

# Islam Question & Answer

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## 105293 - Zakaah on money that is available from a loan from the real estate fund

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### the question

A poor man borrowed money from the real estate fund to build accommodation. After he built it and lived in it, he had extra money available to him from the loan. After that he spent this extra money in doing business, and this man paid off bank instalments from what was available of this money. Does he have to pay zakaah on this money, and is this money regarded as belonging to him or to the state?.

### Detailed answer

Praise be to Allah.

This money is regarded as belonging to him and comes under the same ruling as the rest of his money. Zakaah is due on it if one full hijri year has passed since he took it from the bank, if it met the minimum threshold (nisaab) by itself or when added to whatever he had of other money and profits.

And Allaah is the source of strength, may Allaah send blessings and peace upon our Prophet Muhammad and his family and Companions. End quote.