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COMPLETE GUIDE · HANDBOOK

The dariba.co Zakat handbook

Saudi Zakat Guide: Scope, Base and Provision Analysis

Trace the relevant provision, conditions, evidence and connected calculation.

IN BRIEF

Navigate Saudi Zakat scope, base, special activities, funds, deemed assessment, rights and collection through detailed source-backed provision guides.

REGIME

Saudi Zakat

PROVISIONS

Articles 1–128: navigation into dedicated analyses; Article 2purpose and new special-activity/procedural links.

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General information only, not tax or legal advice.

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How to use it. Each numbered chapter follows the dariba.co guide in the same order. Underlined links open the detailed guide on dariba.co for each point; the sources chapter lists the official ZATCA and legislative texts the guide relies on. The Arabic legislation controls where an English translation differs.

01 Read the regulation as a framework of obligations and rights

Article 2 states the regulation's purpose: to explain Zakat collection in Saudi Arabia and clarify the taxpayer's and Authority's rights and obligations in support of compliance. It does not create a standalone exemption or substitute for the detailed calculation rules.

Dariba recommendation: approach a Zakat position through the applicable payer, period, activity, calculation provisions and procedural rights. Use the current Arabic legislation and relevant official guidance together, preserving the assumptions and conditions of any official example.

Saudi business Zakat is a calculation built from the applicable payer, financial period, recognised balances and regulatory adjustments. A single percentage of accounting profit does not reproduce that calculation. This guide connects the detailed provision guides so that ownership, additions, deductions, profit adjustments and final limits are considered together.



Staircase of the Zakat calculation: payer and period, year and rate, the base, additions, deductions, adjusted profit, final limits, then return and payment within 120 days

02 Establish the payer and the relevant financial period

Current amended Arabic Zakat Implementing Regulations Articles 1 and 3–8 address scope, residency, exclusions and exemptions. The payer guide explains the actual ownership and legal-person conditions; the exemption guide distinguishes the separate qualifying routes.

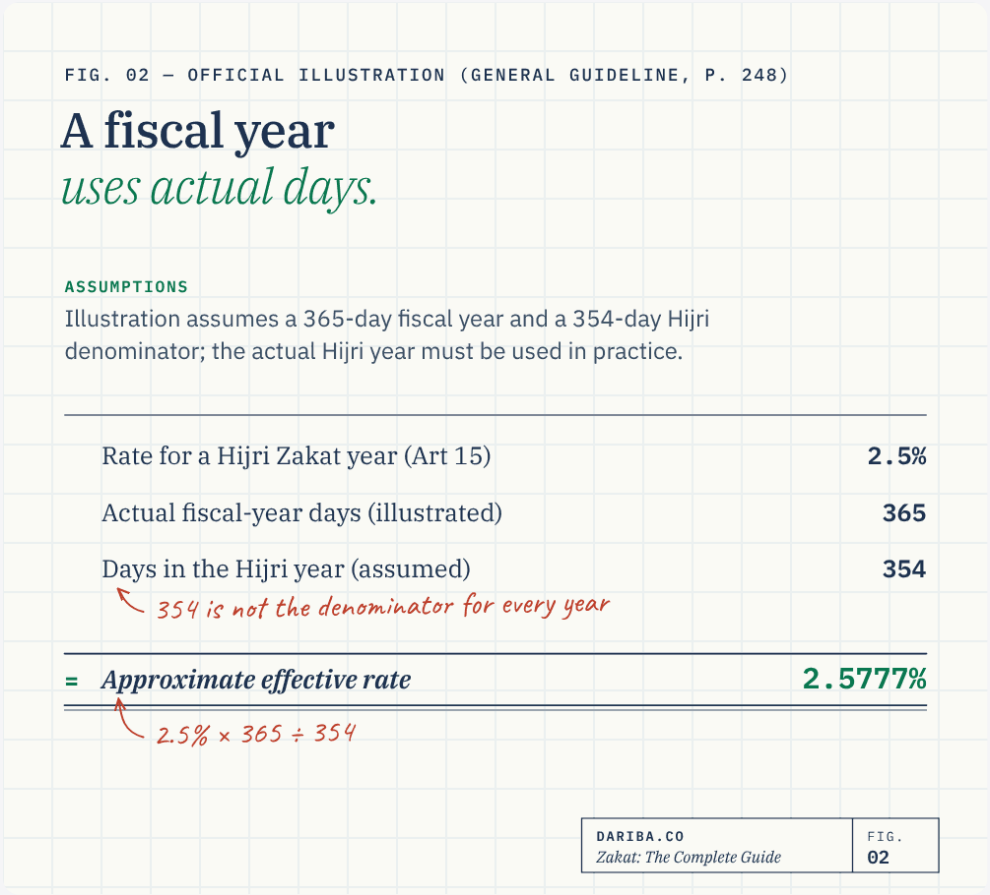
Do not reduce the enquiry to every Saudi pays Zakat and every foreign-owned interest is outside it without reviewing the actual statutory facts and special rules. Registration, legal form, beneficial ownership and the particular activity can matter.

The applicable financial period also matters. Use the governing framework and actual amendments for that period rather than applying an old guidance example to every current filing. The linked guides identify the current official sources and their limits.

03 Determine the year, ownership changes and actual rate

Articles 10–15 govern relevant commencement, closing and ownership-period matters. Article 15 specifies 2.5% for a Hijri Zakat year; a differing fiscal year uses the actual fiscal days and the number of days in the relevant Hijri year.

Official General Guideline, first version October 2024, p. 248: the illustrated 365-day year with an assumed 354-day Hijri denominator gives approximately 2.5777%. That assumption does not make 354 the correct denominator for every actual year.



Official illustration: 2.5% Hijri rate adjusted for a 365-day fiscal year over an assumed 354-day Hijri year gives about 2.5777%

The period and ownership guide explains the conditions and special closing periods. The consolidation guide addresses Article 16; a group label alone does not establish eligibility for one consolidated return.

04 Build the accounts-payer base from qualified balances

Articles 17–23 connect closing values, classification, the funding/asset framework and additions. The base guide explains the ordinary accounts-payer calculation; financing, deemed and other special routes require their actual provisions.

Start with equity/equivalents, the permitted liabilities and the signed difference between adjusted and specified book profit/loss, then the qualifying deductions. A raw sum of every creditor or every investment is insufficient.

The asset-value guide and apportionment guide explain the relevant values, liability ratios and limits. Reclassification must be consistent across the calculation, with the same balance removed from its former category.

05 Classify funding, provisions and equity movements

The additions guide connects Articles 23–30. Not every provision has identical treatment, not every shareholder loan remains a liability, and not every shareholder loan in every entity form is automatically equity.

The partner-financing guide explains the separate borrower/lender tests in Articles 30–31. The equity guide explains unpaid approved distributions, actual dividends, recognised gains, carried losses and treasury-share conditions in Articles 36–41.

Dariba analysis: ownership, financing terms, authorisation and actual payment can change the category and final limits. They should be evidenced before forecasting a Zakat saving from a loan or distribution.

06 Apply the detailed deduction route to each asset

The deductions guide explains Article 26 and the detailed asset conditions. The operational-assets guide distinguishes fixed assets, intangibles, biological assets and specified inventory exceptions. The housing guide addresses the actual employee-asset/loan conditions.

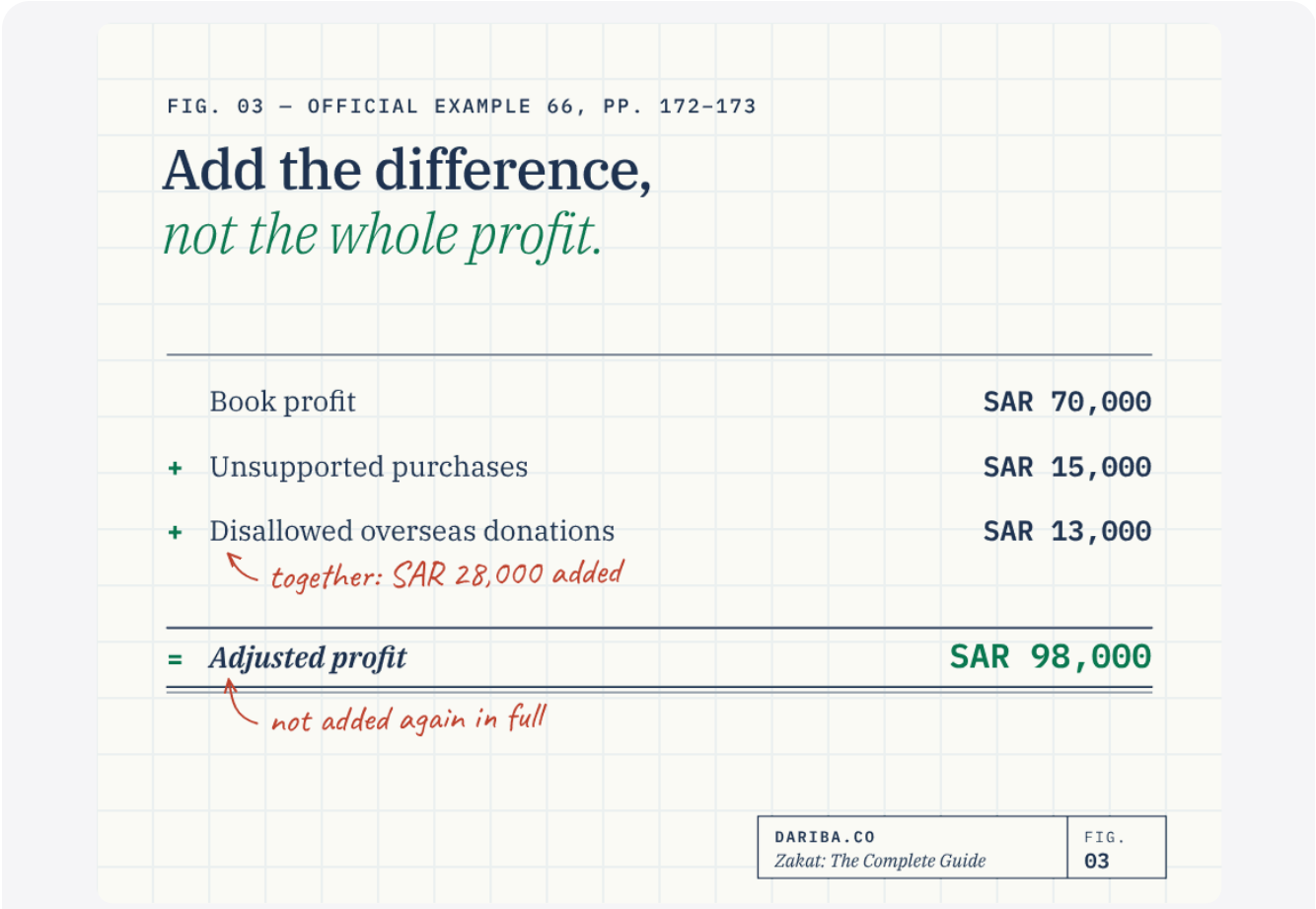
The investment guide separates trading controls, domestic holdings, foreign investments, funds and instruments. A qualifying deduction can come with separately calculated investment Zakat and payment.

The receivables guide explains delayed government dues and separate balances. The property-project guide reads amended Article 73 directly, including licensed off-plan projects. These specific routes cannot be replaced by all current assets are non-deductible or all non-current assets qualify.

07 Reconcile adjusted profit without adding it twice

Articles 60–65 address information differences, expense acceptance and bad debts. The profit-adjustment guide explains the bridge from book result, the relevant revenue/expense rules and the signed difference added to the base.

Official General Guideline Example 66, pp. 172–173: book profit SAR 70,000 plus unsupported purchases SAR 15,000 and disallowed overseas donations SAR 13,000 gives adjusted profit SAR 98,000. The amount added through this adjustment is SAR 28,000; the guide does not add the entire SAR 98,000 again to retained earnings.



Official Example 66: book profit SAR 70,000 plus unsupported purchases SAR 15,000 and disallowed overseas donations SAR 13,000 gives adjusted profit SAR 98,000; only SAR 28,000 is added through the adjustment

The accepted-expenses guide and bad-debt guide explain particular conditions. Accounting recognition alone does not resolve them, and expense treatment differs from a closing asset/liability classification.

08 Apply the final limits before calculating the obligation

Articles 27–28 provide the applicable alternative and maximum base. The limits guide explains the conditional comparison, including the lower-of calculation and the actual equity-equivalent maximum.

A book loss does not automatically eliminate Zakat where a positive base remains. Conversely, the rules do not justify saying every loss-making business must owe Zakat or that adjusted profit always supplies an unconditional floor.

Dariba recommends reconciling the ordinary base, applicable limits, actual ownership/period and any separately calculated investment obligation before applying the supported rate. The general estimator illustrates already-qualified inputs; it does not determine every legal classification or special-sector calculation.

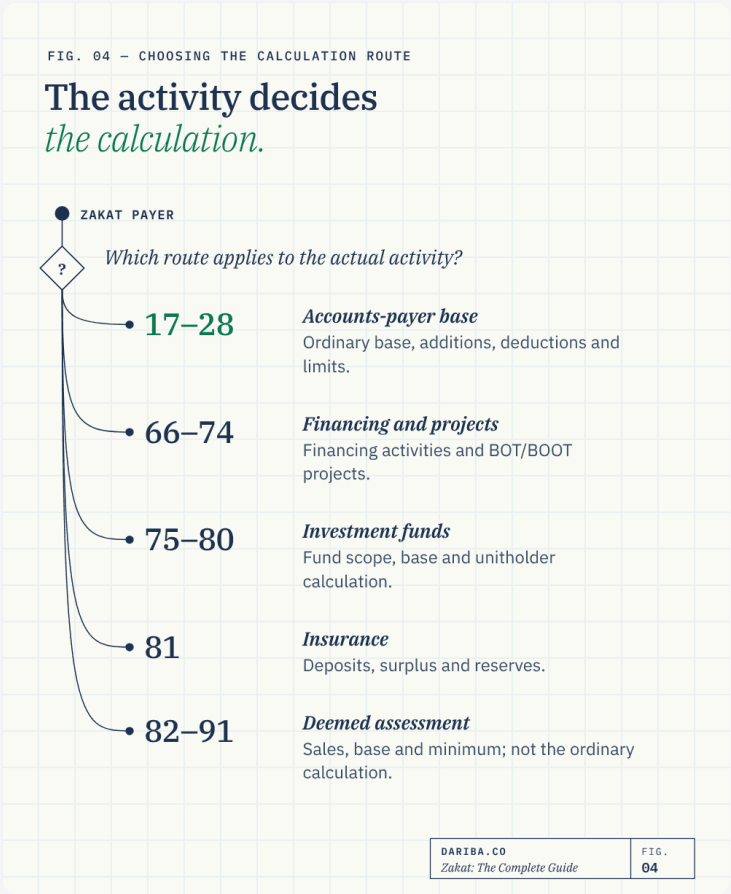
09 Use the actual special-activity and assessment route

Articles 66–74 require separate attention for financing activities and relevant projects. The financing-activities guide and BOT and BOOT guide identify the scope and specific calculations.

For Articles 75–80, start with investment-fund scope and compliance, then the fund base and unitholder calculation and equity-fund monthly trading ratio. Article 81 has its own insurance deposit, surplus and

reserve analysis.

Articles 82–91 govern the separate deemed-assessment route and sales, base and minimum calculation. The classification, data sources, flat rate and minimum must not be replaced by the ordinary accounts-payer calculation.



Decision tree of Zakat calculation routes: ordinary accounts-payer base, financing activities and projects, investment funds, insurance, or deemed assessment

10 Keep the return and evidence review connected

Article 102, Arabic text, p. 50 and English translation, p. 58, requires the accounts-payer return and payment within 120 days of Zakat year-end, extending an official-holiday deadline to the first following working day. Filing involves the prescribed electronic form and attachments, not just paying an estimated amount.

Maintain a clear reconciliation from financial statements through classifications, deduction conditions, profit adjustments, corrections, limits and payment. Review a request, assessment or dispute using the actual notice and current applicable procedure rather than assuming an old date or generic remedy fits every case.

Article 57 has a separate base-information discrepancy analysis, covering equity, liabilities, deductions and linked adjustments following a final decision. It should not be confused with the activity-result rules.

11 Connect taxpayer rights, collection safeguards and guidance

The taxpayer-rights guide connects Articles 92–97 to their detailed conditions. Dedicated analyses address instalment plans, confidentiality and permitted disclosure, final dues and collection, seizure and sale.

Articles 126–128 address guidance, interpretive decisions and special rules. Match the relevant interpretation to its facts, conditions and applicable period. Dariba's analysis explains the framework and practical implications; it is not a binding ZATCA ruling.

This guide provides navigation into dedicated provision analyses and official sources. It does not certify that every paragraph, exception, delegated decision or related instrument has been independently reviewed. Use each linked guide's stated scope and qualifications when applying it to an actual case.

Key takeaways

1. Identify the payer, period and applicable calculation route.
2. Trace qualified additions, deductions and the signed profit bridge.
3. Financing, funds, insurance and deemed assessment need specific rules.
4. Review evidence and connected reassessment adjustments.
5. Preserve rights, procedural deadlines and collection safeguards.
6. Guidance and official examples retain their factual and period limits.

Sources and citations

Official sources cited in the dariba.co guide (dariba.co/zakat-the-complete-guide/), with the provisions they support.

Implementing Regulations for Zakat Collection, 1445H, current Arabic text

Article 2purpose; actual scope/base/special-activity/rights/procedure provisions linked in the guide.
https://zatca.gov.sa/ar/RulesRegulations/Taxes/Documents/ZakatRegulation_1445.pdf

ZATCA General Guideline for Zakat Collection, 1445H

General framework, Example 66 profit bridge, actual year-rate assumptions, dedicated activity and procedural chapters.
https://zatca.gov.sa/en/HelpCenter/guidelines/Documents/Zakat-General-Guideline-Zakat-Collection-1445AH.pdf

Implementing Regulations for Zakat Collection, English reference

Translation and retrieval aid; current Arabic text controls.
https://zatca.gov.sa/en/RulesRegulations/Documents/ZAKAT%20COLLECTION.pdf

Related dariba.co guides and tools

payer guide
dariba.co/who-is-subject-to-zakat/

exemption guide
dariba.co/zakat-exemptions/

period and ownership guide
dariba.co/zakat-year-rate-ownership-changes/

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dariba.co/zakat-financing-activities-scope-and-base/

BOT and BOOT guide
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About this handbook

This handbook reproduces the dariba.co guide **“Saudi Zakat Guide: Scope, Base and Provision Analysis”** (dariba.co/zakat-the-complete-guide/), last updated on dariba.co on **24 October 2026**, formatted for offline reading. Handbook edition: **Updated November 2026 · Version 1.0**.

General information only. Actual supplies, facts, applicable periods and controlling Arabic legislation determine the result. Official examples are distinguished from Dariba analysis and original illustrations. Seek advice or clarification where the arrangement or source material leaves a specific issue unresolved.

Figures, dates and thresholds are reproduced as published in the guide. Before relying on any of them, check the current text of the cited official source; ZATCA updates its rules, guidelines and deadlines regularly.

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