



## Zakat Policies & Procedures

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# Introduction

This document provides a high-level overview of Islamic Zakat obligations and Windsor Islamic Association (WIA) governance practices, policies, and procedures related to Zakat. This document is not a substitute for religious guidance and is not intended to address specific questions related to Zakat obligations or eligibility.

## Definition of Zakat Al-Maal

1. Fourth Pillar of Islam
2. Purification of wealth
3. Mandatory for all Muslim adults who are mentally sound.
4. Must be paid only to Muslims.

## Applicability of Zakat Al-Maal on Your Wealth

The Zakat payer obligations must satisfy the following conditions:

1. Have complete ownership of funds/wealth.
2. To be paid from Halal money
3. Meet Nisab
4. A full calendar year (lunar) of ownership

## Zakat Al-Maal Due Date

1. As soon as a year passes since wealth equals or exceeds Nisab or any other designated date/period in the year.
2. Particularly more rewarding in Ramadan

## Eligibility to Receive Zakat Al-Maal

Zakat eligibility conditions from a religious perspective include:

1. The poor
2. The needy
3. Those employed to administer Zakat.
4. Those whose hearts need to be softened towards Islam.
5. Those in slavery
6. Those in debt
7. In the way of Allah
8. The destitute traveler

There is a preference to distribute Zakat locally to the needy. The needy from other jurisdictions can also be taken care of as the need arises. The WIA administration can establish policies in which Zakat funds are distributed to select categories as long as they meet the religious eligibility criteria.

# WIA Zakat Al-maal Funds Structure

The overall WIA Zakat Al-maal funds are managed and administered according to the following categories:

## General Zakat Al-maal Fund

This fund is collected throughout the year by the treasurer's office and is distributed based on consultation between the Board of Directors and the Resident Imam to eligible causes, programs, and individuals. This fund is used to support the following:

1. Families in need of financial assistance to pay the tuition for attending Islamic schools.
2. Direct assistance to Islamic schools. This is separate from scholarships given as tuition support.
3. International Relief
4. Domestic relief projects such as the fires of Fort McMurray, Quebec mosque Quebec mosque shooting victims, and storm disasters in other communities to name a few.
5. Dawah projects- في سبيل الله
6. Funding of local food banks
7. Funding of organizations that promote our religion and causes such as NCCM/CAIR - في سبيل الله
8. Assisting new converts- المؤلفه قلوبهم

## ISWA Zakat Al-maal Fund

This fund is allocated annually by WIA's Board of Directors from the general Zakat Al-maal funds to be used to provide direct assistance to eligible members of our community residing in Windsor and Essex county on an as-needed basis.

## Zakat Al-Fitr

1. Zakat Al-Fitr is an obligatory charity on every individual of a Muslim household regardless of age or gender. It is the head of the family who is required to pay for the minors.
2. It is a way of expressing gratitude for completing the fasting of the month of Ramadan and to make sure that everyone has food on.
3. Like Zakat Al-maal its beneficiaries are also Muslims.
4. Zakat Al-Fitr needs to be paid before Eid prayer.

## Non-Zakat Categories

### Kaffarah and Fidyah

1. (monetary expiations) for broken oaths, missing days of fasting vows, etc.
2. As a compensation for missed fasts donations can be made to expiate the obligation.

3. Both Fidyah and Kaffara are two conciliatory forms of charity. These are the donations given to the needy in lieu of fasting.
4. Donations in this category are frequently directed towards the food bank.

## Sadaqah

1. It is a general voluntary charity for the needy of the community irrespective of faith background.

## Zakat Collection and Administration Process

Zakat needs to be spent within one Hijri year of being collected. The WIA will adopt Ramadan 1st as the annual Zakat calendar.

At the time of collection, Zakat donations need to be separately identified and dated. If there are specific instructions from the donor on how the funds should be dispensed, then those instructions needed to be noted. The donor contact information needs to be maintained in case there is a need to clarify the wishes of the donor to provide an update on how the Zakat fund has been spent.

The following Zakat administration reports will be generated and reported on during the regularly scheduled WIA General Body Meeting:

1. Zakat balance that needs to be spent prior to the next 1st of Ramadan.
2. Zakat balance collected since the last 1st of Ramadan.
3. Zakat spending in the last three months
4. Forecasted Zakat spending in the next three months.

## Roles and Responsibilities

### Board of Directors

1. Establish an annual budget for discretionary Zakat Al-maal community spending. The budget will vary based on collected funds. Discretionary budget allocation from Zakat funds will be drawn from Zakat contributions without specific instructions by the donors on which Zakat category they need to be spent on.
2. Oversee and approve Zakat Al-maal fundraising activities.
3. Ensure the collected Zakat Al-maal funds are allocated to the advertised specific projects.
4. Ensure that funds collected clearly distinguish between Zakat and Sadaqah at the time of collection.

5. Provide summary updates of Zakat Al-maal spending activities and sponsored programs to donors and community members.
6. Review religious guidelines applicable to Zakat al-maal with the resident Imam, as needed.
7. Identify members of the board responsible for administering and overseeing the Zakat funding.
8. Periodically review Zakat policies and procedures and update them as needed.
9. Assist the ISWA director to form ISWA Committee and ISWA Zakat Committee.

## Resident Imam

1. Address questions and concerns related to eligibility to receive Zakat Al-maal and acceptable spending/distribution options, as needed.
2. Refer Zakat case requests from community members to the ISWA staff for intake processing.
3. Provide recommendations and background information that can help evaluate a case as requested by Zakat committee members.

## Treasurer & Treasury Staff

1. Collect Zakat Al-maal contributions/donations and track funds separately.
2. Monitor allocated funds spending levels of Zakat Al-maal and ensure compliance with allocation budgets.
3. Issue payments from the allocated funds for approved spending items.
4. Provide regularly scheduled status update reports to the board and support oversight and monitoring activities.
5. Track the collected Zakat Al-maal donations that have been designated for a specific cause track and report spending to ensure compliance with the wishes of the donors are respected.
6. Maintain documentation and records to support tracking and reporting.
7. Communicate Zakat spending to donors and WIA members. This is to be done during the regularly scheduled general body meetings.
8. Actively monitor Zakat surplus or shortfall that might require reallocation of funds from one category to another.

## ISWA Committee Chair

1. Oversee the activities of the ISWA Zakat committee and report them back to the board.

## ISWA Staff

1. Complete case intake (requests for Zakat Al-maal assistance from individual community members).
2. Review applications and verify eligibility of each applicant according to ISWA's pre-established guidelines.
3. Present individual cases to the Zakat committee for review and approval.

4. File and maintain case history of approved individual ISWA that received Zakat contributions.
5. Coordinate with the treasurer's office to obtain and distribute the requested funds to the approved cases.
6. Re-assess any requests for additional funds for current and previous cases for eligibility.
7. Ensure the implementation of the applicable privacy and confidentiality procedures for each individual case.

## ISWA Zakat Committee

1. Establish general eligibility requirements and review procedures for individual Zakat Al-maal cases.
2. In coordination with the ISWA director, review overall Zakat Al-maal funds spending for approved cases.
3. Participate in regularly scheduled meetings to review cases and approve spending requests.
4. In coordination with the Treasurer's office, obtain regular updates on available funding for ongoing cases.
5. Recommend updates to the Zakat Al-maal budget to the WIA board of directors based on the needs of the community, as needed.

## ISWA Zakat Al-Maal Funds Distribution Policy

Individual cases referred to ISWA for Zakat Al-maal assistance can be spent upon approval on the following expenditures and routine living expenses:

1. Short-term local rent assistance or residence accommodation fees
2. Short-term food assistance
3. Short-term Utility bills
4. Limited Non-insured medical expenses
5. Basic and essential furniture
6. Essential transportation support
7. Limited moving expenses
8. Essential clothing

Individual cases referred to ISWA for Zakat Al-maal assistance will not be approved to be spent on the following items:

1. Legal expenses
2. Tuition and other school or training program fees
3. Debt repayment
4. Cases outside of Windsor or Essex County

## ISWA Monitoring and Control Process

1. Monthly check-in with the Zakat committee
2. Submit regular quarterly progress update report to the Zakat committee.

## ISWA Funding Request Case Review Process

1. If the request for financial assistance is approved by the committee, ISWA coordinator/staff will coordinate the pickup and distribution of the funds with the staff of the treasurer's office.
2. If a request for financial assistance is rejected, the ISWA intake coordinator/staff will communicate the decision with the applicant and explain the reason for the rejection.
3. The rejected applications may be resubmitted with additional supporting documents for re-evaluation and review using the same procedures.

## ISWA Individual Case Intake Processing Procedures

The following procedures will be implemented by ISWA coordinator/staff for the processing of all submitted applications and individual cases:

1. Fill out an intake detailed application form
2. Provide basic supporting documents: IDs, source of income, pay stubs, bank statement, Tax return/assessment, lease, etc.
3. Provide support documents depending on the case: rent, utility bills, prescriptions...
4. Review the case application and supporting documents and make the necessary investigations.
5. Check other resources available in the community: references, other agencies, other programs.
6. Present the case to the Zakat Committee for review and approval with recommendations.



# Islamic Social Welfare Assistance (ISWA) INTAKE FORM

A subsidiary of the Windsor Islamic Association  
1320 Northwood St, Windsor, Ontario N9E 1A4  
(519) 966-2355 Ext. 3 Fax: (1866) 875-5657 email: [iswa@windsormosque.com](mailto:iswa@windsormosque.com)

Please fill out this information form as carefully and as thoroughly as possible. This information is confidential and will be used by your counselor to assist you. Please use the reverse side of this page if you need more space.

Client Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Date of Intake: \_\_\_\_\_

Phone: Home \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_  
Occupation): \_\_\_\_\_

Education: \_\_\_\_\_

Current Marital Status: (please circle one):

Single / Engaged / Married / Separated / Divorced / Widowed / Family Information

Spouse's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Name and Age of Children:

Name of child \_\_\_\_\_ Gender \_\_\_\_\_ Age \_\_\_\_\_ Living with you? \_\_\_\_\_

Name of child \_\_\_\_\_ Gender \_\_\_\_\_ Age \_\_\_\_\_ Living with you? \_\_\_\_\_

Name of child \_\_\_\_\_ Gender \_\_\_\_\_ Age \_\_\_\_\_ Living with you? \_\_\_\_\_

General Information (Optional) List any present serious health/emotional/ mental Problem(s):

\_\_\_\_\_

What is the presenting problem/s (issues)

\_\_\_\_\_

?

What would you like to see happen as a result of coming for help?

\_\_\_\_\_

Signature (client): \_\_\_\_\_ Date: \_\_\_\_\_

Signature (witness): \_\_\_\_\_ Date: \_\_\_\_\_

Thank you for your cooperation in completing this form!