



IMRAN KHAN CANCER APPEAL



Zakat GUIDE

www.ikca.org.uk

Registered Charity No. 1000580



WHAT IS ZAKAT?

The third pillar of Islam, Zakat is an obligatory giving of alms to the poor. It is an act of worship, not charity, and therefore benefits the giver more than the receiver.

In the Islamic faith, the function of Zakat is manifold: It is a means to purify one's wealth. It is also a means of spiritual purification, allowing the giver to free themselves of greed and attachment to worldly possessions.

And it is a sophisticated system which allows the fair distribution of surplus wealth in a bid to tackle poverty.

And those within whose wealth is a known right, for the petitioner and the poor.

HOLY QUR'AN 70: 24-25

DO I HAVE TO PAY ZAKAT?

Zakat is mandatory on all Muslims whose wealth and/or savings are above a set minimum amount, known as 'Nisab'. Once your savings reach Nisab (after accounting for yearly living costs/ expenses), then Zakat is 2.5% of your wealth that remains, which is then due to the poor.

What is Nisab and its value in gold and silver?

Nisab is determined through the current value of gold and silver as follows:

The Nisab value in Gold is
3 ounces / 87.48 grams or
it's cash equivalent

The Nisab value in Silver is
21 ounces / 612.36 grams or it's
cash equivalent.

WHAT DO I HAVE TO PAY ZAKAT ON?

Assets on which Zakat is payable include:

- Cash (in hand, in a bank account, or lent to others)
- Shares/investments that provide income
- Business Stocks
- Pensions
- Gold and silver (as jewellery and stocks)

Zakat is not payable on assets for personal use such as the home you live in or your car etc.



And establish prayer and give zakat, and whatever good you put forward for yourselves – you will find it with Allah.

QURAN 2:110

HOW DO I CALCULATE ZAKAT?

To calculate your Zakat contribution, you must know the accurate price of gold and/or silver today. Alternatively you can use our Zakat Calculator at: www.ikca.org.uk/zakatcalculator

Below is an example of how Zakat is calculated on gold and silver.

On Gold

If the price of gold was £30 a gram, for example, the Nisab would be:

$$30 \times 87.48 = 2,624.40$$

So if you have **£2,624.40** or more in wealth/savings you would be eligible to pay Zakat. The amount you would have to pay is 2.5% of your total wealth (after expenses and provided you have had that amount for a full year). The minimum Zakat payable as per these prices would be **£65.61**

On Silver

If the price of silver was £1 a gram, for example, the Nisab would be:

$$1 \times 612.36 = 612.36$$

So if you have £612.36 or more in wealth/savings you would be eligible to pay Zakat. The amount you would have to pay is 2.5% of your total wealth (after expenses and provided you have had that amount for a full year). The minimum Zakat payable as per these prices would be £15.31

WHO CAN RECEIVE ZAKAT?

There are eight types of people to whom Zakat can be given:

- *The poor (people who have no assets and means to earn a living)*
- *The needy (people who have no earnings or whose earnings don't cover their basic needs)*
- *The wayfarer*
- *Those employed to administer Zakat funds*
- *Those whose hearts have been reconciled [to the truth/faith]*
- *Those in bondage*
- *Those in debt*
- *In the cause of Allah (swt)*

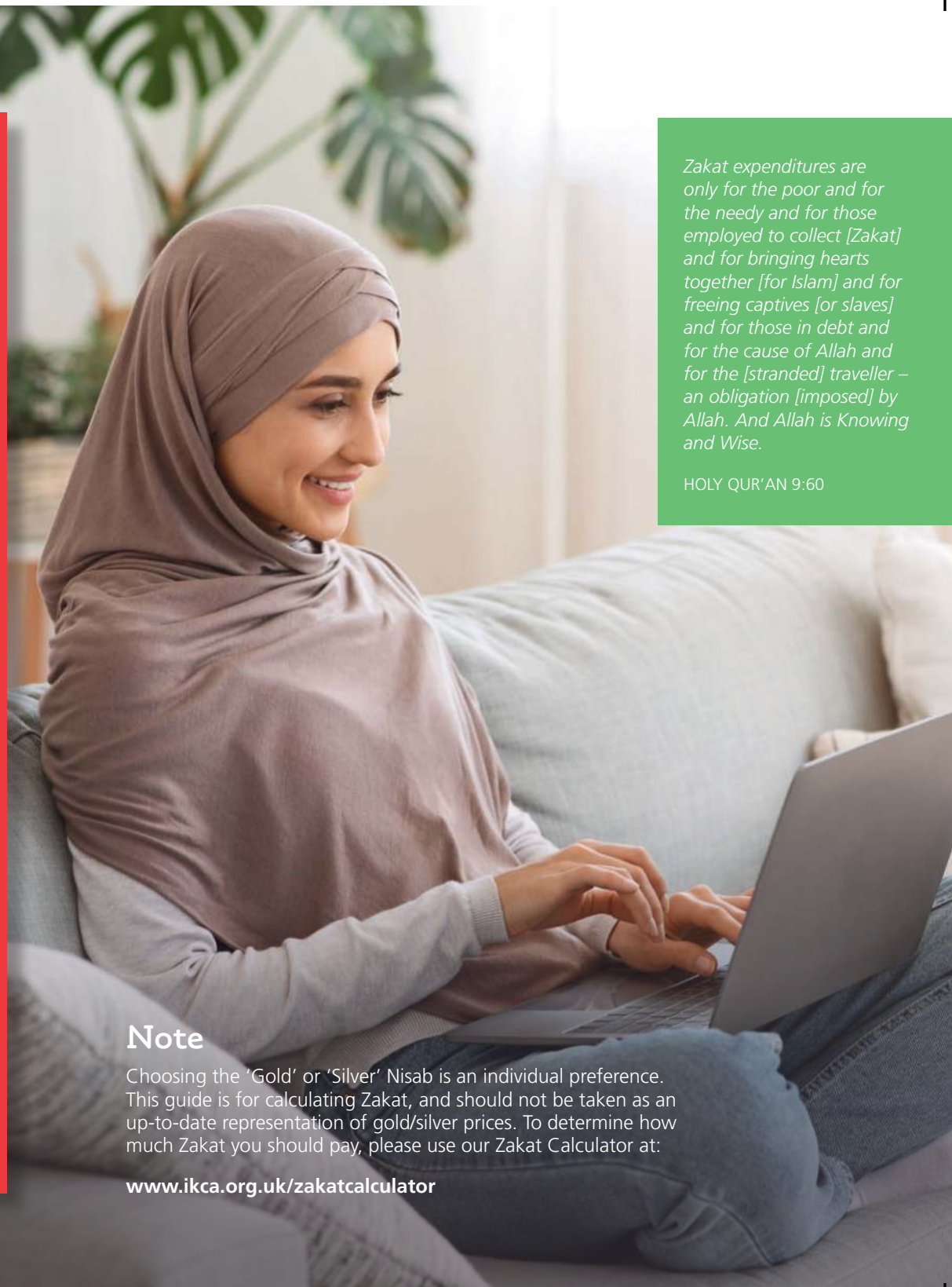
Zakat expenditures are only for the poor and for the needy and for those employed to collect [Zakat] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveller – an obligation [imposed] by Allah. And Allah is Knowing and Wise.

HOLY QUR'AN 9:60

Note

Choosing the 'Gold' or 'Silver' Nisab is an individual preference. This guide is for calculating Zakat, and should not be taken as an up-to-date representation of gold/silver prices. To determine how much Zakat you should pay, please use our Zakat Calculator at:

www.ikca.org.uk/zakatcalculator



ZAKAT TRANSPARENCY

At IKCA, we know the importance of giving Zakat and care about transparency, which is why we are very particular about the disbursement of Zakat funds.

The Zakat we receive is utilised exclusively for providing direct patient care to poor patients.

Patients who do not qualify for Zakat, but who are still in need of financially supported treatment, are subsidised from our separate Donation Account. Our hospital expenses (including staff salaries), expansion projects, and equipment costs, are met through revenue received from our hospital diagnostic services or from donations made specifically towards such needs.

Our commitment to transparency is recognised by the Ministry of Religious Affairs, Zakat and Ushr of the Government of Pakistan. Annually, the Ministry donates Rs.12 million from its Zakat Fund through SKMCH for the treatment of poor cancer patients. For this purpose, it has permanently deputed a representative who monitors Zakat distribution at the Hospital.

They ask you, [O Muhammad], what they should spend. Say, "Whatever you spend of good is [to be] for parents and relatives and orphans and the needy and the traveller. And whatever you do of good – indeed, Allah is Knowing of it."

HOLY QUR'AN 2: 215

WHO GETS MY ZAKAT?

The people we support at Shaukat Khanum Hospital are too poor to meet their basic daily needs, let alone the high cost of cancer treatment.

In the worst cases, some cannot even afford to take away their deceased for burial without financial aid. At Shaukat Khanum Hospital, the system we have in place is thorough when determining the eligibility of patients for Zakat.

After a medical evaluation, patients diagnosed with cancer are registered for financially supported treatment. At this point, our Financial Support Services team will discuss the expected treatment costs with the patient. In turn, the patient will disclose details of their assets, dependents, and income sources to help our team ascertain his/her eligibility for financial support and the extent of support they require. A few patients, depending on their situation, are offered subsidised treatment, most (over 75%) receive treatment which is absolutely free.



We also have field investigators, which allow us to verify the authenticity of information our staff is given. Qualifying patients are also asked whether they are eligible for Zakat, in particular. If they are, we request that they obtain a signed and stamped referral letter from their local Zakat Authorities, verifying the patients eligibility for Zakat based on local information.

For patients who qualify for Zakat, treatment will be subsidised from the Zakat fund that is separately maintained at the Hospital.

Indeed, those who believe and do righteous deeds and establish prayer and give Zakah will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve.

QURAN 2:277

WHAT IS ZAKAT UL FITR?

Zakat ul Fitr, also commonly known as 'Fitrana', is the compulsory charity paid by every Muslim at the end of Ramadan.

It is a way for Muslims to give thanks that they were able to complete the month of fasting.

The required quantity of Zakat ul Fitr was described by the Prophet Muhammad (pbuh) as one saa. The monetary equivalent of this today (as per Ramadan 2021) is £5 worth of staple food. So the recommended amount to be paid as Zakat ul Fitr by each person is roughly £5. It is important that Zakat ul Fitr reaches the poor in time for Eid, so that they can celebrate the festival.

Imran Khan Cancer Appeal (IKCA) accepts Zakat ul Fitr payments. But it is vital that we are informed of your intention, because Zakat ul Fitr is time sensitive and can only be used towards feeding people. When donating your Zakat ul Fitr, please do so in advance of Eid and ensure you select 'Fitrana' from the drop down menu on our website. To find out more about Fitrana visit: www.ikca.org.uk/fitrana

THE OBLIGATIONS OF FIDYAH

Fidyah is payable by people who cannot fast in Ramadan and have a valid reason for not doing so (e.g. due to serious illness or old-age). Such people are often in a situation where they are unable to make up for the missed fasts after Ramadan.

Fidyah involves paying to provide for another's daily sustenance as compensation for every fast that you have missed. The cost/rate of Fidyah may vary from one year to the next, depending on the changing cost in food prices. It is also worth taking into account the cost and quality of the food intake of the person paying Fidyah, as it's favourable to give the kind of food that you would normally eat yourself, instead of the bare minimum.

Paying Fidyah is not valid for a person who can fast or who will be able to make up the missed fast(s).

THE OBLIGATIONS OF KAFFARAH

Kaffarah is payable by people who have missed or broken a fast, during Ramadan, without a valid reason. In such a situation, one must still make up the missed or broken fast(s), however, a compensation is also due.

This involves doing one of the following:

- Fasting for 60 days consecutively
- Paying to have 60 poor people fed

When paying your Fitrana through IKCA, please remember that Fitrana payments are time sensitive and can only be used towards feeding people. Please help us get your Fitrana to the people who deserve it by paying early and ensuring you select 'Fitrana' from the drop down menu when you pay on our website.

For those who give in charity, men and women, and loan to Allah a beautiful loan, it shall be increased manifold (to their credit), and they shall have a liberal reward.

QURAN 57:18

PAY YOUR FITRANA

The cost or rate of Fitrana may change from year-to-year depending on the rise in food prices.

The Prophet Muhammad (pbuh) described the required quantity of Fitrana as one saa. The monetary equivalent of saa today (Ramadan 2021) is about £5 of staple food.

However remember the Bukhari narrated Hadith:

None of you will believe until you love for your brother what you love for yourself.

Therefore, when paying Fitrana, we should ask ourselves:

Is the amount we pay equivalent to the cost of a normal meal that would satisfy our own hunger? Is the amount we pay in line with our own financial situation? The recommended rate of £5, therefore, is not a fixed price. £5 reflects the bare minimum that we should be paying for Fitrana and the more you give, in-line with your own standards, the better. Remember, it all counts as charity from you.

WHEN TO PAY

The end of Ramadan is when many people pay Fitrana.

However, Fitrana is time sensitive. It is important that it reaches the poor in time for Eid, so they can celebrate the festival with enough to eat.

Please pay your Fitrana early rather than waiting until the last few days of Ramadan. This helps us to plan ahead and coordinate the food for our patients.

WHO PAYS

The head of a household can pay Fitrana on behalf of dependants, such as their spouses, children, servants or other relatives. However, according to the scholarly consensus, if anyone has personal wealth, they should pay Fitrana from that wealth.

HOW WE USE YOUR FITRANA

Imran Khan Cancer Appeal (IKCA) accepts Fitrana payments.

We use your Fitrana to feed poor cancer patients receiving treatment at Shaukat Khanum Hospital.

For these patients, a good meal is not easy to come by. And yet, their recovery depends on a nutritious diet to help build their strength to fight cancer. So the Fitrana you pay through IKCA does not just feed the needy, it helps pave the way for their recovery, one meal at a time.

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SADAQAH: A SIGN OF SINCERE FAITH

Sadaqah, meaning charity, is the concept of voluntary giving in Islam *fi sabilillah* - for the cause of Allah.

The term stems from the Arabic root word 'sidq', which means sincerity. Therefore, giving Sadaqah is considered a sign of sincere faith. As Muslims, we believe that giving Sadaqah brings Barakah to our wealth and can even prolong life.

For those who give in Charity, men and women, and loan to Allah a Beautiful Loan, it shall be increased manifold (to their credit), and they shall have (besides) a liberal reward

THE HOLY QUR'AN 57:18

Good works protect from evil fates; charity in secret extinguishes the wrath of the Lord; maintaining family ties increases life span; and every good deed is charity.

AL-MU'JAM AL-AWSA

Guard yourselves against the Fire [of Hell] even if it be only with half a date-fruit (given in charity); and if you cannot afford even that, you should at least say a good word.

MUSLIM

'Treat your sick ones with charity.'

PROPHET MUHAMMAD (SAW)

SADAQAH JARIYAH

Sadaqah Jariyah, meaning ongoing charity, is a gift that benefits even after the giver has passed away.

Sadaqah Jariyah is charity invested in something which has ongoing benefits for people, such as building a hospital or buying essential medical equipment, which provides sick people with healing for many years. Sadaqah Jariyah allows you to reap the blessings of your charity, even after death, for as long as it continues to benefit others. Find out more about Sadaqah Jariyah:

www.ikca.org.uk/jariyah

GIVE SADAQAH JARIYAH

Before he became prime minister of Pakistan, Imran Khan won the hearts and trust of the nation as a cricketer turned philanthropist. He wanted to build a cancer hospital in honour of his mother, Shaukat Khanum, who died of cancer. He gave his own wealth as Sadaqah Jariyah

and today, over two decades later, Pakistan's poorest are still benefitting from this act. Just imagine the rewards.

This Ramadan, each of us has the same chance to earn the rewards of ongoing Sadaqah Jariyah in perpetuity, either for ourselves or in the name of a loved one. That's a legacy worth leaving.

GIVE SADAQAH JARIYAH TO THE KARACHI HOSPITAL

Giving Sadaqah Jariyah to a hospital which provides healing is a great way to reap the rewards of your charity. Imagine the thousands of patients your donations will help, and the rewards each of us can gain through the simple act of giving.

Shaukat Khanum Hospital in Lahore and Peshawar were both built with the Sadaqah Jariyah of generous donors. Now, people

When a man dies, his good deeds come to an end except for three things: Sadaqah Jariyah [ceaseless charity]; a knowledge which [he has passed on and] is beneficial; or a virtuous descendant who prays for him.

MUSLIM

from around the world are giving Sadaqah Jariyah to build a Shaukat Khanum Hospital in Karachi.

WHAT YOUR SADAQAH JARIYAH CAN ACHIEVE

Did you know that Sadaqah Jariyah can be given on behalf of a loved one, living or deceased? In this way, giving Sadaqah Jariyah allows you, and your deceased loved ones, to enjoy continuous rewards.

The Sadaqah Jariyah you give is vital to the work we do. It has allowed us to build two cancer hospitals that have treated, cured and saved thousands of people.

➤ BE A FOUNDING DONOR

Etched on the Donors' Monument from

£2,500

➤ DEDICATE A ROOM

In Memory of a Loved One from

£10,000



BUILD A HOSPITAL WITH YOUR SADAQAH

Giving Sadaqah to build a hospital is a great way to reap ongoing rewards.

Shaukat Khanum Hospital in Lahore has been saving lives for over two decades. Imagine all the thousands of patients your donation will help, for all the many years the hospital you helped to build exists.

Now thousands of people are giving Sadaqah to help us build our new Hospital in Karachi.

Please join them this Ramadan by giving Sadaqah to our Karachi Hospital Appeal.



Thirty years ago there was a dream that Pakistan could have a free cancer hospital for the poor. This dream has only come about from the generosity of people like you.

Whilst the revenue from the Hospital's services is used for our expansion projects, it is your Zakat and donations that enables us to provide free treatment to over 75% of poor cancer patients.

With the completion of the Karachi Hospital, we will have three hospitals to run, and need your extra help and support and I hope that you will give your Zakat and other donations to IKCA and enable us to continue to fulfil our promise of hope for thousands of underprivileged cancer patients.

Without you, none of this would be possible.

With warmest personal regards,

Imran Khan



IMRAN KHAN CANCER APPEAL

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