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In the Name of Allah, The Most Gracious, The Most Merciful.

**REQUEST FOR ZAKAH APPLICATION**

**All portions of this form must be completed. Please write clearly in capital letters.**

Application Date: \_\_\_\_\_ Picture ID #: \_\_\_\_\_

Name: \_\_\_\_\_ Birth Date: \_\_\_\_\_  
(Head of Household)

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Primary Phone #: ( ) \_\_\_\_\_ Cell Phone #: ( ) \_\_\_\_\_

Marital Status: [Check One]  Single  Married  Divorced  Widow

U.S. Citizen: [Check One]  Yes  No If 'No', Immigration Status: \_\_\_\_\_

Total Monthly Income of ALL Persons in the Household \$ \_\_\_\_\_

EXPENSES: Rent: \$ \_\_\_\_\_ Utilities: \$ \_\_\_\_\_

Other Expenses: (Describe):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Number of Family Members: \_\_\_\_\_ (including yourself)

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Name: \_\_\_\_\_ Age: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Name: \_\_\_\_\_ Age: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Name: \_\_\_\_\_ Age: \_\_\_\_\_

NEEDS: Detailed reasons for requesting assistance. (Please be specific):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Amount of Assistance Requested: \$ \_\_\_\_\_

References: (Give only those who are familiar with ICSJ, as well as with the applicants situation)

Name: \_\_\_\_\_ Tel. No.: ( ) \_\_\_\_\_

Name: \_\_\_\_\_ Tel. No.: ( ) \_\_\_\_\_

**Please read the instructions page and sign in the indicated place.**

**I solemnly declare that all the information provided here are accurate and true to the best of my knowledge.**

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant's Legal Name: \_\_\_\_\_

**OFFICE USE ONLY** [Please do not write in this section]

Date Received: \_\_\_\_\_  New?  Repeat? If so, last approved: \_\_\_\_\_

Decision (Check box and provide reason):

- Approved: \_\_\_\_\_
- Declined: \_\_\_\_\_
- Deferred: \_\_\_\_\_

Comments:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Application & Document Checklist:**

- App. Completely filled       Photo ID       Signature on back       Lease copy
- OOA box       OOA Imam Letter       Copy of Bills
- Rent: \$ \_\_\_\_\_, Initials: \_\_\_\_\_
- Food: \$ \_\_\_\_\_, \_\_\_\_\_
- Other: \$ \_\_\_\_\_

Reviewed Signature: \_\_\_\_\_ Name: \_\_\_\_\_ Date: \_\_\_\_\_

Approved Signature: \_\_\_\_\_ Name: \_\_\_\_\_ Date: \_\_\_\_\_





## **Zakah Distribution**

*"Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to the truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer: (Thus is it) ordained by Allah, and Allah is full of knowledge and wisdom."*

**(Qur'an 9: 60)** ICSJ Zakah Committee, having the options furnished by this verse, selects the priorities according to the circumstances and needs in the community, nation and in the Muslim Ummah at large. ICSJ adopted the following explanation for the eight avenues of Zakah: (Based on Adams center)

### **1. The Poor**

The poor who does not have sufficient sustenance and lives under Nisab in his/her area.

### **2. The Needy**

The person who was rendered quiet by the demeaning poverty so that he/she does not beg others for help.

### **3. Zakah Collection**

Direct expenses of the Zakah process, such as collectors remuneration, postage, telephone, stationery, transportation .etc.

### **4. The Reconciled**

Persons whom Muslims would like to gain on their side, as well as those who have recently adopted Islam and are in need for support.

### **5. The Oppressed**

Captives of wars and victims of oppression, persecution and of restriction of basic freedoms and human rights, previously used to emancipate slaves.

### **6. The Insolvent**

The person who is not able to meet his liabilities. The debtor who borrowed money to meet his or her basic requirements or to cover humanitarian case, but could not reimburse his creditors.

### **7. The Cause of Allah**

The cause of Allah includes spending on causes such as Human rights and freedoms, on all deeds that serve the application of Islamic teachings and help in the understanding of Islam, the propagation of its Message, and establishing Masajids and Islamic schools and centers, etc.

### **8. The Wayfarer**

The person who was forced to desert his own land, the refugee who was thrown out of his country, or who immigrated under conditions of civil war in ones own country and has no access to his/her wealth.

**Calculate Your Zakah Online**

1 Wages, Compensations & Gifts @2.5%

1.1 Gross annual wages,tips etc.

1.2 Payments from pensions and annuities

1.3 Unemployment Compensation

1.4 Social Security benefits

**1.5 Total Wages**

2 Professional Fees @2.5% of Net Income

2.1 Total Income realized from your profession during the year

2.2 Operating expenses of your profession during the year

**2.3 Total Professional Fees**

3 Savings (passive) @2.5%

3.1 Cash kept for one year

3.2 Balance of checking accounts kept for one year

3.3 Balance of saving accounts kept for one year

3.4 Cash value of life insurance kept for one year

3.5 The market value of bonds and or CDs owned for one year

3.6 The market value of possessed gold, silver, and jewelry exceeding what you customarily use, within your class

**3.7 Total Savings (Passive)**

4 Investments in Share, Business and Stocks @10% of Profits/Gains

4.1 Profits of your participation in partnerships of privately held business/s before deducting reserves (capital reserves, bad debt reserves, depreciation, etc.) and before deducting taxes including dividends from stocks and funds

4.2 Realized capital gain on sales of stocks and bonds and during the year

4.3 Other profits

4.4 Dividends from stocks and mutual funds

**4.5 Total Investments**

5 Trade & Industry @10% of Net Profit

5.1 Total profits realized from your business or profession during the year

5.2 Business expenses during the year, excluding reserves and taxes

**5.3 Total Trade & Industry**

6 Real Estate @10% of Net Income

6.1 Rentals and incomes from your real estate during the year

6.2 Operating expenses (including mortgage) on the real estate during the year, but not including reserves for taxes

**6.3 Total Real Estate**

**7 Land Produce @10% of Net Yield**

7.1 The selling value of the produce of your cultivated land irrigated by rain during the year

7.2 Cost of seeds, fertilizers, irrigation, labor, and all other costs of cultivation paid during the year

**7.3 Total Land Product**

**8 Final Calculation**

Number of Dependent including yourself  Nisab:

Your total zakatable amount is

**Your Zakah is**

(Source :Adams center)

## Nisab

### Nisab (Exemption Limit) Table

The U.S. Census Bureau has published figures specifying the 1996 Threshold of Income, below which a family living in the USA is considered poor. The figures below are based on the 1996 Threshold of Income plus 2.5% for inflation adjustment.

#### Family Size Annual Min Income

1	\$8,980
2	\$12,120
3	\$15,260
4	\$18,400
5	\$21,540
6	\$24,680
7	\$27,820
8	\$30,960

For each additional person, add \$3,140

SOURCE: Federal Register, Vol. 68, No. 26, February 7, 2003, pp. 6456-6458

These figures are based on the average standard of living in medium size cities. If you are living in a very large city (New York, Chicago, Los Angeles, etc.) you must add 10% to the above mentioned figures. If you are living in a small country town or village, you may subtract 10% from the above figures.

## Who Should Pay Zakah

Wealth is subject to Zakah irrespective of its owner's sex, age, maturity, or sanity.

A debtor acquiring a loan and benefiting from it, is responsible for Zakah due on it.

Zakah is due on all economic goods, except for those goods acquired for personal use.

Zakatable wealth is the wealth that exceeds the exemption limit (Nisab) of the payer, calculated according to the number of his/her dependents and the cost of living during the previous year.

Zakah of a certain category of wealth is to be paid once in any one lunar year.

## Important Message Before You Calculate Zakah

Dear Muslim brothers and sisters,

Assalamu Alaykum!

**ICSJ** is pleased to be able to present to the Muslim community, and in particular to those among them who should pay Zakah, a specially prepared form which is designed to facilitate the calculation of Zakah payments in accordance with the prescribed Shariah guidelines and in a form which American taxpayers will undoubtedly find familiar.

“In preparing this form, careful attention was paid to choosing Fiqh opinions relevant to the circumstances of Muslims living in North America. These opinions have been solicited from scholars who combine, with their knowledge of Shariah and its sciences, experience in dealing with issues affecting the Muslim community in the North American context. It should be noted, however, that there are several points in regard to Zakah on which there are differences of opinion. Those who wish may seek details of these issues in the books of Fiqh and Shariah transactions. **ICSJ** wishes to make it clear to all of its members that the opinions on which it has based this form are not the only opinions on these matters. They do, however, represent what



**ICSJ** considers to be the Fiqh that is most appropriate to the circumstances of the community.”

(Adapted from Adams center)

**ICSJ** will be pleased to accept your Zakah contributions and, in turn, to spend the funds it collects in the best possible ways approved by the Shariah. A specially constituted Zakah committee will study the circumstances of potential recipients and make distributions accordingly.

We hope that this effort will benefit not only the members of immediate **ICSJ** community, but the members of the entire North American Muslim Community as well. Finally, it is Allah who grants success!

Note: Zakah should be calculated based on lunar year.