In the name of Allah Most Gracious, Most Merciful

CROYDON MASJID & ISLAMIC CENTRE

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NIYYAH *(Intention for fasting)*

بِصَوْمِ غَدٍ نَوَيْتُ مِنْ شَهْرِ رَمَضَانَ

(WA) BI SAWMI GHADIN NAWAYTU MIN SHAHRI RAMADAN

"I resolve to keep fast in the month of Ramadhan".

DU'AA TO END THE FAST

اَللّٰهُمَّ إِنِّي لَكَ صُمْتُ وَبِكَ آمَنْتُ وَعَلَيْكَ تَوَكَّلْتُ وَعَلَى رِزْقِكَ أَفْطَرْتُ فَتَقَبَّلْ مِنِّي

ALLAHUMMA INNI LAKA SUMTU WA BIKA AAMANTU WA ALAYKA TAWAKKALTU WA ALA RIZQI KA AFTARTU – FA TAQABBAL MINNI

"O Allah I have fasted for Thee, have believed in Thee, have relied on Thee and have broken fast by Thy provision, so accept it from me".

Please note to make NIYYAH (Intention) to fast is necessary in the heart.

MUSTAHABBAAT (Commendable acts worthy of much reward) during SAWM (Fasting)
1. To partake of Sahri before beginning the fast.
2. To partake of Sahri in the latter part of the night.
3. To make Naiyah for fasting during the night.
4. To break fast by Iftar soon after sunset.
5. To do iftar by eating dates if not than with water.
6. To abstain from useless, evil and vulgar talks, swearing, telling lies and backbiting.

FAST becomes MAKRUH by the following (Things which are disliked and sinful during fasting):
1. To delay bath which is wajib after Subah Sadiq.
2. To apply tooth powder or tooth paste in the mouth or gargle unnecessary.
3. To taste something without necessity.
4. To touch wife with sensuous desire.
5. To speak behind someone's back (Gheebat or Chugli) or to have vulgar talks
6. To fight or quarrel with somebody. Tell a lie, swear are sinful acts even when not fasting.Therefore they become even worse during fasting.

RAMADHAN TIMETABLE 1429AH – SEP 2008

	SEP	RAMADHAN	FAJR			ZOHR		ASR		MAGHRIB		ISHA	
Day	Date		End of Sehri	Jamat	Sunrise	Begins	Jamat	Begins	Jamat	Sunset Iftar	Jamat	Begins	Jamat
MON	1	1*	4:06	4:30	6:12	01:04	1:30	5:41	6:15	7:51	7:56	9:19	9:30
TUE	2	2	4:09	4:30	6:14	01:04	1:30	5:40	6:15	7:48	7:53	9:18	9:30
WED	3	3	4:11	4:30	6:15	01:04	1:30	5:38	6:15	7:46	7:51	9:16	9:30
THU	4	4	4:13	4:30	6:16	01:03	1:30	5:36	6:15	7:44	7:49	9:14	9:30
FRI	5	5	4:16	4:40	6:18	01:03	*	5:34	6:00	7:42	7:47	9:13	9:20
SAT	6	6	4:18	4:40	6:20	01:03	1:30	5:32	6:00	7:39	7:44	9:11	9:20
SUN	7	7	4:20	4:40	6:22	01:02	1:30	5:30	6:00	7:37	7:42	9:09	9:20
MON	8	8	4:22	4:40	6:23	01:02	1:30	5:29	6:00	7:35	7:40	9:07	9:20
TUE	9	9	4:25	4:40	6:25	01:02	1:30	5:27	6:00	7:33	7:38	9:06	9:20
WED	10	10	4:27	4:40	6:26	01:01	1:30	5:25	6:00	7:30	7:35	9:04	9:20
THU	11	11	4:29	4:40	6:28	01:01	1:30	5:23	6:00	7:28	7:33	9:02	9:20
FRI	12	12	4:31	5:00	6:30	01:01	*	5:21	5:45	7:26	7:31	9:01	9:15
SAT	13	13	4:33	5:00	6:31	01:00	1:30	5:19	5:45	7:23	7:28	8:59	9:15
SUN	14	14	4:35	5:00	6:33	01:00	1:30	5:17	5:45	7:21	7:26	8:57	9:15
MON	15	15	4:37	5:00	6:34	12:59	1:30	5:15	5:45	7:19	7:24	8:55	9:15
TUE	16	16	4:39	5:00	6:36	12:59	1:30	5:14	5:45	7:17	7:22	8:54	9:15
WED	17	17	4:41	5:00	6:38	12:59	1:30	5:12	5:45	7:14	7:19	8:52	9:15
THU	18	18	4:43	5:00	6:39	12:59	1:30	5:10	5:45	7:12	7:17	8:50	9:15
FRI	19	19	4:45	5:10	6:41	12:58	*	5:08	5:45	7:10	7:15	8:48	9:00
SAT	20	20	4:47	5:10	6:42	12:58	1:30	5:06	5:45	7:07	7:12	8:47	9:00
SUN	21	21	4:49	5:10	6:44	12:57	1:30	5:04	5:45	7:05	7:10	8:45	9:00
MON	22	22	4:51	5:10	6:46	12:57	1:30	5:02	5:45	7:03	7:08	8:43	9:00
TUE	23	23	4:53	5:10	6:47	12:57	1:30	5:00	5:45	7:00	7:05	8:41	9:00
WED	24	24	4:55	5:10	6:49	12:56	1:30	4:58	5:45	6:58	7:03	8:39	9:00
THU	25	25	4:57	5:10	6:50	12:56	1:30	4:56	5:45	6:56	7:01	8:37	9:00
FRI	26	26	4:59	5:15	6:52	12:56	*	4:54	5:30	6:53	6:58	8:35	8:45
SAT	27	27	5:01	5:15	6:54	12:55	1:30	4:52	5:30	6:51	6:56	8:34	8:45
SUN	28	28	5:03	5:15	6:55	12:55	1:30	4:50	5:30	6:49	6:54	8:33	8:45
MON	29	29*	5:04	5:15	6:57	12:55	1:30	4:48	5:30	6:47	6:52	8:31	8:45
TUE	30	30	5:06	5:15	6:58	12:54	1:30	4:46	5:30	6:44	6:49	8:29	8:45

Come with Wudhu to the masjid. **Please park your car responsibly.**

*** Salatul Jumah: 1st Jamah 1:30 pm**
2nd Jamah 2:10pm

BOOKSHOP: The Book Shop will be open during the month of Ramadhan
Daras Quran after every Taraweeh by Sheikh Izhar Ahmed Qasmi.
Dars Hadees after every Fajar Salah during Ramadhan by Mufti Yusuf Danka
EID PRAYERS: 1st Salah - 7.30am; 2nd Salah 9.00am; 3rd Salah 10.30am.

*First Fast and Eid subject to sighting of the moon. Information will be put on answering machine and posted on website.

FASTING is not broken by the following:
1. To eat or drink something by mistake.
2. To use MISWAK or dry toothbrush (without paste).
3. To use perfume (ITTR) or apply Surmah, medicines or oil in the eye or ear.
4. To have injection or blood test
5. Dream which makes Ghusul (bath) wajib
6. Vomitting on its own. (vomit unintentionally)
7. To use hair oil in head
8. Noctumal discharge during fast.
9. Unintentional entrance of dust or smoke
10. Bleeding when using MISWAK.

Following acts break FAST but necessitate QADHA only.
1. To eat, drink or have sexual intercourse thinking that still there is time for sehri.
2. To open fast thinking that the sun has set whereas in fact it has not.
3. If water goes down the throat during moutwash unintentionally
4. By vomitting mouthful intentionally
5. To put medicine or oil in nose.
6. To inhale or take smoke of LOBAN or AGARBATI (Joystick) in mouth
7. Using asthma pump.

Following acts break FAST and necessitate both QADHA and KAFFARAH *(fasting 60 extra days)*
Knowingly eat or drink something or to have sexual intercourse during the fast or to take medicine by mouth or nose intentionally.

ZAKAAT is compulsory on personal wealth which is **2½%.** For more detailed information see overleaf.

SADAQATUL FITR
Each Muslim on his behalf and on behalf of those he maintains, must give before the EID Prayer, the Sadaqatul Fitr for the poor. The amount is **£2.50** per person.

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Z A K A A T

*Successful indeed are the believers…those who pay the Zakaat **(Surah 23 Ayat 4)***

*Rasulullah (saw) said 'Whomsoever Allah has given wealth but do not pay Zakaat, a huge snake with two fangs will bite him on the Day of Judgement and will say 'I am your wealth!' **(Sahih-ul-Bukhari)***

*A woman brought her daughter into the company of RasulAllah (SAW). There were large golden bracelets in her arms, RasulAllah (SAW) asked as to whether they gave zakaat on the bracelets. She replied in the negative, RasulAllah (SAW) said: would you like that for not giving zakaat on them that Allah (SWT) make you wear bracelets of Fire on the day of Judgement?! **(Jami Tirmidi).***

Whether the jewellery be worn, stored in the home or used to trade, it is compulsory to give zakaat on all gold in a person's possession.

ZAKAAT is fardh upon a person if he/she is a Muslim. An adult, sane, and owns wealth equal to the value of Nisab. Nisab is the amount of wealth, which makes one liable for payment of Zakaat and must remain in his/her possession for one lunar year. If the wealth decreased lower than the Nisab in the course of the year but it was equivalent or more than the Nisab in the beginning and at the end of the year it will be considered as if he/she owned the Nisab for the full year. The value for Nisab varies according to fluctuation in the market price of Gold/Silver.

Value of Nisab (Threshold value)
7½ Tolas Gold = 87.48g
Price of Gold on **3rd August 2008** is (a) £145.90 per 10g
Gold Nisab = 87.48/10 x (a) = £1276.33

52½ Tolas Silver = 612.32g
Price of Silver on **3rd August 2008** is (b) £2.78 per 10g
Silver Nisab = 612.32/10 x (b) = £170.24

The lowest of these two values, (c) **£170.24 is the value of Nisab**

If one has in his/her possession mixed wealth (e.g. gold, silver, cash etc) equal to £170.24 that has remained in his/her possession for one whole lunar year then the Zakaat of 2½% (1/40) of the total aggregate balance (after deducting debts) is due.

Zakaat on Shares: If the shares are bought only for the sake of reselling them to make a profit (Capital Gain), then Zakaat will have to be paid on the market value of the shares. If the shares are bought with the intention of benefiting from the dividend then, if the company is trading e.g. if it is dealing in cloth, iron, steel, machinery goods, cement, or supplies electric power etc, then Zakaat will have to paid on the market value of the shares and the dividend. However machinery used in the business, factories/buildings, land, fixtures and fittings, and furniture are all exempt and one is allowed to subtract these from the total assets. (These figures can be obtained from the Annual Report). E.g. If the share worth of £100 comprises of the following, then Zakaat is only payable on the £30

Buildings	Machinery	Stock	Raw Materials	Cash
£40	£30	**£15**	**£10**	**£5**

Zakaat due on £30 only

If the company does not trade but realizes rent (i.e. bus, train and air companies), then Zakaat will only be paid on the dividend and not on the value of the shares.

White Gold: Due to the fact that 75% of White Gold consists of REAL GOLD and 25% of other material – **ALL OF IT WILL BE CONSIDERED AS GOLD**, hence Zakaat will have to be given on White Gold.

Business Goods: What is bought with the intention of selling with the profit. If at the time of buying intention of business was not made it will not be defined as business goods.

Properties: If the property was bought with the intention of renting and not reselling then Zakaat will only be liable on the accumulative rent and not on the value of the property.

ZAKAAT CALCULATION TABLE

Cash in Hand		£	:	p
Cash at Bank		£	:	p
Stock in trade		£	:	p
Gold/Silver	Jewellery/Ornaments/ Cutlery or other forms	£	:	p
Debtors	Money owed to you	£	:	p
Shares	See note	£	:	p
Business	See note	£	:	p
Total		£	:	p
Less Creditors	Money you owe others	£	:	p
Amount Eligible for Zakaat		£	:	p
Zakaat at 2.5% of the above	Amount eligible for Zakaat x 0.025	£	:	p

(Croydon Masjid & Islamic Centre)
Mufti Mohammad Yusuf Danka.