

## Preface

A need has been felt for some time for a brochure introducing various categories of donations in Jamaat-e-Ahmadiyya. Shura 1993 also recommended that a brief summary of all chanda categories be prepared. I am thankful to Mirza Mahmud Ahmad Sahib, ex Financial Secretary Washington Metropolitan Jamaat, who initiated this effort. I am especially thankful to Mirza Majeed Ahmad Sahib (Son of Late Hazrat Mirza Bashir Ahmad Sahib, may Allah be pleased with him) who wrote the manuscript of this brochure. Thanks are also due to Kamran Samee who helped in its compilation. May Allah make this brochure a source of awareness about the importance of financial sacrifices and our responsibilities in this regard.

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## VARIOUS CATEGORIES OF DONATIONS

### (1) Zakat

Zakat is one of the five pillars of Islam. God has repeatedly urged the believers in the Holy Qur'an to pay Zakat for the purification of one's soul. Those who have capital in the form of cash, jewelry, bullion etc., which stays with them for one full year are required to pay at the rate of 1/40 of the value of goods. There are specific heads stated by God on which this collection has to be spent. A detailed brochure is available upon request.

### (2) Aam/Regular Subscription

This is the basic contribution started by the Promised Messiah himself and made **mandatory** for every earning member of the community. The payment ratio was later set at one sixteenth (1/16) of one's income from all sources (after allowed deductions i.e., federal and state taxes, social security tax and any insurance compulsory under the law). The Promised Messiah has said "Let every member of our Jamaat make a pledge that he would regularly pay a certain amount as subscription. Allah the Exalted blesses the sustenance of the person who makes a pledge for His subscriptions. Such people must be advised that if they had true relationship they should make a covenant with God the Exalted that they will pay regularly a certain amount as

subscription...If they cannot make even this pledge then what is the use of their calling themselves the members of this community". Payment at established rate is required of all earning members every month unless special permission is granted by Hazoor himself to pay at a lesser rate for a fixed period of time only. The Chanda Aam year is from the 1st of July to June 30th of the next year.

### (3) Jalsa Salana

This contribution is also mandatory and is exclusively spent to meet the expenses for the Annual Conventions held at the national level. The prescribed ratio is 1/120 of one's annual income from all sources (after allowed deductions i.e., federal and state taxes, social security tax and any insurance compulsory under the law) once a year, which is from the 1st of July to June 30th of the next year. It is also called the Convention Fund.

### (4) Wassiyat (Will)

This contribution is the acme of all financial sacrifice for the cause of Islam. One must pledge 1/10 to 1/3 of one's total assets, movable or immovable, to the community. The receipts from this pledge relating to assets are activated at the time of one's death, but can be paid in cash by having the property assessed by the office of Vakalit-e-Mal (Wasaya) Rabwah (Pakistan) in one's lifetime. Besides contribution on earnings from assets on which a Moosi pays 1/16, a Moosi is required to pay Chanda Wasiyyat monthly on his/her income (after allowed deductions i.e., federal and state taxes, social security tax and any insurance compulsory under the law) at a rate of 1/10 to 1/3 (according to his/her will). The donation is obligatory only on those who have made the will. The Chanda Wasiyyat year is from the 1st of July to June 30th of next year. A detailed brochure is available on request. A person who has made a will does not pay any chanda Aam.

### (5) Tahrik-e-Jadid

This scheme was launched by Khalifatul Masih II at a very critical period in the turbulent history of Ahmadiyya Jama'at in 1934. He urged the members to lead a simple life, cut down even on their meals and be content with one simple dish at meal times and donate as much as possible for the propagation of Islam in foreign countries. As little as a cent would be accepted but the donor must resolve not only to pay it regularly but also to try to increase it even by a cent every year. This scheme was the

forerunner of opening of new Missions and construction of new mosques throughout the world. Prior to the launching of this scheme, the Markaz sometimes was unable even to pay monthly allowance to its muballigheen. Behold the change! The suggested contribution is one fifth (1/5) of one month income once a year, which is from 1st November to October 31st of the next year.

### (6) Waqf-i-Jadid

This scheme was launched by Khalifatul Masih II. This was primarily introduced to train and pay the muballigheen for local duties so that they would be able to take the burden off the shoulders of the main branch of muballigheen, who could then involve themselves in tableegh (propagation) instead of tarbiyyat (training) of the new converts. The Waqf-i-Jadid year is from January 1 to December 31. Each member of the family is desired to participate in this scheme.

### (7) National Mosque Fund

Construction of Mosques had always been considered as an act of piety throughout the history of Islam. In the traditions it is stated that God promises an abode in paradise to one who helps in building a Mosque in this world. The cost of construction of Mosques and Missions in the United States has been met through a special fund in response to a special appeal made by Hazrat Khalifatul Masih IV.

### (8) Sadqa

God has commanded the believers to ward off calamities and privations, personal or national, by helping those who are less fortunate and require assistance. Having mercy and showing compassion to the poor and the needy, this fund is spent on the poor and needy only.

### (9) Fitrana

The Holy Prophet has made it compulsory on those who can afford to give one saa of flour (two and a half sears of flour) at the end of the month of Ramadhan to be distributed among the poor. Presently an equivalent in cash is paid. This is compulsory on the entire well to do, even on a newborn child. Naturally, the head of the family has to pay. It is permissible to pay at half the rate if someone is facing financial hardship. Fitrana should be paid before Eid.

### (10) Eid Fund

To make this festival of Islam an occasion of joy and pleasure, one is expected to contribute something before Eid for those who are poor and less fortunate.

### (11) Satellite Fund

To meet the cost of watching and listening to Hazoor's sermons and Muslim Television Ahmadiyya live, membership is desired to participate in the financial sacrifice to carry on this program. This media is proving a great success in bringing Hazoor's message live on a global basis and is a powerful instrument of Tabligh and Tarbiyyat.

### (12) Ansar Membership

All male Ahmadies over the age of forty are enrolled as member of this organization. Membership is compulsory. Contribution should be given directly to the local Ansar Chapter. Membership dues are 1% of one's monthly income. The Ansar year is from January 1 to December 31.

### (13) Khuddam/Atfal Membership

All male members between the age of 15 and 40 are members of Majlis Khuddam-ul-Ahmadiyya. Membership is compulsory. Its aim is to train young Ahmadies to take future responsibilities and engage them in the service of mankind in general and Ahmadies in particular. Membership dues are greater of 1% of monthly net income or \$2, to be paid each month with annual minimum of \$24. Dues are collected by each local Khuddam Chapter. The rate for Ijtema Khuddam is greater of 1% of monthly net income or \$2, to be paid once a year. The Khuddam year is from 1st November to October 31. Majlis Atfal-ul-Ahmadiyya is for male children; between the age of 7 and 14. Atfal membership dues are \$ 12.00 yearly and Atfal Ijtema dues are \$ 6.00 yearly.

### (14) Lajna Membership

This is the counterpart of Khuddamul Ahmadiyya and Ansarullah, combined, exclusive to women. All women above the age of 15 are its members. Membership is compulsory. Membership dues are 1% of one's monthly income. Dues are collected by Lajna local Chapter. Non-earning Lajna dues have been fixed as follows:

|   |                |
|---|----------------|
| Senior Citizen                              | \$15.00 yearly |
| Young Lajna/Students (Dependent on Parents) | \$15.00 yearly |
| National/Regional Ijtema (Lajna & Nasirat)  | \$15.00 yearly |

The Lajna year is from 1st of July to June 30th of the next year. Majlis Nasirat-ul-Ahmadiyya is for female children; between the age of 7 and 14. Nasirat Dues are \$7.00 yearly.

**(15) Fidyā**

God has allowed sick, old and nursing mothers to pay an amount equivalent to the cost of monthly meals to the poor if they are unable to keep fast during the month of Ramadhan.

**(16) Darul Yatama**

It is the duty of the community to look after the orphans. The fund of Darul Yatama is meant for the construction of a boarding house for their needs in which they can be housed and cared for.

**(17) Africa-India Fund**

This special fund has been established by Khalifatul Masih IV to accelerate social projects and others unique needs of Africa, India and Russia.

**(18) Review of Religions**

The **Review of Religions** is a Journal of Religion published in English that began under the direction of the Promised Messiah (asws). This journal is published monthly and the annual subscription rate is \$30.00 (US).

**(19) Muslim Sunrise**

The **Muslim Sunrise**, is a more recent Journal of Religion published in English. The annual subscription rate for the Muslim Sunrise is \$5.00.

**(20) 5 Volume Commentary of the Holy Quran**

The original 5-volume commentary published in English was derived from **Tafseer-e-Kabeer** or Great Commentary by Khalifatul Masih II. This commentary provided a detailed commentary in English that was missing and sorely needed. The need for reprinting the commentary was assessed and fund to offset the cost of printing was instituted.

**(21) Miscellaneous**

From time to time special appeals need to be made to help a special program or pressing cause. Examples of these are "Jubilee Fund" to celebrate the Ahmadiyya century, "Butul Hamd" to provide low cost housing to poor, Bosnia Fund to help the Muslims in Bosnia and Somalia Fund to help the starving in Somalia etc.

***The Holy Quran on Financial Sacrifice***

Say, 'Surely my Lord enlarges the provision for such of His servants as He pleases and straitens *it* for such of them as *He pleases*. And whatever you spend, He will replace it; and He is the Best of providers.' (34:40)

Behold, you are those who are called upon to spend in the way of Allah; but of you there are some who are niggardly. And whoso is niggardly, is niggardly only against his own soul. And Allah is Self-Sufficient, and it is you that are needy. And if you turn your backs, He will bring in your stead a people other than you, then they will not be like you. (47:39)

***The Holy Prophet on Financial Sacrifice***

Abdullah ibn Shikiri relates: I came to the Holy Prophet while he was reciting *sura* Al-Takathur (Chapter 102) of the Quran. He said: Man Says: My property, my property; while out of his property only that is his which he eats and consumes, and wears and wears out and spends in charity and sends ahead (Muslim).

Ibn Umar relates that the Holy Prophet said: Only two are to be envied: he upon whom Allah bestows the Quran and he conforms to it through the hours of the night and the day; and he upon whom Allah bestows wealth and he spends it in the cause of Allah, through the hours of the night and the day (Bokhari and Muslim).

***The Promised Messiah on Financial Sacrifice***

" Take note of the fact that there is not a single Movement in the world which can run without subscription. The subscriptions were collected during the periods of the Holy Prophet (slaw), Hazrat Moses (pbuh) and Hazrat Isa (pbuh) and all other Messengers. Hence it essential for the people of our Jamaat to be watchful in this respect. "

" Is there any organization in the world--whether temporal or spiritual--which can run without money? Almighty Allah has created a system of means appropriate for achieving proper results. Then how mean and stingy is the person who cannot sacrifice a paltry thing like a few pennies for such a grand objective as the victory of Islam. There was a time when men sacrificed their lives like goats for the sake of God. The companions of the Holy Prophet

(peace and blessing of Allah be upon him) sacrificed their properties liberally for the sake of Allah."

" There are some who make a pledge of allegiance and solemnly promise that they would give precedence to the religion over worldly affairs, yet when the need arises they maintain a tight grip on their pockets. Can anyone achieve any religious objectives with such ardent love of the world? Can the membership of these people ever benefit the Movement? Never. Never. Allah the Exalted says: **LAN TANALUL BIRRA HATTA TUNFIQOO MIMMA TOHIBOON--** As long as you don't sacrifice your most cherished possessions in the path of Allah the Exalted you cannot achieve virtue."

# The Ahmadiyya Donation System

Never shall you attain to righteousness unless you spend out of that which you love; and whatever you spend, Allah surely knows it well. (3:93)

## *The Holy Quran*

The Ahmadiyya Movement in Islam, Inc.

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