



ZAKAT SIMPANAN

“Dan dirikanlah kamu akan sembahyang dan keluarkanlah Zakat dan rukuklah kamu semua berjemaah bersama-sama orang-orang yang rukuk.”

(Surah Al-Baqarah: 43)



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,
Singapore 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\$ _____
CPF ()	S\$ _____
Business ()	S\$ _____
Gold ()	S\$ _____
Shares ()	S\$ _____
Insurance ()	S\$ _____

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)



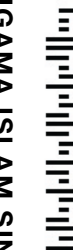
ZAKAT ON SAVINGS

“And be steadfast in prayer, and pay the Zakat, and bow with those who bow in worship.”

(Surah Al-Baqarah: 43)



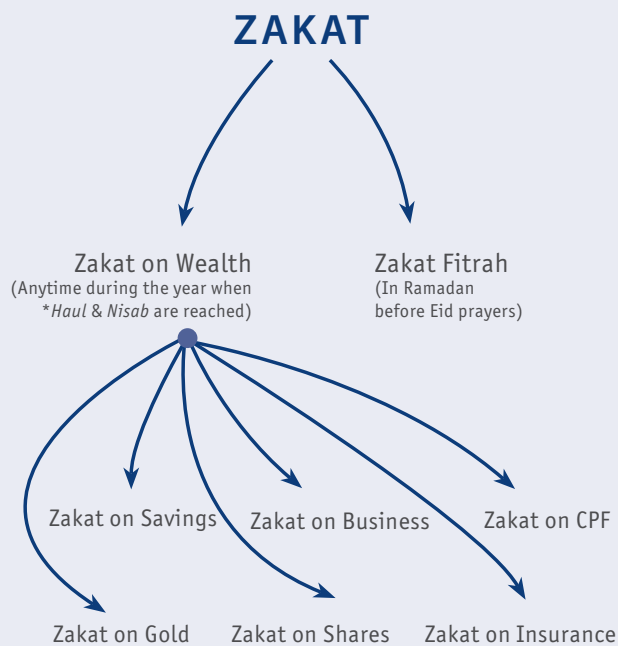
Singapore Islamic Hub (SIH), 273 Braddell Road,
Singapore 579702
Attn: Zakat & Wakaf Strategic Unit



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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.

IF YOU HAVE ONE SAVINGS ACCOUNT

In order to be able to pay Zakat on Savings, your savings balance must have a minimum amount (*Nisab*) for a minimum period of time (*Haul*).

Step 1:	Find out the <i>Nisab</i> value (minimum value required for Zakat) for the period by visiting www.zakat.sg or Berita Harian.
Step 2:	Open your bank account book and only look at your savings balance throughout the year. It does not matter if you deposit or withdraw money throughout the year, because Zakat on Savings is based on the balance and not on the deposits or withdrawals made.
Step 3:	Look at your balance throughout the past 1 Islamic year (1 <i>Haul</i>) which is about 355 days. If in the past year none of your balances have dropped below the <i>Nisab</i> value, you are eligible for Zakat.
Step 4:	Identify the lowest balance in the year. This could occur in any period throughout the year.
Step 5:	Your Zakat on Savings is: lowest balance (\$) X 2.5%

EXAMPLE WITH ONE SAVINGS ACCOUNT

Today's date:	01/06/09
Today's <i>Nisab</i> from the website:	\$4,000

My bank account today:

Date	Deposit (\$)	Withdrawal (\$)	Balance (\$)
10/06/08	12,000	1,000	11,000
01/07/08	0	1,000	10,000
14/07/08	0	4,000	6,000
21/12/08	1,000	0	7,000
07/01/09	1,000	2,500	5,500
15/04/09	2,000	0	7,500
23/05/09	0	1,000	6,500
01/06/09	0	500	6,000

Throughout the year, my account balance never fell below the *Nisab* value. The **lowest balance** was \$5,500 which occurred in the middle of the period.

$$\begin{aligned} \text{My Zakat on Savings for Haul period 10/06/08 - 01/06/09 is:} \\ &= \mathbf{\$5,500 \times 2.5\%} \\ &= \mathbf{\$137.50} \end{aligned}$$

IF YOU HAVE MULTIPLE SAVINGS ACCOUNTS

Calculating your Zakat on Savings for multiple accounts is similar to the method used for single account. The difference is combining your various savings accounts into a single account.

To calculate your Zakat for Multiple Savings Accounts:

Step 1:	Find out the <i>Nisab</i> value (minimum value required for Zakat) for the period by visiting www.zakat.sg or Berita Harian.	Step 4:	Add these lowest balances for each month to get the total balances for each month.
Step 2:	Open your bank account books and only look at your savings balance for each bank account throughout the year. It does not matter if you deposit or withdraw money throughout the year, because Zakat on Savings is based on the balance and not on the deposits or withdrawals made.	Step 5:	Look at your total balances throughout the past 1 Islamic year (1 <i>Haul</i>) which is about 355 days. If in the past year none of your total balances have dropped below the <i>Nisab</i> value, you are now eligible for Zakat.
Step 3:	Identify the lowest balance for each bank account in each month.	Step 6:	Identify the lowest total balance in the year. This could occur in any period throughout the year.
Step 7:	Your Zakat on Savings is: lowest total balance (\$) X 2.5%		

EXAMPLE WITH MULTIPLE SAVINGS ACCOUNTS

Today's date:	June 09
Today's <i>Nisab</i> from the website:	\$4,000

Date	Lowest Balance for Account 1 (\$)	Lowest Balance for Account 2 (\$)	Total Balance for Accounts 1 & 2 (\$)
July 08	500	5,000	5,500
Aug 08	1,500	4,000	5,500
Sep 08	2,200	3,000	5,200
Oct 08	3,800	2,500	6,300
Nov 08	5,300	2,000	7,300
Dec 08	4,200	2,000	6,200
Jan 09	6,000	1,000	7,000
Feb 09	5,700	2,300	8,000
Mar 09	2,300	5,700	8,000
Apr 09	1,600	4,400	6,000
May 09	1,000	5,000	6,000
Jun 09	1,200	5,000	6,200

Throughout the year, the **lowest total balance** for my accounts never fell below the *Nisab* value. The **lowest total balance** was \$5,200 in Sep 08.

My Zakat on Savings for *Haul* period July 08 - Jun 09 is:

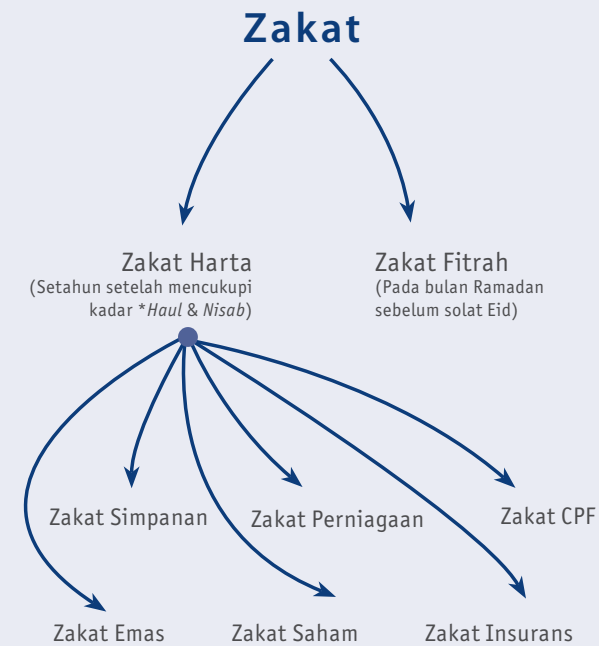
$$\begin{aligned} &= \mathbf{\$5,200 \times 2.5\%} \\ &= \mathbf{\$130.00} \end{aligned}$$

Our Zakat calculator is available online. For more information, visit our website at www.zakat.sg or call 6359 1199.

What does savings mean?

Savings means money that is kept in savings account, current account, fixed deposit account or any other types of savings account.

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.

JIKA ANDA MEMPUNYAI SATU AKAUN SIMPANAN

Untuk menunaikan Zakat Simpanan, baki simpanan akaun anda mesti melebihi kadar (*Nisab*) dalam jangka masa tertentu (*Haul*).

Langkah 1:	Dapatkan kadar <i>Nisab</i> dengan melongsuri www.zakat.sg atau melihat akhbar Berita Harian.
Langkah 2:	Buka buku akaun anda dan lihat hanya pada baki simpanan anda sepanjang tahun. Ia tidak kira sama ada wang anda bertambah atau berkurang, kerana Zakat Simpanan bersandarkan baki simpanan dan bukan wang yang bertambah atau berkurangan.
Langkah 3:	Lihat pada baki simpanan sepanjang setahun hijrah, atau lebih kurang 355 hari. Jika baki tahun lalu tidak jatuh bawah kadar <i>Nisab</i> , maka anda wajib berzakat.
Langkah 4:	Kenal pasti baki terendah pada tahun itu.
Langkah 5:	Zakat Simpanan anda adalah: baki terendah (\$) x 2.5%

CONTOH KIRAAN BAGI SATU AKAUN SIMPANAN

Tarikh hari ini:	01/06/09
<i>Nisab</i> hari ini di laman:	\$4,000

Akaun bank saya hari ini:

Tarikh	Masuk (\$)	Keluar (\$)	Baki (\$)
10/06/08	12,000	1,000	11,000
01/07/08	0	1,000	10,000
14/07/08	0	4,000	6,000
21/12/08	1,000	0	7,000
07/01/09	1,000	2,500	5,500
15/04/09	2,000	0	7,500
23/05/09	0	1,000	6,500
01/06/09	0	500	6,000

Baki akaun saya tidak pernah kurang dari kadar *Nisab* sepanjang tahun. Baki terendah adalah \$5,500.

$$\begin{aligned} \text{Zakat Simpanan saya untuk tempoh Haul} \\ \text{10/06/08 - 01/06/09 adalah:} \\ &= \mathbf{\$5,500 \times 2.5\%} \\ &= \mathbf{\$137.50} \end{aligned}$$

JIKA ANDA MEMPUNYAI BEBERAPA AKAUN SIMPANAN

Perkiraan Zakat Simpanan anda untuk beberapa akaun adalah sama dengan kaedah yang digunakan untuk satu akaun. Perbezaannya adalah menggabungkan bebarapa simpanan anda ke dalam satu akaun.

Cara perkiraan Zakat Simpanan bagi beberapa akaun:

Langkah 1:	Dapatkan kadar minimum <i>Nisab</i> dengan melongsuri www.zakat.sg atau melihat akhbar Berita Harian.	Langkah 4:	Campurkan baki terendah bagi setiap bulan untuk mendapatkan jumlah keseluruhan baki untuk setiap bulan.
Langkah 2:	Buka buku akaun anda dan lihat hanya pada baki simpanan anda sepanjang tahun. Ia tidak kira sama ada wang masuk atau keluar, kerana Zakat simpanan adalah bersandarkan baki simpanan anda sepanjang tahun.	Langkah 5:	Lihat jumlah baki anda sepanjang setahun Hijrah (1 <i>Haul</i>) iaitu lebih kurang 355 hari. Jika pada tahun lalu jumlah baki tidak jatuh bawah kadar <i>Nisab</i> , maka anda wajib berzakat.
Langkah 3:	Kenal pasti baki terendah bagi setiap akaun untuk setiap bulan.	Langkah 6:	Kenal pasti jumlah baki terendah pada tahun itu.
Langkah 7:	Zakat Simpanan anda adalah: jumlah baki terendah (\$) x 2.5%		

CONTOH KIRAAN BEBERAPA AKAUN SIMPANAN

Tarikh hari ini:	Jun 09
<i>Nisab</i> hari ini di laman:	\$4,000

Tarikh	Baki Terendah Pada Akaun 1 (\$)	Baki Terendah Pada Akaun 2 (\$)	Jumlah Baki Pada Akaun 1 & 2 (\$)
July 08	500	5,000	5,500
Aug 08	1,500	4,000	5,500
Sep 08	2,200	3,000	5,200
Oct 08	3,800	2,500	6,300
Nov 08	5,300	2,000	7,300
Dec 08	4,200	2,000	6,200
Jan 09	6,000	1,000	7,000
Feb 09	5,700	2,300	8,000
Mar 09	2,300	5,700	8,000
Apr 09	1,600	4,400	6,000
May 09	1,000	5,000	6,000
Jun 09	1,200	5,000	6,200

Jumlah baki terendah akaun saya tidak pernah kurang dari kadar *Nisab* sepanjang tahun. Jumlah baki terendah adalah \$5,200 pada bulan Sept 2008.

$$\begin{aligned} \text{Zakat Simpanan saya untuk tempoh Haul} \\ \text{Julai 08 - Jun 09 adalah:} \\ &= \mathbf{\$5,200 \times 2.5\%} \\ &= \mathbf{\$130.00} \end{aligned}$$

Kalkulator Zakat kami boleh didapati secara online. Untuk maklumat lanjut, lungsurilah laman kami di www.zakat.sg atau telefon 6359 1199.

Apakah yang dimaksudkan dengan simpanan?

Simpanan bererti wang yang disimpan dalam akaun simpanan, akaun semasa, akaun simpanan tetap atau jenis-jenis simpanan lain.