









Zakath is an Ibadat that cultivates purity among believers and nurtures growth in the society. It's a social security scheme that alleviates economic inequality and poverty thus paving way for bolstering financial growth.

International Zakath schemes give priority and consideration for upliftment and rehabilitation of those lives affected by wars, riots and ethnic cleansing. Those without a roof over their heads, those suffering from chronic diseases, those dropping out of education due to financial crunch, those without regular employment, those pushed into child labour or gone astray due to poor living conditions, those destitute who can't lead normal lives, those imprisoned for unjustified reasons...

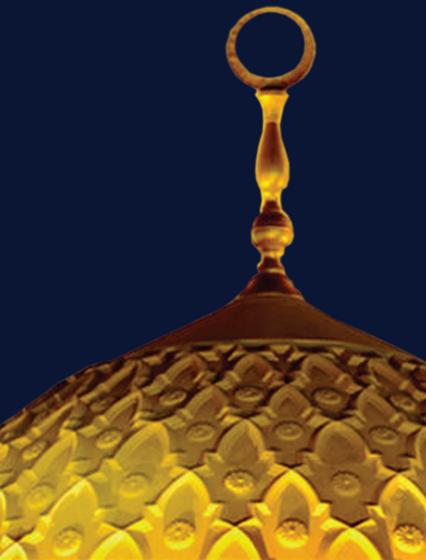
Proper utilization of Zakath helps in wiping tears of these poor souls.

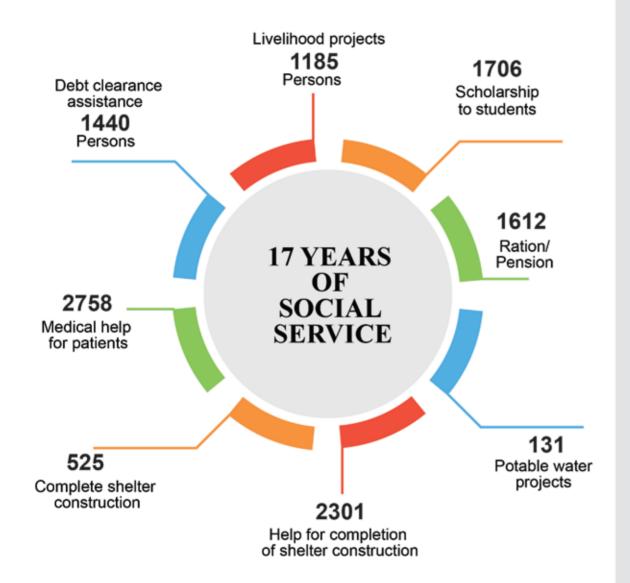
Its an obligation on Muslim society to make arrangements for streamlining collection and distribution of Zakath helping the progress of the society. Baithuzzakath Kerala is such an organized endeveour active throughout Kerala since October 2000. Through its branches in every district, the largest Zakath initiative of Kerala could distribute zakath to more than ten thousand deserving beneficiaries to meet their various needs.

Kindly entrust yours and your family's zakath to Baithuzzakath Kerala. Your Zakath will reach the most deserving beneficiaries. May Allah shower His Blessings, Peace and Mercy upon you and your family.

With Prayers,

V K Ali Chairman Baithuzzakath Kerala



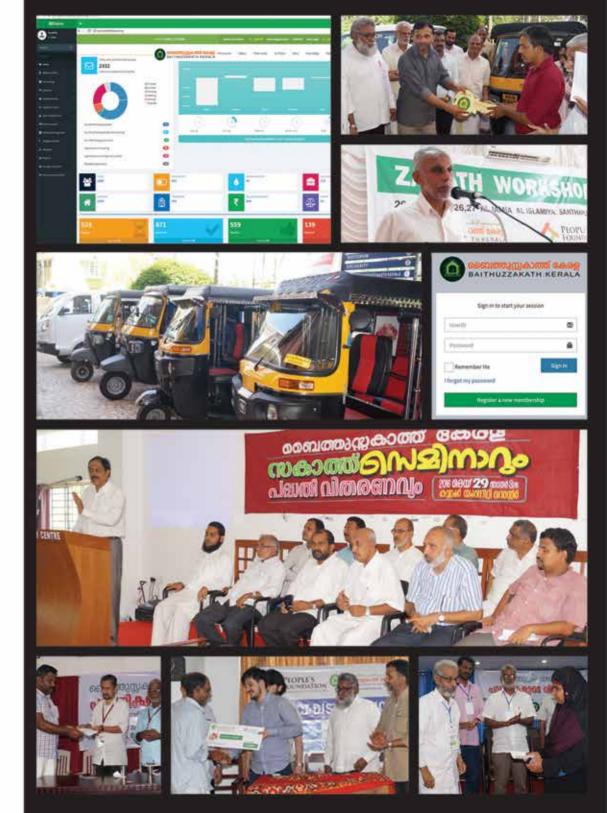




- The largest collective zakath initiative in Kerala
- Online Administrative mechanism
- Affiliation to local Zakath schemes.
- Branches throughout Kerala
- Shelter project for 1500 poor families in association with People's Foundation
- An exemplary project formulating zakath utilization schemes considering the social conditions prevailing in Kerala
- Academic research programmes on Zakath.

ZAKATH ADMINISTRATION

- Zakath donors belonging to Malayalee community every year entrusts their zakath directly to Baithuzzakath Kerala or credit into bank account.
- The deserving zakath beneficiaries can directly apply for the projects or schemes through online on www.baithuzzakathkerala.org
- Applicants as well as area and regional zakath coordinators can check status as well as follow up through the website or SMS.
- The Area Coordinators of Baithuzzakath Kerala makes field visits for the applications received online and submits report. In Kerala, 142 Area Coordinators and 14 District coordinators render service for Baithuzzakath.
- Based on the interviews and suggestions of regional zakath units and the report submitted by Coordinators, deserving beneficiaries are selected.
- Collaborative projects with the cooperation of regional zakath/relief projects and beneficiaries.
- The zakath amount is directly transferred to the accounts of selected beneficiaries. For larger projects, the amount is released in stages after due follow up of progress of the project.
- Proper system in place to scrutinize and follow up of every project to ensure proper utilization of fund sanctioned.
- Training programmes for regional zakath enterprises, annual audit, survey and analytical reports by Baithuzzakath Kerala.



Programmes and Projects for the current year



Complete assistance for construction of 200 shelters.
Assistance for completion of 300 ongoing shelter construction



Livelihood assistance for 300 individuals



Scholarship for 250 students



Medical assistance to 300 patients



Pension for 200 destitutes



75 Potable drinking projects



Debt clearance assistance for 100 individuals



International Zakath Seminar



Fellowship for research on subjects on Zakath



District-level Zakath Seminars



Zakath Management Mobile App



Zakath Calculator



Workshop and Training for office bearers of Zakath Committees



Zakath Project Scheme

Shelter Construction	Rs 3.5 Lakhs (Per Shelter
Completion of Shelter	Rs 1 Lakh (Per Shelter)
Scholarship – Coaching for Civil Services	Rs 2 Lakh (Per Student)
Scholarship - General	Rs 25,000 (Per Student)
Scholarship - Subject	Rs 30,000 (Per Student)
Scholarship – Skill Training	Rs 30,000 (Per Student)
Livelihood – Approx per individual	Rs 2 Lakhs
Medical Assistance – Approx per individual	Rs 30,000
Debt Clearance- Approx per individual	Rs 30,000
Drinking Water Project – Approx per project	Rs 2.5 Lakhs
Pension – Rs 2000 per month	Rs 24,000

CALCULATE YOUR ZAKATH

Items Eligible for Zakat	Eligible Period	Nisab
Gold, Pearl, precious stones etc.	Equivalent of 85 grams of gold or precious stones	2.5%
Silver	595 gms	2.5%
Paddy, Coconut, Arecanut	Annually, after deducting the cost of cultivation and harvest, if 1300 kg of paddy or its equivalent of coconut and arecanut	10%
	If the cost not deducted	5%
Rubber, Cashew, Black pepper, tea leaves	Annually approx income equivalent to 1300 kg of paddy	10%
	If the cost not deducted	5%
	If considered as money crop, then 2.5% - emphasis on first case.	
Tapioca, Potato, elephant foot, banana, beans, mango, jackfruit, papaya	Annually, if the income is approximately the rate of 650 kgs of rice.	10%
Rented house, industry, goat farm, poultry farm, travel agency, bus, jeep, autorickshaw, hospital, school etc.	After deducting the running cost, salary and depreciation, if the annual income is equivalent to approximately 650 kgs of rice	10%
All agricultural produces combined	Another opinion – 2.5% has to paid if the income is equivalent to 85 gms of gold	10%
Business	If each produce reaches the limit of zakath and if the income of different produce is equivalent to 650 kgs of rice After deducting all expenditure in running the business and taxes, if the profit plus	2.5%

Items Eligible for Zakat	Eligible Period	Nisab
Salary, wages, Doctor Fees, Supervision Fee of engi- neers, consultancy fee, commission etc.	After deducting basic needs and expenses, if the income is equivalent to 85 gms of gold	2.5%
144 2 4 1 1 1	If commodity for sale	2.5%
Fish	After deducting the cost of fishing	10%
	Without deducting the cost of fishing	5%
Bonus, Retirement Benefits, Gratuity etc.	If the amount is equivalent to 85 gms of gold	2.5%
Share (Trading)	If the businessman is not paying zakath, the amount of share and profit is equivalent to 85 gms of gold	2.5%
Share (Industry, School, Rented building, hospital etc.)	If the annual income is equivalent to 650 kgs of rice	10%
Real estate	If the annual profit plus the price of unsold land in possession is equivalent to 85 gms of gold	2.5%
Treasure, stone, sand etc	After deducting the cost and wages, on the income	20%
Total Income	If the income from agriculture, business doesn't reach the limit of zakat, and if the total income from salary and other incomes is equivalent to 85 gms of gold	2.5%



Baithuzzakath Kerala is an initiative with deep roots widely spread all over Kerala. We are capable to reach your zakath to the most deserving beneficiaries in all districts of Kerala. Become a partner with Baithuzzakath Kerala to help our poor and destitute brethren.

To be part of this mission, contact:



Peoples Foundation, Calicut Charitable Trust Building, P B No. 833, Mavoor Road, Kozhikode – 673004 Telephone: 0495 2729500, 9846888700, Email: baithuzzakathkerala@gmail.com