

The Ahmadiyya Chanda Fraud

Which word is mentioned with the same frequency as the word "*salah*" in the Noble Qur'an? No prizes for guessing "*Zakah*", unless you're Ahmadiyya top brass, in which case you'd really want it to be "*chanda*". And what is *chanda aam*, other than a 6.25% tax on your income? Well, it's *bid`ah* of course, an innovation, as according to the Ahmadiyya, it's obligatory. It's an alteration of the *shari`a* and is therefore totally unIslamic.

But it's actually worse than that. Why? Well there's an argument that if *chanda* was used for the benefit of the membership, that it's not such a bad thing, but is it for the benefit of the membership? That remains to be seen. Let's now have a look at how the Ahmadiyya defines its activities for the benefit of the Charities Commission:

299081 - AHMADIYYA MUSLIM ASSOCIATION UNITED KINGDOM

<p>Activities i</p> <p>PROPAGATION OF ISLAM; BUILDING OF MOSQUES; RELIGIOUS EDUCATION FOR WAQF NAU CHILDREN; EMERGENCY RELIEF - NATURAL DISASTERS; ASSISTANCE TO DESERVING AND NEEDY;</p>	<p>Where it operates i</p> <p>THROUGHOUT ENGLAND AND WALES</p>
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Of particular interest to us is the bottom line. "Assistance to deserving and needy". I'm fairly certain that in years past, they had a provision for helping the deserving and needy amongst its membership, and given that they have Humanity First as an outfit that takes care of those last two lines, the question of redundancy for the purposes of deception does arise.

In Britain, the needy have access to Job Seeker's Allowance, Incapacity Benefit and Income Support. That is how the State looks after the needy. The State is of course funded by the taxpayer. That's you and I. It's by and large a very useful system, preventing the weakest members of society from total financial breakdown, without needlessly incentivising them to remain unemployed for long periods. It isn't a massively dissimilar system to that of *zakah* in a truly Muslim society. As such, it should be praised.

Now I can tell you from personal experience that it's very hard to live on Job Seeker's Allowance. The way I managed in 2004 was to sell almost everything of value that I owned. I ate cheap, packet noodles for most meals and I just about got by. *Alhamdulillah*. If it hadn't been for the odd bit of help from family and friends, it would have been impossible. I was in genuine need and the State stepped in and helped me. On a side note, I praise Allah for this period of my life. It was tough, but I learned a lot.

From previous experience, I didn't expect the *jama'at* to assist. I was not in the least

bitter about this, I just accepted it as the way things were. In the early 90s when I was previously in a tight spot, Mirza Tahir recommended that I buy some Premium Bonds when I asked him for a short-term, interest-free loan off the back of the thousands in *chanda* I had previously paid. Being the gullible cultee that I was, that's exactly what I did. I bought an investment that is *riba*-based.

So in 2004, despite being *by far* the highest *chanda* contributor for years to the North London *jama`at*, at times happily paying £200 per month, I didn't ask, and I didn't expect. In fact, I never told the *jama`at* about my financial difficulties and just upped my involvement, doing more security duty and going to more meetings. I was in genuine need, but I relied on Allah (SWT). Thank God then, for the Welfare State.

Now, leaving aside the high number of Ahmadis who engage in paid cash work whilst claiming benefits (as my late father always lamented) there is the bigger issue of the Ahmadiyya making *chanda* payments **obligatory**, whether you are employed or not. In fact, *chanda* is payable *even if you are on benefits*. That's right. The **Ahmadiyya taxes its poorest members**. The Welfare State helps poor Ahmadis and the Ahmadiyya taxes them. Don't believe me? The [Khuddam web-site](#) states clearly what "net income" means:

* In this context when we talk about net income it means the following:

1. Income from Employment and State Benefits

- This includes (i) Salaries and Wages, (ii) Pensions from former employer/s, (iii) State Pension, (iv) Child Benefit (v) Social Security Benefit including Unemployment Benefit, Income Support, Family Credit etc (vi) Any other regular income

I wonder how long before they close this site down? No worries. I have it archived and cached. I recommend that everybody else does the same.

They take money from the poor, the sick and the old. It's so breathtakingly wrong, that you almost can't believe your eyes. Other than the rank-and-file Ahmadi knowing about the reality of the situation, there is also a plainly visible *chanda* calculator. The gall of this is breathtaking. No *Zakah* calculator is available on any Ahmadiyya site that I am aware of, only a *chanda* calculator. Now, I don't know how much JSA is nowadays, but in 2004 it was £55 per week. Based on that figure, The amounts payable are in the tables extracted from the site below:

Your figure of £2860 per annual means your monthly rates are:

Chanda Type	Obligatory?	Monthly Amount	Annual Amount
Khuddam Chanda	Yes	£5.00	£60.00
Ijtema Chanda	Yes	£1.25	£15.00
Total to MKA UK	-	£6.25	£75.00

These are paid to MKA UK

Also please note the following are the prescribed amounts for your monthly Jamaat Chanda payable to Jamaat finance secretary:

Chanda Type	Obligatory?	Monthly Amount	Annual Amount
Chanda Aam	Yes	£14.90	£178.75
Jalsa Salana Chanda	Yes	£1.99	£23.83
Tehrik-e-Jadid Chanda	No	£4.17	£50.00
Total to AMA UK (obligatory)	-	£16.88	£202.58
Total to AMA UK	-	£21.05	£252.58

These are paid to AMA UK

(As a Khuddam (aged 15–40) you'd have to pay £277.58 per year. Note, the amount is **obligatory** and it's about 10% of income!)

That is bread from the mouths of hungry children. If these poor people aren't the ones who are supposed to be helped as "deserving and needy", then who are?

One might ask how this collection is enforced? Most sincere Ahmadis know exactly how. They get an unbearable office-bearer (it used to be me!) calling them up demanding money. I don't recall an office bearer ever calling up for anything other than "where's your chanda?" or to advise of a meeting, where the question was asked. Direct debits are encouraged. Non-compliance can lead to the cruel practice of excommunication, which robs you of your community connections and is a pretty brutal effective boycott. In reality, this rarely happens, but the threat is usually sufficient to make people comply. This is not the issue though. The Ahmadiyya makes it very clear

that *chanda* is obligatory on every earning and *non-earning member*. the British taxpayer is subsidising the expansion of the Ahmadiyya's property base and poor Ahmadis are losing out.

Why are ordinary Ahmadis not allowed to say anything about this? Simply because dissent within the Ahmadiyya is ruthlessly suppressed. If you sound like you might be turned into a troublemaker, you're excommunicated. People are so enmeshed in the cult that they daren't say anything in public. That's where I come in. I'm not saying anything more than what I know a lot of Ahmadis are thinking, and talking about privately, but are too frightened to complain about. Believe it or not, I am the voice of the downtrodden Ahmadi, who has my complete sympathies.

The operation of *zakah* is not always clear to the lay-person, but there are some easy to understand precepts. *Zakah* is collected from *eligible* Muslims and is then used to help the needy. In terms of utility, there is a lot of overlap between *zakah* and *chanda*, which rather begs the question of why the Ahmadiyya couldn't function with just *zakah*. Obviously, with a Welfare State in Britain, Muslim organisations don't give money to everyone on JSA, but *neither do they ask for collections or donations!* In fact, if you have debt, or even if you don't and your income is low, you [pay no zakah!](#) That is Islam. Ahmadiyya is not Islam. It is a heretical movement that taxes the poor to promote itself. Why take money from the British taxpayer to fund your expansion? It is outright theft!

Ahmadiyya is not just a fringe movement with questionable theology, it is a *de facto* cult that keeps its victims mentally, spiritually and financially enslaved. It's about time it got investigated.