

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

Attn: Zakat & Wakaf Strategic Unit
 Singapore Islamic Hub (SIH), 273 Braddell Road,
 Singapore 579702
MAJLIS UGAMA ISLAM SINGAPURA
ISLAMIC RELIGIOUS COUNCIL OF SINGAPORE



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ZAKAT ON INSURANCE

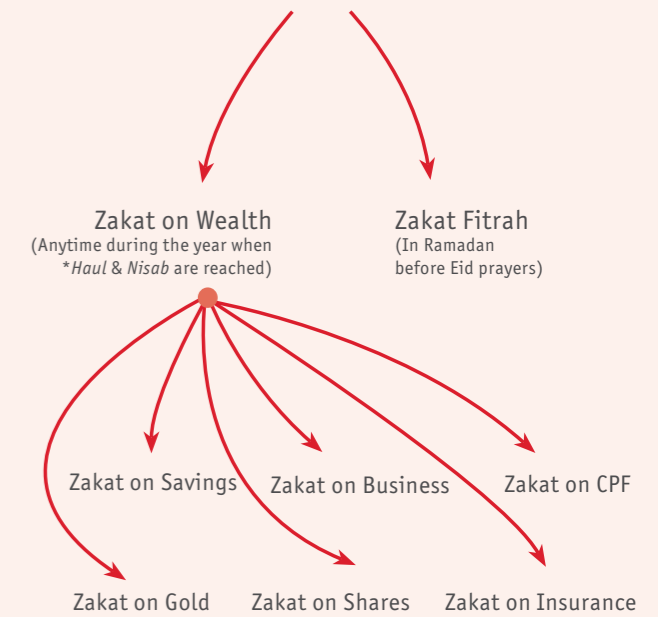
“Of their wealth take Zakat, that so you might purify and cleanse them, and pray for them. Truly your prayers are a source of security for them.”

(Surah At-Taubah: 103)



ABOUT ZAKAT

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.

ZAKAT ON INSURANCE

HOW TO CALCULATE ZAKAT (ENDOWMENT) INSURANCE

1. **Conventional:** 2.5% of the surrender value at the end of the year when *Haul* and *Nisab* are reached.

2. **Takaful:** 2.5% on the premium paid for the year when *Haul* and *Nisab* are reached.

Please see example: ►
(for conventional)

Step 1

Determine the start date of the insurance plan and the following year or the date when *Nisab* is reached.

= Year 7 (Value above *Nisab*)

Step 2

Find out the surrender value from your insurance statement or insurance agent when *Nisab* is reached.

= **\$4,046**

Step 3

Calculate 2.5% of the surrender value.

= \$4046 x 2.5%
= **\$101.15**

ZAKAT INSURANS

CARA MENGIRA ZAKAT INSURANS (ENDOWMEN)

1. **Konvensional:** 2.5% pada nilai "surrender value" tahun tersebut apabila cukup *Haul* dan *Nisab*.

2. **Takaful:** 2.5% pada jumlah caruman (premium) tahun tersebut apabila cukup *Haul* dan *Nisab*.

Sila lihat contoh: ►
(untuk konvensional)

Langkah 1

Cari tarikh insuran itu bermula dan tentukan tarikh setahun kemudian ataupun tarikh apabila sudah cukup *Nisab*.

= Tahun ke-7 (Nilai lebih dari *Nisab*)

Langkah 2

Tentukan "surrender value" dari penyata insurans atau ejen insurans anda apabila sudah cukup *Nisab*.

= **\$4,046**

Langkah 3

Kira nilai 2.5% pada "surrender value."

= \$4046 x 2.5%
= **\$101.15**

► EXAMPLE / CONTOH

Plan:	Asia Biennial Choice	Annual Premium	Semi-Annual Premium	Quarterly Premium	Monthly Premium
Sum Assured:	\$10,000	\$933.10	\$484.10	\$242.05	\$80.75
Payable Term:	21 years				
Payment Type:	Giro Payment				

Today's *Nisab* from the website: **\$4,000**

End of Policy Year	Premiums Total	Death Benefit		Total	Surrender Value		Total
		Guaranteed	Non-Guaranteed		Guaranteed	Non-Guaranteed	
1	933	10,000	100	10,100	0	0	0
2	1,866	10,000	201	10,201	0	0	0
3	2,799	10,000	303	10,303	1,673	121	1,794
4	3,732	10,000	406	10,406	1,948	168	2,116
5	4,666	10,000	510	10,510	2,651	219	2,870
6	5,599	10,000	923	10,923	2,966	275	3,241
7	6,532	10,000	1,443	11,443	3,711	335	4,046
8	7,465	10,000	2,071	12,071	4,069	400	4,469
9	8,398	10,000	2,811	12,811	4,859	470	5,329
10	9,331	10,000	3,662	13,662	4,849	1,227	6,076
11	10,264	10,000	4,048	14,048	5,671	1,410	7,081
12	11,197	10,000	4,439	14,439	5,694	1,607	7,301
13	12,130	10,000	4,833	14,833	6,550	1,819	8,370
14	13,063	10,000	5,232	15,232	6,193	2,047	8,240
15	13,997	10,000	5,634	15,634	7,070	2,547	9,617
16	14,930	10,000	6,040	16,040	6,733	2,839	9,572
17	15,863	10,000	6,451	16,451	7,633	3,152	10,785
18	16,796	10,000	5,865	15,865	6,903	3,488	10,391
19	17,729	10,000	7,284	17,284	7,809	3,848	11,657
20	18,662	10,000	7,707	17,707	7,086	4,658	11,744
21	19,595	10,000	8,134	18,134	10,000	8,134	18,134

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)