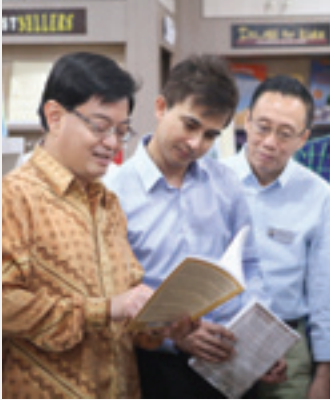


RAMADHAN 1437H / 2016

PURIFY

UNDERSTANDING & FULFILLING YOUR ZAKAT



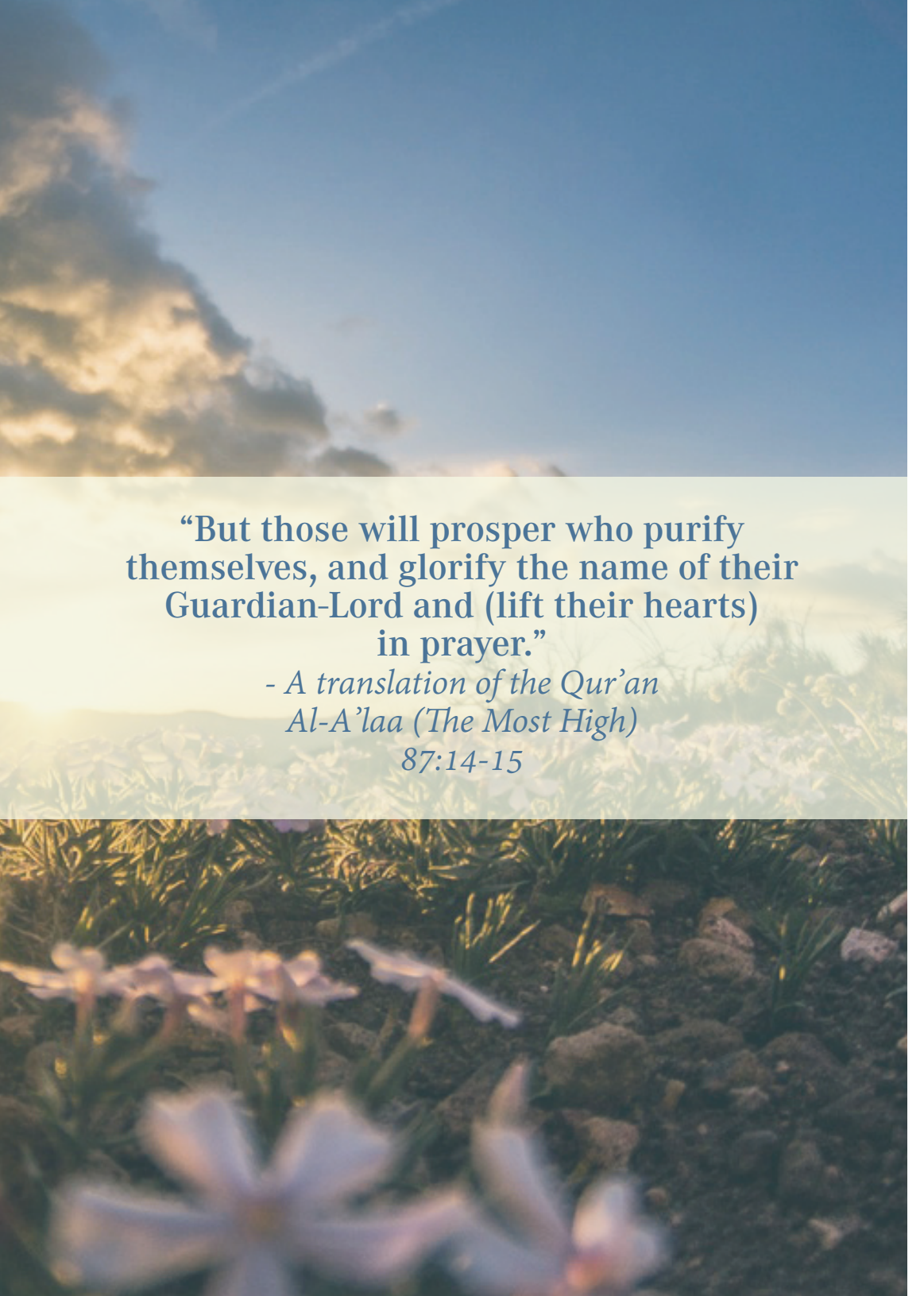
IN THIS EDITION

THE QUESTION
*How does your Zakat help
its beneficiaries?*

Valley of Peace
Better Muslims, Better People
Startup to Da'wah
A Little Help, A Long Way
Zakat Essentials

MUSLIM CONVERTS' ASSOCIATION OF SINGAPORE

MCI (P) 088/05/2016



“But those will prosper who purify
themselves, and glorify the name of their
Guardian-Lord and (lift their hearts)
in prayer.”

- *A translation of the Qur'an*
Al-A'laa (The Most High)

87:14-15

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FOREWORD

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

*In the name of ALLAH, the Most
Beneficent, the Most Merciful*

Assalamu'alaikum Warahmatullahi Wabarakatuh. This year, Alhamdulillah, MCAS (Darul Arqam Singapore) launches a new annual magazine, Purify, as a means to reach out to the community with fresh information about the significance of Zakat, its disbursement, and its impact upon the beneficiaries.

Shouldering the responsibility to collect and disburse Zakat with utmost integrity, MCAS - as one unit - has always and will always strive to continue serving and supporting the community as we help to bridge the Converts with the Muslim community. As stated in the Quran, Surah Al-Tawbah or The Repentance (09:71), "The believing men and women are allies of one another. They advocate righteousness and forbid evil."

Blessed with the third pillar of Islam that helps the community grow and purify its wealth as well as its participants, MCAS is able to move forward and continue to welcome everyone to grow closer to Islam within our safe and friendly environment.

Through our communal efforts, sustained through Zakat contributions, we share the Islamic message of peace and also hope to contribute in aspects of purifying the hearts and souls of all involved in our system of Zakat. "He has succeeded who purifies the soul, and he has failed who corrupts the soul," Allah (SWT) says in Surah Ash-Shams or The Sun (91: 09-10).

We thank you for your support and your Zakat contributions at MCAS. We hope for your continued support and trust in our cause, as we move forward to welcome more towards Islam, while ensuring your Zakat is distributed amongst the eight Asnaf. We hope you enjoy this first edition of Purify, as you read and understand better the impact of your Zakat on the beneficiaries.

We wish you and your loved ones a blessed Ramadhan. May ALLAH (SWT) accept all our positive deeds, Ameen.

Wassalamu'alaikum Warahmatullahi Wabarakatuh.

Edwin Ignatious M @ Muhd Faiz
President
MCAS



Valley of Peace

Valley of Peace is the third of a free, four-part talk series on the theme of Love. The series reflect on the mercy and immense love that our Creator has for us and how we can emulate the love shown by our Prophet (Peace be upon him) to those around us and beyond.

“The path to goodness is bitter.”

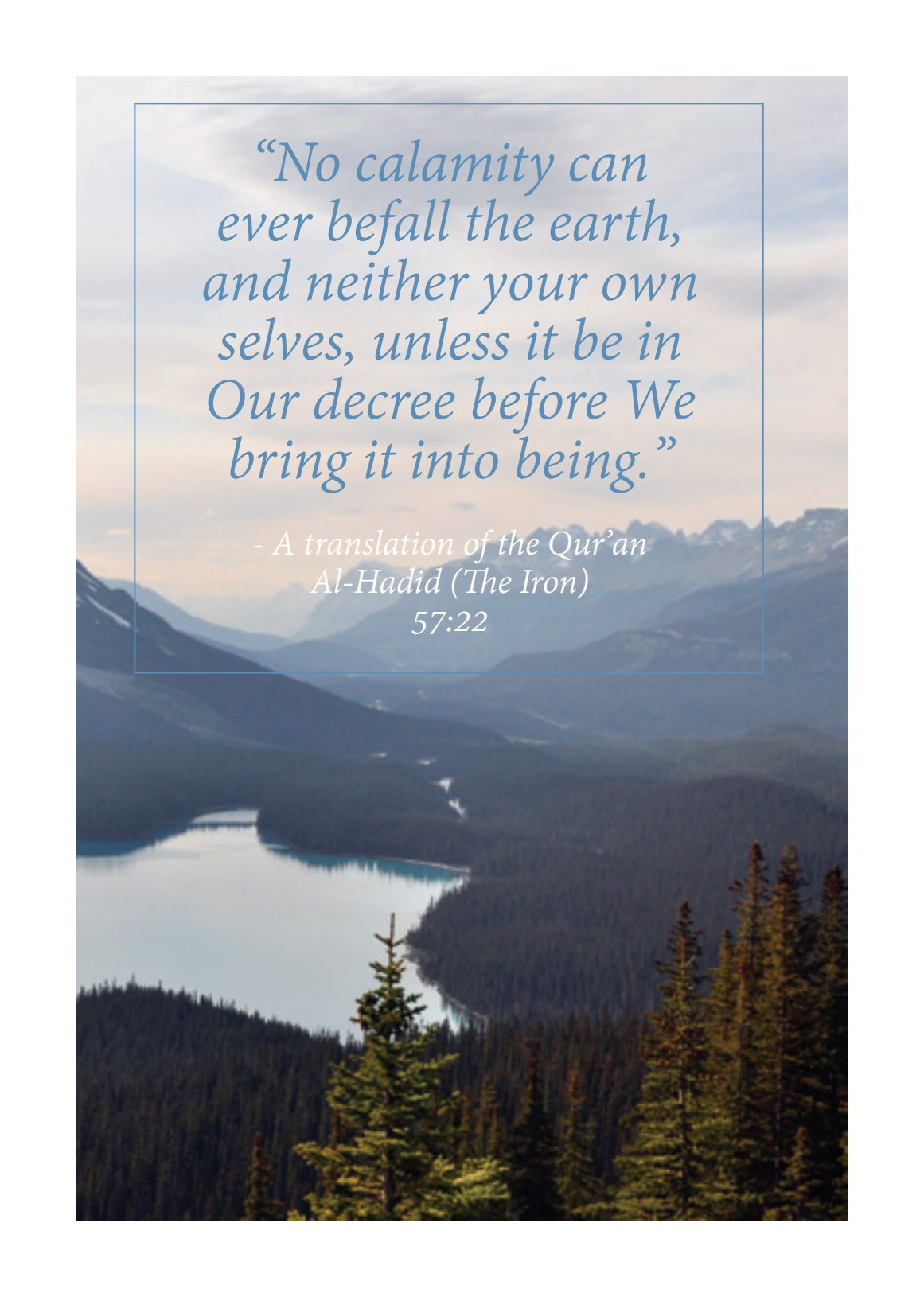
Perhaps a majority of the 150-strong attendees arrived at the Valley of Peace talk by Ustaz Fizar Zainal carrying with

them the same hopes as 28 year-old Alina* - to find some sense of calm within the “storm of her soul”.

In the fast-paced world we live in today, many, as Ustaz Fizar noted, are living in pieces instead of in peace; broken and unable to arrange fragments of their hearts together after going through tests from Allah (SWT). Instead of looking at these tests as means to get to Him, many choose to see them as barriers, and thus give up along the way.

The cure: To look at tests from the Islamic worldview, thus understanding that bitter medicine makes one better.

“Change your perspectives. If you are able to change the way you look at things, the things you look at will change,” Ustaz Fizar advised.



*“No calamity can
ever befall the earth,
and neither your own
selves, unless it be in
Our decree before We
bring it into being.”*

*- A translation of the Qur'an
Al-Hadid (The Iron)
57:22*

According to the always-smiling Ustaz Fizar, challenges in our lives are but various means to which Allah (SWT) moulds us to be better. With these tests, He is able to direct us to opportunities, inspect our faith, correct the conditions of our hearts, protect us from going astray, perfect the conditions of our soul, as well as inspire and motivate us to be better people.

While some may say that their trials are too heavy for them, Ustaz Fizar highlighted that everyone is capable of achieving peace within as long as they continue having firm faith

and good thoughts of the plans that Allah (SWT) has laid out for them. “No calamity can ever befall the earth, and neither your own selves, unless it be in Our decree before We bring it into being.” (Al-Hadid; The Iron, 57:22)

For those like Alina seeking to find the Peace in their lives, Ustaz Fizar shared six exercises that have proven to be successful, God Willing.

SPEAKER Ustaz Fizar Zainal

DATE 08 April 2016

Six Exercises to Cultivate Peace Within

- 1) *Stop overreacting*: Watch your thoughts, stay calm, and do not allow your ego to speak
- 2) *Learn to accept*: Remind yourself that Allah (SWT) is the best of Judges, and that He knows you better than you know yourself
- 3) *Do not play the blame game*: Hold good thoughts towards Allah (SWT) and His creations
- 4) *Learn to let go*: The longer you hold negative thoughts and emotions within, the further you are from allowing peace to enter
- 5) *Welcome change*: Embrace the adventure that Allah (SWT) has now entrusted into your life
- 6) *Do not compare*: Doing so is being unfair to His Divine Will and Decree (Qada' and Qadar)

Fiqh for Ladies

Fiqh for Ladies is a four-part weekly course that introduces the extensive application of the laws entailed in Shariah, specifically for women, vis-a-vis the laws that affect their daily lives.

Teaching Fiqh - the application of Shariah Law - to a room full of women of various ages and from different walks of life can prove to be a challenging affair, for each student brings to the class their own perspective and understanding

based on their knowledge and experiences about Islam.

A born-Muslim woman, for example, may find the obligatory command to perform the five daily prayers on time as easy, should she have been brought up to do so. A new Convert, however, may find it a bigger struggle as it may require adjustments to her schedule and priorities, as well as the understanding of those around her.

So how does the Convert prevent herself from feeling overwhelmed by the many obligations now due upon her?



Ustazah Siti Wahidah Redzwan, trainer of the Fiqh for Ladies course, managed to solve the conundrum by sharing a beautiful advice: “With knowledge comes the need for practice. But in practice, there are stages, and one moves along these stages as one’s capability grows.”

In the introduction to the subject, Ustazah Wahidah shared with the class about the position of Fiqh in Islamic Knowledge, that it is one of many fields alongside Oneness of God (Tawheed), morality (Akhlāq), history (Seerah) and others. She elaborated that Fiqh itself is a broad subject that encompasses many sub-topics such as Fiqh for the Individual, Fiqh for Marriage, and Fiqh for Transactions.

“While most of these Fiqh rules apply to both men and women, there are certain rulings which are important for the women to know as it specifically involves her. Everything that we touch in this course, is knowledge that each and every Muslim woman (Muslimah) should be equipped with,” the Ustazah, who has a degree in Fiqh and Principles of Fiqh (Usul Fiqh) from the International Islamic University of Malaysia, clarified.

For 17 year-old Rasyidah, listening to Ustazah Wahidah’s explanations, on the various rulings in Fiqh and how a single action might have various rulings depending on its situation, has made her realise that

there is more breadth and depth to the religion than she thought.

It is not just about the accumulation of knowledge. Rather, it is the internalisation of knowledge that is more important.

“I registered for this course because of my mother; she wanted me to learn the religion (deen), and so I did it, for her. But as I’m sitting here listening, I realise that I am doing this for me - to be a better person and to learn more about my faith,” Rasyidah reflected.

The course motivated each participant to not only gain more knowledge on Fiqh, but to also put into practice what they have learnt.

If the reflections by Rasyidah can be an indicator, perhaps it would not be too early to assume the course’s success!

LECTURER Ustazah Siti Wahidah Redzwan

DATES 23 April - 14 May 2016 (Saturdays)

Better Muslims, Better People

Muhd Fitri Khamis and Sandy Cheng, both 28, are childhood sweethearts who tied the knot this year in the presence of close family and friends. Both Fitri and Sandy - who took on the name Kamilah upon embracing Islam at MCAS - registered for MCAS's free introductory classes on Islam in their efforts to learn Islam together as a couple.



Q: Why did you choose to embark on your learning journey at MCAS?

FITRI: Sandy had always been asking me questions on Islam either triggered by events, such as the month of Ramadhan, or stemming from her own curiosity. As such, I felt it was best for her to be introduced to MCAS, where I presumed the officials are more exposed to people of different walks of life and faiths. It also helps that some of them are Converts as well, which will help Sandy as they relate better to her questions.

SANDY: I first heard about MCAS from a friend while in polytechnic, then I researched about it on the internet and decided to go for the

introductory class first, just to know a bit about the religion. That sparked off my interest in the religion and I signed up for the Beginner's Course on Islam and Let's Pray classes.

Q: How has attending the classes helped both of you in understanding the Deen?

FITRI: Truth is, apparently there's a lot that I do not know and I have re-learned a whole lot more during my time in MCAS. Going to MCAS helped me to unearth the 'why' in the actions that I do day in, day out as a Muslim, which is the strongest point one can touch on, apart from addressing the what, when and how.

So I went back to the fundamentals, such as why does Islam exist and why there is only one God, and no other gods other than Him, and

that Muhammad is His prophet. Seems like the basics yes? But trust me, I couldn't answer them myself when the Ustaz put those questions forward. And for a full-grown adult who supposedly has had years of Islamic exposure and knowledge, I really am constantly fearful and worried that I am unable to answer the same 'fundamental' questions when I meet Him [God] one day.

SANDY: I was a free-thinker but I have always believed there's a God, just that I don't know "which God" to believe in. I feel that the classes on Islam at MCAS made sense to me and made me believe in the hereafter and in Allah. Although the classes in MCAS are about Islam, I feel that the delivery is very objective and quite matter-of-factly because I don't feel pressurised to convert to the religion or be swayed throughout the course. Such delivery has definitely helped me to develop my own conclusion and some of the teachers have also helped tremendously in answering some of the questions I always had.

Q: Have you any memorable recollections from those times?

SANDY: To be honest, I enjoyed the prayer (solat) class by Sister Joriah the most. I had never prayed in my entire life, but the way she conducted the lessons was very effective and I was able to perform my prayers after a few lessons. She taught us a lot in the prayer class, not just in the basics and fundamentals, but the reasoning

behind every step in the prayers. I felt that the combination of the prayer class and the little knowledge I acquired from attending the Beginner's Courses etc. helped me become closer to Him [God].

Q: How do you see your spiritual journey ahead together?

FITRI: I hope that the both of us become better Muslims. Because I have never seen one who becomes a better Muslim, and not become a better person. And once both of us are better people, naturally we will be better partners ourselves because we are constantly scraping away the bad and doubling up on the good.

For example, now, Sandy is constantly reminding me to do my prayers. I rarely get my prayers done whenever I am outside previously, but since she embraced Islam, we schedule our activities around prayer times or try to have them at places where prayer rooms are available.

I do not know if she knows how much of an impact just this one thing has had on me. I am immensely grateful towards Him [God] in showing me the light, both towards Sandy and from within her as well. And I believe this stemmed from the prayer class that she had attended in MCAS previously.



About 80 participants of the “Welcome to Islam” Mosque Appreciation programme visited Abdul Gafoor Mosque on 24 April 2016.



“I’ve learned so many things about Islam, since converting a month ago, through these visits to different mosques in Singapore. For instance, the different mosque etiquettes - the do’s and don’ts - and also other things related to Islam.

I love that it allows me to meet other Muslims, and we get to share and learn from one another, both Converts and born-Muslims.

Each trip is a happy experience with lots of unforgettable moments, as they allow me to expand my circle of support and friends as a new Convert living away from my family.”

- Balqis A. Haris, 36



Appreciating the Early Islamic Arts and Culture at Abdul Gafoor Mosque



STARTUP TO DA'WAH

TRAINER Ustaz Saif-ur-Rahman
DATE 16 April 2016

The third module of the eight-part programme called Da'wah Awareness Training Programme (DATP) aims to provide attendees with the general principles of da'wah when encountering people of different beliefs with questions on Islam and Muslims.

In the three-hour session, Ustaz Saif-ur-Rahman taught prospective callers to Allah (da'ies) how to address and analyse arguments made against Islam by looking closely at the underlying stereotypes, prejudices and discriminations that exist within them. By analysing these arguments, the extra layers enveloping each question can be peeled off. This allows the da'ie to delve straight into the heart of the question, such that it impacts the questioner the most. By answering these questions in relation to the psyche of the person asking, da'ies can better address the needs of the questioner.

The class divided into smaller groups for discussion, where they were then tasked to come up with answers to difficult questions that non-Muslims might ask. Some of these - were even asked by born-Muslims - included "If your god was truly present, why did he not prevent the deaths of good people?", as well as assumptions such as "Islam is a violent religion that is spread by the sword".

"You should approach these questions by relating to the questioner first as a human, before going into the specifics of Islam," advised Ustaz Saif-ur-Rahman. The specific details of Islam, he added, would only cause further confusion to the questioner.



The da'ies then had to practise giving elevator speeches addressing concerns about Islam. The short time given for them to prepare and deliver their speeches proved to be important in cultivating their ability to deliver intelligent and eloquent answers, as and when needed for the situation at hand.

Salama, a participant, said, "The course today, especially the group discussions, was very beneficial. It helps us think about articulating the things we already know about Islam, to those who do not know."

According to Ustaz Saif-ur-Rahman, what is primarily important in a good da'wah initiative is to give the key and open the door of the questioner to Islam. Da'ies should not force Islam onto the listener, nor keep scores of how many Muslims have converted on their watch. Rather, what is important is the sharing of the message of Islam and the message of Rasulullah (Peace be upon him), for Guidance resides only in the hands of Allah (SWT).

FORGING UNIQUE FRIENDSHIPS

Zulaikha Muhammad Salleh (42) has been actively volunteering as a Befriender to new Converts since 2006. In the 10 year period, she has held the hands of countless Converts as they cross into a new world, introducing them to Islam and in some cases, being their only source of support during the challenging period of change in their lives.



Q : What triggered your journey towards being a Befriender?

ZULAIKHA: It first started more than 10 years ago as my father used to teach here at MCAS. When I tagged along with my father, I found that many of the new Converts were eager to learn how to pray, and they had so many questions.

As I was from a Madrasah background, Alhamdulillah, I was able to step in and help them in those areas. Unofficially at first, and then 5 years ago, officially as a Befriender.

There is, to me, an urgent need for Befrienders compared to teachers, as

many of the Converts in their initial stage are in need of support and friendship, over all else.

Many of them actually held on to Islam despite the hardship they faced after conversion, because a Befriender had been there for them. We end up being one of the most important people in their lives!

Q: What are the necessary qualities of a Befriender?

ZULAIKHA: Above all else, sincerity and love, which are easily felt by the Convert, or anyone for that matter. Befrienders also need lots of compassion; yes, it is hard to imagine being in their situation as we are born-Muslims, but we have to try our best.

Being supportive and being a constant are also very important as these increase the trust and bond between us and the Converts. Knowing how to respond to the Converts requires a certain level of Islamic knowledge and experience of course, but MCAS does provide classes for those willing to learn.

Q: That sounds like a large investment of time is needed.

ZULAIKHA: Not at all! All it requires is perhaps a short lunch or dinner date at random times, a quick message or two to keep in touch. My Befriendees [the Converts] and I usually establish when we are available, and we discuss openly how to best communicate with one another.

Q: What is the best bit about being a Befriender?

ZULAIKHA: The relationships you make, without doubt. My very first official Befriendee is a Convert from the Philippines who has no family here in Singapore. Since I got to know her 10 years ago, she has been attending all my family's Eid or religious gatherings, to the point that all my family members even in the extended family know her!

And it is beautiful to see her grow over the years: from not wearing the headscarf (hijab) to wearing one, attending various classes to learn more about Islam. The relationships forged between a sincere Befriender and Befriendee is something unlike all else, Alhamdulillah.

"She has no family here, and so over time, I became to her, as she is to me, a sister."

Uplifting the Spirits

Recently, MCAS conducted a motivational talk for the recipients of its financial assistance. With more than 20 people in attendance, including babies and senior citizens alike, the talk aimed to uplift their spirits and provide them with guidance and company in the tough times.



The overall message of the session was the acceptance of the Divine Will and Decree (Qada' and Qadar) whilst at the same time working a way out of the vicious cycle of poverty. Ustaz Hanapi Kassim, a counsellor who has worked with prison inmates, shared with the audience his experiences and encounters with the prison inmates.

According to Ustaz Hanapi, it is important to accept the will of Allah

in order for the audience to realise their position in relation to Him and to realise His dominance as the Creator. However, he cautioned against being fatalistic regarding one's situation in life. Ustaz Hanapi reminded the audience of Allah's greatest attributes of Rahman and Rahim, most Gracious and most Merciful.


The talk also highlighted the importance of knowledge in getting the self out of the cycle of poverty. To Ustaz Hanapi, knowledge is the key to success, yet knowledge does not come by easy. It requires effort and tenacity to gain knowledge, in order to lift the self out of difficulties. Ustaz Hanapi shared the importance of man's ability to think and how this ability is the determiner of his status in relation to angels and animals.

Ain*, who attended the talk, shared about how she had trouble connecting with her children in their daily homework due to her lack of knowledge. She worries that, as a result, her children will continue in the cycle of poverty. She agrees that she should be more proactive in gaining more knowledge for her children.

The session ended with a round of sharing by the audience of their struggles as Ustaz Hanapi further encouraged them to take a more purposive step towards getting themselves out of the difficulties.

"Knowledge is the key to success"

SPEAKER Ustaz Hanapi Kassim
DATE 26 April 2016




“You cause the night to enter the day,
and You cause the day to enter the night,
and You bring the living out of the dead,
and You bring the dead out of the living.
And You give provision to whom You will
without account.”

- A translation of the Qur'an
Al-Imran (The Family of Imran)
03:27



A LITTLE HELP, A LONG WAY

Shabana Muhammad Iqbal (24) and her mentally-disabled elder brother, Mohamed Ilfan, (26) are two of many who receive financial help from MCAS by means of Zakat.

 Shabana's life took a drastic turn when both her parents passed away in 2013: "Can you imagine losing both your mother and father within just five days?"

When many of her age are beginning to embark on their careers, Shabana - an ITE graduate who had to leave her diploma dreams to take care of her then-ill mother - is now a full-time caregiver to her mentally-disabled elder brother, Ilfan.


For the past three years, it has been a job that she carries out with much love and pride, despite the sacrifice that she has to make in her own life. Although Ilfan is two years older than Shabana, he has the mindset

and abilities of a three-year-old. Without Shabana's assistance, things that others would take for granted - like going to the toilet, for example - would be near impossible for Ilfan.

"My entire schedule revolves around my brother as he is fully dependent on me. The only free time I have is when he goes to school between 10:30am and 3:00pm, but even then, that would be the time I use to do grocery shopping, to settle the household needs, and to prepare his food and medication for when he returns," said Shabana.

When asked if it was a struggle for her, Shabana was all-smiles, "I would not call it a struggle because I love my brother. It's just that some days are... tougher than others; I have my tense moments. I am only 24; I too would like to continue my studies, to work, to be independent.

"However, I can't leave my brother alone at home as he is not able to take



“Patience is most important in facing tests from Allah (SWT).”

care of himself. But, Alhamdulillah. We make do with what we get from Zakat, with what Allah (SWT) gives us.”

For someone who is unable to work and with the responsibility of another on her, Shabana finds that the Zakat she receives from MCAS goes a long way in making ends meet. With the money, she is able to purchase the basic necessities for the both of them and pay the household bills. In her free time, Shabana bakes and sells her desserts to get some extra income.

“Things are getting more expensive, and what used to be enough, is not anymore. I have to do something from home to supplement what we get, even if a little,” Shabana explained.

Shabana highlighted that, beyond helping both her and her brother financially, MCAS too has been a

huge support to them. “Brother Anis, from the Converts’ Development Division, is very nice. He would not only check on my brother and I, but he too would share the things about Islam with me. And sister Noormala too,” Shabana commented.

As the interview drew to a close, Shabana had one last message of thanks to convey: “Each and every time we receive financial assistance, we feel very appreciative and we make supplication (du’a) for all those who contribute towards our Zakat.

“In fact, we are really thankful that Allah (SWT) has sent them to help us. By their giving, my brother and I are able to manage our lives a little better than previously. It is not easy to ask for help, and we are always careful on how to spend it.

“Once again, thank you.”

ZAKAT ESSENTIALS

Zakat is the third pillar of Islam, an obligatory share of wealth prescribed by Allah (SWT).

THERE ARE 2 FORMS OF ZAKAT

WEALTH

Given anytime during the year when Nisab & Haul is reached



UL-FITR

Given anytime in Ramadhan before Eid prayers

BENEFITS OF GIVING ZAKAT

Purifies greed & stinginess



Reminder that you are managers of wealth, not owners



Lessens the community's burden



Amplifies gratefulness & compassion



ZAKAT'S PRE-REQUISITES



Only Muslims are obliged to give Zakat



Owner is fully capable of giving wealth without contest by others



Wealth must have reached Nisab* anytime within a Hijrah year (Haul)



Wealth above Nisab* is maintained for at least 1 Hijrah year



8 RECIPIENTS OF ZAKAT

HOW MUCH TO GIVE?

Using an example for zakat on savings**, any of the below methods can be applied

1 MUHARRAM 1436H 1 MUHARRAM 1437H



2.5% multiplied by your lowest annual balance, OR

1 REJAB 1437H 1 SYAABAN 1437H



2.5% multiplied by your lowest monthly balance, OR

1 SYAWAL 1436H 2 SYAWAL 1437H



2.5% multiplied by last balance upon Haul completion

THE FAKIR
has no means to sustain daily needs

THE MISKIN
has insufficient means to sustain daily needs

THE RIQAB
needs assistance to pursue their education

THE GHARIMIN
is in debt and needs assistance to meet basic needs

THE IBNUSSABIL
is a stranded traveller on a permissible journey

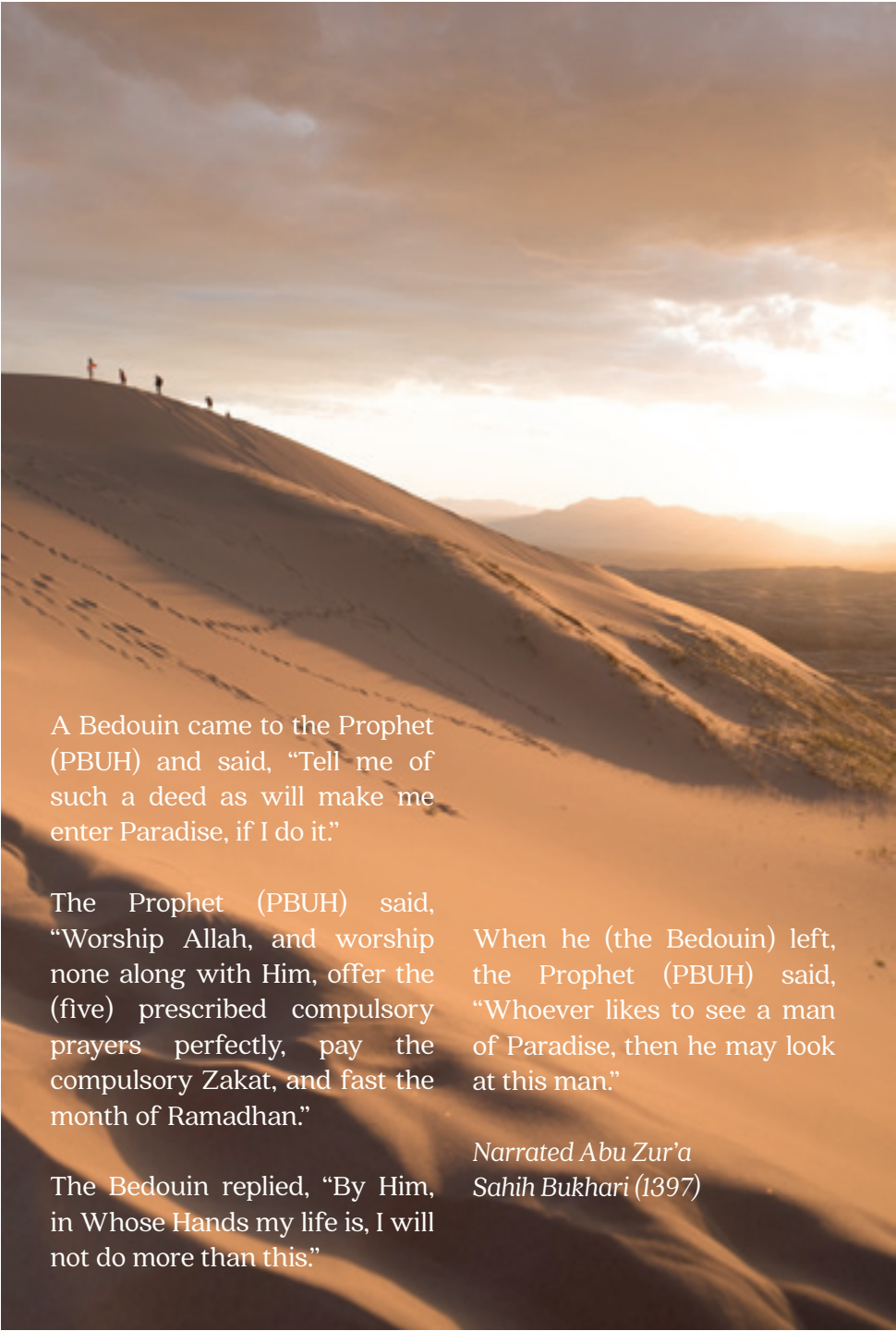
THE FISABILILLAH
strives in the cause of Allah for the community

THE MUALLAF
was a non-Muslim who has embraced Islam

THE AMIL
collects the Zakat as an appointed officer (admin expenses incl)

**Nisab = market value of 85g worth of gold*

***Money that is kept in all types of savings accounts (including fixed deposits and current accounts)*



A Bedouin came to the Prophet (PBUH) and said, "Tell me of such a deed as will make me enter Paradise, if I do it."

The Prophet (PBUH) said, "Worship Allah, and worship none along with Him, offer the (five) prescribed compulsory prayers perfectly, pay the compulsory Zakat, and fast the month of Ramadhan."

The Bedouin replied, "By Him, in Whose Hands my life is, I will not do more than this."

When he (the Bedouin) left, the Prophet (PBUH) said, "Whoever likes to see a man of Paradise, then he may look at this man."

*Narrated Abu Zur'a
Sahih Bukhari (1397)*