

"NISAAB"

If your income and liquid assets are at or below "nisaab" or subsistence level (i.e. they do not, or just, cover basic food, shelter and clothing), you do not owe any zakaat. But you should still araz a nominal amount for barakat.

QUESTIONS?

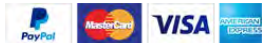
Read the detailed descriptions, definitions, and explanations of these terms and concepts on <http://goo.gl/Y9sNzU>. For other questions (e.g. zakaat on farm produce) email info@fatemidawat.com +91-22-25856076

OPTIONS TO TRANSFER THE AMOUNT

Cheque or Direct Bank Transfer to "Ansaar Trust" (Indian Citizen Only) #

Cheque or Direct Bank Transfer to "Ansaar-e-Fatemi Dawat (AEFD) INC NFP" ##

Online PayPal Transaction, using your PayPal account or Credit Cards. Click the link below for the same. <http://goo.gl/WG4SLu>



الدعوة الهادية اعلى الله منارها

Full Name: _____

House Number and Street: _____

City and State: _____

Pin code/Zip code and Country _____

Phone number and area code: _____

Email: _____

Monetary currency: _____

How to Calculate "Zakat-able Income"

1) FIXED ASSETS -including shares (Purchase cost)*

Total purchase cost of fixed assets (which include land, buildings, shares and equipment) are zakatable just once at the time of the initial purchase, and not every year. If you have already paid zakaat on the money used to buy the fixed asset, then you do not need to pay it .again at the time of purchase. shares are also considered fixed assets

2) FIXED ASSETS - including shares (Net realized gain of all fixed assets for the year)*

Total net realized gain of fixed assets (which include land, buildings, shares and equipment). Only the realized gains/ losses on the sale of the fixed assets are Zakatable income, the unrealized gain is not zakatable.

3) LIQUID ASSETS*

Total cash savings and value of your business's inventory (if its value has remained stable or risen in the last year, and not if its value has depreciated)

4) INCOME*

Total salary, net business profit, rent on all investment properties, dividends from shares, royalties, etc.

5) Minus basic living expenses*

Cost of basic living expenses including food, rent, clothing, utilities for personal purposes

Zakatable amount = (1) + (2) + (3) + (4) - (5)

Subtotal A = 2.5% of Zakatable amount

خمس Khumus	Calculation & Basic Description	Total Amount
Khumus	up to 20% of income <i>Khumus (lit. 1/5) is mandated in the Quran for the Imam and in his satar his Dai. Compared to zakaat which is the right of Allah and therefore its amount is not flexible, khumus is the right of sahib-uz-zaman who allows for flexibility.</i>	
Subtotal B		
واجبات Vajebaat	Calculation & Basic Description	Total Amount
صلة الامام Silat ul Imam	<i>Salaam for Imam uz Zaman, offered annually with zakaat and at Eids and other holy occasions</i> **Amount is discretionary	
نذر المقام Nazr ul maqaam	<i>Monetary mannat or pledge dedicated to Imam uz Zamaan for fulfilment of an aspiration or ummeed</i> **Amount is discretionary	
نجوى Najwa	<i>Salaam for Dai and hudood offered annually with zakaat and at individual occasions of your choice</i> **Amount is discretionary	
حق النفس Haqq un nafs	<i>Offered to Haqq na saheb on behalf of a deceased mumin or mumina by his or her family members for the sawaab of his/her soul</i> **Amount should be a multiple of 119 (e.g. Rs 119, Rs 238...)	
منة Mannat	<i>Monetary pledge for fulfillment of an aspiration, which is offered annually and at individual occasions.</i> **Amount is discretionary	
كفارة الذنوب Kaffaarat uz zunoob	<i>A general amount offered annually for kaffaarat of sins, and specific amounts for specific kaffaarat when relevant</i> **Amount is discretionary	
Subtotal C		
زكاة الفطر - كفارة Fitra & Kaffaarat	Calculation	Total Amount
زكاة الفطر Fitra (Zakaat al-fitr)	INR Rs.151.00 or US \$2.23 or GB £1.65 per individual <i>Must be araz-ed before Eid ul Fitr. This amount is calculated based on the price of silver. Araz-ed for young children & deceased as well.</i>	
كفارة Kaffaarat for missed farizat rozas	Local rate of grain for 1/2 kg per roza (INR Rs. 20 per roza) <i>Kaffaarat for rozas missed in last year's Ramadan (due to illness, travel, or women's missed days)</i>	
Subtotal D		

TOTAL (SUBTOTAL A + B + C + D) =

Your name and vajebaat amount will be araz-ed to Aqamola TUS with araz for doa. You will receive a reply with a receipt.