



The Muslim Community Association of the Peninsula

Working Together to Build a Better Future for Our Children

Yaseen Foundation

Zakah expenditure Guidelines; According to the Quran, Surah At-Tawbah 9:60

Yaseen Foundation (The Muslim Community Center of the Peninsula) has a long standing history of helping the needy through distribution of Zakatul Maal. The following procedures and guidelines are adopted to better serve the community members who rely on the generosity of the congregation to fulfill their basic needs. These guidelines also help streamline the overall process, increase transparency, and ensure a fair distribution of funds to those who are in need.

“Zakat is only for the poor, and the needy, those employed to administer/collect the funds, to attract the hearts of those who have inclined (towards Islam); and to free the captives, and for those in debt; and for Allah’s cause, and for the wayfarer, a duty imposed by Allah. And Allah is All-Knower, All-Wise.”

The Prophet (SAW) said: Allah permitted not even a prophet to adjudge zakat [worthiness]. Rather, He Himself ruled on it and permitted it in eight cases. Therefore, if you belong to any of these, I shall most surely give you your right. - Abû Dâ’ûd

The following eight groups of Muslims are eligible for Zakah:

1. Fuqaraa: The poor;
2. Al-Masakeen: The needy;
3. Aamileen: Those employed to administer/distribute charity/Zakah;
4. Muallafatul Quloob: Those whose hearts have been (recently) reconciled to Islam;
5. Ar-Riqaab: Those in bondage/slavery;
6. Al-Ghaarimeen: Those in debt;
7. Fi-Sabeelillah: For works in cause of Allah and;
8. Ibnus-Sabeel: The wayfarer/traveler in need

Zakah Priority list at Yaseen Foundation is as follows:

1. **Fuqaraa: The poor.** This is defined as: A person who may not have enough money or wealth for his/her most basic human needs and necessities (food, lodging, clothes, furniture, medical care etc).

Examples:

- An ill individual who is not fit to work and obtain the wealth to satisfy his/her basic needs and necessities.
- A homeless individual.
- Orphans without wealth or support to satisfy basic needs and necessities.

Ibn 'Umar (RA) said that the Messenger of Allah (SAW) said, "The alms should not be given to the wealthy and the physically fit."

2. **Masakeen: The needy.** This is defined as: A person who may have some of his basic needs and necessities fulfilled but has some needs unfulfilled.

Examples:

- Children whose families qualify for free or reduced-price school lunches.
- An individual who is living paycheck to paycheck with basic necessities fulfilled but develops a life situation (example, an illness) and as a result, does not have the finances to overcome the situation (example, medical treatment).

Abu Hurayrah (RA) narrated that the Messenger of Allah (SAW) said, "The needy person is not the one who goes round the people and asks them for a mouthful or two (of meals) or a date or two". They asked, "Then who is the needy person, O Allah's Messenger!" He said, "The one who does not have enough to satisfy his needs and whose condition is not known to others, that others may give him something in charity, and who does not beg of people."

3. **Aamileen: Those employed to administer/distribute charity/Zakah.** This is defined as: individuals who are employed by the State or organizations to collect alms, unless they are relatives of the Messenger of Allah (SAW), who are not allowed to accept any charity.

Examples:

- In the United States these tend to be individuals working for non-profit or 501(c) 3 organizations that with tax-exempt status that distribute Zakah and charity
- It is not necessary that this be a needy person.

4. **Muallafatul Quloob: Those whose hearts have been (recently) reconciled to Islam.**

Examples:

- Zakah is given to attract the hearts of those who have been inclined (towards Islam).
- Those who have newly embraced Islam.

5. **Ar-Riqaab: Those in bondage/slavery.** This is defined as: Slaves whose masters have agreed to set them free on a payment of a fixed amount. Zakat may be used to purchase their freedom.

Examples:

- An individual who is trafficked. Even though slavery is outlawed in most parts of the world, many people are still trafficked.
- Trafficking individuals is defined as the recruitment, transportation, transfer, harboring or receipt of persons, by means of the threat, force or forms of coercion. Of abduction, of fraud, of deception, of the abuse of power or of the giving or receiving of payments or forced labor or services or benefits to

achieve the consent of a person having control over another person, for the purpose of exploitation.

Al-Bara bin Azib (RA) said that a man asked, "O Allah's Messenger! Direct me to an action that draws me closer to Paradise and away from the Fire." The Messenger of Allah (SAW) said, "Emancipate the person and free the neck (slave)". The man asked, "O Allah's Messenger! Are they not one and the same?" He said, "No, you emancipate a person by freeing him on your own, but you untie a neck (slave) by helping in its price".

6. **Al Ghaarimeen: Those in debt.** It is conditional that the debts were not created for any un-Islamic or sinful purpose. **Examples:**
 - Those who incur expenses in solving disputes between people.
 - Those whose funds do not sufficiently cover their debts.
 - A person whose debt exceeds his assets and his net assets (after deducting his liabilities) is below the Nisab limit. To determine whether a person qualifies, his basic necessities of life (house, furniture, clothes, vehicle, etc.) will not be taken into account.
 - Help to get marry

7. **Fi Sabeelillah: For works in the cause of Allah.** This is defined as: works done exclusive for the sake of Allah or to support those who strive in Allah's cause and who do not receive compensation from the Muslim Treasury. **Examples:**
 - Those who are away from home in the path of Allah.
 - Those seeking Islamic knowledge.
 - Building Institutions such as schools, hospitals and masajids
 - Promoting Daw'a Programs and uniting communities

8. **Ibnus-Sabeel: The wayfarer/traveler in need.**
Examples:
 - Needy travelers who require funds to assist him/her continue a trip.
 - Those who intends to travel from an area but does not have enough money back and forth.
 - A refugee who is fleeing violence.
 - A motorist stranded on the side of the road.

Zakah Application Policies and Procedures for Zakah Committee

1. The Zakah Application form has all the requirements and checklists built in including the privacy notice and other important information such as supporting documents and references. Applications are valid for one year from the application date.
2. The Zakah Committee must review the completeness of every Zakah application form and sign it off. The Zakah Committee must complete the standard check request for the approved application and attach supporting documents to the Treasurer in order to issue a check.
3. Due to lack of funds at this time, the Zakah distribution will be limited to the most needed cases, provided we received funds as we used to in the past Insha Allah, Zakah Committee will help all qualified applicants.
4. Applicant privacy will be enforced. There will be no sharing of information with other organizations.
5. The Zakah Committee will approve or deny the application and if approved, payments may not exceed \$500.00 with two signatures required. Zakah requests over \$1,000.00 shall require EC Approval.

6. The Zakah Committee will designate one person to be a liaison with the Treasurer, all approved requests **will be submitted to the treasurer along with the application and copy of I.D.** (The amount and duration of assistance will be written on the form and the form will be signed by a zakah committee member). No checks will be issued by the treasurer without the application and a copy of a valid I.D.
7. If there is an urgent need, the Imam can be contacted and petty cash can be used to fulfill the urgent need. \$300 of petty cash is kept in the office and an amount can be given based on the assessment of the individual by the Zakah Committee member or the Imam.
8. The total amount of Zakah collected in Ramadan will be split evenly by the E.C. over the remaining 11 months (excluding Zakatul Fitr), any zakah donations received throughout the year will be prorated over the remaining months and split evenly, and this will determine the monthly quota for the zakah committee to distribute at their own discretion.
9. Single applicants with no dependants are allowed up to a maximum of \$500 and applicants with families and dependants are allowed up to a maximum of \$1000. If the monthly quota is not reached then zakah committee members can increase the amounts. No applicant shall receive more than \$3,000 per lunar year. Any additional requests shall require EC approval.
10. The applicants can be approved to receive financial aid for up to a period of three months, after this they will need to submit a new application form and will once again be interviewed.
11. In the case of an emergency, a one-time payment up to \$1000 may be approved by the Zakah Committee.
12. In the case of multiple applications, individuals applying from San Mateo County will be given preference followed by individuals from Santa Clara, San Francisco and Alameda counties (respectively).
13. Muslim charitable organizations must also complete a Funding Application. The services provided by the organization will determine their eligibility to receive funds. For these applicants, the President and the Treasurer must approve the application after the Zakah committee's approval.
14. The Treasurer must review the completeness of the check request form and the attached documents before issuing a check.
15. After the check is issued, the check is returned to the Zakah Committee for distribution.
16. Checks are issued once a month.
17. Emergency checks may be requested while the above procedures are strictly followed.
18. The Zakah recipient must sign that he/she received the check.