



With the Name of Allah, the Most Benevolent, the Most Merciful
ISLAMIC CENTER OF NAPERVILLE

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Zakat Assistance Eligibility Guidelines

This form is intended to assist the ICN Zakat Committee in determining whether an applicant meets the eligibility requirements to receive Zakat.

Categories of Zakat recipients:

1. The Poor / Destitute (Fuqara)

Definition: Those individuals, who have neither material possessions nor means of livelihood, and:

1. a total savings of less than \$2500 (including cash, stock, jewelry, retirement plan, automobiles, etc.), and
2. Who have little or no income (defined as individual at or below the Federal poverty guidelines: earning less than \$10000 + add \$3500 for each dependent.

2. The Needy (Masakin)

Definition: Those individuals with insufficient means to meet their basic needs, and:

1. a total savings of less than \$2500 (including cash, stock, jewelry, retirement plan, automobiles, etc.), and
2. Who have little or no income (defined as individual at or below 150% of the Federal poverty guidelines: earning less than \$15000 + add \$5000 for each dependent.

Who can apply for assistance as a Fakir or Miskin?

- a. Low income family / individual
- b. Elderly with inadequate means
- c. Applicant with physical disability or mental illness
- d. Single parent – widow or divorce
- e. Head of family in prison

This funding is provided to assist with basic needs such as household expenses, schooling needs, and other geriatric requirements.

3. Zakat Administration (Amilin)

Definition: Those who are employed to collect and distribute Zakat funds.

Up to 12.5% of all Zakat funds collected may be utilized for administrative expenses, operational expenses (primarily computer database and website related), publication expenses, audit fees, salaries, etc...

4. New Muslim / interested non-Muslims (Mu'allafat ul Qulub)

Definition:

1. Those individuals whose hearts are inclined toward Islam,
 2. Financial assistance to those individuals, who have recently converted to Islam and face financial hardship as a result,
 3. Educational materials for new converts including copies of the Qur'an, prayer materials, books, publications on Islam, mosque visits, etc.
 4. It can be used to soften the hearts of Non-Muslims through education, etc.
 5. To remove oppression and restrictions upon Muslims in Non-Muslim lands
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5. Freeing from slavery or bondage (Riqab)

Definition: Freeing an individual from slavery and bondage.

This can include providing capital gifts / scholarships to individuals for educational use, certification, training, etc. to improve their standard of living.

These funds may also be used for the legal expenses of unjustly accused individuals. The funds can also be used to end the oppression and “slavery” practices by individuals (e.g. Muslim women employed as housekeepers, etc.).

6. Those in debt (Gharamin)

Definition: Those individuals in debt due to money borrowed to meet basic, halal expenditures.

Those in debt to an extent that after paying their debt they would not have any possessions left above and over the Nisab (\$2500).

This capital gift may be used to free the individual from crippling debt and servitude. This capital gift may also be used to assist those struck by natural disasters or by robbery.

Who can apply for this category of assistance?

- a. Low income family / individual
- b. Elderly with inadequate means
- c. Applicant with physical disability or mental illness
- d. Single parent – widow or divorce
- e. Head of family in prison

What type of assistance is available (on a case by case basis)?

- a. A one-time settlement of debt for basic necessities, utilities, etc. The maximum amount is \$1000.
- b. Settlement of divorce cases for clients in financial difficulty.

7. In the cause of Allah (Fi Sabilillah)

Definition: These are funds spent in the cause of Allah (SWT).

Acceptable categories of recipients include:

- a. Training suitable candidates locally and abroad for community leadership
- b. Providing religious and language classes
- c. Organizing talks and lectures by Muslim scholars
- d. Printing and publishing books, periodicals, etc. on Islam for mass distribution
- e. Financing Islamic mass media
- f. Dawah
- g. Assistance for the destitute elderly
- h. Public education

8. Traveler (Ibn as-Sabeel)

Definition: These funds are provided to an individual who may become stranded or becomes needy while traveling on a lawful journey, including scholarships for students going overseas for studies.

The funds may be provided for food aid, return voyage tickets, etc.. These funds may also be used to assist the homeless.
