

SUMMER 2009

ZAKATNEWS

Fostering Charitable Giving for Those in Need



ZAKAT
FOUNDATION
of AMERICA



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Zakat News is a publication of the Zakat Foundation of America.

For information about our organization or for questions about how you can support the efforts described in this newsletter, please contact us:

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FROM THE DIRECTOR



Ramadan Mubarak Brothers and Sisters!

Assalamu Alaykum, Peace and Blessings Be Upon You All.

The Month of Ramadan is a special month for every Muslim. It is the Month of tranquility, peace, compassion and mercy. The Month of Taqwa—God-consciousness and the Month of generosity and sharing. Fasting has been prescribed by Allah (swt), the Lord of the heavens and the earth, not only to help us gain spiritual strength, but to also make us aware of Ni`mah of Allah (swt)—the blessings of God, like food and water. The blessing of knowing what it would be like if we did not have anything to eat compels us to give to those who struggle to have food and water everyday.

Dearest Brothers and Sisters, believe it or not, hunger kills thousand of people everyday! Food shortages are a serious challenge that is knocking at the door of humanity! Ramadan is a good time to give a portion of our food to help someone have an Iftar-dinner and not go to bed hungry. Ramadan is time to ask a friend or neighbor to do the same—to fast and donate to Zakat Foundation to feed the poor and needy.

From the Sahara of Africa and Cairo to Gaza and Iraq, from Swat Valley of Pakistan to Afghanistan, millions of people are worried about what to eat today! Last year during Ramadan, by the Grace of Allah and your generous support, Zakat Foundation's Ramadan Seasonal Program was able to reach more than 180,000 people, providing them with hot, nutritious food and food packages. InshaAllah we NEED to feed more people this year. The economic crisis has left many more people hungry. We might not be able to change the whole world, but we can, YOU CAN, give someone the food to change his day. You can provide for children to break their fasts in joy. You can turn crying from hunger to a smile of delight!

I know that every Muslim brother and sister is aware of poverty and hunger, and I know you feel the pain of those who suffer. I know that you would like to feed someone, to bring a smile to a face, to give joy to someone because it is Ramadan. Do it today! Good deeds should not be delayed!

Please use our envelope within this newsletter, or donate online today!

Wa Salaamu Alaykum,

Khalil Demir

Khalil Demir, Executive Director

EMERGENCY RELIEF



Zakat Foundation and Partner send \$1.5 Million Worth of Hospital Equipment and Computers to Ghana

Zakat Foundation partnered with Children of Abraham, a nonprofit organization with the principal mission of fostering reliable healthcare around the world, to ship a container of medical supplies and computers to Ghana on Saturday, July 18, 2009. The 40-foot container was filled with more than 800 boxes of medical supplies, desktop computers and backpacks with school supplies with an estimated total worth of more than 1.5 million US dollars. More than 30 volunteers from local area churches, Munster High School, Children of Abraham, Anidaso Health and Zakat Foundation worked hand-in-hand in a warehouse in Munster, Indiana, packing and loading remarkable gifts for Komfo Anokye Teaching Hospital in Kumasi and Zakat Foundation's school in Ghana.

Zakat Foundation's Ghana Country Director, Mr. Salia Alhassan, is a professional pharmacist who also works at the Komfo Anokye Teaching Hospital. Mr. Alhassan assessed the most urgent needs of the hospital that would best serve the tens of thousands of patients who seek medical care there every year. Surplus medical supplies were donated by Northwest Indiana and Chicago-area hospitals. The school supplies and backpacks were donated through Zakat Foundation's Backpack Program and will be distributed to needy orphans.

The collective effort to send supplies to those in need demonstrates that the desire to help others is universal among all faiths. The medical supplies will go to Ghana to help improve the lives of Christian, Muslims and those of other faiths.



Zakat Foundation Pledges \$50,000 for Cyclone Aila Emergency Relief in Bangladesh

The coasts of Bangladesh and eastern India were devastated as Cyclone Aila ripped through the areas on May 25, 2009. Over 200 people have been killed and more than 1 million left homeless as heavy winds and floods destroyed homes, uprooted trees and scattered debris everywhere. News agencies report that those who survived the storm are in desperate need of food, clean drinking water and shelter.

From our regional office in Bangladesh, Zakat Foundation promptly arrived at some of the most severely affected disaster areas to distribute food packages, hygiene packages and medicine to more than 6,000 people who had lost everything in the storm. Food packages were comprised of rice, potatoes, salt, oil, tea and sugar. In order to ensure access to clean drinking water, Zakat Foundation established a well close to the refugee camp. More than 4,000 people are able to pump clean water for drinking, cooking and hygiene.

Over the last decade, the coasts of Bangladesh have been hit hard by a series of floods and cyclones. Zakat Foundation will continue to provide these basic necessities and calls upon our generous donors and supporters to help provide for the victims of this disaster.





Easing the Pain in Swat Valley

Thousands Benefit from Tent School, Mobile Kitchen, and Sewing Center

Swat Valley, once known as Paradise on earth, has been reduced to a hellish war zone. Since late April 2009, Zakat Foundation has been providing emergency relief aid to refugees fleeing the intense fighting between Taliban and Pakistani military over control of Swat Valley in Pakistan's Northwest Frontier Province. More than 2 million people have been internally displaced in the region and around half of the refugees have found temporary shelter at various refugee camps.

Zakat Foundation and its partner in Pakistan have contributed to the establishment and maintenance of Camp Jalalah, a refugee camp that provides shelter and services to more than 2,000 refugees fleeing from the intense fighting in Pakistan's Northwest Frontier Province of Swat Valley. While the military conflict has kept men, women and children from their homes and livelihoods, Zakat Foundation and its partners have instituted services to provide comfort and stability during this difficult conflict. We are working closely with the United Nations High Commissioner for Refugees (UNHCR). Thousands of internally displaced persons (IDPs) have benefited from food, healthcare, and education services provided in the camp, as well as from IDP registration and vocational training organized and implemented by Zakat Foundation.

Through our health clinic, those injured by the fighting and those with other ailments receive medical attention and transportation to larger hospitals when conditions are severe. Zakat Foundation is also maintaining a mobile kitchen from which refugees are served hot, nutritious meals daily. To address the urgent need of clean drinking water, Zakat Foundation has established three water wells with hand pumps by the tent school and close to living areas.

Zakat Foundation believes that it is important for children to have a sense of normalcy in times of war so we have established a tent school to provide general curriculum education classes to more than 100 children. At this school, the students are able to focus away from the violence and interact with other children in a safe environment. Zakat Foundation has also established a sewing center in Jalalah where women are given sewing machines to produce clothing that is distributed amongst the IDPs within the camp.

> More than 2,000 Pakistani IDPs benefit from food and shelter, as well as healthcare and education services at Zakat Foundation's Camp Jalalah.





Ramadan 2009

The Time for Compassion, the Time for Blessings

Ramadan has once again returned; the beloved guest who brings with it blessings and hope, as well as responsibility and reflection. On the first night of Ramadan, we greet fellow Muslims with the joyous salutation "Ramadan Kareem!" In Arabic, this literally translates as "Ramadan is generous." Ramadan is generous in its goodness for this life and the next, supplying us with days and nights to achieve spiritual tranquility. For us to take advantage of Ramadan's generosity, we in turn must indulge in performing good deeds, being openhanded with those who need our benevolence the most.

Ramadan is the time to reflect on those who have been tried with hardship throughout the year with chronic poverty and malnutrition, with homelessness and calamity. The Prophet, peace be upon him described the Ummah: *"The believers—in their kindness, compassion, and empathy for one another—are as a single body. When one limb is afflicted, the whole body responds to it with sleeplessness and fever."* (Bukhari and Muslim) The current economic crisis has greatly intensified the struggle to survive for the 80% of the world's population that lives on less than \$10 a day. The economic crisis is far-reaching; and an increasingly large number of people in developed countries are finding themselves struggling to keep up.

The Messenger of Allah said that the best charity is the one given while the person giving it was in more need for the money that he or she was giving away: *"One dirham surpassed (in reward) a hundred thousand dirham. A man asked: How come O Messenger of Allah?"* He replied: *"A man who had a great wealth and took a hundred thousand from the fringe and gave it away and another who had two dirhams only and gave away one dirham."* (Nasai'ee) There is no doubt the one dirham was more praised, because of the fact that it overcame the challenge of giving half of one's wealth, when the person was indeed in need of every single dirham.

As the one who is fasting nears the end of the day, his fatigue from hunger and thirst can only entice him to feel solidarity to those who are less fortunate. He will seek the pleasure of his Lord and those multiple rewards that He has promised. He will give to those in need, sharing the generosity of Ramadan with his brothers and sisters in his community and around the world.

> Last Ramadan, by the Grace of Allah and the help of our generous donors, Zakat Foundation's food distribution benefitted more than 180,000 people in over 35 countries. Help us feed more hungry people this Ramadan!



The Prophet, peace and blessings be upon him, said: "Fasting is a shield and charity extinguishes sin like water extinguishes fire."

(Ahmed and Tirmidhi)



Zakat Foundation's Development/Sadaqa Jariyah Program

Give a Gift of Sustainable Development with Perpetual Reward

Zakat Foundation's Development/Sadaqa Jariyah Program focuses on efforts that empower communities to lift themselves out of poverty. Sadaqa Jariyah is an Islamic charitable tradition in which donors contribute to the creation or support of a service that will continue to benefit people over time. This not only ensures long-term benefits for those who receive it, but also perpetual rewards for those who support it, long after the donor passes away.

Zakat Foundation's Development/Sadaqa Jariyah Program unites the two concepts in pursuit of sustainable development. Sustainable development is the essence of Zakat in Islam, as the principles of Zakat affirm the essential right to a dignified life for all. Focusing on sustainable development, Zakat Foundation ensures self-reliance and decreases community dependence on outside aid. Zakat Foundation believes that without sustainable development there is no progress.

Development/Sadaqa Jariyah Programs are enacted through the following 5 projects:

1 Food & Water

Food and water are the basis of life. Zakat Foundation addresses the roots causes of poverty through long-term solutions that ensure permanent access to nutritious food and clean water.



2 Healthcare & Nutrition

Zakat Foundation's Healthcare and Nutrition Programs promote equal access to basic healthcare services so that men and women will be healthy enough to support their families and so that children can thrive and attend school regularly. Preventative and responsive healthcare, along with proper nutrition, is important in stemming chronic poverty.



3 Construction & Renovation

The development of strong communities calls for safe and stable facilities from where goods and services can be provided, so that healthcare, education, shelter and community wellness can consistently promote social development. Zakat Foundation's Construction and Renovation Programs use local resources to establish buildings that offer services that address the needs of the community, support wholesome development, and are appropriate for their environments.

“Among the actions and good deeds for which a believer will continue to receive reward after his death are knowledge which he taught and spread...a mosque he built, or a house which he built for the traveler, or a stream which he caused to flow, or a sadaqa which he gave from his property when he was alive and well, for which he will continue to receive reward after his death.” (Ibn Majah and Baihaqi)



4 Education & Skill Training

Education catalyzes change, as it provides the information and skills needed to ensure permanent access to the basic rights of food, water, shelter, health, work and dignity while addressing the roots of chronic poverty and hunger.



5 Microcredit

Microcredit is the extension of small, interest-free loans to those in poverty to facilitate entrepreneurial efforts. Microcredit is a tool for socioeconomic development. Islamic scholars contend that a poor person with a skill or trade should receive adequate Zakat to acquire the necessary tools in order to become self-sufficient. For example, a rancher or herder can be given enough livestock to earn a living. A carpenter may be given tools and a seamstress or tailor can be given sewing machines to support their respective businesses.

Quenching the Thirst of Thousands

Zakat Foundation Builds Well in Drought-Stricken Ethiopia

Imagine that in order to get water for your family and your livestock to drink, you must walk long hours, over ten miles, in the scorching heat, with no trees to shade you and no cool water to quench your thirst until you arrive at your destination. Imagine now that you must wake up everyday to make that same trek to water in order to survive.

To spare hundreds of Somali and Ethiopian women and young children from this laborious journey, Zakat Foundation has built a water well in the village of Chiri in the Oromia Region of central Ethiopia. More than 2,000 people and their livestock living in and around Chiri benefit from cool, clean water that is easily accessible. The construction of the well, which was supervised by a Zakat Foundation representative and the American Relief Agency for the Horn of Africa, has also provided jobs for the local Chiri community.

The Oromia Region of Ethiopia is outside of the Somali Regions but its areas have nonetheless experienced a mass influx of refugees

from war-torn Somalia. Along with the lack of basic necessities—food, shelter, and clean water—in impoverished areas, the suffering of Somali refugees and poor Ethiopians has been exacerbated by a severe drought that has dried out the Horn of Africa for the last decade.

In the Oromia region of Ethiopia our assessment team estimates that only 45% of the population have access to safe drinking water but the majority of those who have access to this water must travel long distances and under harsh conditions daily to retrieve it.

Zakat Foundation has had a long-standing presence in the Horn of Africa—particularly in Somalia and Ethiopia—delivering emergency relief and establishing Development/Sadaqa Jariyah Programs to provide food, water, healthcare and education to Somali IDPs, refugees and needy Ethiopian communities.



Basera Halid and Nafisatu Abdullah

Success Stories of Zakat Foundation Sewing School in Ghana

As part of the Development/Sadaqa Jariyah Programs in Ghana, Zakat Foundation established a sewing center in Kumasi, Ghana, West Africa in 2006. While Ghana is one of the most economically stable African countries, women in impoverished, rural areas have very few options for employment and are often held back by a lack of formal education and training.

The goal of Zakat Foundation's Sewing Center in Ghana is to enable women in the community to develop a skill that is valued by the community and will, in turn, secure them a steady income. Of the women enrolled in the Sewing Center, many are widows with small

children or young women whose income is vital to their families' survival. Upon completion of the course, graduates receive a sewing machine and cloth to allow them to get started working with a corporate or to start their own independent shop.

Zakat Foundation has visited the first graduates of the Sewing Center to report on their progress. By the Grace of God, the women from Zakat Foundation's Sewing Center in Ghana have found success. With the Help of Allah and your generous support, we can continue to support these women in their time of need.



Basera Halid

"I thank Zakat Foundation for supporting me to learn a trade. I come from a very poor family and have recently lost my father. My mother was having a difficulty in taking care of me when Zakat Foundation came to my rescue. I got enrolled at the sewing center and all Praise is to God, I have passed and with the sewing machine given me I have started my own business and can now earn a living. I can now support my poor mother to take care of my other siblings."



Nafisatu Abdullah

"I was becoming a street child after losing my father when Zakat Foundation came to my aid by enrolling me at the Sewing Center. I now have my own place of work and I am happily married with a one-year old daughter. I thank the ZF so much for the help they have given me."



Building Sanctuaries

ZF Completes Construction of Mosque in Buchekun Village of Senegal

Zakat Foundation's vision to bring permanent and sustainable changes to poor and needy communities continues as our Development/Sadaqa Jariyah Program gains popularity among American Muslims. The Muslim population of the southern Casamance Region of Senegal appealed for Zakat Foundation to construct a mosque in the Buchekun village. Despite being on the land of a once great Islamic civilization, Buchekun did not have an official mosque to perform congregational prayers and community services for the more than 5,000 Muslims in and around the village. Those faithful intent on praying the Friday prayer in congregation would journey more than 20 miles—on bike and by foot—to the nearest mosque. Masjid Noor was established in Buchekun on behalf of our donors to grant perpetual reward to a loved one who had passed away.

The construction of the mosque was completed on June 26th, 2009. Zakat Foundation representative, Dr. Mohamed Abdou, was in

attendance during the Masjid Noor opening ceremony. "The sheer emotion and realization that the community would finally have a mosque to pray in was overwhelming. Men and women were crying out of joy and thankfulness." Community members and leaders expressed their gratitude to Muslim donors who felt their needs and could address their concern for their community's spiritual well-being from across the globe.

For the past several years, Buchekun village, a small community, has been occupied by guerilla troops who have been fighting the Senegalese government for the alleged misappropriation of funds for basic services to the area. As a whole, the Casamance Region of Senegal has suffered greatly from the decade-long civil war that has led to the destruction of lives, homes, roads, healthcare facilities and mosques.



The Prophet, peace be upon him, said: “Whosoever builds for Allah (swt) a mosque, Allah (swt) will reward him with a similar (house) in paradise.” (Bukhari and Muslim)

Many donors have contributed to building a mosque, on behalf of themselves or loved ones, through Zakat Foundation’s Development/Sadaqa Jariyah Program. For more information on how you can benefit thousands of Muslims while receiving perpetual reward, visit our website: www.zakat.org or call us toll-free: 1-888-ZAKAT-US. You can help build a mosque that will benefit thousands of Muslims and will ensure you perpetual reward, insh’Allah.

> Upper left: Niono Hospital Mosque in Niono, Mali, West Africa; upper right: Palestine Mosque in Tesselima, Ghana, West Africa; below: Mosque Salaam in Careeshleey, Somalia

Before the Water Runs Dry

The World's Clean Water Crisis

Relieving hunger in Africa has to begin with access to clean water. Access to sufficient and safe water is necessary for human health and poverty reduction, yet extreme shortages are typically experienced by those who are least able to overcome these adversities; the millions of poor living in developing countries.

Without water, life could not exist. Without water, food could not grow. Yet an estimated 1 billion people do not have access to safe drinking water; 2.5 billion lack access to basic sanitation services; and 2.8 billion live in river basins with some form of water scarcity (UN 2008).



Almost 2 million children die each year due to lack of clean water and adequate sanitation (UNDP 2006). Millions of women and girls, often at the expense of their education, spend hours every day fetching water. The vast majority of diseases that plague the poorest nations of the world are water-borne, resulting from water contaminated by human and industrial waste. Death caused by water-borne diseases kill more people on average than violence and war.

There are key factors that contribute to the cycle of poverty and hunger, and lack of access to safe water is at the top of the list. The causes for this are too often connected to the usual corporate and political mechanisms that oppress people worldwide. For example, in developing countries, 70 percent of untreated industrial wastes are dumped into waters that pollute the usable water supply.¹

With the current trends in water pollution and other environmental calamities, by 2025, 1,800 million people will be living in countries or regions with absolute water scarcity.² It is absolutely imperative

that relief efforts turn to long-term sustainable solutions. That is, in areas where relief comes in the form of water bottles, a water well or other water gathering practices should be established. Raising awareness and education are also key in ensuring the continuity and effectiveness of projects worldwide.

Zakat Foundation supports projects that promote access to drinking water and good sanitary conditions by providing wells, water harvesting, waste management systems, hygiene education sessions and so forth. Providing safe drinking water and appropriate sanitation are priorities for the improvement of human health, especially in the prevention of infant and child mortality from diarrheas and dysenteries.

Building a water well is a form of Sadaqa Jariyah—charity that benefits continuously for which Allah (swt) has promised perpetual rewards for the donor. The Prophet, peace be upon him, said “Among the actions and good deeds for which a believer will continue to receive reward after his death are knowledge which he taught and spread, a good child who he left behind, or a copy of the Qur’an which he left as a legacy, or a mosque he built, or a house which he built for the traveler, **or a stream which he caused to flow**, or a sadaqa which he gave from his property when he was alive and well, for which he will continue to receive reward after his death.” (Ibn Majah and Baihaqi)

Water wells are often an excellent way to bring clean water to a community. Drilling a well can cost \$2,000-\$5,000 and many living on less than one dollar a day can’t afford to pool resources to provide their community with local access to clean water.

Zakat Foundation also supports rain harvesting, simple systems that connect downspouts (gutters) to central water tanks capable of holding about 100,000 liters of water or more. Often, in African countries, the issue is not that it never rains, but rather that when it does, most of the runoff is lost. These water systems make the best use of what little rain there is. These simple systems are cost-effective and last for a long time.

Whether in the desert or in a place where resources are abundant, Islam forbids the wastage of water “and the usage thereof without benefit... The preservation of water for the drinking of mankind, animal life, bird life and vegetation is a form of worship which gains the pleasure of Allah.” Imam Al-Hilaly of Australia infers from this passage that Islam also forbids “factory outpours to go to waterways or to the ocean, as this would pollute the water and threaten marine life.”³


Zakat Foundation believes water should be considered a finite and precious resource and encourages its supporters to help make clean water accessible to all so that the dead land can be reborn and the drought-stricken may thrive.

Today 2.5 billion people, including almost one billion children, live without basic sanitation. Every 20 seconds, a child dies as a result of poor sanitation. That's 1.5 million preventable deaths each year.⁴



“Water gives life to everything, including human development and human freedom.”

—2009 UN Human Development Report



The world's population is expected to increase from 6.1 billion in 2000 to 7.2 billion in 2015. In 2000, 40% of people (2.4 billion) had inadequate sanitation.⁵

SOURCES:

1. World Water Assessment Program (WWAP)
2. Natural Resources Management and Environment Department
3. www.islamawareness.net by Gar Smith
4. Water Supply and Sanitation Collaborative Council (WSSCC)
5. Parliamentary Office of Science and Technology UK (Dec 2002)



> Executive Director Khalil Demir, left, with Anti-Apartheid activist, Mr. Ahmed Kathrada, right.

Anti-Apartheid Hero Who Spent 26 Years in Prison with Nelson Mandela Praises Zakat Foundation's Work at Solidarity Banquet

Zakat Foundation held its first Solidarity Through Generosity Banquet on May 23rd, 2009 to present its most recent charitable work to donors and local community leaders. More than 300 guests were in attendance to hear Mr. Ahmed Kathrada, South African anti-apartheid activist and close friend of Nelson Mandela, who spent 26 years in prison alongside Mandela, speak of his fight against the oppression and injustice of forced racial segregation and how action must be taken in areas around the world where similar struggles are taking place.



In his speech, Kathrada said that racism works to not only destroy freedom, but also the dignity and humanity of its victims and proponents alike. No wealth in the world, he said, can replace the dignity of a human being. Despite his hardship in prison for 26 years, Kathrada said that the brotherhood between him and co-prisoners of different races and backgrounds provided him with solace. "Bitterness, anger, hatred, revenge are all negative emotions and the ones who harbor those emotions are the

ones that suffer the most, not those whom the emotions are aimed against," Kathrada said. He went on to praise Zakat Foundation for its work in indiscriminately severing the roots of poverty in some of the poorest communities around the world.



in particular, have gone through much difficulty the last eight years. Muslims were intimidated and harassed because they were donating to a Muslim charity organization, but nothing has stopped you from performing your legitimate right. Your support of Zakat Foundation will help the needy and destitute in the United States and abroad."

Zakat Foundation raised more than \$70,000 to go towards its relief and development programs around the world. Executive Director Khalil Demir addressed the attendees: "The Muslim community in the United States generally, and Muslim charities



Zakat Foundation Featured at 47th Annual ISNA Conference in Washington, D.C.

Zakat Foundation was featured at the Islamic Society of North America's (ISNA) 46th annual conference during July 3-6, 2009 in Washington, D.C. More than 45,000 people from across the United States and abroad met in the nation's capital under the theme of "Life, Liberty and the Pursuit of Happiness." This is the eighth year that Zakat Foundation was featured at the popular convention.

Executive Director Khalil Demir was invited by ISNA to deliver a speech on the Future of Muslim Integration in America. Demir urged the attendees to reflect on the current and future generations of Muslims in America: "There is only one way to raise children

who are good, productive citizens, by providing an environment with which they can identify so they may become strong American Muslims. In the home, in school, and at the mosque, we must be active participants in our local communities—politically, economically, and religiously—to serve as good examples for generations to come."

InshaAllah, Zakat Foundation will be attending the 47th Annual ISNA convention when it returns to Chicago, IL during the summer of 2010.

In Memory of Champion of Haitian Rights and Zakat Foundation Supporter, Father Jean-Juste

Haitian human rights activist Father Jean-Juste died on May 27, 2009, preaching justice for the poor and the wrongfully imprisoned until the very end. Father Jean-Juste worked uncompromisingly for justice for Haitians and the poor, in Haiti and in the United States, dedicating his life to peace and justice, holding true that every single person, regardless of race, gender and class, is entitled to a life of human dignity.

Before his death, Father Jean-Juste met with Executive Director Khalil Demir to discuss Zakat Foundation's emergency relief and development programs in Haiti. Father Jean-Juste expressed that Zakat Foundation's work in Haiti was aligned with his struggle for social justice for the poor and the oppressed and ensured his full support.

Zakat Foundation continues to work in Haiti, the poorest country in the Western Hemisphere, reflecting the spirit of justice and Islamic charitable giving and showing the Haitian people that while they have lost a hero and champion, their plight has not been forgotten by generous people from around the world.



> Executive Director Khalil Demir, right, with Haitian human rights activist Father Gerard Jean-Juste, left.



ZAKAT

Zakat: Purifies your Wealth and Strengthens the Ummah's Social Health.

Charity is the substance that binds every Muslim to every other by way of their obligation to one another in God. Islam builds its community out of human obligation toward each other, making each Muslim accountable for the wellbeing of every other Muslim. This concept of reciprocal social obligation is called *takaful*, meaning “mutual responsibility,” and it is strongly bolstered by the fact that the Zakat-charity is an act of mandatory worship. The tenet of mutual responsibility helps Muslims envision their society like an extended family; Zakat and Sadaqa are the means to keep this family healthy and thriving.

It has become customary for Muslims to pay their Zakat during Ramadan. Zakat was ordained in Islam to achieve social justice and sublime moral and spiritual values. Zakat Foundation serves to bridge the gap between benevolent believers and the deserving destitute by acting as a trusted Zakat resource center for our Muslim donors. Unfortunately, the calculation of Zakat in our wealth-diverse times has become unclear to many Muslims. This has led many to guess the Zakat payment they owe to the poor and needy—which has, in turn, commonly resulted in the underpayment of Zakat. Zakat Foundation is dedicated to educating Muslims on the basic rules and methods of Zakat calculation, whether one is a payroll employee, a small business owner, an investor in the markets, or anxious about the implications of a pension plan on his or her Zakat.

In collaboration with prominent scholars and authentic sources, Zakat Foundation helps Muslims properly calculate their Zakat dues and promotes better understanding of the concepts and principles that inform this pivotal Pillar of their faith. Along with educating Muslims about Zakat principles, Zakat Foundation acts as a facilitator that collects and allocates Zakat funds to aid-eligible recipients through our various programs. To encourage correct and timely payment of Zakat, Zakat Foundation has published *The Zakat Handbook: A Practical Guide for Muslims in the West*, available on www.zakat.org. An up-to-date Zakat Calculator is also available on the website.

ZAKAT FREQUENTLY ASKED QUESTIONS

For the last year, I have been running a business that involves selling goods. I would like to know what Zakât, if any, is due on business wealth?

Being in business might involve investing money in the purchase or rent of property, furniture, and equipment. It may also involve having goods to sell. Another factor is the income generated from the business, which may be reinvested in the business or distributed to owners. Scholars classify business assets into two categories for the purpose of Zakât calculation: Trade goods and productive assets, including exploited assets.

‘Trade Goods’ or ‘Saleable Goods’ are assets acquired for profit through sales, such as business inventory. These are items convertible to cash in the future. They include land and lots, houses, buildings, furniture, clothing, foodstuff, machinery, jewelry—anything purchased with an intention (or openness) to sell or trade for profit at some point. Thus, even livestock for resale fall in this category (although their Zakât and nisâb differ from trading goods).

How Is the Zakât of a Business Calculated?

Zakât for a business is calculated on the Zakât due date (or estimated prior to that date) according to the following formula: (1) Appraised Merchandise Wholesale Value (PLUS) (2) Cash on Hand and in Deposit (PLUS) (3) Good Debt Owed to Business (MINUS) (4) Eligible Debt* (TIMES) (5) 2.5 percent (EQUALS) (6) Zakât Payment.

$$(AMWV+C+GD) - (ED) \times 2.5\% = \text{Zakât Due}$$

Subtract eligible debts if you follow a juristic school (*madhhab*) that permits debt deduction. If the balance reaches nisâb (the monetary equivalent of 85 grams of pure gold), then Zakât is 2.5 percent on the balance. (*Fiqh az-Zakât*, 203, 213-216).

Ramadan is the Time of Compassion

Care for helpless refugees

Give to needy men, women and children

Share with the poorest of the world

Improve the condition of the Muslim Ummah

Gain multiple rewards and the strength of iman

Ramadan is the Time of Blessings

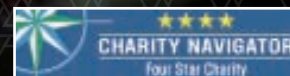


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