



ZAKAT EMAS

“Dan pada harta-harta mereka, ada pula bahagian yang mereka tentukan menjadi hak untuk orang miskin.”

(Surah Ad-Dhariyaat:19)



CARA BAYARAN ZAKAT

Tunaikan Zakat anda sepanjang tahun di Pusat Pungutan Zakat Ber-tauliah Muis berikut::

Majlis Ugama Islam Singapura (Muis)

Masjid-Masjid:

Abdul Hamid Kg Pasiran	Darul Aman
Ahmad Ibrahim	Darul Ghufuran
Al-Abdul Razak	Darul Makmur
Al-Amin	Darussalam
Al-Ansar	En-Naeem
Al-Falah	Hasanah
Al-Iman	Hj Mohd Salleh (Geylang)
Al-Istighfar	Hj Muhd Salleh (Palmer Rd)
Al-Istiqamah	Hj Yusof
Alkaff Kg Melayu	Hjh Rahimabi Kebun Limau
Alkaff Upp Serangoon	Jamiyah Ar-Rabitah
Al-Khair	Kg Siglap
Al-Mawaddah	Kassim
Al-Mukminin	Kg Delta
Al-Muttaqin	Khalid
Al-Taqua	Muhajirin
An-Nahdhah	Mujahidin
An-Nur	Mydin
Ar-Raudhah	Petempatan Melayu Sembawang
Assyafaah	Sallim Mattar
Assyakirin	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

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	Darul Aman
Ahmad Ibrahim	Darul Ghufuran
Al-Abdul Razak	Darul Makmur
Al-Amin	Darussalam
Al-Ansar	En-Naeem
Al-Falah	Hasanah
Al-Iman	Hj Mohd Salleh (Geylang)
Al-Istighfar	Hj Muhd Salleh (Palmer Rd)
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An-Nur	Mydin
Ar-Raudhah	Petempatan Melayu Sembawang
Assyafaah	Sallim Mattar
Assyakirin	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)

June 2011



ZAKAT ON GOLD

“And in their wealth and possessions was remembered the right of the needy.”

(Surah Ad-Dhariyaat:19)



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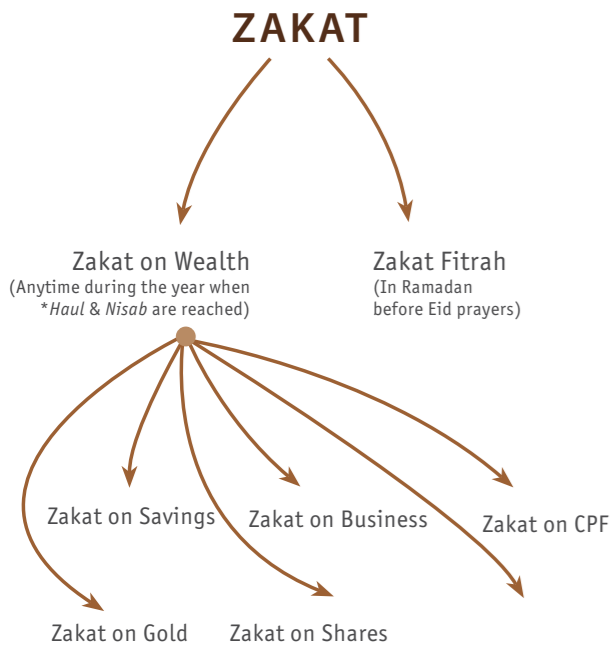
MAJLIS UGAMA ISLAM SINGAPURA
ISLAMIC RELIGIOUS COUNCIL OF SINGAPORE

Singapore Islamic Hub (SIH), 273 Braddell Road,
Singapore 579702

Attn: Zakat & Wakaf Strategic Unit

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For posting in
Singapore only.

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.

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).

HOW TO CALCULATE ZAKAT ON GOLD

Zakat on Gold can be classified into two categories:

1. GOLD BARS & GOLD JEWELLERY NOT INTENDED FOR USAGE

Gold in the form of gold bars kept / invested in the bank and gold jewellery that is kept without the intention of usage is obligated for Zakat when the weight of the gold has reached the *haul* and *nisab* of 86 grams. Zakat is then based on 2.5% of the total weight of gold from the gold bars / jewellery.

EXAMPLE FOR JEWELLERY NOT INTENDED FOR USAGE

Nisab: 86 grams (does not change)
 Today's date: 1 Aug 2011
 Nisab rate on 1 Aug 2011: \$5,640 (market value of 86 grams of gold)
 Current rate of gold: \$5,640 ÷ 86 grams = \$66 per gram

e.g. Weight of my gold jewellery **not intended for usage:** 90 grams (above nisab)

Zakat on Gold (not intended for usage)
 = (weight of my jewellery) x (current rate of gold) x 2.5%
 = 90 grams x \$66 per gram x 2.5%

= \$148.50

2. GOLD JEWELLERY INTENDED FOR USAGE

Gold jewellery intended for usage is only obligated for Zakat if the weight of a piece of the gold jewellery has reached the *haul* and **uruf of 860 grams**¹. Zakat is then based on 2.5% of the total weight of gold from the piece of gold jewellery.

EXAMPLE FOR JEWELLERY INTENDED FOR USAGE

Uruf: 860 grams (does not change)
 Today's date: 1 Aug 2011
 Nisab rate on 1 Aug 2011: \$5,640 (market value of 86 grams of gold)
 Current rate of gold: \$5,640 ÷ 86 grams = \$66 per gram

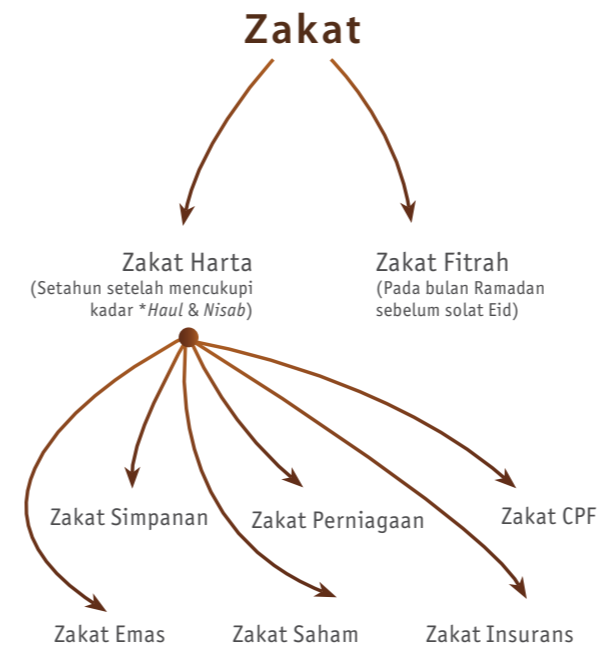
e.g. Weight of one piece of my gold jewellery **intended for usage:** 950 grams (above uruf)

Zakat on Gold (intended for usage)
 = (weight of my jewellery) x (current rate of gold) x 2.5%
 = 950 grams x \$66 per gram x 2.5%

= \$1,567.50

¹Uruf is the customary practice on level of jewellery owned by a community. The uruf of 860 grams is based on the opinion of Imam An-Nawawi in Al-Majmuk. (Muis fatwa, 9 June 2011)

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.

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 PERKIRAAN ZAKAT EMAS

Zakat Emas boleh dibahagikan kepada dua kategori:

1. EMAS BUNGKAL & EMAS PERHIASAN YANG TIDAK NIAT DIPAKAI

Emas yang berbentuk bungkai yang disimpan / dilaburkan di bank dan emas perhiasan yang disimpan tanpa niat untuk dipakai diwajibkan Zakat apabila berat emas mencapai kadar *haul* dan *nisab* iaitu 86 gram. Zakat dikira atas 2.5% dari jumlah berat emas dari emas bungkai / emas perhiasan.

CONTOH BAGI BARANG KEMAS YANG TIDAK NIAT DIPAKAI

Nisab: 86 gram (tidak berubah)
 Tarikh hari ini: 1 Ogos 2011
 Kadar Nisab 1 Ogos 2011: \$5,640 (harga pasaran 86 gram emas)
 Kadar nilai emas kini: \$5,640 ÷ 86 gram = \$66 bagi setiap gram

e.g. Berat emas perhiasan saya yang **tidak niat dipakai:** 90 gram (melebihi kadar nisab)

Zakat Emas (tidak niat dipakai)
 = (berat emas perhiasan saya) x (kadar nilai emas kini) x 2.5%
 = 90 gram x \$66 bagi setiap gram x 2.5%

= \$148.50

2. EMAS PERHIASAN YANG NIAT DIPAKAI

Emas perhiasan yang niat dipakai diwajibkan Zakat apabila berat sebarang emas perhiasan mencapai kadar *haul* dan **uruf iaitu 860 gram**¹. Zakat dikira atas 2.5% dari jumlah berat emas dari sebarang emas perhiasan tersebut.

CONTOH BAGI BARANG KEMAS YANG NIAT DIPAKAI

Uruf: 860 gram (tidak berubah)
 Tarikh hari ini: 1 Ogos 2011
 Kadar Nisab 1 Ogos 2011: \$5,640 (harga pasaran 86 gram emas)
 Kadar nilai emas kini: \$5,640 ÷ 86 gram = \$66 bagi setiap gram

e.g. Berat emas perhiasan saya yang **niat dipakai:** 950 gram (melebihi kadar uruf)

Zakat Emas (niat dipakai)
 = (berat emas perhiasan saya) x (kadar nilai emas kini) x 2.5%
 = 950 gram x \$66 bagi setiap gram x 2.5%

= \$1,567.50

¹Uruf adalah kadar kebiasaan emas yang dimiliki oleh sebuah masyarakat. Uruf 860 gram berdasarkan pendapat Imam An-Nawawi dalam Al-Majmuk. (Fatwa Muis, 9 Jun 2011)