

# a beautiful act of worship ...

The word 'zakah' denotes the amount of wealth (usually 2.5%) a Muslim must pay to particular categories of underprivileged people, if their annual wealth exceeds a specific amount.

“Zakah is the third pillar of Islam. Linguistically, it means “to purify.” By paying zakah we purify our wealth by sharing it with others. Zakah is neither a tax nor a charity – it is an obligation to fulfil – and something for which we will be accountable to Allah directly.”

Zakah benefits the person who receives it but also the person who gives it. We should be grateful for the opportunity to increase our righteous deeds through it. Zakah purifies our heart, because it goes against our selfish instincts to hoard wealth for ourselves. Whatever material comfort we have been given is a test for us. By paying zakah we acknowledge that our wealth is not our own, but a blessing to be shared. Zakah ensures that the very poorest of society are protected from hunger and insecurity and the need for basic essentials. The giver embodies the spirit of social responsibility.

## the nisab

The nisab — the minimum value of wealth one must possess for zakah to become payable — is defined as 87.5g of pure gold or its equivalent value in money. If you have zakah to calculate for agricultural land, livestock or any produce from a mine, the nisab for this is different and should be worked out with an Islamic scholar.

## Zakah is due on the following types of wealth:

- Gold and silver, including ornaments or jewellery containing gold and/or silver
- Livestock animals such as cows, buffaloes, goats, sheep and camels
- Cash held at home or in bank accounts
- Stocks and shares owned directly or through investment funds
- Money lent to others
- Business stock in trade and merchandise
- Agricultural produce
- Produce of mines
- Pensions
- Property owned for investment purposes

You can pay your zakah in monthly instalments for the year ahead but not in arrears. Zakah is always paid on the balance of assets owned on the zakahable date, not on fluctuating amounts during the year or on the average.

## valuing jewellery

Gold and silver in whichever form are always subject to zakah. If metal items of personal use have less than half their content as gold or silver then they are not liable for zakah. It is important to get jewellery accurately valued at a professional jeweller to account for the pure gold or silver content. When buying jewellery, ask for the gold and silver weight in grams to be marked on the receipt for future reference. The market value of gold fluctuates. When calculating the value of your gold, you will need to know the current price of gold.

## zakah for businesses

Zakah is also payable on business interests as well as personal wealth. The amount of zakah payable on a business will depend on the type of business, the nature of the goods sold, profitability, stock levels and other factors. It is strongly recommended to get specialist advice on calculating the amount of zakah due. Contact us and speak to our Zakah Team who will be able to help you with your business zakah calculations. Zakah can be due on a business even if the business is not profitable or has debt obligations.

## who can receive zakah?

1. **The poor** - those who have no income
2. **The needy** - those who may have an income but it is below a minimum requirement
3. **Employees of zakah** - those who identify the destitute and handle zakah
4. **Sympathisers** - those who might enter or who have already entered Islam
5. **To free slaves**
6. **To relieve those in hardship under debt**
7. **For the cause of Allah**

At-Taubah 9:6

the  
blessings  
of ramadan

are you  
ready?

*Striving to serve humanity*



AL-JMAAD FOUNDATION  
AUSTRALIA

# donation form

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

## I would like to make my contributions

Monthly     Annually     Once-off payment

## Payment option

Cheque/Money Order     Direct deposit  
 Direct debit     Credit card

## Donation is for

Zakat     Shadaqah     General

**By mail** - Please send all cheques and money orders to AIFA  
PO Box 1000 Suburb name NSW 2000

## Direct deposit - Bank details

### zakat funds

Account Name    Al-Imdaad Foundation (Australia)  
BSB:    036-067  
Account Number    379750

### sadaqah funds

Account Name:    Al-Imdaad Foundation (Australia)  
BSB:    036-067  
Account Number:    379769

## Credit card

Name on card: \_\_\_\_\_

Mastercard     Bankcard     Visa     Amex

Card number:  
□□□□ □□□□ □□□□ □□□□

Expiry date: □□□□    Signature: \_\_\_\_\_

**Contact: +61 8 9455 5100 or 0416 332 507**

# al imdaad foundation australia

## about us

Natural or man-made disasters, poverty and other challenges are a fact of life for many people in various parts of the world today. Australians in general are very fortunate to be living in a country that is not only peaceful but is also developed in diverse fields. However, whilst enjoying the blessings of this prosperity, Australians need to also reach out and help others who may not be so fortunate, whether they be within or outside of Australia's borders.

Al-Imdaad Foundation (Australia) is a non-profit international humanitarian aid and relief organisation (INGO), dedicated to providing humanitarian services in crisis and non-crisis situations to the most in-need, orphans, widows and destitute, irrespective of race, religion, and culture or geographical boundaries.

The Foundation aspires to excel in humanitarian relief, providing humanitarian services with the highest level of compassion, professionalism and care under the supervision of a team of Islamic Scholars. Al-Imdaad Foundation (Australia) is a signatory to the International Red Cross and Red Crescent Movements Code of Conduct in Disaster Relief. The foundation supports the Code of Conduct and strives to incorporate its principles within its humanitarian work. The Foundation aspires to excel in relief and development by implementing best practice programs both overseas and in Australia to save lives, restore the dignity of those affected and build sustainable communities.

Al-Imdaad Foundation (Australia) is registered wholly in Australia as an International Non-Government Organization (INGO) and is committed to portray its activities, both locally & abroad in the name of the people of Australia. Various meetings with representatives of the Department of Foreign Affairs & Australian Embassies in the countries of our activities take place to enhance our commitment to a proudly Australian effort, thereby ensuring Australia's place in the International community of humanitarian aid workers.

## our mission

Al-Imdaad Foundation (Australia) is dedicated to providing humanitarian services in crisis and non-crisis situations to the most needy, orphans, widows and destitute irrespective of race, religion, culture or creed and geographical boundary.

## our vision

Al-Imdaad Foundation (Australia) aspires to excel in humanitarian relief, providing humanitarian services with the highest level of compassion, professionalism and care under the supervision of a team of professionals from Australia and abroad.

## international offices

Al-Imdaad Foundation (Australia) has also registered field offices in Jakarta (Indonesia) and in (Amman) Jordan. These offices are established to take care of our various projects in these regions and the foundation is at an advanced stage to establish further representative offices in other parts of the world. The Australian Department of Foreign Affairs and its various embassies are kept informed of our activities globally.

At Al-Imdaad Foundation (Australia) we take the responsibility of handling zakah very seriously as we understand this is more than just charity: It is worship.

Zakah donations are handled with the greatest care to ensure they reach eligible recipients quickly and securely.

