Gold and Silver Zakat Sheet

Have you reached the nisab, how much zakat is due, and when does your year end?

1 The conditions

- **Nisab** (the minimum on which zakat is due): 85 g of pure gold, or 595 g of silver.
- **Hawl:** a full lunar (Hijri) year holding at least the nisab (about 354 days).
- **Rate:** 2.5% of the pure gold you hold.
- Turn each karat into pure gold: weight × the factor in the table.
- **Price:** buy price or sell price? That choice is yours and your fatwa authority's.

2 Turning karats into pure gold

Karat	Factor (× weight)	Grams of this karat equal to the nisab
24K	0.999	85.09
21K	0.875	97.14
18K	0.75	113.33

Silver: the nisab is 595 g, and zakat is 2.5% too.

The lunar year (hawl)

- Note the first day you reached the nisab. Example 2026-03-01 → the year ends about 354 days later: 2027-02-18 (an estimate, not an exact Hijri date).
- The exact Hijri date comes from the reminder in the app: qintar.app/app
- Jewelry that is worn: the four Sunni schools differ on it. Ask a fatwa authority you trust.

3 Worked example Example

Piece	Calculation	Pure grams
Example Ring and chain, 21K	80 × 0.875	70
Example Bracelet, 18K	20 × 0.75	15
Total	**70 + 15**	**85**

85 g ≥ 85 g → **Nisab reached**.

Zakat = 85 × 2.5% = **2.125 g** of pure gold (Example).

At the 24K buy price of 7,009.37 (3 Nov 2026, an example):

2.125 × 7,009.37 = **EGP 14,894.91**.

Silver Example : 100 g is below 595 g → Silver nisab not reached.

4 Fill in by hand

Description	Karat	Weight (g)	Factor	Pure grams
Example Ring and chain	21K	80	0.875	70
Example Bracelet	18K	20	0.75	15

Total (pure grams)	
Reached 85 g? ✓ / ✗	
Zakat = total × 2.5%	
Date nisab reached / approximate end of the year	

Prices and calculations are for information only. They are not financial advice, an offer to buy or sell, or a religious ruling. Check tax matters with your accountant.

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