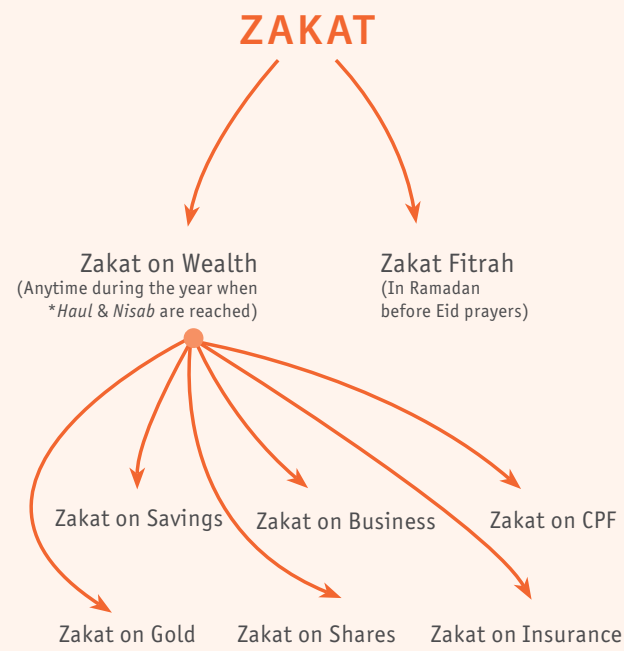


ABOUT ZAKAT



Zakat is the 3rd pillar of Islam and is the determined share of wealth prescribed by Allah S.W.T. to be distributed to the 8 categories (*asnaf*) entitled to receive it.

A symbol of Islamic social justice, Zakat cleanses your soul, purifies and grows your wealth while eradicating poverty.

* Haul: Possession of the assets for one Hijrah year or 355 days.

Nisab: Market value of 86 gram of gold.

HOW TO PAY YOUR ZAKAT ON CPF

A Muslim who is obligated (*wajib*) to pay Zakat CPF is allowed to choose between the latest Fatwa regarding Zakat on CPF savings which is as follows:

Fatwa 1st ruling on CPF: If a person who receives CPF monies is living comfortably and has no difficulty in paying Zakat every year either through personal savings or in arrears when CPF monies is withdrawn, then he/she is obligated to pay Zakat from the year nisab is reached until withdrawal of CPF monies.

Fatwa 2nd ruling on CPF: If a person still has financial commitment and will incur great hardship (eg. still has outstanding loans to pay off) if he/she pays in arrears, Fatwa rules that the person pays Zakat based on 2.5% of the amount received from his/her CPF savings when he/she reaches 55 years old.

Medisave Account

Medisave Account is not accountable for Zakat because its use is restricted to what has been determined by the CPF Board; that is for medical expenses only. It is therefore an incomplete possession and can only be withdrawn when one has passed away.

Special Account

Special Account is also not accountable for Zakat because it is an incomplete possession. The savings can be withdrawn as a retirement fund only.

Ordinary Account

Fatwa Committee has decided that Ordinary Account in one's CPF is considered as a complete possession. The Ordinary Account can be used for investment, purchasing of house, insurance, etc which is permissible by the CPF Board. This means that Zakat is obligatory to be paid when nisab is reached and haul is completed, although the money is still in the CPF Fund.

HOW TO CALCULATE ZAKAT ON CPF SAVINGS

Example:

Mr Ali, aged 55 years old, had worked for 15 years before withdrawing his CPF savings. His CPF can be withdrawn in 2005 and he wishes to pay his Zakat on CPF savings.

First Approach

Year	Ordinary Account (A) S\$	Accumulated Previous Years' Zakat (B) S\$	Total (A-B) S\$	Zakat Payable S\$
1990	6,500	0	6,500	162.50
1991	10,275	162.50	10,112.50	252.81
1992	13,236	415.31	12,820.69	320.52
1993	17,856	735.83	17,120.17	428.00
1994	16,786	1,163.83	15,622.17	390.55
1995	20,743	1,554.38	19,188.62	479.72
1996	23,892	2,034.10	21,857.90	546.45
1997	27,432	2,580.55	24,851.45	621.29
1998	32,749	3,201.84	29,547.16	738.68
1999	37,598	3,940.52	33,657.48	841.44
2000	40,008	4,781.96	35,226.04	880.65
2001	45,643	5,662.61	39,980.39	999.51
2002	49,970	6,662.12	43,307.88	1,082.70
2003	53,452	7,744.82	45,707.18	1,142.68
2004	58,961	8,887.50	50,073.50	1,251.84
Total Zakat Payable				10,139.34

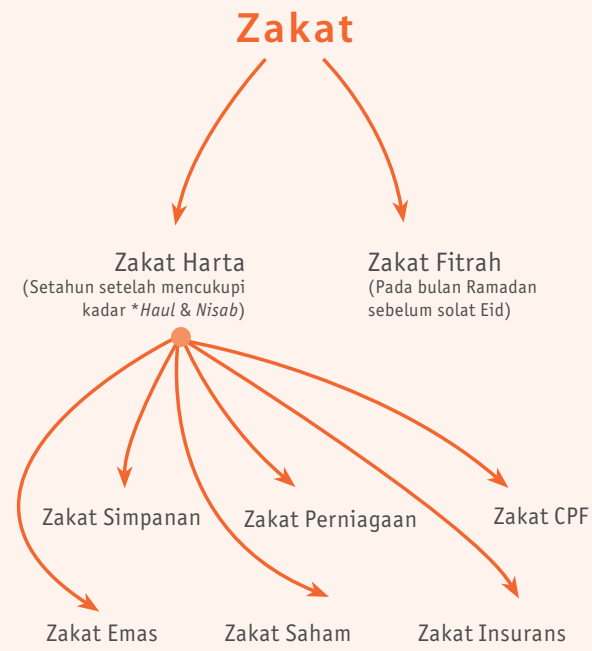
The obligatory Zakat payable after CPF withdrawal is **\$10,139.34**.

Second Approach

Amount of CPF Savings withdrawn in 2005
= **S\$ 58,961.00**

Amount of Zakat payable
= 2.5% x S\$ 58,961.00
= **S\$ 1,474.03**

MENGENAI ZAKAT



Zakat ialah rukun Islam ketiga dan merupakan bahagian harta yang ditentukan oleh Allah S.W.T. untuk diagihkan kepada 8 kategori (*asnaf*) yang berhak menerimanya.

Sebagai lambang keadilan sosial Islam, Zakat menyucikan jiwa, membersihkan dan menambahkan harta anda serta menjauhkan kemiskinan.

* Haul: Cukup memiliki harta selama setahun hijrah (355 hari).

Nisab: Harga pasaran emas yang beratnya 86 gram.

TATA CARA PEMBAYARAN ZAKAT CPF

Seorang Muslim yang wajib mengeluarkan Zakat CPF boleh memilih salah satu daripada pendekatan berikut:

Fatwa pertama bagi CPF: Bagi seseorang yang selesa kehidupan dan mampu mengeluarkan Zakat CPF setiap tahun menerusi wang simpanannya atau tunggakan apabila wang CPF dikeluarkan, wajib ke atasnya mengeluarkan Zakat CPF pada tiap-tiap tahun bermula daripada tahun cukup *nisab* hingga wang CPF dikeluarkan.

Fatwa kedua bagi CPF: Bagi seseorang yang mendapati pendekatan di atas membebaskan dan mendatangkan kesukaran menampung keperluan asas kehidupannya (umpama sedang terikat dengan pembayaran hutang dan sebagainya), maka wajib ia mengeluarkan Zakat sebanyak 2.5% daripada jumlah wang simpanan CPFnya ketika ia dikeluarkan pada umur 55 tahun.

Akaun Medisave

Akaun Medisave dikecualikan daripada pembayaran Zakat kerana wang simpanan itu terikat dengan undang-undang untuk kegunaan perubatan sahaja. Oleh itu ia belum memenuhi syarat milik sempurna dan wang tersebut hanya boleh dikeluarkan setelah penjarum meninggal dunia.

Akaun Khas

Akaun Khas juga dikecualikan daripada pembayaran Zakat kerana ianya belum memenuhi syarat milik sempurna. Simpanan tersebut hanya boleh dikeluarkan untuk tujuan persaraan.

Akaun Biasa

Memandang Akaun Biasa boleh digunakan untuk pelaburan, pembelian rumah, insuran dan sebagainya sebagaimana dibenarkan CPF, Jawatankuasa Fatwa telah menfatwakan bahawa ia adalah milik sempurna penjarum. Oleh itu ia dikenakan Zakat apabila cukup *nisab* dan *haul*nya.

CARA PERKIRAAN ZAKAT CPF

Contoh:

Encik Ali berusia 55 tahun, sudah bekerja selama 15 tahun. Wang simpanan CPFnya boleh dikeluarkan pada 2005 dan beliau ingin menunaikan Zakatnya.

Pendekatan Pertama

Tahun	Akaun Biasa (A) S\$	Jumlah Zakat Terkumpul Tahun-Tahun Lalu (B) S\$	Jumlah (A-B) S\$	Zakat yang harus dibayar S\$
1990	6,500	0	6,500	162.50
1991	10,274	162.50	10,112.50	252.81
1992	13,236	415.31	12,820.69	320.52
1993	17,856	735.83	17,120.17	428.00
1994	16,786	1,163.83	15,622.17	390.55
1995	20,743	1,554.38	19,188.62	479.72
1996	23,892	2,034.10	21,857.90	546.45
1997	27,432	2,580.55	24,851.45	621.29
1998	32,749	3,201.84	29,547.16	738.68
1999	37,598	3,940.52	33,657.48	841.44
2000	40,008	4,781.96	35,226.04	880.65
2001	45,643	5,662.61	39,980.39	999.51
2002	49,970	6,662.12	43,307.88	1,082.70
2003	53,452	7,744.82	45,707.18	1,142.68
2004	58,961	8,887.50	50,073.50	1,251.84
Jumlah keseluruhan Zakat				10,139.34

Zakat yang wajib dibayar setelah wang CPF boleh dikeluarkan ialah **\$10,139.34**.

Pendekatan Kedua

Jumlah CPF Simpanan yang dikeluarkan pada tahun 2005 = **S\$ 58,961.00**

Zakat yang wajib dikeluarkan
= 2.5% x S\$ 58,961.00
= **S\$ 1,474.03**



ZAKAT CPF

“**Sesungguhnya orang-orang yang beriman, beramal soleh, mendirikan sembahyang dan menunaikan Zakat, mereka mendapat pahala di sisi Tuhannya. Tidak ada kekuatiran terhadap mereka dan tidak pula mereka bersedih hati.**

(Surah Al-Baqarah: 277)



8 GOLONGAN PENERIMA (ASNAF) ZAKAT

Tidak seperti sedekah secara biasa, penerima Zakat telah ditetapkan oleh Allah (S.W.T) dalam Surah At-Taubah, ayat 60. 8 golongan penerima ini dikenali sebagai 8 asnaf:

Fakir	Seseorang yang tidak mempunyai harta mahupun mata pencarian; yang sangat sengsara, yang tidak mempunyai apa-apa untuk menampung keperluan harian.
Miskin	Seseorang yang tidak mempunyai mata pencarian yang mencukupi untuk menampung keperluan asas harian.
Amil	Seseorang yang dilantik untuk memungut Zakat dan perbelanjaan yang berkaitan dengan urusan Zakat.
Muallaf	Seseorang yang baru memeluk agama Islam.
Riqab	Seseorang yang mahu membebaskan dirinya daripada perhambaan. Di Singapura kategori ini dibelanjakan untuk mereka yang memerlukan bantuan meneruskan pendidikan.
Gharimin	Seseorang yang terpaksa berhutang untuk menampung keperluan asasnya.
Fisabilillah	Seseorang yang berjuang kerana Allah demi kebaikan masyarakat.
Ibnussabil	Musafir yang terkandas dalam perjalanan.

Muis berupaya mengagihkan Zakat anda untuk kesemua 8 asnaf seperti yang dinyatakan dalam *Syari'ah* (Hukum Islam).

CARA BAYARAN ZAKAT

Tunaikan Zakat anda sepanjang tahun di Pusat Pungutan Zakat Bertauliah Muis berikut:

Majlis Ugama Islam Singapura (Muis)

Masjid-Masjid:

Abdul Hamid Kg Pasiran	Assyafaah
Ahmad Ibrahim	Assyakirin
Al-Abdul Razak	Darul Aman
Al-Amin	Darul Ghufuran
Al-Ansar	Darul Makmur
Al-Falah	Darussalam
Al-Iman	En-Naeem
Al-Istighfar	Hasanah
Al-Istiqamah	Hj Muhd Salleh (Palmer Rd)
Alkaff Kg Melayu	Hj Yusof
Al-Khair	Jamiyah Ar-Rabitah
Al-Mawaddah	Kg Siglap
Al-Mukminin	Kassim
Al-Muttaqin	Muhajirin
An-Nahdhah	Mujahidin
An-Nur	Mydin
Ar-Raudhah	Sultan

Pertubuhan:

Persatuan Pemuda Islam Singapura (PPIS)

Cara-cara lain untuk menunaikan Zakat anda:

Borang pembayaran Zakat dalam risalah ini
Pembayaran online melalui Debit eNets di www.zakat.sg
Mesin AXS (Community Tab)
Pembayaran ansuran bulanan melalui Giro (Sila lihat risalah Zakat melalui Giro)



Majlis Ugama Islam Singapura
Hab Islam Singapura (SIH), 273 Braddell Road,
Singapura 579702
Lelaman Zakat: www.zakat.sg | Tel: 63591199

8 RECIPIENTS (ASNAF) OF ZAKAT

Unlike normal charity, the recipients of Zakat have been specified by Allah (S.W.T) in Surah At-Taubah, verse 60. These 8 groups of recipients are known as the 8 asnaf:

Fakir	One who has neither material possession nor means of livelihood; one who suffers, and has no means to sustain his/her daily needs.
Miskin	One with insufficient means of livelihood to meet his/her basic needs.
Amil	One who is appointed to collect Zakat and the expenses incurred in the administration of Zakat.
Muallaf	One who recently embraced Islam.
Riqab	One who wants to free himself/herself from the bondage or shackles of slavery. In Singapore, this category of recipients is spent to those who need help to pursue their education.
Gharimin	One who is in debt but needs assistance to meet his/her basic needs.
Fisabilillah	One who strives in the cause of Allah for the betterment of the community.
Ibnussabil	Stranded travellers on a permissible journey.

Muis is able to distribute your Zakat to all 8 asnaf as described in the *Syari'ah* (Islamic Law).

METHODS OF ZAKAT PAYMENT

Pay your Zakat throughout the year at the following Authorised Muis Zakat Collection Centres:

Islamic Religious Council of Singapore (Muis)

Mosques:

Abdul Hamid Kg Pasiran	Assyafaah
Ahmad Ibrahim	Assyakirin
Al-Abdul Razak	Darul Aman
Al-Amin	Darul Ghufuran
Al-Ansar	Darul Makmur
Al-Falah	Darussalam
Al-Iman	En-Naeem
Al-Istighfar	Hasanah
Al-Istiqamah	Hj Muhd Salleh (Palmer Rd)
Alkaff Kg Melayu	Hj Yusof
Al-Khair	Jamiyah Ar-Rabitah
Al-Mawaddah	Kg Siglap
Al-Mukminin	Kassim
Al-Muttaqin	Muhajirin
An-Nahdhah	Mujahidin
An-Nur	Mydin
Ar-Raudhah	Sultan

Organization:

Young Women Muslim Association (PPIS)

More ways to pay your Zakat:

Payment form in this brochure
Online payment through Debit eNets at www.zakat.sg
AXS stations (Community Tab)
Advanced monthly instalment via Giro (Refer to the Zakat by Giro brochures)



Majlis Ugama Islam Singapura
Singapore Islamic Hub (SIH), 273 Braddell Road,
Singapore 579702
Zakat Website: www.zakat.sg | Tel: 63591199

ZAKAT ON WEALTH PAYMENT FORM:

Name:

NRIC No:

Block: Unit #

Street/Building Name:

Postal Code:

Home Tel: Mobile:

Email:

Cheque must be crossed and made payable to: **Majlis Ugama Islam Singapura** or **Muis**. Send your cheque to:

Zakat and Wakaf Strategic Unit
Majlis Ugama Islam Singapura
Singapore Islamic Hub (SIH)
273 Braddell Road
Singapore 579702

Please indicate (x) on your Zakat Type:

Savings ()	S\$	<input type="text"/>
CPF ()	S\$	<input type="text"/>
Business ()	S\$	<input type="text"/>
Gold ()	S\$	<input type="text"/>
Shares ()	S\$	<input type="text"/>
Insurance ()	S\$	<input type="text"/>

Zakat-IRAS Auto-Inclusion Scheme

Under Section 14(1)(g) of the Income Tax Act, Zakat contribution is an allowable expense which is deductible against the contributor's income. Do you wish to declare your Zakat payment via the above IRAS auto-inclusion scheme?

YES NO

If yes, please indicate (x) to declare your source of income (for submission to IRAS):

Employment ()	Dividend ()
Rental ()	Trade ()
Others ()	

Zakat Intent

This amount S\$ _____ as my fulfilment of Zakat on Wealth, which is obligatory on me for the year ended ____ for Allah Ta'ala.

“Oh Allah, please make my Zakat a rewarded deed and make it not as a deficiency.”

(Doa for Zakat blessing)



ZAKAT ON CPF

“**Those who believe and perform righteous deeds, and establish the prayer and pay the Zakat, will have their reward with their Lord, and on them shall be no fear, nor shall they grieve.**

(Surah Al-Baqarah: 277)



Singapore Islamic Hub (SIH), 273 Braddell Road,
Singapore 579702
Attn: Zakat & Wakaf Strategic Unit



BUSINESS REPLY SERVICE
PERMIT NO. 03694

Postage will be paid by addressee. For posting in Singapore only.