



# *Your Zakat Toolkit*

Islamic Relief South Africa  
[www.islamic-relief.org.za](http://www.islamic-relief.org.za)





“Oh you who believe,  
fulfil your obligations.”

Qur'an 5:1



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**Your Zakat is our Amanah (trust).**


When you entrust us to distribute it carefully and correctly, we are accountable to you, to those who receive your Zakat from us (the rights-holders), and – most importantly – we are accountable to Allah.

In Surah Al-Nisa, Allah is very clear:


***“Indeed, Allah commands you to return trusts to their rightful owners. and when you judge between people, judge with fairness.”***

*Al-Nisa, 4:58*

When you give your Zakat through Islamic Relief, you can feel safe in the knowledge that we are guided by Allah’s words in the Qur’an, and we take those words very seriously.



# Your Zakat Is our Amanah (Trust)



## What is Zakat?

**Zakat** is a form of charity that is obligatory for every eligible Muslim. It is one of the five sacred pillars of Islam, along with Shahada, Salah, Sawm, and Hajj must be paid by a Muslim each year that they are eligible to do so. However, it can be a little difficult to know how to pay Zakat and fulfil this sacred duty without all the right information to hand.

This is your one-stop for everything you need to know about how to pay Zakat! Firstly, there are two forms of Zakat that are required from every Muslim, Zakat and Zakat al-Fitr.

This toolkit concentrates on Zakat and how to pay it. To fulfil Zakat as a Muslim means to give alms to those eligible to receive it (see page 11). Zakat is 2.5% of the surplus wealth of every Muslim in the world as ordained by Allah (SWT) and as a means of ensuring the re-distribution of wealth to those who need it, SubhanAllah.

## Do I have to pay Zakat?

*These five conditions mean that you are someone required to pay their Zakat:*

- 1.** A Muslim must have reached the age of puberty
- 2.** A Muslim must have ownership of the Nisab (minimum amount of wealth) for one lunar year before paying Zakat on it
- 3.** The wealth a Muslim owns must have the ability to increase
- 4.** The Muslim paying Zakat must be of sound mind
- 5.** A Muslim must only give Zakat to those who are eligible to receive it




# What is the Nisab?

**The Nisab** is the minimum amount of personal wealth you must be in possession of for one lunar year. The year starts from the date that you first met or exceeded the minimum amount of wealth (Nisab) and paid once you have maintained it for one Lunar Year. Once you have met these conditions, you must pay your Zakat.

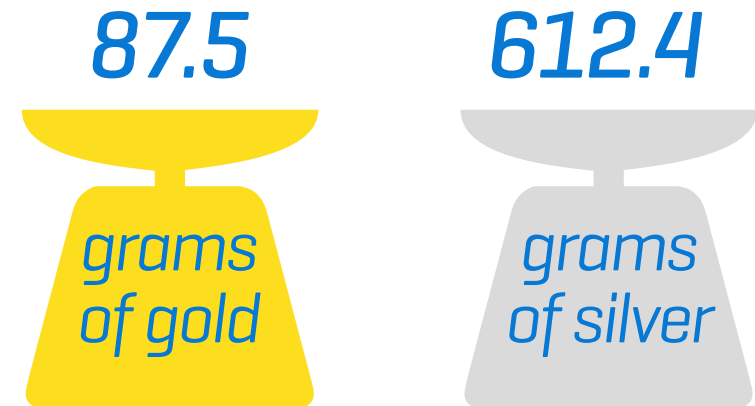
**If you are in debt** or fall below the minimum amount throughout the year, you are not eligible to pay Zakat until you meet the Nisab again and maintain it for one lunar year.

**The Nisab is set** in the currency of gold and silver, as relayed to us by the beloved Prophet Muhammad (SAW). However, as we use local currency in today's world instead of gold and silver, we use the equivalent of the gold and silver amount that the Prophet (SAW) set for us.



 **Islamic Relief Pakistan**  
One of our rightsholders, Hammed Khan,  
eating at Suhoor with his family

Your Nisab will be the equivalent of:



**The Hanafi school** of thought (madhhab) uses the value of silver to determine the Nisab, while other madhhabs use gold. As the value of gold and silver varies on a daily basis, the Nisab equivalent and the Zakat payable will look slightly different each year. Eligible?

Check the latest equivalent of the Nisab in gold and silver  
<https://www.islamic-relief.org.za/about-us/what-we-do/zakat/>



## When do I pay Zakat?



**You pay your Zakat** when you have been in possession of the Nisab (the minimum amount of personal wealth) for one Lunar Year.

If you fall below the nisab at any point throughout the year, or if you are in debt, you are not required to pay the Zakat until you have met or exceeded the Nisab again and have maintained it for one Lunar Year.

This means that every Muslim pays their Zakat at different times of the year.

There are often misconceptions that the Zakat is to be paid during Ramadan due to the potential of extra reward. However, your Zakat is due as soon as you meet the anniversary or exceed the Nisab threshold.



 **Islamic Relief Lebanon**  
Ramadan Food parcel distribution

## How do I calculate my Zakat?



So, now you know what the minimum amount of wealth is (Nisab) that you must possess in order to be eligible to pay Zakat, but how do you know how much Zakat to pay? Zakat is a fixed amount of 2.5% of your personal money and any assets you hold in excess of what is considered your basic necessities. For example, if your total assets amounted to R10,000, you would pay R250.

***Your assets would be a total sum of the following:***

Total value of any gold or silver you own.

Total value of held shares at market value.

Money that is in debt to you that you expect to see returned.

Cash stored anywhere as savings, including specific funds (i.e for hajj or a wedding).

Total value of any stock you hold or profits from a business you own or run.

Total income from properties that you rent out.

**Make it easy!**  
Scan this QR code to  
use our online Zakat  
calculator



## How do I pay my Zakat?

**Now**, with all the information you need around Zakat at the ready, it's time to go through how to pay Zakat! Islamic Relief are proud to provide a free and easy-to-use Zakat calculator to work out how to pay Zakat directly to Islamic Relief's Zakat fund.

Your Zakat has funded some of our crucial work with people and communities living in disaster and war zones: drought and famine-struck countries across East Africa and communities affected by conflict in Yemen.

Your generosity has enabled communities to build sustainable livelihoods in the face of climate change and enabled better lives for vulnerable orphans and families across the globe.

Use our free and easy Zakat calculator to work out your Zakat payment for this year.  
<https://www.islamic-relief.org.za/about-us/what-we-do/zakat/zakat-calculator/>



Islamic Relief Bosnia  
Orphan project

## Where does my Zakat go?

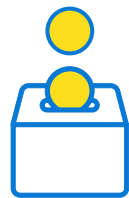
*There are eight categories of people who are eligible to receive Zakat*



**A poor person** is someone whose property, in excess of his basic requirements, does not reach the Nisab threshold. The recipient must not belong to your immediate family, therefore; your spouse, children, parents.

If you subscribe to the Hanafi and Hanbali madhaab, grandparents are not eligible to receive your Zakat. However, in the Shafi and Maliki madhaabs it is allowed as long as their maintenance is not your responsibility. Other relatives, however, can receive your Zakat.

# Zakat and pensions



Navigating the rules and guidelines on paying Zakat can be tricky. Fortunately, Islamic Relief is a one-stop for all things Zakat, including whether you have to pay Zakat on pensions.

Simply, Zakat is only payable on certain types of pensions that fall into the following categories:

- Defined contribution schemes. This includes:
  - Personal Pension Plans or Group Personal Pension
  - Additional Voluntary Contribution (AVC)
  - Self-Invested Personal Pension (SIPPs)
  - Stakeholder Pensions/ Group Stakeholder Pensions

These are Zakat-able during employment whilst contributing.

Muslims do not have to pay zakat on pensions that fall into the following categories:

- Defined benefit schemes  
This includes final salary and CARE schemes
- State pensions

These are non-Zakat-able whilst employment despite any pension deductions from your salary. It's really important to check with your pension provider which category you fit into if you're not yet aware, and then factor your pension assets into your total personal wealth and holdings so that you can make an accurate assessment when calculating your Zakat.

## When do I have to pay the Zakat on my pension?



For those who are eligible to pay Zakat on their pension, the following applies: As some pension funds are only released when you retire, it may not be possible to distribute it alongside your Zakat calculation for each year that you pay/ are eligible. Therefore, it is permissible to wait until you acquire your pension funds, however far in advance that may be. Then, simply deduct the Zakat-able amount from the total.

However, it is imperative that you carefully and strictly log the Zakat-able amount on your pension each year that you have been eligible for so that by the time you are able to deduct, you are doing so accurately.





# Scholar Verification

*Our Zakat fund is shari'ah compliant. As with everything we do, we strive to be both purposeful and true. We are working closely with qualified scholars to make sure that our Zakat policy is in strict accordance with what Allah has ruled.*

## Independent Advisory Board

**An independent Zakat Advisory Board**, made up of a group of respected scholars, have ratified our Zakat policy and will provide oversight and verification of the distribution of Zakat by Islamic Relief. They ensure clear guidance is in place on how Zakat should be fundraised, allocated, distributed, and monitored. Our Zakat Advisory Board is made up of the following renowned scholars:



Sheikh  
Abdullah  
al-Judai



Mufti  
Abdul Qadir  
Barkatulla



Sheikh  
Mohammad  
Akram Nadwi

*Find out more about the scholars we work with, go to [www.islamic-relief.org.za](http://www.islamic-relief.org.za)*

## FAQS

### **Is there a difference between Zakat and Sadaqah?**

Yes, Zakat is obligatory for every Muslim, whereas Sadaqah, although greatly encouraged, is a voluntary form of charity. Zakat is also a form of charity based on currency, whereas Sadaqah can range from everything including money, to a smile as relayed to us by our beloved Prophet Muhammad (SAW).

### **I owe several years of Zakat; how do I pay?**

For every year that you owe Zakat, take 2.5% from the total wealth you had at the end of that year and pay that in Zakat. If you are not sure how much wealth you had, you must estimate it to the best of your ability. E.g. It is now Ramadan 2023. You have not paid Zakat for the last 5 years. You need to work out how much wealth you owned every Ramadan for the last 5 years and pay 2.5% of that.

### **Do non-Muslims have to pay Zakat?**

No, Zakat is only prescribed for Muslims.



For more information and FAQs,  <https://www.islamic-relief.org.za/about-us/what-we-do/zakat/>

# *Delivering Zakat Since 1984*



**Give Zakat Now**  
[islamic-relief.org.za](https://www.islamic-relief.org.za)





# *Your Zakat Is our Amanah*

*Give Zakat Now*  
*[Islamic-relief.org.za](http://Islamic-relief.org.za)*

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