fatawa Al-Hakm 17 Nov, 1905)

FAQ

- What can Zakat money be spent on?
 - Eight uses for Zakat are defined in Surah Taubah

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

The alms are only for the poor and the needy, and for those employed in connection therewith, and for those whose hearts are to be reconciled, and for the freeing of slaves, and for those in debt, and for the cause of Allah, and for the wayfarer — an ordinance from Allah. And Allah is All-Knowing, Wise. (9:60)