

Zakat on Livestock, Agriculture & Mining Produce (Non-monetary asset)

| Type | Hawl | Nisab | Rate | Zakatable value | Zakat due |
|---|------|---|--|--------------------|--------------|
| Agriculture | None | 5 awsuq (about 650kg) | 5% or 10% (depends water source) | Harvest amount | Harvest time |
| Cattle (non commercial) | Yes | Ref * Sheep, goat – 40 Cows – 30 Camel – 5 | Non fixed rate – depends on type of cattle | Amount at year end | annual |
| Maadin (extracted from underground – precious metals, stones) | None | None | 20% | Harvest amount | Harvest time |
| Rikaz (buried ancient treasures) | None | None | 20% | Harvest amount | Harvest time |

+ No zakat required if animal used as working animal

+ Livestock business- calculated as business zakat

* cattle zakat :
 every 5 camels – zakat 1 goat/ every 25 camels – zakat 1 camel
 every 30 cows – zakat 1 cow
 goats – first 40 up to 120 – zakat 1 goat

Zakat on Gold & Silver, Simpanan (money, saham, insurance), pendapatan - monetary asset

| Type | Hawl | Nisab | Rate | Zakatable value | Zakat due |
|--|------|----------------------------------|--------------|--|-----------|
| Gold & Silver (any form) * For woman ornament – must exceed uruf | Yes | 20 dinar / 85g gold / uruf | 1/40 or 2.5% | Market Price | Annually |
| Monetary assets • Shares • Cash/cash equivalent • Unit trust/REITs • Cash value in Life/education Insurance & Takaful Policies • Investment-linked Policies | Yes | 85g gold | 2.5% | Market Price (deduct interest/ funding cost) | Annually |
| Business | Yes | 85g gold | 2.5% | Working Capital | Annually |
| Employment Income | Yes | 85g gold | 2.5% | Surplus over basic needs | Annually |

+ Panduan Zakat JAKIM, Fatwa Saudi Arabia, MUIS Singapore, Monzer Kahf US

+ Zakat can be paid in advance/installment