



The Ramadan  
Pocket Guide

2014 / 1435

#myfreedom

 Muslim Aid  
Serving Humanity



# Assalaamu Alaikum

For millions of Muslims across the world, Ramadan is a gift from Allah (swt). It is a month like no other: one of salvation, abundant blessings and mercy. It is a time to connect with our Creator and to be charitable. Our beloved Prophet Muhammad (pbuh) said of this month;

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**“The best charity is that given in Ramadan.” (Tirmidhi)**

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At Muslim Aid we are all talking about the notion of *freedom* this Ramadan, but not quite as we know it. We are talking about *freedom* from poverty, *freedom* from hunger and *freedom* from disease. The simple freedoms that are often forgotten. The *freedom* to learn. The *freedom* to take care of your family. The *freedom* for children to play.

What better month than Ramadan to help the poorest communities attain these freedoms.

To help you make the most of this precious month, we once again present you with the Ramadan Pocket Guide, now revamped to help take care of both your physical and spiritual health. We have also included some post-Ramadan goals to ensure your good deeds continue after the month is over.

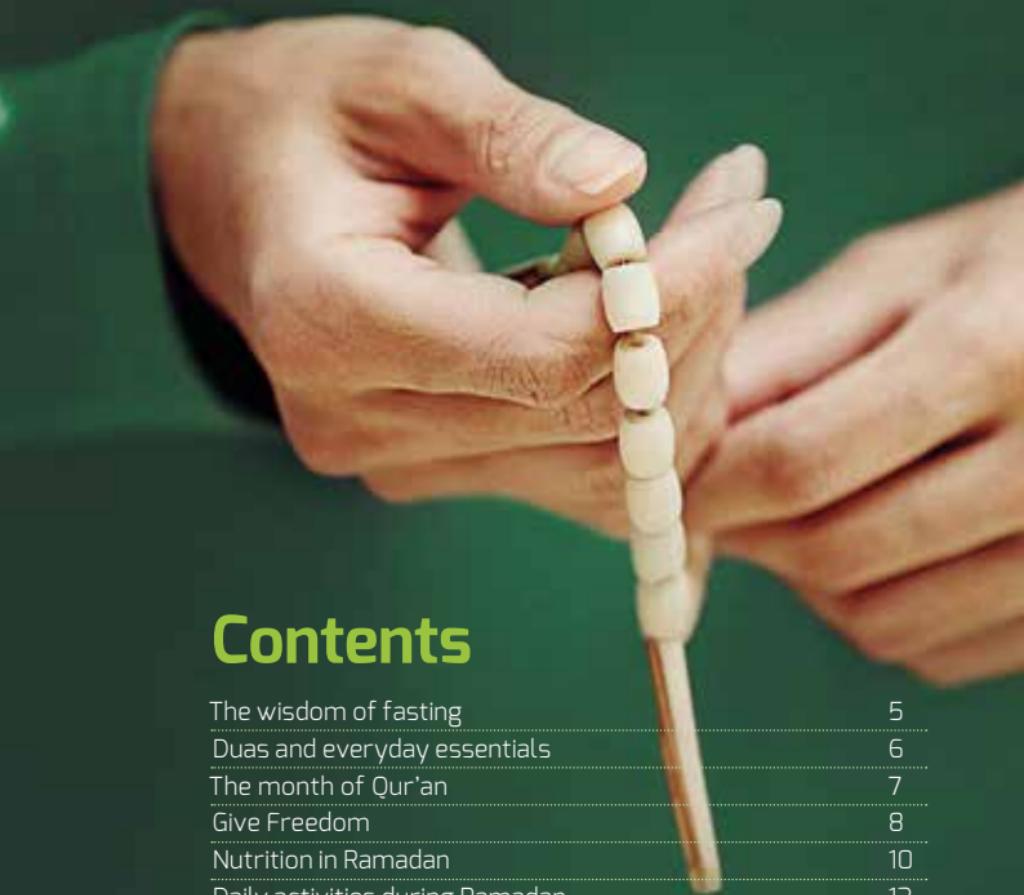
We hope this little book helps you to ignite your spirituality and embrace this month, armed with conviction and knowledge.

May Allah (swt) accept our fasts, prayers, Zakat and Sadaqah.

Wassalaamu Alaikum and Ramadan Mubarak.

Muslim Aid Team





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# The **wisdom** of fasting

As one of Islam's five pillars, fasting in Ramadan was prescribed by Allah (swt) as an obligatory act for all those who are able to. Fasting, however, is more than just a simple act of worship. It has a holistic influence on our physical and mental states, offering benefit for both.

The Qur'an states:

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**"Oh you who believe! Fasting is prescribed to you as it was prescribed to those before you, that you may learn piety and righteousness." (Qur'an 2:183)**

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## The Pearls of Fasting

- **Fasting connects us to Allah (swt).** Abstaining from physical desires raises our state of taqwa (consciousness of Allah) (swt) and allows us to refocus on our spiritual state.
- **During Ramadan Allah (swt) showers us with His mercy.** The gates of Hellfire are closed and the gates of Paradise are opened.
- It cleanses your body from harmful impurities and revitalises your soul by teaching self-control and self-discipline.
- **Fasting encourages us to sympathise with those less fortunate than us.** The pangs of hunger remind us of those unable to afford food, thus encouraging charitable acts.
- Fasting removes past sins. It is related in a hadith that Allah (swt) said, "**Every (sinful) deed can be expiated; and the fast is for Me, so I will give the reward for it; and the smell which comes out of the mouth of a fasting person, is better in Allah's sight than the smell of musk.**" (Bukhari)
- For the fasting person there are two times of joy: "**A time of joy when he breaks his fast and a time of joy when he meets his Lord.**" (Muslim)
- The Prophet (pbuh) said: "**There are three people whose supplications are not rejected: the fasting person when he breaks the fast, the just ruler and the supplication of the oppressed.**" (Tirmidhi)

# Duas and everyday essentials

Ramadan is a time when duas are of greater weight and are more powerful.

In addition to the duas below, to pray for ones needs, family, friends, the Ummah and for all humanity is also recommended.

## Intention for beginning the fast (in the heart)

وَبِصَوْمٍ غَدِيْرِ نُوِّيْتُ مِنْ شَهْرِ رَمَضَانَ

"Wa bisawmi ghadin nawaytu min shahri ramadaan."

"I intend to keep the fast tomorrow in the month of Ramadan."

## Dua for breaking the fast

اللَّهُمَّ لَكَ صُمْتُ وَبِكَ أَمْتَ  
وَعَلَيْكَ تَوَكَّلْتُ وَعَلَى رِزْقِكَ أَفْطَرْتُ

"Allahumma laka sumtu wa bika aamantu wa 'alayka tawakkaltu  
wa 'ala rizqika aftartu."

"O Allah! I fasted for You and I believe in You and I put my trust  
in You and I break my fast with Your sustenance."

## Recommended dua for Ramadan

اللَّهُمَّ إِنَّكَ عَفُوٌ كَرِيمٌ تُحِبُّ الْعَفْوَ فَاعْفُ عَنِّي

"Allahumma innaka 'afuwun kareemun tuhibbul 'afwa fa'fu 'annee."

"O Allah, You are the best forgiver. You love forgiveness,  
so forgive me." (Tirmidhi)

# The month of Qur'an

Ramadan is the month in which the Qur'an was revealed, so what better time to reconnect ourselves to Allah (swt) through it. It was sent to mankind as a complete and perfect guidance, and such is the greatness of this gift from Allah (swt) that He has said:

**"If We had sent down this Qur'an upon a mountain, you would have seen it humbled and coming apart from fear of Allah. And these examples We present to the people that perhaps they will give thought." (Qur'an 59:21)**

Allah (swt) has indeed blessed us with the Qur'an as a guidance from darkness into light (Qur'an 14:11) thus, it is a must for us to recite it often, act upon its guidance and show it the proper etiquette and reverence. Indeed, Allah (swt) has said, "**Whosoever exalts the signs of Allah, that is indeed from the piety of hearts.**" (Qur'an 22:32)

Some Merits of Reading the Qur'an	Some Etiquettes of Reading the Qur'an <small>(Taken from Imam an-Nawawi's Al Tibyan fi Adab Hamalat al Qur'an)</small>
The Prophet (pbuh) said, " <b>The best amongst you is the one who learns the Qur'an and teaches it.</b> " (Bukhari).	Make Wudhu to be in a state of ritual purity.
<b>The Qur'an will intercede for its readers on the day of resurrection</b> (Muslim).	Wear clean clothes.
<b>Each letter read from the Qur'an is rewarded with a good deed, and each good deed is rewarded ten-fold</b> (Tirmidhi).	Begin with a sincere intention, seeking Allah's (swt) pleasure and not for worldly gain.
Reading Qur'an is a form of remembrance of Allah (swt), of which we are told: " <b>Verily, in the remembrance of Allah do hearts find rest!</b> " (Qur'an 13:28)	Sit calmly, avoiding unnecessary movement and face the qibla.

Complete the Qur'an  
in a month\*

4.5 pages after each prayer =  
1 completion of the Qur'an  
in 27 days

\*Based upon a 604 page copy of the Qur'an

# Give Freedom

Ramadan is a month of giving, and it was in this month that the Prophet Muhammad (pbuh) would increase his acts of charity. Indeed, the Prophet (pbuh) said:

**“The best charity is that given in Ramadan.”** (Tirmidhi)

In this month, when we try to free ourselves from our physical needs and desires, it is important that we remember others, and share what Allah (swt) has blessed us with. By giving, not only can we help others to meet their immediate needs, but can also give them the freedom to build and determine their own futures. Moreover, giving charity benefits both the giver and the recipient, sharing out the blessings Allah (swt) has granted us.

## Virtues of Giving

- A man asked the Messenger of Allah (pbuh), “**Which act in Islam is the best?**” He (pbuh) replied, “**To feed (the poor and the needy) and to greet those whom you know and those you do not know.**” (Bukhari and Muslim)
- Giving charity removes sins, as Allah’s Messenger (pbuh) said: **“Charity extinguishes sin as water extinguishes fire.”** (Tirmidhi)
- The one who gives does not lose anything, but is recompensed with a great reward from Allah (swt). (Qur'an 57:7)
- Feeding a fasting person in particular holds a great reward. The Prophet (pbuh) said: **“He who feeds a fasting person will gain the same reward as he will, without decreasing from the fasting person’s rewards.”** (Tirmidhi)
- A recurrent charity, or sadaqah jariyah, brings reward to the giver so long as their charity continues to help and benefit others. The few examples of sadaqah jariyah are:
  - Building a well
  - Educating a child
  - Building a house
  - Planting a tree



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**Planting a tree** Sadaqah Jariyah

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# Nutrition in Ramadan

Eating properly in Ramadan is not only a physical priority, but is something that can also affect our spiritual health. By eating the wrong foods, we can bring on tiredness and lethargy which can in turn affect our ability to worship and devote our time to Allah (swt). Thus, eating properly during Ramadan is not just a physical duty, but a spiritual necessity.

## For the body

### Foods for energy

- Bananas
- Dates
- Brown rice
- Porridge
- Eggs
- Poultry & Fish



### Foods to help with digestion

(to avoid feeling bloated & lethargic)

- Figs
- Dates
- Whole-wheat bread
- Oats
- Brown rice
- Broccoli
- Pears



### Foods to avoid

- Deep-fried foods like samosas, spring rolls, chips and donuts. These foods can make digestion difficult and lead to feeling bloated
- High-sugar and high-fat foods. These can give your body a sudden rush of sugar which does not last and gives your body a shock
- High-fat cooked foods, e.g. oily curries

### Healthy alternatives

- Pan-fry food rather than deep frying
- Baking or steaming food

### Make sure you stay hydrated!

- Drink plenty of water
- Avoid drinks with high caffeine content (e.g. tea, coffee) as these can cause you to lose fluids
- Keeping hydrated can aid digestion and help you to avoid headaches and dizziness during the day



## For the soul

### Eat with blessing and follow the Sunnah\*

- Begin with the Basmala (Bismillah)
- Thank Allah (swt) for having provided and blessed you with the food
- Eat with your right hand
- Eat odd numbers of dates and other fruits
- Praise the food and avoid criticising it
- Develop restraint by stopping before you are completely full
- Eat with others and share food
- Eat with a good intention. For instance, to nourish yourself so that you can serve Allah (swt)
- Eat with the realisation that eating is not an end in itself, but rather a means of increasing your obedience to Allah (swt)

### Etiquette of eating with others\*\*

- Allow elders and guests to begin eating first
- Avoid silence and hold good conversation
- Do not wish to eat more than your friend
- Eat in a way so that your companion does not need to encourage you to eat more
- Avoid watching or observing your companions eating
- Be courteous and avoid speech that may offend others eating with you

\*Adapted from Imam an-Nawawi's, Riyadhus Salihin.

\*\*Adapted from Imam Ghazali's Al Ihya 'Uloom ad-deen.

# Daily activities during Ramadan

\*(swt) 1 2 3 4 5 6 7 8 9

## Worship

Prayed my five daily Salaat								
Prayed Qiyam-ul-layl (Tahajjud)								
Made morning Dhikr (Remembrance of Allah*) after Salaat ul-Fajr								
Prayed Taraweeh								
Prayed Nafl (optional) Salaat								
Read and memorised at least 2 duas in this booklet								

## Qur'an

Reading translation (Tilawat) & commentary (Tafseer)								
Reflection								
Memorisation								

## Charity

Paid Zakat (if applicable)								
Paid Zakat ul-Fitr (for the month)								
Paid Sadaqah								

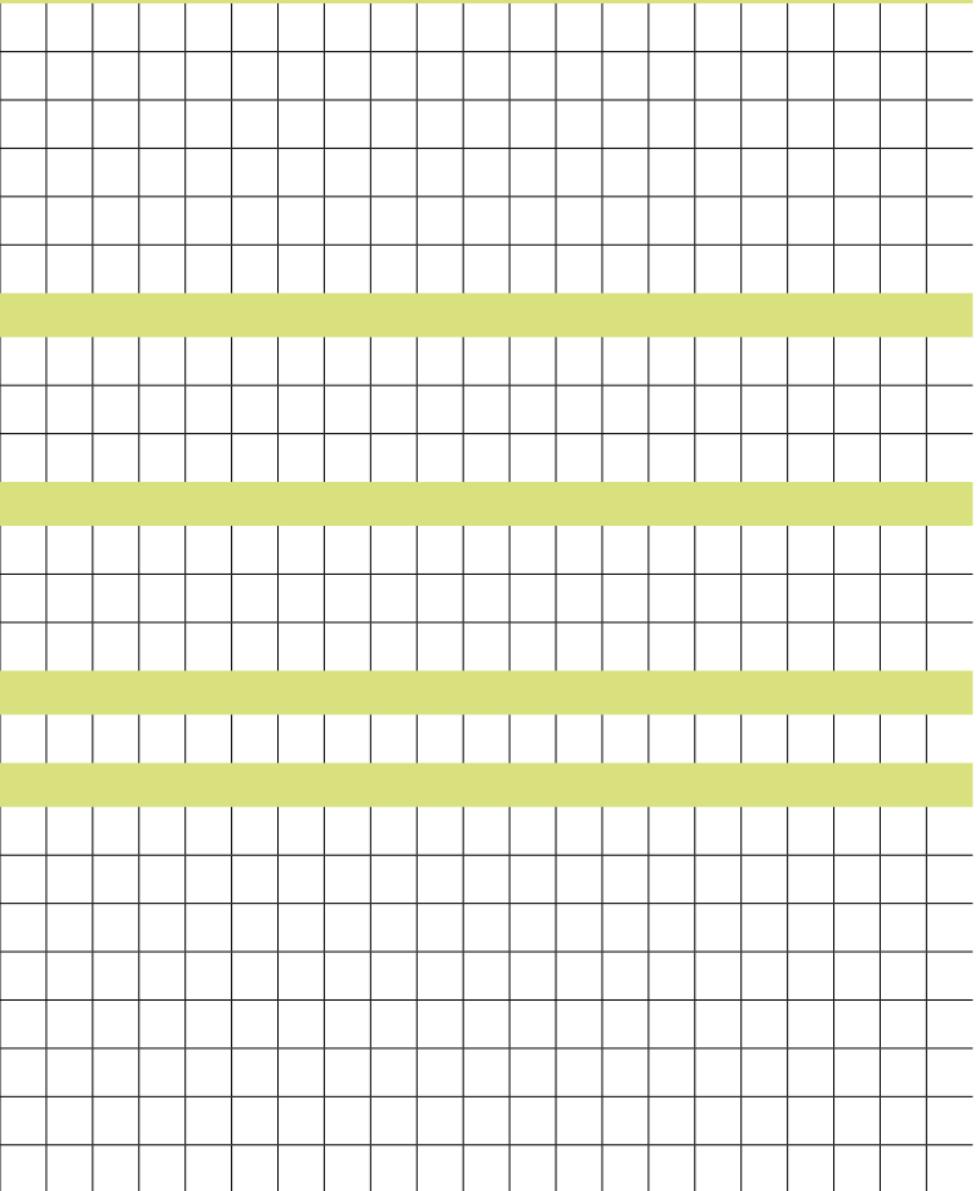
## Sunnah

Practise at least one Sunnah of the Prophet (pbuh)								
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## My Actions

Did some exercise & tried my best to take care of my body								
Did something special for my parents								
Made one person smile								
Removed harm from the path of at least one person								
Reflected upon myself and my actions								
Increased knowledge through reading or listening to a talk								
Read Surah Mulk before going to sleep								
Went to sleep in state of Wudhu								

10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
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# Maximise your morning

The early hours of the day are a blessed time for devotions and the remembrance of Allah (swt), as the Prophet Muhammad (pbuh) made a dua saying, "**Oh Allah, bless my Ummah in the mornings.**" (Tirmidhi)

From the quiet of dawn, to the moments when the rays of Allah's (swt) mercy descend on the land and awake his creation, make sure you are counted amongst those who remember Him.

**اللَّهُمَّ مَا أَمْسَى بِي مِنْ نِعْمَةٍ أَوْ بِأَحَدٍ مِّنْ خَلْقِكَ ،  
فَمِنْكَ وَخَدْكَ لَا شَرِيكَ لَكَ ، فَلَكَ الْحَمْدُ وَلَكَ الشَّكْرُ**

*"Allahumma ma amsa bee min ni'matin, aw bi-ahadin min khalqik, faminka wahdaka la shareeka lak, falakal-hamdu walakash-shukr."*

**"O Allah (swt), what blessing I or any of Your creation have risen upon, is from You alone, without partner, so for You is all praise and unto You all thanks."** (Abu Dawud)

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## Eat suhoor! The Prophet Muhammad (pbuh) said:

"The Suhoor is a meal of blessings, so do not leave it, even if one of you just takes a gulp of water, since Allah sends mercy and His angels seek forgiveness for those who take Suhoor." (Ahmad)

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## Pray the two raka'ah sunnah of Salaat ul-Fajr (To be after the adhan, and before the fard prayer)

The Prophet Muhammad (pbuh) said of this prayer: "It is more superior than the world and everything within it." (Muslim)

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## Stay up after Salaat ul-Fajr to make dua and dhikr until sunrise

"He who performs the Fajr prayer in congregation and remains seated in the same place while engaging in dhikr until after sunrise and thereafter performs 2 raka'ah voluntary prayer, he will obtain the rewards of one Hajj and one Umrah." (Tirmidhi)

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## Pray Salaat ad-Duha

"Whoever regularly prays the two raka'ah of Duha, his sins are forgiven even if they are as numerous as the foam of the sea." (Tirmidhi)

The time for Salaat ad-Duha begins approximately 15-20 minutes after sunrise. (Two raka'ah are the agreed upon minimum number to be offered, the maximum number differs).

# Easy daily remembrance

Whether you are working, studying or simply enjoying some free time, make sure you fill your day with worship and remembrance of Allah (swt) this Ramadan. Here are some easy adhkar (plural of dhikr) to help you make the most of these precious moments.

## Say **La'ilaha ilallah\*** throughout the day. The merits of saying this:

- Hellfire is forbidden for the one who says it sincerely (Bukhari)
- The Prophet (pbuh) will intercede for those who say it (Bukhari)

## Saying '**SubhanAllah\*\* 100 times removes 1000 sins and has good deeds written for you (Muslim)**

The Prophet Muhammad (pbuh) said of this prayer: "It is more superior than the world and everything within it." (Muslim)

## Make abundant Salawat:

"Verily, Allah and His angels send blessings upon the Prophet: O you who believe! Send blessings upon him and salute him with all due respect to him." (Qur'an 33:56)

Making Salawat (sending prayers of peace and blessings upon the Prophet (pbuh) is a supplication that Allah (swt) has commanded us to do in the Qur'an, and is a simple way of increasing our love and nearness to Him and His Messenger (pbuh). It is not only a way of showing our

gratitude to Allah (swt) for sending his greatest creation to us, but is also an act that holds great benefit for the one who does it.

## Some of the benefits of sending Salawat upon the Prophet (pbuh) are:

- Ten good deeds are written and ten sins are erased, and the level of the one sending the Salawat is elevated ten ranks. (Bukhari)
- Those who make the most Salawat will be closest to the Prophet (pbuh) on the Day of Resurrection. (Tirmidhi)
- Duas are strengthened with Salawat: "Dua is suspended between heaven and earth and none of it is taken up until you send blessings upon your Prophet (pbuh)." (Tirmidhi)

## There are numerous ways to make Salawat, however an easy way to send Salawat upon the Prophet (pbuh) is to say:

"Allahumma salli 'ala Muhammad wa 'ala aalihi." Meaning "Oh Allah, bless Muhammad and his family."

\*La'ilaha ilallah - (There is no deity worthy of worship except Allah).

\*\*SubhanAllah - (Glory be to Allah)

# For the evening

Make the most of Ramadan's evenings by ensuring that you include some of these simple yet rewarding tips:

اللَّهُمَّ بِكَ أَمْسَيْنَا، وَبِكَ أَصْبَحْنَا، وَبِكَ نَحْيَا،  
وَبِكَ نَمُوتُ وَإِلَيْكَ الْمَصِيرُ

*"Allahumma bika amsayna, wabika asbahna, wabika nahya wabika namootu wa ilaykal-maseer."*

**"O Allah, by Your leave we have reached the evening and by Your leave we have reached the morning, by Your leave we live and die and unto You is our return." (Tirmidhi)**

## Read Qur'an

This is the month where the Prophet (pbuh) would study the Qu'ran with Angel Jibril (as).

## Pray Salaat at-Tahajjud

The Prophet (pbuh) said: "The best prayer after the obligatory prayers is the prayer which is performed in the last part of the night". (Muslim)\*

## Pray Taraweeh in Jamaah at the Mosque

## Pray Salaat ul-Witr\*\*

## Sleep in a state of Wudhu

## Read the 3 Quls before sleeping

## Make Dua in the last third of the night

"As it is in that time that Allah looks for those who are seeking his help and forgiveness." (Bukhari)

\*The time for Tahajjud is from after Isha prayer until Fajr. It is performed in sets of two raka'ah, with no specified maximum number.

\*\*Salaat ul-Witr is the odd number prayer. It is performed in odd numbers of raka'ahs (E.g. 2+1=3). The minimum number is one raka'ah, the maximum number differs. Please consult your local Imaam. It can be prayed after Salaat ul-Isha is performed, until Fajr time.

# Sayyid al-Istighfar

## Dua for forgiveness

Shaddad ibn Aws (ra) narrated that the Prophet (pbuh) said:  
“The most superior request for forgiveness is to say”:

اللَّهُمَّ أَنْتَ رَبِّي لَا إِلَهَ إِلَّا أَنْتَ خَلَقْتَنِي وَأَنَا عَبْدُكَ ، وَأَنَا  
عَلَى عَهْدِكَ وَوَعْدِكَ مَا اسْتَطَعْتُ أَعُوذُ بِكَ مِنْ شَرٍّ مَا  
صَنَعْتُ ، أَبُوءُ لَكَ بِنِعْمَتِكَ عَلَيَّ ، وَأَبُوءُ بِذَنْبِي ، فَاغْفِرْ  
لِي فَإِنَّهُ لَا يَغْفِرُ الذُّنُوبَ إِلَّا أَنْتَ.

*“Allahumma anta Rabbee laa ilaaha illaa ant. Khalaqtanee wa ana ‘abduka  
wa ana ‘alaa ‘ahdika wa wa‘dika mastata’t. A‘oodhu bika min sharri ma  
sana’t. Aboo-u laka bi ni‘matika ‘alayya wa aboo-u laka bi dhambee,  
faghfirlee fa innahoo laa yaghfirudh-dhunooba illaa ant.”*

**“O Allah, You are my Lord. There is no God besides You. You created me and I am Your servant, following Your covenant and (my) promise to You as much as I can. I seek refuge in You from the evil that I have done. Before You I acknowledge Your blessings bestowed upon me and I confess my sins to You. So forgive me, for surely no one can forgive sins except You.”**

The Prophet (pbuh) then added, **“Anyone who says this during the day, firmly believing in it, and dies before the evening; or says it in the evening, firmly believing in it, and dies before the following morning, will be among the people of paradise.”**

(Bukhari)

# Focus in Salaat (Khushoo')

In a month when we hope to draw closer to Allah (swt), increasing our concentration during prayer is particularly important. Have a look at these tips below to help you to elevate your concentration during your prayers.

## Preparation

- Focus whilst performing your Wudhu and perform it with remembrance of Allah (swt).
- Avoid conversation during Wudhu.
- Wash each part of the body with the belief that you are purifying yourself before meeting Allah (swt).
- Come to prayer with humility and with a belief that Allah (swt) will forgive you of your sins.
- Wear nice clothes and present yourself with the awareness that you will be standing before the Lord of all creation.

## Prayer

- Come to prayer with a balance of love, fear and awe of Allah (swt) in your heart.
- Come to prayer seeking Allah's (swt) bounty and reward.
- See it as a means of getting closer to your Creator.
- Learn the meanings of what you are saying, particularly Surah Fatihah.
- Perform each movement slowly and with calmness.
- Pray as if it is your last prayer.

### Awareness of the heart

To remember intention and purpose

### Awareness of the mind

To stay alert and attentive to your actions

### Awareness of the body

To avoid rushing and to perfect each movement



# 99 names of Allah (swt)

The Prophet (pbuh) said: "To Allah belongs 99 names, 100 minus 1, anyone who memorises them will enter Paradise; He (Allah) is odd (odd number, He is the Only One), and He loves odd numbers." (Muslim)



01  
Allah  
The Greatest Name



02  
Ar-Rahman  
The All Compassionate



03  
Ar-Rahim  
The All Merciful



04  
Al-Malik  
The Absolute Ruler



05  
Al-Quddus  
The Pure One



06  
As-Salam  
The Source of Peace



07  
Al-Mu'min  
The Inspiring of Faith



08  
Al-Muhaymin  
The Guardian



09  
Al-'Aziz  
The Victorious



10  
Al-Jabbar  
The Compellor



11  
Al-Mutakabbir  
The Greatest



12  
Al-Khaliq  
The Creator



13  
Al-Bari'  
The Maker of Order



14  
Al-Musawwir  
The Shaper of Beauty



15  
Al-Ghafran  
The Forgiving



16  
Al-Qahhar  
The Subduer



17  
Al-Wahhab  
The Giver of All



18  
Ar-Razzaq  
The Sustainer



19  
Al-Fattah  
The Opener



20  
Al-'Alim  
The Knower of All



21  
Al-Qabid  
The Constrictor



22  
Al-Basit  
The Reliever



23  
Al-Khafid  
The Abaser



24  
Ar-Rafi'  
The Exalter



25  
Al-Mu'izz  
The Bestower of Honours



26  
Al-Mudhill  
The Humiliator



27  
As-Sami'  
The Hearer of All



28  
Al-Basir  
The Seer of All



29  
Al-Hakam  
The Judge



30  
Al-'Adl  
The Just



Al-Latif  
The Subtle One



Al-Khabir  
The All Aware



Al-Halim  
The Forbearing



Al-Azim  
The Magnificent



Al-Ghafur  
The Forgiver & Hider of Faults



Ash-Shakur  
The Rewarder of Thankfulness



Al-'Aliyy  
The Highest



Al-Kabir  
The Greatest



Al-Hafiz  
The Preserver



Al-Muqit  
The Nourisher



Al-Hasib  
The Accounter



Al-Jalil  
The Mighty



Al-Karim  
The Generous



Ar-Raqib  
The Watchful One



Al-Mujib  
The Responder of Prayer



Al-Wasi'  
The All Comprehending



Al-Hakim  
The Perfectly Wise



Al-Wudud  
The Loving One



Al-Majid  
The Majestic One



Al-Ba'ith  
The Resuscitator



Ash-Shahid  
The Witness



Al-Haqq  
The Truth



Al-Wakil  
The Trustee



Al-Qawwiyy  
The Possessor of All Strength



Al-Mateen  
The Forceful One



Al-Waliyy  
The Governor



Al-Hamid  
The Praised One



Al-Muhsi  
The Appraiser



Al-Mubdi  
The Originator



Al-Mu'id  
The Restorer



Al-Muhyi  
The Giver of Life



Al-Mumit  
The Taker of Life



Al-Hayy  
The Ever Living One



Al-Qayyum  
The Self Existing One



Al-Wajid  
The Finder



Al-Majid  
The Glorious



**Al-Wahid**  
The One, The  
All Inclusive,  
The Invisible



**As-Samad**  
The Satisfier of  
All Needs



**Al-Qaadir**  
The  
All Powerful



**Al-Muqtadir**  
The Creator of  
All Power



**Al-Muqaddim**  
The Expediter



**Al-Muakkhir**  
The Delayer



**Al-Awwal**  
The First



**Al-Akhir**  
The Last



**Az-Zahir**  
The Manifest  
One



**Al-Batin**  
The Hidden  
One



**Al-Waliyy**  
The Protecting  
Friend



**Al-Muta'ali**  
The Supreme  
One



**Al-Barr**  
The Doer of  
Good



**At-Tawwab**  
The Guide to  
Repentance



**Al-Muntaqim**  
The Avenger



**Al-Afuww**  
The Forgiver



**Ar-Ra'uf**  
The Clement



**Malik-al Mulk**  
The Owner  
of All



**Dhul-al Jalal  
wa-al-Ikram**  
The Lord &  
Majesty & Bounty



**Al-Muqsit**  
The  
Equitable One



**Al-Jami'**  
The Gatherer



**Al-Ghani**  
The Rich One



**Al-Mughni**  
The Enricher



**Al-Mani'**  
The Preventer  
of Harm



**Ad-Darr**  
The Creator of  
the Harmful



**An-Nafi'**  
The Creator of  
Good



**An-Nur**  
The Light



**Al-Hadi**  
The Guide



**Al-Badi'**  
The Originator



**Al-Baqi**  
The  
Everlasting  
One



**Al-Warith**  
The Inheritor  
of All



**Ar-Rashid**  
The Righteous  
Teacher



**As-Sabur**  
The Patient  
One

# Religious dues

## Zakat, Zakat ul Fitr, Fidya & Kaffarah

### Zakat ul Fitr

Zakat ul Fitr must be paid before the Eid prayer by each adult Muslim for themselves and each of their dependants. The amount this year is £5 per head.

### Zakat

#### What is Zakat?

One of the five pillars of Islam, Zakat literally means 'to cleanse' or 'purify'. Paying Zakat on your wealth purifies it and increases what remains. It also reminds us that our wealth belongs to Allah.

#### Why pay it during Ramadan?

Good deeds are multiplied 70 times this month, making it the perfect time to pay your Zakat.

#### How much should I pay?

Generally, if the amount of wealth you have owned for one year exceeds the Nisaab\* then Zakat must be paid on that amount.

For your silver possessions please refer to the silver Nisaab.\*

For gold and monetary possessions, please refer to the gold Nisaab.

For the gold and silver Nisaab, visit: muslimaid.org

### Fidya

Fidya is paid when three conditions are met:

- 1) They are unable to fast in Ramadan.
- 2) They are unable to make them up in the rest of the year (e.g. due to lifelong illness).
- 3) They do not expect to ever be able to make up the fasts.

The one who pays Fidya does not have to make up the fast. Those who do not meet these conditions but have a valid reason can make up the fast after Ramadan.

### Kaffarah

Kaffarah must be paid by the person who deliberately misses or breaks a fast with no valid reason, who must also fast 60 days consecutively. If they are unable to do so, they should feed 60 poor people for every fast missed, at a rate of £5 per person.

**Need help or have a question regarding Zakat?**

Call **Muslim Aid's Zakat helpline** this Ramadan



**020 7377 4200**



**muslimaid.org**

\*Nisaab: The amount of wealth a person must own for Zakat to become obligatory.

# Zakat calculator

## Step 1: Work out what you own

Cash in hand	£
Cash in bank account(s)	£
Value of gold (current market value)	£
Value of silver (current market value)	£
Amount given out in loans (where the debtor is able and willing to pay back the loan)	£
Current value of shares	£
Value of goods in stock for sale	£
<b>Total Assets</b>	<b>£</b>

## Step 2: Work out your outgoings from what you own

Amount owed in debt (short term loans or those payable within a year)	£
Expenses (tax, rent and other bills due immediately)	£
<b>Total Liabilities</b>	<b>£</b>

## Step 3: Minus Total Liabilities from Total Assets and if the amount is more than the Nisaab then multiply by 0.025

Total Assets	Total Liabilities	Total Zakat
£	£	£

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 **020 7377 4200**

 **muslimaid.org**

# Post Ramadan goals

Continue your good deeds after Ramadan is over with the following goals

	Recite/ memorise Qur'an daily		Eat moderately according to the Sunnah
	Continue perfecting your concentration (Khushoo') in Salaat		Treat others with compassion
	Offer Salaat ut-Tahajjud prayer		Renew ties with those you have lost touch with
	Keep optional fasts on Mondays and Thursdays (Masnoon)		Forgive others and ask for their forgiveness
	Increase your invocations morning and evening		Reflect daily on your deeds and actions
	Give charity regularly* and help others		Smile :) and make others smile
	Treat parents with Ihsan (excellence)		Visit the sick
	Renew Wudhu whenever it is broken		Take care of your body through healthy eating and exercise
	Be mindful of your speech		Pray Nafl Salaat

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Umm Salamah (ra) relates that the Prophet (saw) said: "If anyone puts on Ihram for Hajj or Umrah from Masjid Al-Aqsa and then proceeds to the Sacred Masjid (Ka'bah), their past and future sins will be forgiven, or they will be entered into Paradise" (Abu Dawud)

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# Ramadan Mubarak

*We are delighted to be in partnership with Muslim Aid*



# A Thank You to **everyone...**

At Muslim Aid, we wish you all the joy and blessings of Eid and pray that Allah (swt) accepts your fasts and acts of worship

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**"The best deeds are those we are consistent with, even if they are small deeds."** (Bukhari)

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