

# THE RULINGS OF ZAKAAH

- MOOSAA RICHARDSON -

**MASJID AS-SUNNAH**

A N - N A B A W I Y Y A H

THE GERMANTOWN MASJID



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



## OUR FIVE SESSIONS:

- ~~1. Introduction to Zakaah as a Religious Duty~~
- ~~2. Zakaah on Farm Animals~~
- ~~3. Partnerships, Crops, Precious Metals, Jewels, Honey, Treasure~~
- 4. Zakaah on Money, Jewelry, and Merchandise**
- 5. Legitimate Recipients of Zakaah**



## TODAY'S FOCUS:

- Gold & silver (money)
- Personal Jewelry
- Merchandise
- *Practice Scenarios!*



## ZAKAAH DUE ON GOLD & SILVER (MONEY):

يَأْتِيهَا الَّذِينَ ءَامَنُوا إِنَّ كَثِيرًا مِّنَ الْأَحْبَارِ وَالرُّهْبَانِ لِيَآكُلُونَ أَمْوَالَ  
النَّاسِ بِالْبَاطِلِ وَيُصَدُّونَ عَن سَبِيلِ اللَّهِ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ  
وَالْفِضَّةَ وَلَا ينفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُم بِعَذَابٍ أَلِيمٍ ﴿٣٤﴾



## ZAKAAH DUE ON GOLD, SILVER, MONEY:

- Nisaab of gold = 20 deenaars (**85 grams** at current value)
- Nisaab of silver = 200 dirhams (**595 grams** at current value)
- Nisaab of paper money is based on the origin of the note.
  - *To be safe, use the nisaab of silver.*
- Amount due = **2.5%**
- Zakaah is due after possession for one full **year**.



## RECENT NISAAB FOR GOLD & SILVER:

- Gold is valued at \$37.77 per gram (Wed 1436/3/2)
- Nisaab of gold: 85 grams (x \$37.77) = **\$3,210.45**
- Silver is valued at \$505.99 per kilogram (Wed 1436/3/2)
- Nisaab of silver: .595 kg (x \$505.99) = **\$301.06**



## TODAY'S NISAAB FOR GOLD & SILVER:

- Gold is valued at \$38.44 per gram (Sat 1436/3/5)
- Today's gold nisaab: 85 grams (x \$38.44) = **\$3,267.40**
- Silver is valued at \$516.02 per kilogram (Sat 1436/3/5)
- Today's silver nisaab: .595 kg (x \$516.02) = **\$307.03**





## HARAAM INCOME, LIKE RIBAA? [SH. IBN BAAZ 19/136]

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ  
ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ  
مِّن رَّبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ  
فِيهَا خَالِدُونَ



## PERSONAL JEWELRY [FOR WEARING]:

ت بعد ح ٦٣٦: وقد روي عن عمرو بن شعيب، عن أبيه، عن جده، عن النبي صلى الله عليه وسلم أنه رأى في الحلبي زكاة، وفي إسناد هذا الحديث مقال، واختلف أهل العلم في ذلك، فرأى بعض أهل العلم من أصحاب النبي صلى الله عليه وسلم والتابعين في الحلبي زكاة، ما كان منه ذهب وفضة، وبه يقول سفيان الثوري، وعبد الله بن المبارك، وقال بعض أصحاب النبي صلى الله عليه وسلم منهم: ابن عمر، وعائشة، وجابر بن عبد الله، وأنس بن مالك: ليس في الحلبي زكاة وهكذا روي عن بعض فقهاء التابعين، وبه يقول مالك بن أنس، والشافعي، وأحمد، وإسحاق.



## PERSONAL JEWELRY [FOR WEARING]:

- Sh. Saalih al-Fowzaan: *No zakaah is due on it.*
  - The scholars differ over this point. *(See: Sunan Abee Daawood)*
  - The approach of safety in matters of scholarly differing.
  - *(2.5% annually to be safe)*
- Jewelry kept for its financial value, or as merchandise, is not differed over. Zakaah is due on it.



## ZAKAAH DUE ON MERCHANDISE:

- **Ibn Taymiyah: Almost by complete consensus upon:**
  - *Traveling merchants and residents*
  - *Merchandise being stored for later sale or being sold at the moment*
  - *Perishables or non-perishables, land, livestock, etc.*
- **2.5% of sale price (not purchase price) annually**
- **Rented property: No zakaah on its value; Zakaah on its rent.**



## PRACTICE SCENARIO A: HOW MUCH DOES SHE PAY?

- A woman sells abaayahs from her home.
  - *She rents an apartment for \$1,800/mo.*
  - *The sticker prices of all her abaayahs combined is now \$2,690.*
  - *She also makes \$2,700/mo. at her part-time job.*
  - *She has \$4,000 in personal savings as well.*
  - *Her sewing machine and other equipment is valued at \$800.*
- Zakaah is due. How much does she pay?



## PRACTICE SCENARIO B: HOW MUCH DOES HE PAY?

- A man bought a small restaurant for \$300,000 two years ago.
  - *He has made improvements to the property. Value now: \$1.2 million*
  - *He makes \$20,000/mo and pays one employee \$48,000/yr*
  - *He usually & currently has \$750 in fancy ice cream cakes on display.*
  - *He just inherited \$3,000 from a relative, used it all to pay off debts.*
  - *He keeps \$5,500 saved up for medical emergencies.*
- His zakaah is due. How much does he pay?



## PRACTICE SCENARIO C: HOW MUCH DOES SHE PAY?

- A woman owns & operates a clothing store in Philadelphia.
  - *She owns the property valued at \$560,000 (current market value).*
  - *She has exactly \$120,900 in merchandise (purchase value).*
  - *She sells her clothes at a 70% markup.*
  - *She makes about \$75,000 per month from the store.*
  - *The store's running expenses vary from \$30,000 to \$40,000 per month.*
- She also has \$100,000 in savings and owns her \$280,000 home.



## PRACTICE SCENARIO D: HOW MUCH DOES HE PAY?

- A man bought a \$10 million working farm last month, on it:
  - *250 cows used for milk*
  - *375 sheep*
  - *Tractors and equipment valued at \$1 million*
  - *35 employees (total combined salaries: \$1 million/yr)*
- He also has \$4.5 million in personal savings.
- His wife owns \$45,000 in jewelry that she wears.





## A LOOK AHEAD:

- ~~1. Introduction to Zakaah as a Religious Duty~~
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OUR LAST SESSION IN THIS SERIES:

**SUNDAY @ 6:30 P.M.**

IN SHAA' ALLAAH

**MASJID AS-SUNNAH**

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# CONDITIONS, PILLARS, AND OBLIGATIONS OF THE PRAYER

- ANWAR WRIGHT -

@ 6:30 P.M.

**MASJID AS-SUNNAH**

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