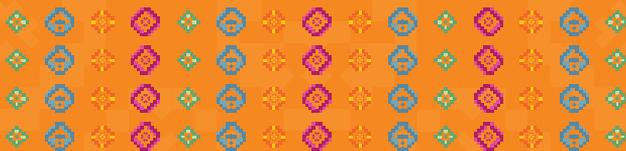
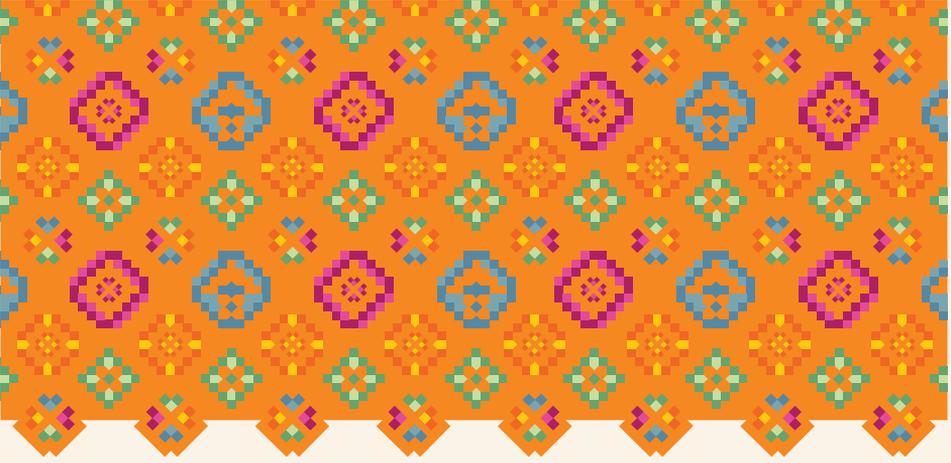




# TAPESTRY OF FAITH

TENUNAN IMAN 



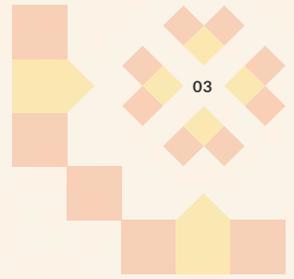


## DESIGN PHILOSOPHY

Drawing inspiration from traditional Islamic textiles, the Tapestry of Faith celebrates the harmony created when diverse threads come together as one. Each strand carries its own colour and story, yet when woven with care, they form a design that is unified, resilient, and rich with meaning.

In the same way, MCAS Darul Arqam Singapore serves as the loom – supporting and connecting individuals on their journey into Islam. Through guidance, learning, and community, we help each person find their place while honouring the heritage and experiences they bring.

Together, these threads form a vibrant tapestry that symbolises unity through diversity and the strength that emerges when many lives are woven into one shared faith.



PRESIDENT'S MESSAGE



RAMADHAN PROGRAMMES



ALL ABOUT ZAKAT



ZAKAT DISBURSEMENT



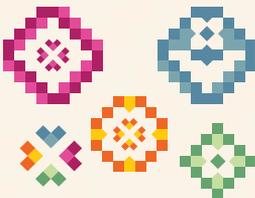
2025 PROGRAMME HIGHLIGHTS



ALL ABOUT FIDYAH



METHODS OF GIVING



# PRESIDENT'S MESSAGE



Assalamu'alaikum wa rahmatullahi wa barakatuh.

All praise is due to Allah (SWT), who has granted us the honour and blessing of giving and serving. The year 2025 was not just a chapter of generosity, it was a powerful testament to the strength of our community and the mercy of Allah (SWT). Through your Zakat contributions, you have helped transform lives, nurture faith, and bring hope to countless hearts.

Your generous support has enabled MCAS Darul Arqam Singapore to achieve milestones that once seemed beyond reach. Last year, we proudly rebranded DACcNDAYS into Arqam Kids and Youth Learning (AKYL), making it Singapore's first free weekend madrasah for children. This initiative ensures that every child, regardless of financial background, has access to Islamic education. With free transportation, uniforms, refreshments, and learning materials, AKYL is more than a programme, it is a promise that no child will be left behind in their journey of faith.

Your generosity also shone during our annual Qurban Drive, where we distributed 1,200kg of Qurban meat to 308 new Converts and Financial Aid beneficiaries. These acts of compassion reflect the true spirit of Islam and remind us that every contribution you make is a ripple of mercy that touches lives far and wide.

Giving is not merely charity but it is worship. It purifies wealth, elevates the soul, and draws us closer to Allah's (SWT) pleasure. What you give for His sake, He returns in abundance, inshaAllah. Your Zakat is more than a donation; it is a lifeline for those in need and a source of blessings for you and your family. As we look ahead, we invite you to continue this beautiful journey with us.

Your trust and generosity have built the foundation of our work, and together, we can reach even greater heights. Let us keep transforming lives, strengthening faith, and spreading mercy, one act of giving at a time.

May Allah (SWT) reward you manifold, accept your good deeds, and grant you His infinite mercy. Ameen.

**MUHAMMAD IMRAN KUNA**  
President, MCAS Darul Arqam Singapore

# RAMADHAN PROGRAMMES

## Weekdays *Starting from 19 February 2026, 10pm - 11pm*



### Daily Tadarus Quran (Online via Zoom)

Join us every weekday as we gather to recite and reflect upon the Holy Quran. Like threads coming together in a loom, our voices unite to seek the blessings of Allah (SWT).

## Weekends *Every Saturday starting from 21 February 2026*

### 21.02.2026 *The Unfolding Scroll: Guidance from the Light of the Quran*

5:30pm-6:30pm

By *Ustaz Muslim Ahmad*



Discover how the Quran serves as an enduring compass, providing clarity of purpose in the complexities of contemporary life. Learn practical ways to strengthen your bond with the Divine Words during Ramadhan and beyond.

### 28.02.2026 *The Flow of Generosity: Sustaining the Ummah Through Zakat*

5:30pm-6:30pm

By *Ustazah Syariati Sulaiman*



Explore the spiritual and social significance of zakat. This session highlights how sincere giving creates a continuous cycle of mercy, uplifting the giver's soul while fortifying the resilience of our community.

For more information on our Ramadhan programmes and activities, visit our website or follow us on our social media.



## Weekends

Every Saturday starting from 21 February 2026

07.03.2026

### The Spectrum of Belief: Honouring the Diversity of Our Traditions

5:30pm-6:30pm

By Ustaz  
Fizar Zainal



Islam is a rich tapestry of cultural and scholarly expressions. We examine how our diverse backgrounds contribute to our collective strength, celebrating a unity that is made more beautiful by its variety.

14.03.2026

### Building the Sanctuary: Our Shared Purpose in Community

5:30pm-6:30pm

By Ustaz  
Abdullah Ahmad



Reflect on the values that shape a compassionate, purpose-driven community. This session encourages us to see how our individual roles contribute to creating spaces of true belonging and spiritual growth.

## Every Saturday

5:30pm-6:30pm

### Storytelling Sessions

We invite your children to our storytelling sessions to plant the seeds of faith in the hearts of the next generation, ensuring our tapestry continues to grow for years to come.

## Every Saturday

### Iftar & Tarawih Sessions

Iftar Venue: MCAS Carpark

Doors open at 6pm.  
To be seated by 6:45pm.

(No outside food and drinks. Seats are limited.)

Tarawih Venue: MCAS Level 2 & 3

To be seated by 8:15pm.

(Congregants to bring own prayer mat & garment. Seats are limited.)

For more information on our Ramadhan programmes and activities, visit our website or follow us on our social media.



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# ZAKAT

The fourth pillar of Islam, alongside the Testimony of Faith, Prayers, Fasting during Ramadhan and Performing Hajj.

*“Take, [O Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah’s blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.”*

**Surah At-Tawbah 9:103**

## Zakat Fitrah

To be paid anytime in Ramadhan before Eid al-Fitr Prayers.

## Zakat on Wealth

To be paid once *Nisab* and *Haul* are reached.

## Conditions for Zakat on Wealth



Muslim



Full Ownership of Wealth



Reached Nisab Value\* (\$15,750)



Maintains Nisab for One Haul

*\*Nisab value for the month of January 2026. Nisab value is subject to change. For the latest information, please visit [mcas.sg/giveto](http://mcas.sg/giveto) access the updated Nisab values.*

## Types of Zakat on Wealth



Zakat on Savings



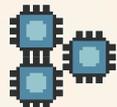
Zakat on Insurance



Zakat on Gold



Zakat on Business



Zakat on Shares

Scan the QR code to use our Zakat calculator:



# CALCULATIONS FOR ZAKAT ON WEALTH

## 1. Zakat on Savings



### a. Determine Start Date

For first timers, note the date when your wealth exceeds the *Nisab* for the first time, otherwise determine the date in which the last zakat was paid from your savings account.



### b. Let One Haul Pass

Ensure that one *Haul* has passed since the start date, and determine the end date.



### c. Check Bank Balance

Look through your balance history between the start and end date. Did your balance remain above or equal to the *Nisab* throughout? If yes, proceed to next step.



### d. Identify the Lowest Balance

What is your lowest balance within the period of that one *Haul*?



### e. Calculate

Multiply that lowest balance by 2.5%. That's the amount of zakat you need to contribute for your savings.

## 2a. Zakat on Gold (*not intended for wear*)



### a. Check the *Nisab*

Check the *Nisab* for the month.



### b. Find Current Rate of Gold

Find the current rate of gold by dividing the *Nisab* by 86. E.g.:  
 $\$5,000/86 = \$58.14$

### c. Identify Total Weight of Gold (*not intended for wear*)

Find out the total weight of your gold not intended for wear. It is liable for zakat if it is above the gold *Nisab* of 86g or more.



### d. Calculate

Your zakat on gold **not intended for wear** would be the total weight of your gold multiplied by the current rate of gold multiplied by 2.5%. E.g.:

$$200g \times \$58.14 \times 2.5\% = \$290.70$$

## 2b. Zakat on Gold (*intended for wear*)



### a. Check the *Nisab*

Check the *Nisab* for the month.



### b. Find Current Rate of Gold

Find the current rate of gold by dividing the *Nisab* by 86. E.g.:

$$\$5,000/86 = \$58.14$$

### c. Identify Total Weight of Gold (*intended for wear*)

Find out the total weight of your gold intended for wear. It is liable for zakat if it is above the gold *Nisab* of 86g or more.



### d. Calculate

Your zakat on gold **intended for wear** would be the total weight of your gold multiplied by the current rate of gold multiplied by 2.5%. E.g.:

$$900g \times \$58.14 \times 2.5\% = \$1,263.15$$

### 3. Zakat on Insurance



**a. Check the Nisab**

Check the *Nisab* for the month.

**b. Retrieve Statement**

Retrieve your current insurance statement.

**c. Identify Surrender Value**

Find out your surrender value from your insurance statement.

**d. Calculate**

Your zakat on insurance would be your surrender value multiplied by 2.5%.

### 4. Zakat on Business



**a. Determine Net Worth**

Calculate the difference between the business' current assets and current liabilities. Then add or subtract any necessary adjustments to this value. E.g.:

- *Current Assets:* \$100,000 (including cash, inventory, and equipment)
- *Current Liabilities:* \$20,000 (outstanding debts and accounts payable)
- *Adjustments:* \$5,000 (depreciation on equipment)
- *Net Worth*= \$100,000 - \$20,000 - \$5,000 = \$75,000

**b. Calculate**

Multiply the net worth by 2.5%, then multiply the result by the percentage of Muslim ownership in the business. That is the amount you need to contribute for your zakat on business. E.g.:

*Muslim Ownership Share:* 60%  
 $\$75,000 \times 2.5\% \times 60\% = \$1,125$

### 5. Zakat on Shares



**a. Check the Nisab**

Check the *Nisab* for the month.

**b. Find Current Valuation**

Find the current valuation of your market value of the shares after the *Haul* is reached. The valuation is calculated by multiplying the number of shares you own by the value per unit share on that date. E.g.:

$5,000 \text{ units of shares owned} \times \$2 \text{ per unit share} = \$10,000.$

*Thus, your market shares are valued at \$10,000 which is above the Nisab (e.g. \$5,000), which make them liable for zakat.*

**b. Calculate**

Multiply your market share value by 2.5%. That is the amount of zakat you need to contribute for your shares. E.g.:

$\$10,000 \times 2.5\% = \$250$

Scan the QR code to use our Zakat calculator:



# ZAKAT DISBURSEMENT



## Fisabilillah

Someone who strives in the cause of Allah (SWT), for community.

- Arqam Kids and Youth Learning (AKYL)
- Academic Excellence Award
- Public, In-House, Ramadhan Talks
- Da'wah Awareness Training Programme (DATP)
- Multi-National Club Monthly Discussions
- Storytelling & Booksharing Activities
- Multi-National Club Social and Cultural Diversity Activities
- Asia Pacific Cross-Cultural Convert Conference (APCCCC)
- Counselling Unit
- Ashura Porridge Distribution
- The Muslim Reader Magazine
- Youths of Darul Arqam (YODA)
- Book-Based Enrichment Classes
- Zakat Campaign
- Asatizah Education Training
- Da'wah Free Publications
- Humanitarian Aid



## Muallaf

A person who recently embraced Islam.

- Individual Personal Coaching
- Foreign Converts' Welfare Aid
- Converts' Care and Development
- Multi-National Club Monthly Discussions
- Multi-National Club Social and Cultural Diversity Activities
- Education Classes for Tawhid, Hadith, Quran, Tafsir, Sirah & Fiqh
- Embracing Islam
- Let's Pray Classes
- Project Reaching Out
- Knowing Islam Session
- Let's Pray Book
- Financial Assistance
- Project Ansar
- Beginners' Course on Islam
- Women's Wing Programme



## Fakir

A person without means to sustain his daily needs.

## Miskin

A person with insufficient means sustain his daily needs.

- Financial Assistance
- Ramadhan Disbursements
- Gift of Qurban



## 'Amil

A person/institution who administer the collection and distribution of zakat.

- Administrative Expenses



## Riqab

A person who is freeing himself/herself from the bondage or shackles of slavery. In Singapore, this category refers to those who need some assistance to pursue their education.

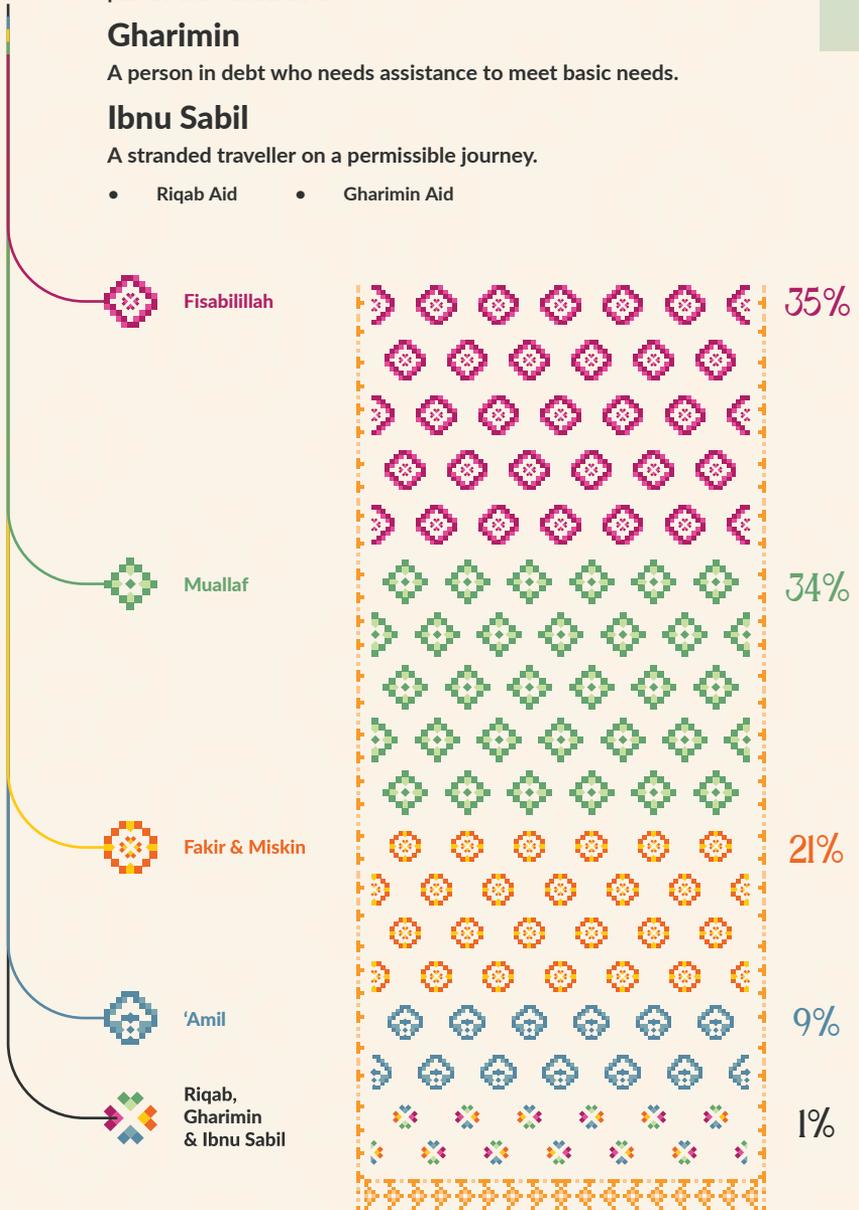
## Gharimin

A person in debt who needs assistance to meet basic needs.

## Ibnu Sabil

A stranded traveller on a permissible journey.

- Riqab Aid
- Gharimin Aid

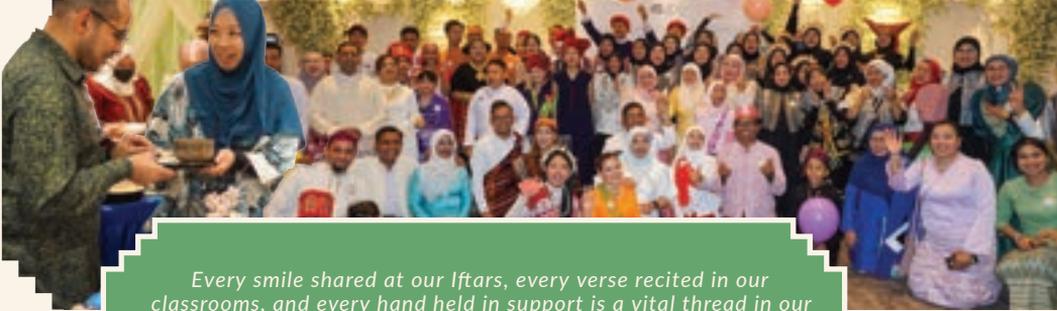


# 2025 PROGRAMME HIGHLIGHTS



*The moments captured here are more than just memories; they are the living results of your compassion in action.*

*MNC Racial Harmony Day - Celebrating Cultural Diversity in July 2025.*



*Every smile shared at our Iftars, every verse recited in our classrooms, and every hand held in support is a vital thread in our vibrant Tapestry of Faith.*



*The inaugural Asia Pacific Cross-Cultural Convert Conference (APCCCC) was held in November 2025, bringing together Muslim organisations across the Asia Pacific region.*

*8,000 bowls of Ashura porridge were distributed at 16 mosques across Singapore in July 2025.*



*Your contributions serve as the essential threads that strengthen our community.*

*66 students and 133 teachers received awards at the Academic Excellency Award ceremony in January 2025.*

*Da'wah Awareness Training Programme (DATP) in June and July 2025.*

*From the eager faces of our AKYL students to the quiet devotion of our new Converts, your generosity provides the loom that allows these stories of faith to unfold and flourish.*

245 students benefited from AKYL classes in 2025.



EIB storytelling sessions in Ramadhan 2025.



Through Hands for Hope, 10 converts' homes were cleaned, tidied, and uplifted by our volunteers in August 2025.



Whispers of Her Inner Strength women's talk in October 2025.

*Weave your Zakat with us. As we look toward another year, we invite you to continue weaving this legacy of mercy.*



Calm to Qiyam held at An-Nahdhah Mosque in July 2025.

Cultivating a Deeper Connection with Faith talk by Al-Habib Musa Al-Khazim Bin Ja'far Al-Saggaif in May 2025.

*Every act of giving purifies your wealth and builds a sanctuary of learning and hope for those seeking the path of Allah (SWT).*



1,200kg of Qurban meat was distributed to 308 new Converts and Financial Aid beneficiaries during Gift of Qurban in June 2025.

# FIDYAH

When a person is unable to fast out of concession in Ramadhan, and is unable to make up for that fast, a fidyah (redemption fee) payment is required from that person.

*"[Fasting for] a limited number of days. So whoever among you is ill or on a journey [during them] - then an equal number of other days [are to be made up]. And upon those who are able [to fast, but with hardship] - a ransom [as substitute] of feeding a poor person [each day]. And whoever volunteers good [i.e., excess] - it is better for him. But to fast is best for you, if you only knew."*

**Surah Al-Baqarah 2:184**

## Who is obligated to pay Fidyah?



### 1. The Elderly

Those who are too weak to fast and/or is no longer capable of fasting.



### 2. Pregnant/ Nursing Women

Those who did not fast due to fear that it may be detrimental to the baby's health.



### 3. Missed Fasts

Those who have not made up for their fast from the previous year's Ramadhan- this includes fasts missed for sickness, menstruation, and post-natal bleeding.



### 4. For the Deceased

Those who were not able to make up for their fast when they were alive.



### 5. Terminal Illness

Those who are unable to fast due to an illness with little hope of recovery.

## How much is it?

The Prophet Muhammad (SAW) set the rate of Fidyah is equal to 1 mud or equivalent to 750g of rice for every day that is not fasted. In Singapore, that payment is usually made in the cash equivalent, with the rate being set by Majlis Ugama Islam Singapore (MUIS).

E.g.: 750g of rice = \$1.40\*  
Number of missed fast = 5 days in 2025

Fidyah to pay for 5 missed days in 2025: \$1.40\* x 5 = \$7

\*Fidyah value for the month of January 2026. Fidyah value is subject to change.

Scan the QR code to use our Fidyah calculator:



TAPESTRY OF FAITH

# METHODS OF GIVING



## 1. Walk-In

### Ramadhan Opening Hours

9:30am to 8:30pm daily\*  
Including Public Holidays  
\*Closed for Breaking of Fast  
7pm to 7:45pm

### Normal Opening Hours

9:30am to 5:30pm (Mon-Sat)  
9:30am to 1:00pm (Sun)  
Closed on Public Holidays



## 2. Website

[www.mcas.sg/give](http://www.mcas.sg/give)

Available Payment Modes:



## 3. Home Collection

[www.mcas.sg/homecollection](http://www.mcas.sg/homecollection)

Scan the QR code to  
make an appointment.



## 4. Crossed Cheque

**Payee Name:**  
The Muslim Converts'  
Association of Singapore

**Mail the cheque to:**  
32 Onan Road, The Galaxy,  
Singapore 424484

# OTHER WAYS TO SUPPORT

## Volunteer Opportunities

Looking for a meaningful way to give back this Ramadhan? Come join us in volunteering and be part of a caring community dedicated to making a real impact through service, kindness, and togetherness.



## Be Part of A Movement That Empowers The Next Generation



Youths of Darul Arqam (YODA) is our dynamic youth wing for those aged 15 to 30.

Through leadership programmes and volunteering, we empower youth to connect, grow, and serve.

Find your purpose and join a community that believes in your potential.



## Endless Giving, Eternal Blessings

The Prophet Muhammad (SAW) said: "... before the most beloved of deeds to Allah are those that are most consistent, even if they are small." (Sahih al-Bukhari)

At MCAS Darul Arqam Singapore, we provide a simple way for you to maintain this consistency through recurring donations. By setting up a scheduled gift, you can ensure your Sadaqah is contributed every Fajr or every Friday without needing to remember each time.

Your regular support helps us provide a stable foundation for our services and programmes throughout the year. Set up your recurring donation on our platform today and keep the rewards of giving flowing.

Scan to set your recurring Fajr & Friday donations today:

