



In the Name of Allah, the Beneficent, the Merciful

الائتاد الاسلامى لمدىنا امريكا الشمالية - كندا  
The Islamic Society of North America

Sha'ban 26<sup>th</sup>, 1428/September 10<sup>th</sup>, 2007

ISNA - CANADA ZAKAT FUND

السلام عليكم ورحمة الله وبركاته

Dear ISNA Member:

I hope and pray to Allah Subhanahu Wa Ta'ala that you and your family are in good health and you will enjoy the upcoming blessed month of Ramadan.

As you are aware ISNA Canada has always been in the forefront to help our Muslim Brothers/Sisters whenever and wherever a Calamity strikes them. During the last couple of years, Muslims in many countries have suffered a lot. Some of this was due to natural disasters such as the recent floods in Bangladesh.

In other areas such as Afghanistan, Iraq, Kashmir, Palestine the Lebanon etc. our Muslim brothers/sisters are victims of man made disasters. This is where your donations to ISNA Canada Zakat Fund are at work.

Alhamdu Lillah, we are enjoyment the blessings of Allah Subhanahu Wa Ta'ala for so many good things here in Canada. It is our responsibility to help those who are going through lot of sufferings. And that is what the holy month of Ramadan is all about - a reminder for all of us to share with those brothers and sisters what Allah Subhanahu Wa Ta'ala has given to us.

Allah Subhanahu Wa Ta'ala says in the Qur'an:

*“O ye who believe! Spend out of (the bounties) We have provided for you, before the Day comes when no bargaining (will avail), nor friendship nor intercession. Those who reject Faith - they are the wrongdoers.” (2:254)*

I am making an appeal by urging you to donate generously to the **ISNA-Canada Zakat Fund**. In the past ISNA Canada has used the Zakat Fund in providing aid to those in need.

I encourage you to make a firm financial commitment to ISNA Canada projects. During this blessed month of Ramadan, our **Donations and Zakat/Sadaqa** are rewarded abundantly and manifold. To acknowledge your contribution, a **receipt for tax deductible** purposes will be issued and mailed to you at a later date. Wassalamu Alaikum.

Your brother in Islam,

Mohammad Ashraf, Ph.D.,  
Secretary General  
ISNA Canada



In the Name of Allah, the Beneficent, the Merciful

الاتحاد الإسلامي في أمريكا الشمالية - كندا

## The Islamic Society of North America

### 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, **September 10<sup>th</sup>, 2007** (\$ **664.30 Cdn** per ounce). Therefore, the value of Nisab for a Muslim in Canada will be approx. \$ **1,993.00** (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 \$ <b>1,993.00</b> or more?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you have shares, stocks, bonds, options, certificates, securities, etc., of a total balance of \$ <b>1,993.00</b> or more?	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you own a business of more than \$ <b>1,993.00</b> ?	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you own real estate (excluding the house in your use) valued at more than \$ <b>1,993.00</b> ?	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you own more than \$ <b>1,993.00</b> worth of milk-producing animals, meat animals or farms?	<input type="checkbox"/>	<input type="checkbox"/>
6. Do you own jewellery of more than \$ <b>1,993.00</b> (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 \$ **1,993.00** 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.**

---

**ISNA Canada Headquarters:** 2200 South Sheridan Way, Mississauga, Ontario L5J 2M4

Phone: (905) 403-8406 Toronto Line: (416) 626-0001 Fax: (905) 403-8409 (Mississauga) Fax: (905) 333-4762 (Burlington)

E-mail: [isna@isnacanada.com](mailto:isna@isnacanada.com) Web: [www.isnacanada.com](http://www.isnacanada.com)

## 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:

<b>Item Description</b>	<b>Total amount/worth of item</b>
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.	\$ _____
<b>TOTAL OF ZAKATABLE AMOUNT (add 1 through 7)</b>	<b>\$ _____</b>
Zakat (Total amount x 0.025)	\$ _____

**N O T E**

**Please send your Zakat to: ISNA Canada Zakat Fund.**