

2024 ANNUAL REPORT



The Leader in Empowering Lives Through Zakat



Zakat Foundation of America works hand in hand with local organizations and international allies, serving communities in more than 40 countries. Since 2001, we have reached millions of people through our programs, bringing hope, relief, and lasting change.

Our Mission

We enable individuals to make a direct impact through charitable giving, whether fulfilling a Zakat obligation or simply supporting those in urgent need. This is implemented through immediate relief and establishing long term self sustainability.

Our Means

We collect voluntary charity and Zakat payments, distributing it to the direly needy and deserving recipients:

- I. The poor, hungry and thirsty
- The sick, the wounded, the plague-struck; expecting and postpartum mothers, and newborns
- 3. The refugee, internally displaced, and the forced migrant
- 4. The besieged, the subjugated, the victims of violence, and the persecuted
- The debt-ridden, and children, women, and men in need of inclusive, quality education and empowering vocational training
- 6. The inclined for advocacy of peace, equanimity, and the elimination of violence
- Those striving to establish human rights, sustainable communities, food resilience, clean water and sanitation, and responsible consumption and production
- 8. Those who work to make this possible

Our Work

We enable people like you to make a direct impact through charitable giving- whether fulfilling a Zakat obligation or simply supporting those in urgent need. We deliver your aid personally with dignity to the poor, the destitute, the hungry,



the stricken, the war-ravaged people of the world. We have an A+ rating from CharityWatch and have been helping people at home and abroad for over two decades.

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Dear Friends and Supporters,

Assalamu 'alaykum and peace to you.

With heartfelt gratitude, I share Zakat Foundation of America's 2024 Annual Report, a testament to your unwavering compassion and generosity. Together, we empowered families, mobilized communities, and strengthened our outreach to bring hope and healing to millions.

As the crisis in Gaza worsened, your support fueled the largest humanitarian response in our history. Through trusted local partners, we **nourished 725,000 people** with warm meals, delivered food parcels, trucked in medical supplies and hygiene kits, conducted a historic rice airdrop over Khan Younis and Central Gaza, and operated daily soup kitchens. Our courageous field teams continue to deliver lifesaving relief.

In 2024, your generosity **nourished 1,083,625 lives** across **45 countries**, including Mali, Sudan, Yemen, Palestine, South Sudan, and Haiti. Every meal, food parcel, and drop of clean water reminded families they weren't alone.

You **empowered 16,571 people** through **livelihood training in 12 countries**, including flood-hit Nepal and India, and earthquake-struck Morocco and Türkiye. Many were sole breadwinners like Esma in Türkiye, who trained at our women's cooperative to support her ailing mother and single parents like Zineb, who received goats and livestock training to sustain her family. Your support helped them reclaim dignity and forge a path to self-reliance.

Here in the United States, you helped **30,690** refugees and immigrants rebuild their lives through our cultural centers, our new Social Service Center in Chicago, our partnership with Upwardly Global, and resettlement efforts in Chicago with St. Bartholomew Catholic Church. Our volunteers reached deep into communities, offering a compassionate presence.

As we look to 2025, we remain steadfast in our mission: alleviating suffering, nurturing dignity, and building a brighter, more hopeful future for all.

Thank you for amplifying mercy with your zakat and sadaqah, faith with your action, and solidarity with your care.

With heartfelt appreciation,

Khalil Domir

Khalil Demir

Executive Director and Founder



EMERGENCY RELIEF

Our emergency response saves critically injured patients, and lifts the crushing burden from overwhelmed hospitals. We wrap displaced families in winter clothing, restore dignity through hygiene kits, funding students' education to ensure hope survives when everything else falls apart.

Gaza's Unyielding Spirit: Delivering Aid Through Siege and Conflict

66 The impact of the war in the Gaza Strip has taken a toll far beyond loss of life, desperate humanitarian conditions and physical destruction. It has fundamentally altered the socio-economic landscape of Gaza...

The impact will be felt for generations to come.

 Ruba Jaradat, International Labour Organization Regional Director for Arab States

Since October 7, 2023, the ongoing conflict has claimed over 52,000 Palestinian lives, displaced 1.9 million, and left 2.1 million starving. In the face of this unimaginable crisis, your support has brought hope.

We have served Gaza and the West Bank since 2002 with food and water security, medical care, infrastructure development, education and livelihood support, emergency relief, and more. Since 2023, we've delivered warm meals as part of our I Million Meals for Gaza, operated daily soup kitchens, provided clean water, and even carried out a rice air drop, proving that compassion reaches even in the darkest hours.

Your support helped **959,460**Gazans receive aid!





Every Meal Was a Message: You Are Not Forgotten

From trucking in vital supplies to air-dropping rice, your generosity sent a powerful reminder: they are not forgotten.

Tekeyes/Soup Kitchens: 4,200 people daily across northern, central, and southern Gaza, reaching **172,200 individuals** during this reporting period alone.

Ramadan Iftar & Food Parcels: 59,460 people received Iftar meals, nearly half of them children and 15% from women-headed households, offering not just nourishment but dignity. In North Gaza, 500 food parcels reached 3,000 people, each filled with essential staples like flour, sugar, olive oil, and tea.

Udhiyah Meat Packages: 1,080 meat packages in Gaza and **7,688** in the West Bank fed **14,168 people**, bringing critical relief to families on the brink of starvation.

Rice Air Drop: In partnership with the Royal Jordanian Air Force, we successfully airdropped **4,000 rice packages** over Khan Yunis and Central Gaza, providing vital food relief to **30,000 people**.

Warm Meals and Flour for Bread: 493,500 people received nourishing warm meals, and 50,000 received flour for bread with your support.

Food Packages: 62,000 received food packages containing regional staples such as flour, yeast, sugar, margarine, sauce, zaatar, olive oil, wet wipes, tea, and more.

With dignity and hope, you fed **873,590** people.















Winter Without Shelter: Warming Gaza's Displaced Families

When 85% of Gaza's population (1.9 million) faced displacement in winter's grip, you kept **8,500 Gazans** warm with **1,000 blankets** and **1,500 warm clothing packages** in the Jabalia Camp of North Gaza.





Healing Gaza: Training Doctors, Treating the Wounded

Your support helped I 14 future doctors from Gaza to continue their studies at Mansoura University in Egypt. In September 2024, several of them welcomed to the U.S. for a medical observership program. While investing in Gaza's future healers, we also met urgent needs on the ground: 10,000 Gazans received emergency medical care at Al Shifa Hospital's ER, and 1,200 more patients were treated in the ICU.

11,200 Patients received medical aid

Gaza's Mothers Carry More Than Grief

Memory, Hope, and the Burden of Loss

Across the Gaza Strip, families grapple with the daily reality of *loss*: loss of food, shelter, loved ones, and dreams. Of the now 2.1 million remaining Gazans, 6% fewer than last year, memories are the heaviest load to carry for the displaced. For Nadira Fayez Abedin, a mother of six, one memory haunts her above all: the last time she saw her 12-year-old son, Saleem.



Saleem loved to plant tomatoes; he tended to his seedlings with care and saw them as a symbol of resilience in the face of ongoing challenges. When the order to evacuate came, in rushed silence, the family gathered only necessary supplies. As Nadira watched her home, filled with cherished memories, fade into the distance, she suddenly realized she had left behind some essential belongings.

Much to her dismay, her husband rushed back for the items, and Saleem followed closely to check on his plants. That was the last time she saw her beloved husband and son. Gripped by panic and clinging to a fading thread of hope, Nadira set off alone, navigating the perilous streets in search of them. She narrowly escaped death more than once, only to return home and face the unthinkable.

Forever seared in her mind will be the memory of their bodies and of a bag of small tomatoes next to Saleem. She set off back to her remaining children, carrying Saleem, to ensure a proper burial. This is the reality of countless families in Gaza. These memories weigh down their hearts, but not their spirit.

We remain steadfast in our commitment to families like Nadira's. In the wake of unimaginable loss, we are providing her and her children with the essentials they need to survive, such as food parcels to ease their hunger, firewood to cook warm meals, and clean water to sustain them. This support is more than aid; it is a lifeline of dignity and hope, helping them take the first steps toward healing and rebuilding their lives.



ENVIRONMENTAL DISASTERS & CONFLICT ZONES

Rebuilding Hope Amid **Earthquake and Floods**

Afghanistan Emergency Relief

When devastating earthquakes struck Herat Province in October 2023, you helped us deliver 600 emergency food packages filled with flour, rice, cooking oil, and warm blankets. Because of you, 3,600 **people** found relief amid the destruction.

Just months later, in May 2024, catastrophic flooding submerged entire villages and left hundreds dead. Once again, your support made it possible for our local teams to conduct rapid assessments, aid rescue efforts, and provide urgent relief to 400 displaced families, reaching **2,400 people** with food, kitchen essentials, and shelter.



Mohammad Hashem lost everything in the monsoon floods. Your support gave him the essentials he needed to support his daily needs.







A Mother's Fight for Survival and Dignity

Lebanon Emergency Relief

When war erupted along Lebanon's border, over 2,000 families, including Fatima's, fled in terror, some to Tyre, Sidon, Beirut, carrying nothing but hope. We met them in their darkest hour: **300 families** received shelter, hot meals, water, and sustenance while **7,865 vulnerable souls** received winterization aid, transforming our relief into their lifeline against cold, hunger, and despair.

In a single night, Fatima's home was reduced to rubble. Fatima fled seeking refuge in an overcrowded school-turned-shelter. Every day, Fatima rose before dawn to light the small stove and stretch what little food they had.



At night, as her children curl close to her under the donated blankets, she whispers: "The walls of our house may have fallen, but the walls of our hearts remain strong. One day, insha'Allah, we will return, rebuild, and live with dignity again."

With your support, Fatima received fuel to survive the bitter winter, blankets to warm her children, and food parcels to ease their hunger and restore a sense of dignity. "You remind us that Allah does not forget the broken," Fatima said with tears in her eyes.

When food was scarce and water even scarcer, your support turned despair into survival, and survival into hope.

Coming Together Across Faiths to Rebuild the Future

Supporting Pakistan's Christian Community

In August 2023, violent attacks in Jaranwala, Faisalabad, left a Christian community devastated as churches and homes were burned to the ground following allegations of blasphemy. Guided by our unwavering commitment to serve all people regardless of faith, ethnicity, or background, we moved swiftly to support **60 families** affected by the fires, reaching **420 individuals** with urgent essential food, household items, and cooking supplies. In the face of loss, your support helped families begin to rebuild their lives.



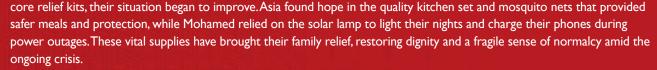
"For the first time since the fire, my children ate a warm meal and slept safely," Zeba, a mother of 5, shared. Thank you for bringing hope in her darkest hour.

Fostering Stability in Sudan for Refugees

Sudan Emergency Relief

Sudan became the world's largest displacement crisis, with 6.5 million people forced to flee since April 2023, becoming refugees in their own country. When families lost everything and food prices soared beyond reach, we distributed **7,000 warm** meals, 200 food packages to **1,400 people**, **1,000 core relief items to 5,000 people**, and **500 Ramadan food packages** to **feed 2,650 people**.

Asia and her husband, Mohamed, were displaced from Khartoum to Port Sudan. Along with their four children, they now live in the overcrowded Al Zaim Al Azhari school gathering site, facing harsh conditions and limited belongings. When they received our







Winter Relief: Wrapping Families in Warmth and Dignity

Your support warmed 56,080 people worldwide.

Winter chill brings struggle for 43.7 million refugees, 72.1 million internally displaced, and 1.1 billion families living in poverty.

Through our Winter Relief program, we distributed **15,826 winter** packages, including coats, blankets, coal, heaters, and food, reaching **56,080** people in Afghanistan, Argentina, Bangladesh, Gaza, India, Jordan, Lebanon, Nepal, and Pakistan.





FOOD SECURITY

Where Crisis Starves, Your Generosity Feeds

An estimated 343 million people worldwide suffer from hunger. Without proper intervention, this silent killer leads to widespread health crises. But you're helping us fight back. Your generosity provided healthy, fresh, and nourishing meals, food packages, and meat to families across 45 countries.

In Argentina, your support fed **20,000 children** at **II community kitchens**, provided kitchen equipment, and empowered community leaders with workshops on nutrition, child development, resource management, and sustainability.

In Ghana, **20,000 vulnerable** and **food-deprived people** rejoiced at your support of fresh meat and food packages during Udhiyah season.

In Libya, our response to catastrophic floods in the aftermath of Storm Daniel provided food support to **11,100 people**, helping those at risk of hunger and malnutrition in camps and temporary shelters.

In Mali, a country facing food challenges due to conflict and climate change, **16,500 people**, including refugees, desperate widows, and people with disabilities, received crucial food packages.

In Niger, your support in the aftermath of the July 26, 2023, coup delivered critical food aid to **14,245 people** in the Maradi region.













Starvation in Yemen Can't Be Ignored

The excruciating pain a parent feels when their child cries from pangs of hunger is debilitating. Children in Yemen are experiencing this nightmare daily. You helped provide **1,000 children** facing severe malnutrition with **180,000 nutrient-rich**

meals through three daily meals over six months. Children received care at malnutrition treatment centers, while caregivers were educated on proper feeding practices, ensuring access to therapeutic foods and ongoing medical supervision.

180,000

NUTRIENT-RICH MEALS PROVIDED WITH YOUR SUPPORT

Mohammed's Life Transformed by Your Generosity

Mohammed was born into a loving but struggling family in Damt, Al-Dhalea. Instead of joy, his birth brought the fear and burden of feeding one more hungry mouth. Just months later, Mohammed began showing signs of severe malnutrition. If left untreated, malnutrition can cause growth stunts, weakened immunity, and impaired cognitive development. This crisis doesn't just threaten survival; it robs children of their future.

Thanks to your support, Mohammed received high-protein therapeutic food, medical oversight, and a tailored feeding plan. We also guided his mother through follow-up care, ensuring his steady recovery. Like him, hundreds of recently treated children at risk of relapse were given six months of targeted nutrition, health monitoring, and caregiver education, restoring strength, preventing setbacks, and giving them a real chance to grow.





A Sacred Duty: Nourishing the Hungry in the Holiest Times

Ramadan

You dedicated both your sadaqah and zakat to provide food packages and warm iftar meals to help us reach an incredible **413,415 beneficiaries** across five continents. Here in the United States, your charity reached over **100 mosques** and community centers with food, groceries, and iftar meals, serving over **12,000 people**.

Udhiyah

This blessed season of sacrifice, purpose, and traditions inherited from the Prophet Ibrahim (on him be peace), includes the annual act of preparing fresh sacrificial meat to sustain those in need. This year, 216,579 pounds of Udhiyah meat



were distributed to **334,960 beneficiaries** across **43 countries**, providing sustenance to those living on the very brink of starvation. Thank you for choosing to fulfill your religious obligation with us.

From Grains to Gratitude with 1.7 Million Pounds of Rice Distributed

Rice is a staple food across households in South Asia; however, 281 million people remain undernourished and unable to enjoy this luxury.

In Afghanistan, a country reeling from conflict, natural disasters, and poverty, your support provided **2,300,160 nourishing meals** to needy families across **30 provinces**.

In Bangladesh, after Cyclone Remal devastated the region, leaving 5.5 million facing hunger, your generosity delivered **270,000 lifesaving meals**.

For 78-year-old Gamkal, who works in the tea fields so he can feed his paralyzed wife and hungry family, your support was a welcome blessing, which meant months of food. What seemed like just a grain became a lifeline.







LIVELIHOODS

We Don't Just Help Them Survive — We Help Them Rise

The dangerous consequences of cyclical poverty can span generations. Drowning in uncertainty, the toll of just living is an ongoing battle for survival for sole breadwinners, needy widows, and other marginalized segments of society.

We provide a lifeline to keep people afloat and thriving. Your support empowers people to pave a path of self-sufficiency through skills training. Your gift of a sewing machine, computer training, and livestock for animal husbandry are the catalysts for lifting people out of poverty.

Reclaiming Dignity with Vocational Training

Our vocational training services span **12 countries**, uplifting people and encouraging them to use their talents and passion to their benefit.

In Argentina, we equipped local leaders with the tools to address the realities of abuse, negligence, hunger, and violence in their areas.

In Bangladesh's slums, 1,166 women now have small businesses after receiving tailoring skills.

In Ghana, **730 women** learned sewing, food vending, and livestock production, spearheading their futures.

In Jordan, our centers in Amman and Irbid empowered **4,084 women** and young professionals through trainings in graphic design, digital and financial literacy, sewing, embroidery, English, mosaic, and more.

In Madagascar, we trained **200 youth** from 15-25 years of age, in MS Office, Basic Computer Skills, Web Design and Development, Digital Marketing, and more.









In Türkiye, our Eliyaman Traditional Products Bazaar supported

150 earthquake-affected women in Adıyaman, through inclusive employment, vocational training, and local product development, fostering recovery, social integration, and long-term economic resilience.

Forged in Resilience

SURVIVING THE QUAKE

PINAR'S STORY OF COPPER AND COURAGE



Nine hours, that's how long Pinar was trapped beneath the rubble after the catastrophic 7.8 magnitude earthquake struck Adiyaman, Türkiye on February 6, 2023. Known in her community as a **master artisan in copper craftsmanship**, she dedicated her life to teaching this skill and building a life for herself. All that came to a crashing end when the earthquake destroyed her workshop. With severe injuries to her legs, months of physical treatment could not match the emotional trauma of the eraser of her dreams.

It was during this difficult time that she learned about our Eliyaman Traditional Products Bazaar, part of our Livelihoods program. This handicraft bazaar gives access to global markets, which empowered Pinar, with economic opportunities. "Joining the Eliyaman project was like receiving a second chance at life,"

Pinar recalls. "My workshop reopened, and I began crafting copper pieces again. Every hammer strike and every polish brought me closer to feeling whole. It was as if I had been given the opportunity to be reborn."

Today, Pinar runs her copper craft business independently, creating pieces that reflect her cultural heritage and personal resilience, expanding her reach beyond Adiyaman into neighboring cities, and reclaiming not just her financial independence but a renewed sense of purpose, confidence, and the power to inspire others.

Empowering Lives Through Agriculture and Livestock

When we train needy families in livestock rearing and farming, we lift them out of poverty and ensure beneficial knowledge for future generations.

In Ethiopia, for drought-stricken families where livestock is a staple source of income, your gift of goats helped **I,000 people**.

In Mali, Bananzolé, also known as the goat village, is a testament to success of our livestock project with goats multiplying and **240 women**, in this reporting period, securing a steady income.

In Niger, you empowered 800 women, orphans, and divorcees by gifting a pair of goats to 100 families.

In Palestine, farmers and herders in the West Bank and Hebron endure relentless hardship, and their livelihoods are constantly threatened. By restoring 8 water cisterns and revitalizing 11 grape farms, you've helped 1,724 not only survive but begin to thrive.

In Yemen, your gift of livestock helped **1,722 people** who can now generate income from the sheep and eggs laying hens they received.

Similarly, **I 00 people** in **Uganda, Burundi** and **I,000 people** in **Morocco** all have secured futures through pairs of goats.







Thanks to your support,
Hind transformed her
neglected land in Palestine
into a thriving farm, and
a legacy for her children and
grandchildren.



"My sheep are my blessings," says Haifa, a poor widow and mother of five in Yemen, whose life was transformed by the income from livestock she received through the program.

Livelihood support is more than a gift; it's a lifeline. It's the chance to reclaim dignity, to build a future, and to simply do what we all long to do: live with purpose, provide with pride, and hope with open hearts. Your continued support makes that possible.



EDUCATION

Where Others Can't Reach, We're Delivering Education Against All Odds

War, poverty, and limited access are keeping 250 million children around the world from school. We believe every child deserves a chance to learn. With your support, we're reaching the most vulnerable, turning lost potential into empowered futures.

In Afghanistan, where instability has shattered access to education, especially for girls, you helped bring learning back to life. Across 18 provinces, 5,525 homeschool students and 171 teachers were supported with training, supplies, and ongoing monitoring. A total of 311 food packages and essential stationery kits for 2,820 students in 190 homeschools were distributed, impacting 9,356 people with the tools to reclaim their futures.

In Bangladesh's slums, 6-year-old Akhi's future was slipping away; her father's wages barely covered food, let alone school. But with your support, she now receives free education, daily meals, and a reason to dream, one of **86 children** directly helped and over **516 lives** uplifted.

In India, our partnership with Jamea-tus-Salehaat in Rampur, India, founded by the late Shaykh Yusuf Islahi, supported **390 students** by covering tuition, housing, books, and meals. Your support enabled girls from disadvantaged backgrounds to pursue higher education or enter the workforce, breaking the cycle of poverty and promoting social empowerment.



Food packages for Afghan teachers fuel their strength



Akhi a 6-year-old student from Bangladesh



Jamea-tus-Salehaat school for orphaned girls in India



Class is in session at the Jamea-tus-Salehaat Education and Hostel Facility, India, where students are empowered to reach their fullest potential. Thank you for opening doors of opportunity for tomorrow's leaders.

In Jordan's refugee camps, our Caravan School in Madaba educated **80 refugee** children in foundational Arabic and math while also building essential life skills. Your support helps children reclaim their right to learn and build a stronger future.

Equipping the Next Generation of Leaders Through Higher Education

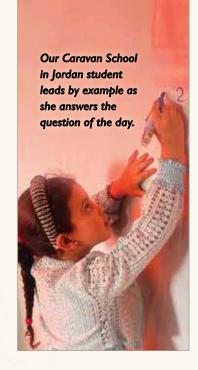
Your support for higher education brings the future within reach for those determined to forge their own path to financial independence. Aligned with the United Nations' Sustainable Development Goal #4, we focus on providing inclusive and equitable access to quality education.

In the Dominican Republic, we're creating a growing network of I 14 young leaders through our partnership with the Sonrisas Clinic's Dental Training program. Your support gave them the skillset and courage to lead with compassion.

At just 19, Yoselyn from the Dominican Republic supports her mother and 11 siblings. Through our partnership with the Sonrisas Clinic's dental training program, she's part of a growing network of young leaders transforming their communities, one skill and one smile at a time.



In the United States, Zakat Foundation Institute (ZFI), found by Zakat Foundation of America in 2020, is closing a critical gap in Muslim philanthropy by training the next generation of humanitarian leaders. In partnership with Indiana University (IU), ZFI has empowered 67 professionals, 52 through its Graduate Certificate Program and 15 IU Fellows, impacting over 400 people across the globe.





Zoha Gardezi, former ZFI intern and master's student, used her training to design an employee volunteer program and now plans to launch a nonprofit in Pakistan to drive faith-based social change.



HEALTH AND WELLBEING

Human Life is Central to Our Work Answering the World's Silent Health Crisis

In Bangladesh's slums, our Mother and Child Health Care Center in Dhaka treated **14,180 patients**, including orphans, with consultations, medications, diagnostics, prenatal and postnatal care, diabetes and pregnancy testing, nebulization therapy, and mental health support.

In Ghana, our expanding healthcare programs improved clinics, sanitation, and access to medical and mental health care, supporting **7,845 patients** at Buipe Health Center and delivering motorbikes to reach remote patients.

In Mali, we treated **21,831 patients** across **9 health centers**, powered clinics with solar energy, delivered emergency vehicles, and launched a mental health unit.

In Mauritania, we restored life-saving care for over **1,200 kidney patients** by renovating the Kidney Dialysis Unit at Nouakchott's Central Hospital, reviving critical infrastructure, and raising the standard of care.







Awareness and screening workshops in Mali and Mauritania helped 2,844 women with cancer screenings, treated 1,118 urgent health conditions, and trained 195 women and caregivers through awareness and early detection.

Healing the Wounds You Can't See

Trauma runs deep in marginalized communities. That's why we work with the Khalil Center which offers Islamically integrated care, combining faith and psychology to bring true healing. Led by licensed professionals and supported through subsidized services, we served **93,364 patients**, provided **10,943 intervention services**, **3,353 clinical services**, and conducted workshops for **2,050 attendees** from underserved populations in Chicago, Los Angeles, New York, the Bay Area, Toronto, and beyond, including international emergencies. From helping with medical supplies to providing lifesaving treatment and addressing mental health, your support ensured healing was no longer a privilege, but a promise we fulfilled to those we serve.



ORPHAN CARE

Every Orphaned Child Has a Future Worth Fighting For

We are committed to uplifting the world's orphaned children who are often forgotten. With over 150 million children globally who've lost one or both parents, the need is urgent. We provide holistic support through sponsorships, operating orphanages, and assisting widowed caregivers with access to safe shelter, nutritious food, quality healthcare, education, and vocational training.



Your support helps restore what every child deserves: safety, love, and a future.

More Than Survival: A Future with Dignity

In Seri Baral Pallandri, Pakistan, Kainat

walks to school with purpose in her step and dreams in her heart. But behind her calm determination lies a story shaped by loss, hardship, and resilience. Twelve years ago, Kainat's father passed away. Her mother, though burdened by grief and poverty, struggled to keep her daughter in school. But there were days when even the cost of notebooks or shoes was too much. Hunger was constant. The future felt out of reach.

Through this program, Kainat received the support she needed to stay in school. Her mother was gifted a milking cow, which brought in a steady income. Now focused on her studies instead of survival, Kainat carries the quiet promise of hope.







Growth and Grief: A Year of Unyielding Commitment

In 2024, we celebrated meaningful milestones, providing sponsorships in 19 countries and expanding to the Philippines and the Ivory Coast, alongside a remarkable increase of 1,480 new enrollments, bringing the total number of sponsored children to 4,715 and direct beneficiaries to 23,575.



Yet amid these gains, we also mourned the heartbreaking loss of Hala, a sponsored orphan in Gaza. Such is the reality of humanitarian work, where moments of hope and progress are often shadowed by tragedy. We remain steadfast in our mission to build brighter futures, even in the face of profound loss.

Hala's Light Extinguished: One Among Thousands of Children Lost

In Gaza, Hala's light was extinguished at just 16 when she and her entire family of seven lost their lives in a bombing on the Jabalia Camp. Hala had been in our orphan program since the age of 10; she dreamed of becoming a pediatrician. Now, she rests among the thousands of other children lost in this war, her dreams silenced too soon.





WATER

200 Million Hours Lost, And What We're Doing to Give Them Back

Women and girls worldwide spend a staggering 200 million hours daily in search for water. Walking treacherous paths, they risk their lives only to return with contaminated water that brings diseases and death, especially for the most vulnerable.

In Kenya, for women like Zamia, water scarcity isn't just an inconvenience; it's a daily battle made even harder by disability. With no safe water nearby, Zamia had to choose between risking her health with contaminated water or risking her life to fetch it herself. Your compassion allowed us to build a water source close to her home, transforming not only her life, but the community at large.

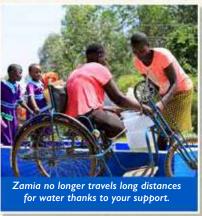
In Somalia, **30 of our sponsored water wells** brought clean water to **67,641 residents**, including Farah, a mother of three, giving her the chance to focus on her children's health and future. Clean water offers more than convenience; it brings safety, dignity, and security to women and children.

WITH YOUR SUPPORT
257 WATER WELLS HELPED

438, I 38
PEOPLE

35 HANDPUMPS HELPED 44, 195 PEOPLE







Desalination in Bangladesh: Turning Saltwater into Survival

In May 2024, **Cyclone Remal devastated Bangladesh, affecting over 1.3 million people** and intensifying an already dire water crisis in coastal Satkhira, a district long plagued by salinity, arsenic contamination, and falling water levels. Years of exposure to cyclones had already pushed many families to the brink. With no access to safe drinking water, residents in villages like Choto Kupat, Shaper Dhuni, Bhurbhuriya, and Mollapara were walking up to four miles daily to buy salty, unsafe water at a high cost, both financial and physical.

In response, our **Water Desalination Project** delivered a transformative solution. Using modern filtration technology, we provided clean, drinkable water to **10,450 people**. For families, this meant more than just water; it meant relief from financial strain, time reclaimed from daily treks, and renewed focus on education, health, and livelihoods.





Rojina, an 80-year-old desperate widow, lives in the remote village of Shaper Dhuni, where safe drinking water is scarce.

Rojina has been repeatedly subjected to floods and cyclones, worsening her hardships. Recognizing the dire need for clean water, we inaugurated a water desalination plant near her village. No longer forced to embark on the laborious journey of necessity, Rojina draws pure and safe water from the plant.







SADAQAH JARIYAH

The Power of Ever-Flowing Charity

"When a person dies, all their deeds end except three: ongoing charity (sadaqah jariyah), beneficial knowledge, or a righteous child who prays for them."

Prophet Muhammad (on him be peace) Sahih Muslim (1631)

There is unmatched beauty in sadaqah jariyah, a single act that echoes through eternity. Known as ever-flowing charity, its rewards don't end with your life; they begin a legacy that outlives you. This is the kind of impact we help you leave behind for yourself or on behalf of a loved one.

Building Mosques: Leaving a Legacy in Africa

Building a house of worship secures you a house in Paradise. Prophet Muhammad (on him be peace) said: "Whoever builds a mosque for the sake of Allah, Allah will build for him a house in Paradise" (Sahih al-Bukhari). Thanks to your generosity, we constructed 3 mosques in Ghana, one in the Ivory Coast, and 4 in Uganda for 4,193 congregants, giving them a space for prayers and creating a lasting source of community togetherness.





Uganda-Nahdia Othman Kisswani Mosque

With no nearby mosque, Ali walked miles to pray and struggled to farm. Today, thanks to your support, he worships locally along with 1,000 others at the Hajj Mohammed Yacoub Hussien Mosque in Uganda, waters his fields, and provides more for his family.



In Ghana, 3 newly constructed mosques in the Bole and Kintampo districts have become a vibrant community hub for education, gathering, and multigenerational spiritual growth for 533 worshippers.

In the Ivory Coast, Masjid As-Salam serves 160 worshippers, solidifying relationships while raising a new generation of young Muslims. This space was built for worship, social gatherings, and Arabic learning for children.

In Uganda, we built 4 new mosques, benefiting the spiritual well-being of 3,500 worshippers in the Iganga, Kaliro, and Kibuku districts.



Masjid



Uganda-Hajj Mohammed Ycoub Hussien Mosque



The call to prayer is answered by all, old and young, with rewards also reserved for those who helped make this mosque a reality. (Masjid As-Salam, Ivory Coast)



Flood Survivors in Pakistan Rewarded with 200 Homes

In the aftermath of the catastrophic 2022 floods, 33 million Pakistanis found themselves in the struggle for survival. You provided safety and security to 200 low-income families, a total of 1,400 survivors, with a roof over their heads and walls to protect them. Our 150 two-bedroom and 50 one-bedroom homes in Jhudo, Mirpurkhas, Matyari, and Benazerabad, Sindh serve as a cornerstone for household resilience and sustainability,



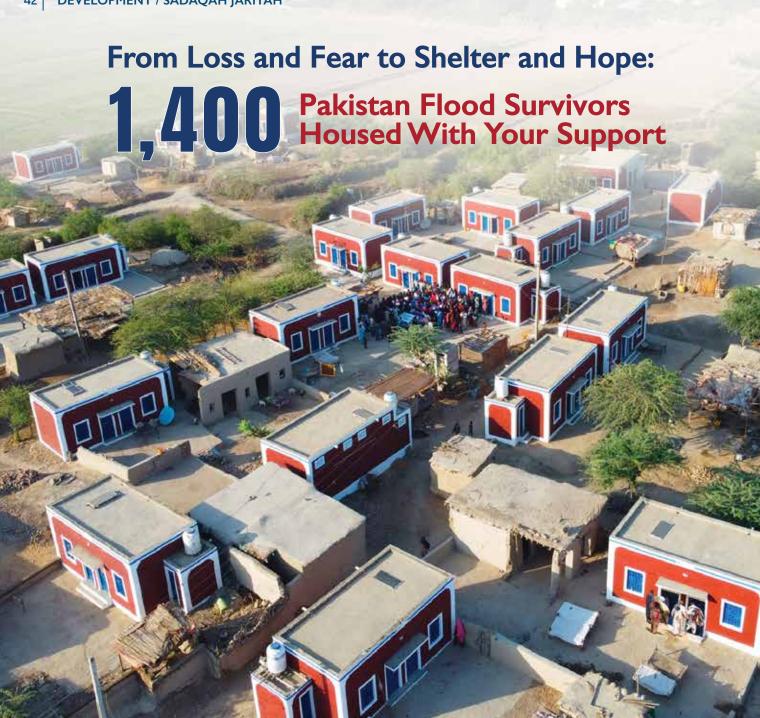






"This house has given us dignity and peace we never thought possible," shared Mrs. Dildar, a flood survivor. After losing her home to rising waters and spending three months in makeshift tents along the dangerous roadside with her family of five, your support brought hope. We gave her family food, bedding, and a newly constructed home, restoring their dignity and ensuring their safety.







REFUGEE EMPOWERMENT

Healing Begins Where Safety and Support Meet

War, and climate disasters have forced 123.4 million people from their homes, and 36.8 million of them now live as refugees. Behind every number we see a face, a family, a story torn from its roots by a world that failed to protect them.

In Kenya, many refugee women and children face danger, poverty, and isolation. Our partnership with RefuSHE gave them the safety and strength they needed to rise above the challenge. Our teams conducted three major initiatives: Girls' Empowerment Programs, Women's Ambassador Groups, and an IT Vocational Training Program which helped **1,099 refugees**.

Rebuilding Lives in the USA

In 2024, the USA welcomed 100,060 refugees and we stood beside 29,799 of them. We helped families rise from the wreckage of war and loss, offering not just aid, but the tools to rebuild their lives.







Every refugee we help carries untapped strength, talent, and hope. With your support, we're not just offering shelter or services. We're lighting the path forward. Thank you for helping us prove that displacement is not the end of their story.

Diana's dream of education shattered when her father's business collapsed. Forced to drop out of college and unable to find stable work, she faced a future filled with uncertainty. But when she found RefuSHE's tailoring program, everything changed. At just 23, she's gaining not only technical skills but also confidence, community, and the hope she thought she had lost. "Now I'm building a future with my own hands," she says.





The Harvey Social Services Center: A Sanctuary of Support

in Harvey, Illinois, offers a variety of services to refugees, displaced families, and vulnerable communities in the Chicago area. It serves as a free store, providing necessities to vulnerable populations, including clothing, hygiene kits, and more, to **735 individuals** from countries such as **Venezuela, Senegal, Mexico, Ghana, and Jordan**.

Since its inception, we've shattered the barrier between survival and dignity for single parents, elderly individuals, children, and families drowning in financial hardship. The Center goes beyond providing essentials; it fosters dignity, respect, and belonging among its beneficiaries. By eliminating the stigma of assistance and creating an environment where everyone feels valued, we've built more than a store; we've built community.

Pathways to Professional Success

With our Upwardly Global partners, we helped refugees, immigrants, and asylee professionals reenter the workforce, and supported **2,379 individuals**, **40%** of them women, with job readiness training, personalized career coaching, reskilling in high-demand fields, and direct connections to employers.



Anh, a single mom and immigrant from Vietnam, needed a path back to her accounting career, our partnership with Upwardly Global opened the door. Today, she's earning a strong salary and rebuilding her future.

Cultural Centers of Belonging and Empowerment

Our Rohingya and Afghan Cultural Centers help refugees rebuild their lives after unimaginable hardship. We've supported over **21,946 Rohingya** and **4,739 Afghan men, women**, and children by offering more than services. These centers deliver comprehensive, culturally specific support through education, legal and healthcare support, essential services, and community programs that meet urgent refugee needs while building long-term stability. Your help allowed us to nurture futures, restore dignity, and empower entire communities in a place they now call home.



Tutoring services at our Rohingya Cultural Center is a blessing for families.



Classes at our Afghan Culture Center uplift families to secure a better future.



A Harbor of Hope

At St. Bartholomew Catholic Church Migrant Shelter in Chicago, our partnership with the City of Chicago, Cook County, and the Archdiocese of Chicago demonstrates the transformative power of united compassion and cross-sector collaboration. Together, we provide holistic support to refugees and displaced families, including English classes, job training, clothing, nutritious meals, and essential care services, creating a safe, welcoming environment where families can heal and rebuild with dignity. Beyond meeting immediate needs, our work empowers families to pursue stability, independence, and brighter futures, reaffirming Chicago's legacy as a city that leads with heart and stands strong for those seeking refuge.



ADVOCACY & SOCIAL JUSTICE

The Price of Silence Is Injustice for Millions

We proudly stand as a voice for the voiceless and a shield for those facing injustice. We remain steadfast in our mission to uphold justice, compassion, and collective responsibility through development and advocacy.

In our partnership with Arise Chicago, we're confronting this injustice head-on with the Deferred Action for Labor Enforcement (DALE) program. Across the USA, undocumented laborers fuel the economy while being denied the most basic rights. They endure exploitation, unsafe conditions, and zero access to benefits despite contributing more than \$7 billion annually to Social Security. This initiative gives undocumented workers a fighting chance, temporary legal status, work permits, and access to protections they deserve.



With ARISE Chicago, we're creating powerful spaces of education through workshops.

This past year alone, we have:

- >> Trained 2,288 workers on their rights
- >> Completed 443 DALE intakes
- >> Connected 470 workers with attorneys
- >> And helped secure 187 legal work permits

In partnership with the Muslim Legal Fund of America (MLFA), we provided legal defense, advocacy, and public education to 617 people. This included litigation defending Muslims facing unfair charges, discriminatory immigration barriers, religious discrimination, or excessive sentencing. This initiative is safeguarding rights, restoring dignity, and reshaping the national conversation around what true justice looks like for American Muslims.



Your support is weaving families and stories into our nation's cultural fabric.



OUTREACH

Building Bridges of Hope Through Service in the USA

In a world aching for compassion, we provide meaningful opportunities to answer the call for help. Our Outreach and Engagement program addresses hunger, education, health, and emergency needs across the United States while empowering youth and honoring seniors.

This past year, **3,661 volunteers** contributed over **20,000 hours** of their time, directly impacting **85,885 beneficiaries** through **896 events**. These numbers represent countless lives that have been touched. From distributing meals to the homeless and supporting refugee families, to organizing youth mentorship programs, winter kit drives, and community picnics, volunteers help make every initiative meaningful and effective. Partnerships with mosques, churches, local nonprofits, schools, and government officials bring holistic support to those in need.



UNC Chapel Hill volunteers distribute food monthly at McDougald Terrace, North Carolina's largest public housing complex.



In California's Bay Area, our volunteers unite monthly at the Milpitas Food Pantry to provide nourishing meals to many.



Echo of Our Impact

Zakat Foundation in the News





MLK Service Week

JANUARY 2024

Zakat Foundation of America

Opens Social Service

Center in Harvey, Illinois



Zakat Foundation of America
Distributes Food Among
Low-Income Families in
Sirajganj, Bangladesh

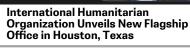






Catholic school on Northwest Side









Report of Independent Auditor

To the Board of Directors The Zakat Foundation of America Bridgeview, Illinois

Opinion

We have audited the accompanying consolidated financial statements of The Zakat Foundation of America (the Foundation') (a not-for-profit organization), which comprise the consolidated statement of financial position as of June 30, 2024, and the related consolidated statements of activities, functional expenses, and cash flows for the year their ended, and the related notes to the consolidated financial statements.

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of the Foundation as of June 30, 2024, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Foundation and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Foundation's ability to continue as a going concern within one year after the date the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and, therefore, is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood tast, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether
 due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures
 include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated
 financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that
 are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness
 of the Foundation's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant
 accounting estimates made by management, as well as evaluate the overall presentation of the
 consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Foundation's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Cherry Bekaset LLP
Orland Park, Illinois
January 30, 2025

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THE ZAKAT FOUNDATION OF AMERICA Consalidated Statement of Activities

YEAR ENDED JUNE 30,2024

Support and Revenue

Contributions:	\$37,412,055
In-kind contributions:	\$514,568
Investment return, net:	\$35,190
Miscellaneous income:	\$113,214
Total Support and Revenue:	\$ 37,412,055

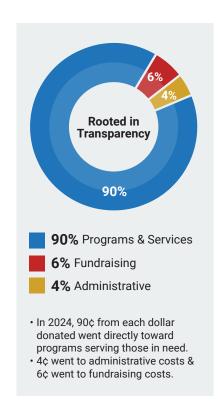
Expenses

Program services:	\$26,285,160
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Supporting Services

Management and general:	\$974.380	
Management and general.	\$974,300	
Fundraising:	\$2,382,194	
Total Expenses:	\$29,641,734	

Change in net assets:	\$8,433,293
Net assets without donor restrictions, beginning of year:	\$28,191,082
Net assets without donor restrictions, end of year:	\$36,624,375















OUR PARTNERS

- ANERA
- Arise Chicago
- Bethany House
- Boys and Girls Scout Club
- CAIR SFBA
- California State Senate Office of Aisha Wahab
- Charity & Security Network
- Constitutional Law Center for Muslims in America
- Cook County Commissioner
- Delaware Sikh Coalition
- Durham County Commissioners /Nida Allam
- Durham County Board of Elections
- Durham County Police Department
- Durham Mayor Office / Steve Schewel
- Durham Sanitation Dept
- East Meadow Public Library
- Family Promise of Northern New Castle County
- Feed the Children
- Galileo Foundation (London-based)
- Governor's Office of Volunteerism
- Ilm Academy
- Indiana University (Lilly Family School of Philanthropy)
- Interaction
- Islamic Relief
- Islamic Society of Central DE
- Jamaica Muslim Center
- Jammat Ibaddar Rehman
- Jewish Family Services of DE
- Khalil Center
- Long Island Muslim Society

- Macaulay Honors College
- Mayors Office of the City of Chicago
- Milpitas City Council
- Ministry of Caring
- MIST Philadelphia
- Morisville Mayor Office / Mayor TJ Cawley
- Muslim Community Center East Bay
- Muslim Student Association
- Muslim Women Resource Center
- NGO Source c/o TechSoup
- PAMA
- PCRF
- RefuSHE
- Rohingya Culture Center
- Ronald McDonald House Charities of the Triangle
- Saint Bartholomew's Church (Chicago-based)
- San Jose State Food Pantry
- Smiles Foundation
- St James Missionary Baptist Church
- St. James Missionary Church
- St. Micheals Church
- The Downtown Cluster of Congregations
- The Five Holy Martyrs Church
- UNHCR USA
- UNICEF USA
- UNRWA USA
- UPA
- Upwardly Global
- Westminster Presbyterian Church
- West Valley Muslim Association
- Zakat Foundation Institute



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Hope has a number

Help us reach
10,000 orphan
sponsorships by the
end of this year



