



In the Name of Allah, the Beneficent, the Merciful

الاتحاد الإسلامي في أمريكا الشمالية - كندا

The Islamic Society of North America – ISNA® Canada

Ramadan 3, 1430 / August 24, 2009

REMINDER FOR ISNA - CANADA ZAKAT FUND

السَّلَامُ عَلَيْكُمْ وَرَحْمَةُ اللَّهِ وَبَرَكَاتُهُ

Dear ISNA Member:

I hope and pray to Allah ﷻ that you and your family are in the best of health and highest of Iman, enjoying the blessings of Ramadan. This is just a kind reminder to you for an appeal to donate to the **ISNA Canada Zakat Fund** during the holy month of Ramadan. That is what the month of Ramadan is all about - **a reminder for all of us to give before it is too late.**

Many Muslims all over the world are the victims of many calamities – natural and man made. It is our obligation to help them to the best of our abilities, while they suffer from hunger, disease and being homeless.

I would like to take this opportunity to urge you to donate generously in the blessed month of **Ramadan** to the **ISNA-Canada Zakat Fund**. ISNA Canada is in dire need of financial support for its activities and programmes. ISNA has always been involved in helping needy Muslims not only in Canada, but all over the World in the past, present, and future Inshalla. Thus, ISNA Canada urges you to donate generously to its **Zakat Fund**.

I encourage you to make a firm financial commitment to this cause. During this blessed month, our giving in the way of Allah ﷻ is rewarded tremendously. **A receipt for tax deductible purposes will be issued and mailed to you later.**

Jazak Allahu khairan and wassalamu alaikum.

Your brother in Islam,

Mohammad Ashraf
Secretary General
ISNA Canada

MA/ar/

N.B. Please disregard this notice if you have already sent your cheque.

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TEST OF ZAKATABILITY FORM

The purpose of this exercise is to determine the zakatability of a person's assets. Zakat is an individual obligation, i.e., every Zakat payer must calculate jointly if each member owns Nisab separately. Nisab is the equivalent value of **3 ounces** of gold today, **August 24, 2009 (\$ 1022.00 Cdn per ounce)**. Therefore, the value of Nisab for a Muslim in Canada will be approx. \$ **3,066.00** (Please Check for any variation in gold prices at the time of your calculation.)

NOTE:

1. For further discussions about Nisab and its estimations, refer to the book by **Dr. Monzer Kahf: *The Calculation of Zakah for Muslims in North America***, or some other authority on the subject.
2. In all cases where a lawfully earned asset of a Muslim is put to an unlawful use, only the principal amount will be considered for Zakat and not the interest accrued on it, because interest does not become the property of the Muslims.
3. Mortgages as practised according to the western economic system, are prohibited. However, if a Muslim has any real estate purchased on such a mortgage system on his own responsibility, than he/she should decide whether to take into account or not for Zakat calculation.

Now, take the following exercise and if you reach the Nisab, fill out the calculation form on the other side.

	Yes	No
1. Do you have cash on hand or/and in bank checking, savings, deposit accounts and investments of a total balance of \$ 3,066.00 or more ?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you have shares, stocks, bonds, options, certificates, securities, etc. of a total balance of \$ 3,066.00 or more ?	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you own a business of more than \$ 3,066.00 ?	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you own real estate (excluding the house in your use) valued at more than \$ 3,066.00 ?	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you own more than \$ 3,066.00 worth of milk-producing animals, meat animals or farms?	<input type="checkbox"/>	<input type="checkbox"/>
6. Do you own jewellery of more than \$ 3,066.00 (including gold, silver, and jewellery certificates) ?	<input type="checkbox"/>	<input type="checkbox"/>
7. Do you own more cars than the number of working people in the family?	<input type="checkbox"/>	<input type="checkbox"/>

If your answer to any of questions **1-7** is yes, AND if the total value of items **1-7** is more than \$ **3,066.00** after deducting the amounts payable by you to others towards loans and debts including the mortgage on the house you occupy but not on rented property, **YOU MUST FILL OUT THE ZAKAT CALCULATION FORM.**

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ZAKAT CALCULATION FORM

NOTE:

1. Use this form to determine the amount of Zakat due on your wealth.
1. This form does not cover all Zakatable items but only the most common ones; thus, consult a more detailed manual if you have any form of property not listed in this form.
2. There are many details needed in Zakat Calculation, the reader is recommended to refer to a complete manual such as: *The Calculation of Zakat for Muslims in North America*, by Dr. Monzer Khaf, etc.

DUE DATE:

Immediately after one year starting from; (a) the first day you acquired Nisab for the first time; or (b) the day you paid Zakat last year.

Date:

Item Description	Total amount/worth of item
1. Cash on hand and in banks (deposit, chequing etc.)	\$ _____
2. Shares, Stocks, bonds, securities, options, commercial	\$ _____
3. Jewellery - (Gold, silver, and jewellery certificates.)	\$ _____
4. Business net worth, private business or your share in partnership, (Total assets less liabilities).	\$ _____
5. Milk-producing animals, meat animals, and/or farms.	\$ _____
6. Real estate (house occupied by you not included): Net Worth = Total less loans against real Estate	\$ _____
7. Value of Cars more than the number of working persons in the family.	\$ _____
TOTAL OF ZAKATABLE AMOUNT (add 1 through 7)	\$ _____
Zakat (Total amount x 0.025)	\$ _____

N O T E

Please send your Zakat To: ISNA Canada Zakat Fund.