



Written Assessment

End of Year 2013 / 2014

Level 10

Name of Book:

Understanding Zakah

Full Name of Pupil:

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Session:

- Read Bismillah before you begin your paper.
- Write your name clearly on this sheet.
- Answer all questions.
- Do not use a red pen or a pencil.
- Write neatly and clearly.
- If you make a mistake, just cross it out. Do not use Tippex.
- The mark for each question is shown next to the question.
- After you finish check your answers.

Mark achieved:

Out of 100

Section A

Answer the following questions:

1. There are 2 meanings of *Zakaah* in the dictionary, complete the table below, ensuring you provide a full explanation. (4)

	Meaning:	Explanation:
1		
2		

2. *Zakaah* is a "Divine Duty" What does this mean? (2)

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3. In your own words, give a brief background on how *Zakah* became *Fardh*. (2)

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4. Complete the remainder of the following Hadith: (2)

Prophet (saw) said:

"If someone is given wealth by Allah, yet does not pay its *Zakaah*, that wealth will appear to him on the day of Judgement in the form of a

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5. There are many social and spiritual benefits of Zakaah. In your own words provide a full explanation of the following: (8)

a) Spiritual Benefit:

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b) Economic Benefit:

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c) Redistribution of wealth:

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d) Elimination of poverty & crime reduction:

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6. True or False? Place a tick in the correct column.

(10)

		True	False
1	Nisaab was set by Prophet (saw) as 200 Dinars of gold & 20 Dirhams of silver.		
2	In the context of receiving Zakaah, a poor person is someone who has wealth to meet his essential needs, however he has no excess wealth.		
3	The Quran refers to Zakaah immediately after Salah on 42 occasions.		
4	It will not be considered a major sin if a Muslim does not pay the full amount of Zakaah.		
5	Withholding Zakaah or not paying the full amount is depriving the poor of their right.		
6	Precious metals & stones are not Zakatable unless they were acquired for the purpose of trade.		
7	Zakaah is only payable on assets which a person has held for over a lunar year.		
8	The Quran mentions 8 categories of people entitled to receive Zakaah.		
9	A child is not liable to pay Zakaah, even if in possession of wealth above the Nisaab threshold.		
10	Missing Salah & withholding Zakaah, are both considered as Major sins.		

Section B

1. Fill in the blanks: (5)
- a) refers to a person who possesses wealth equal to
- b) Nisaab is the amount of wealth in ones possession in of ones needs.

2. Who can Zakaah not be given to? Give examples where applicable. (6)

1).....

2).....

3).....

4).....

5).....

6).....

3. Zakaah given to eligible relatives carries double reward; one is for payment of Zakaah, what is the other reward? (2)

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4. List all 3 conditions that must be met when giving Zakaah: (3)

1).....

2).....

3).....

Section C

1. Place a tick in the correct column showing whether the following are 'Zakatable assets' or 'Non-Zakatable assets'. (10)

	Asset	Zakatable	Non-Zakatable
1	Business Investments		
2	Pearls & diamonds for business use		
3	Farm animals		
4	Income generated from Non-Sharia compliant sources		
5	Trade goods (for resale)		
6	Industrial unit for storage		
7	Agricultural produce		
8	Interest Money		
9	Monetary wealth (cash)		
10	Furnishings & Ornaments		

2. What is the ruling of paying Zakaah on 'Gold plated jewellery'? Ensure you provide a thorough explanation. (2)

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3. Why did Prophet (saw) specify Nisaab values of Gold & Silver? (2)

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4. The Nisaab value of gold is much higher than the Nisaab value of silver, therefore calculating the Nisaab based on the silver price - considering it is much lower in price than gold - is the better choice.

Give 2 reasons why? (2)

a)

b)

5. Zaid's Zakaah anniversary is fast approaching, how will he determine the current value of the Nisaab in sterling to enable him to calculate his Zakaah accurately? (1)

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6. Complete the following table: (4)

	Equivalent in Grams(g)	Price per gram	Nisaab Value
Gold (20 Dinars)	-----	£33.40	£-----
Silver (200 Dirham's)	-----	£0.65	£-----

IMPORTANT!

The above table will be required for the Practical Zakaah Questions on the following pages.

Section D

Read the following scenarios and answer the questions appropriately.

1. Safiya has been paying her Zakaah regularly on the 1st of Ramadhan for several years, her business suffers a huge loss and subsequently she has to declare herself bankrupt prior to her Zakaah anniversary. However, she slowly builds her business back up and once again is in possession of wealth above the Nisaab. She vaguely remembers becoming Sahib un Nisaab around the 1st of Dhul Hijjah. What will her Zakaah anniversary date be for the coming year? (1)
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2. Amir had £5000 Zakatable Assets at the beginning & end of his Zakaah year, however during the year there were times when he was really struggling and had to borrow money from his parents. What amount will Zakaah be payable on? (1)
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3. Amir owns a biscuit factory. When calculating Zakaah that the business owes, which of the following will be taken into account?
Place a tick next to the correct answers? (1)

- Monetary value of biscuit ingredients in stock & unsold biscuits in storage
- Factory building
- Machinery & equipment

4. Hamid is buying a house to rent out to tenants. He decides that if the value increases substantially in a few years, he may consider selling it, but when the contracts are exchanged he has no fixed plan on selling it.
Will the value of Hamid's house be subject to Zakaah? What about any income he earns if he decides to rent it? (2)
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Saleha runs an Islamic book shop & also trades online; she has the following Assets/Debts on her Zakaah Anniversary: (10)

ASSETS / DEBTS			
1	Prayers Mats = £150	9	Misc. Stock = £1600
2	Attar & Perfumes = £700	10	Personal clothing = £3000
3	DVDs & Software = £1200	11	Personal accessories = £250
4	Electronics & Clocks = £625	12	Rent owed to Landlord = £1200
5	Dates & Sweets = £550	13	Owes supplier = £3400
6	Islamic Books = £1800	14	Outstanding Bills = £388
7	Health & Beauty products = £460	15	Overdue invoices = £1200
8	Owes for Website design = £500	16	Owes for advertising = £1650

Circle which Nisāb will need to be used?	GOLD	SILVER
Why does this Nisāb have to be used?		

ASSETS		DEBTS	
Total Assets	£	Total Debts	£
Total Zakātable Assets: £.....			

Is Zakāh payable? Circle the correct answer.	YES	NO
Give a reason for your answer.		

How much Zakāh will need to be paid? Show your working out here:	Zakāh Payable:
	£

Yusuf has the following Assets/Debts on his Zakāh anniversary. His Zakaah Anniversary date is 1st Ramadhan. (10)

ASSETS / DEBTS			
1	Main Account = £78,465.11	6	Acquired land for resale valued @ £200,000
2	Outstanding payment due for Hajj = £10,000	7	Recently purchased online (payment outstanding) for personal use: <ul style="list-style-type: none"> • Chandelier = £2500 • Rug = £1800 • Ornaments = £2600
3	Bid on EBay for several items totalling over £1500 (no bids accepted yet)	8	Lent his brother £20,000 who has promised to pay him back within 3 years (no payments made to date).
4	10 properties worth in excess of £1.5 million not for resale.	9	Donating to Al Ansaar £50,000 on 1 st Ramadhan.
5	Rental Account = £750,465	10	Savings Account = £29,589.42

Circle which Nisāb will need to be used?	GOLD	SILVER
Why does this Nisāb have to be used?		

ASSETS		DEBTS	
Total Assets	£	Total Debts	£
Total Zakātable Assets: £.....			

Is Zakāh payable? Circle the correct answer.	YES	NO
Give a reason for your answer.		

How much Zakāh will need to be paid? Show your working out here:	Zakāh Payable:
	£

Ibrahim is a collector of fine art and various other collectables; He has the following Assets/Debts on his Zakaah anniversary. (10)

ASSETS / DEBTS			
1	Paintings valued @ £500,000	6	Personal house valued in excess of £2.5 million.
2	Vintage cars valued @ £900,000	7	1 commercial Property for resale worth £900,000
3	2 Persian Rugs valued @ £3500 each	8	Antiques worth £250,000
4	Ornaments worth £60,000	9	5 acres of empty land surrounding his house.
5	Stamp collection value @ £5000.	10	He has no outstanding debts

Circle which Nisāb will need to be used?	GOLD	SILVER
Why does this Nisāb have to be used?		

ASSETS		DEBTS	
Total Assets	£	Total Debts	£
Total Zakātable Assets: £.....			

Is Zakāh payable? Circle the correct answer.	YES	NO
Give a reason for your answer.		

How much Zakāh will need to be paid? Show your working out here:	Zakāh Payable:
	£

End of Examination