



2016
ANNUAL REPORT



ZAKAT
FOUNDATION
of AMERICA

The Leader in Empowering Lives Through Zakat

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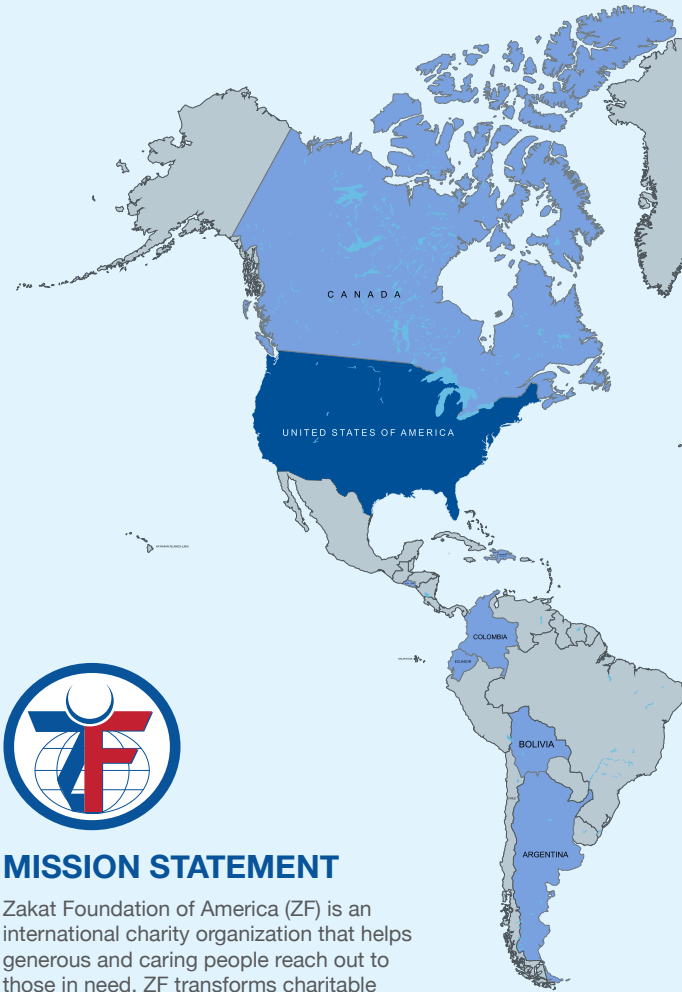
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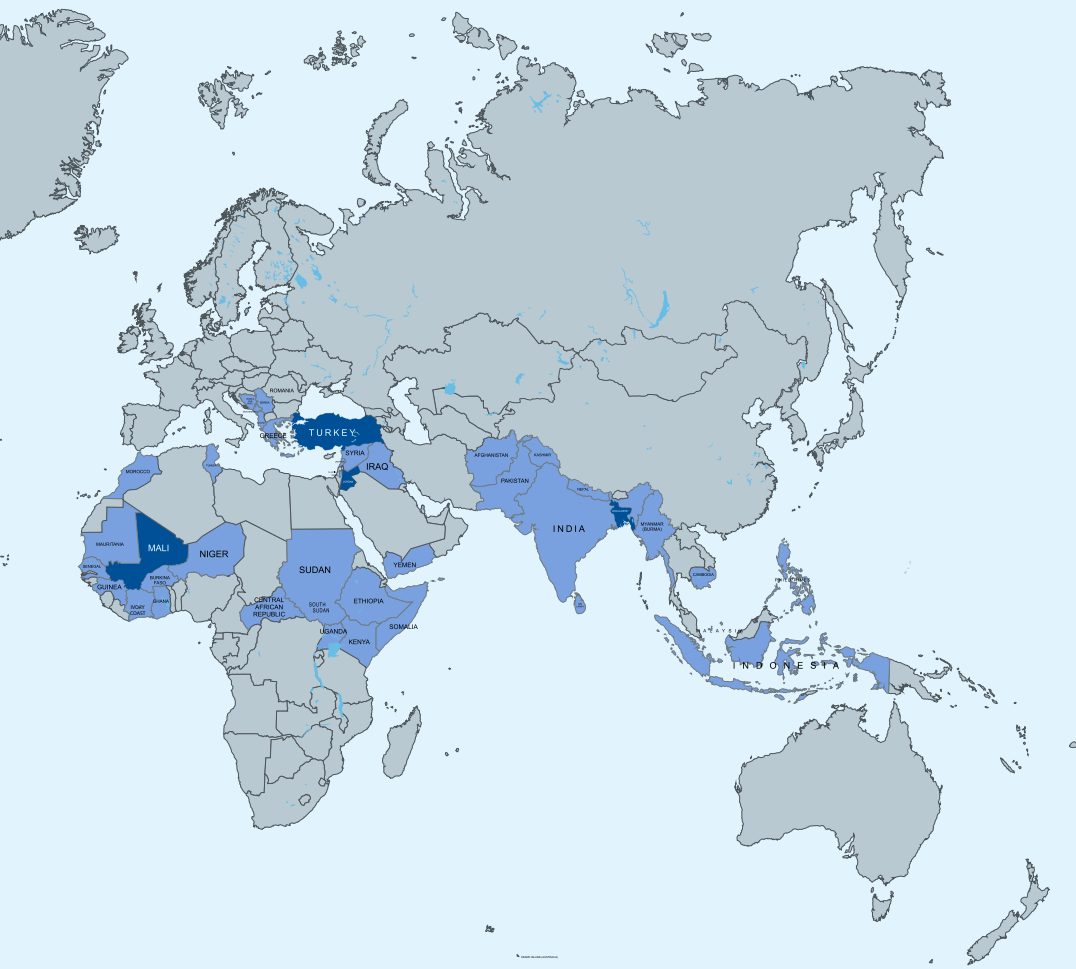


MISSION STATEMENT

Zakat Foundation of America (ZF) is an international charity organization that helps generous and caring people reach out to those in need. ZF transforms charitable giving into actions that alleviate the immediate suffering of poor communities and build long-term development projects to foster individual and community growth worldwide.

VISION

ZF believes that those whom God has granted wealth must cleanse that wealth through charity, and those whom God has tried with loss must be provided a rightful share from the resources of the affluent.



WHERE WE WORK
ZAKAT FOUNDATION OFFICES

●	EMERGENCY RELIEF
●	WINTER KITS
●	RAMADAN
●	UDHIYA/QURBANI
●	DEVELOPMENT
●	EDUCATION
●	ORPHAN SPONSORSHIP
●	HEALTHCARE
●	SADAQA JARIYAH

ASIA	
Afghanistan	● ● ● ●
Azad Kashmir	●
Bangladesh	● ● ● ● ● ●
Cambodia	● ● ● ●
India	● ● ● ● ● ●
Indonesia	● ●
Myanmar (Burma)	● ● ●
Nepal	● ● ● ● ● ●
Pakistan	● ● ● ● ● ●
Philippines	● ● ●
Sri Lanka	● ●

AFRICA	
Burkina Faso	● ●
Central African Republic	●
Ethiopia	● ● ●
Ghana	● ● ● ● ●
Ivory Coast	●
Kenya	● ● ● ●
Mali	● ● ● ●
Mauritania	●
Morocco	●
Niger	● ●
Senegal	●
Somalia	●
Sudan	●
Tunisia	● ●
Uganda	● ● ●

LATIN AMERICA	
Argentina	● ●
Bolivia	● ●
Colombia	● ●
Dominican Republic	● ● ●
Ecuador	● ● ● ● ●
El Salvador	● ●
Haiti	●
Nicaragua	● ●

NORTH AMERICA	
USA	● ● ● ● ● ●
Canada	●

EUROPE	
Albania	● ●
Bosnia	● ●
Kosovo	● ●
Montenegro	● ●
Greece	● ●
Serbia	● ●

MIDDLE EAST	
Iraq	● ● ● ●
Jordan	● ● ● ● ● ● ●
Palestine	● ● ● ● ● ● ●
Syria	● ● ● ● ● ● ●
Turkey	● ● ● ● ● ● ●
Yemen	●
Lebanon	● ●

A Note of Gratitude from ZF's Leadership

Dear friends, brothers, and sisters,

Assalamu Alaykum. Peace be upon you.

As humanity faces times tougher and tougher by the day, I am reminded of this verse from the Holy Quran: *"And we have not sent you, [O Muhammad], except as a mercy to the worlds"* (21:107).

At a time when some have striven to unweave Muslims from the fabric of the land of the free and the home of the brave, it is increasingly important that we exceed ourselves in living out the example set by Allah's Mercy, an extraordinary example of kindness and compassion. A kindness and compassion not unlike the ideals of life and liberty on which this country was founded.



Another year has passed and Zakat Foundation of America (ZF) continues to bridge compassion and empowerment in a way that illustrates the Muslim American heart. Just over the past year, in honoring our commitment to alleviating some of the more pressing issues of our time, ZF has:

- touched the impoverished lives of thousands by providing livestock for self-sustenance;
- carried out timely emergency relief efforts, helping tens of thousands of innocent civilians in places like Aleppo;
- served well over 100,000 people by supporting the shipment of medical supplies to besieged Palestine;
- established new mental health programs in Turkey to help Syrian youth affected by the trauma of war;
- spread the light of education by opening the doors to new schools in Ghana, Pakistan, and Nepal;
- installed water wells to provide clean drinking water to communities in need, benefitting around 50,000 people in 2016 alone; and delivered social services and direct medical services in the U.S.



While helping to alleviate the suffering of many abroad, ZF also continues to campaign for refugee rights and general welfare of the community here in the U.S. Our beloved donors and friends, you will come to know that in a reeling world, we are a healing hand.

And, thanks to the blessings of Allah and your continued support, we continue to put the best steps forward in exemplifying the kindness and compassion that support the life and empowerment of all who are in need. We distribute not only a food package, a winter coat, or a pair of livestock; we distribute, in fact, the love and mercy that are inherent to us all by Our Creator. This, my friends, is the Islamic and the American way.

Peace and blessings,

Khalil Demir

Khalil Demir

Executive Director

Hasan Arslan

Dr. Hasan Arslan

Chairman of Board of Directors

The following letter is from **Dr. Larycia Hawkins**, a professor of political science who put her career on the line in support of interfaith unity.

In summer of 2016, she visited Syrian refugees in southern Turkey who are being housed and supported through ZF's programs. This letter is a reflection on her experience there.

Ramazan Mubarak!

I am not sure where to begin.

My life has been changed by my time in Gaziantep. I have had a few life-changing experiences: accepting Jesus' call on my life, meeting and knowing my nephew Elijah, going to India where I met beauty and brokenness commingled in unique splendor, spontaneity, and tragedy, and visiting a community in Rwanda where Hutu and Tutsi have the courage to not only forgive one another, but to forge lives together. Sitting in solidarity with Syrian refugees in Gaziantep is the latest. The children orphaned by the war. True religion is caring for widows and orphans in their distress.

This is what Zakat Foundation does. Day in. Day out. Without ceasing. Embodied solidarity through meeting material needs, which is the essence of the liberative work that Jesus came to do and the essence of the Prophet's (peace be upon him) call to zakat.

I told the 7 women (a holy number in Christianity) at the orphanage who are caring for 60-70 children that they are angels. They said that they wished they could do better. I told them that they are doing the best - they are doing everything. I told them that I have prayed for Syrians since the war began. That now I had faces and names to pray for. That they are my heroes. They cried. To know that others join them in prayer to our shared God.

I told them that on the Sermon on the Mount, Jesus said blessed are the peacemakers for they shall be called children of God. They are the peacemakers. I told them that in Christianity (and Judaism), true religion is caring for orphans and widows (and poor and aliens) in their distress - the most vulnerable. They are the triply oppressed caring for the triply oppressed. Governments rise and fall, but Allah remains faithful - and He uses us, His people to continue to care for them. I told them that I would tell their story of faithfulness.

I could tell many more stories.

Like the grandfather caring for his two young grandchildren who lost their father and whose mother remarried and is not keeping them in her new home.

Like the school for Syrian refugee children (they can't attend Turkish schools as they're not citizens) that meets in the Mosque because the government won't provide a building. Zakat Foundation pays the teachers' salaries and for the children's uniforms and books and supplies.

Like the orphan family with a tarp for a roof that was bulging to the point of bursting when I visited because it was pouring rain.

Like the new apartments for orphan families that will open soon and house the women and children that I met.

Like Zahraa University where 479 Syrian refugees are receiving a college education funded by the Zakat Foundation.

How beautiful are the feet of those who bring good news. Zakat Foundation is bringing good news and good gifts to Syrian refugees who have lost not only a state, but a sense of self as well as the embodied presence of loved ones. #EmbodiedSolidarity #ZakatFoundation

Obviously, I would love to go back in the next six months, Insha'Allah, and would love to use whatever platform God has given me to raise my voice on behalf of the Syrian refugees and the work of ZF.

Salaam,

Larycia



RAMADAN

"I will not worry about food for two months," said 70-year-old Bibi Jaan, who received a Ramadan food package in her village in India containing rice, wheat flour, lentils, sugar, refined oil, dates, tea powder, and ghee (butter). "I can prepare a good meal and I will celebrate this Eid as a special Eid. I thank the donors with all my heart and sincerely pray for them. I will never forget this help. May Allah bless you abundantly."

In 2016, Zakat Foundation of America was able to warm the lives of an unprecedented number of beneficiaries through its Ramadan programs around the world. Bringing the joy of the most blessed times of the year to the doorstep of those who must often go without the basic goods of life, ZF's seasonal programs honor the sacred occasions of Ramadan, Eid-al Adha, and Aqeeqah, while supplying comforting clothing and bedding during the cold winter months.

Case Highlight: Keeping Hope Alive for Rohingya Muslims

ZF distributed food aid to more than 40 countries around the world, including support to Rohingya refugees in India. Anwara, one of the beneficiaries of the program, said when she received her food package that she had never seen so much food in her life. The package included 25 kg of rice, 10 kg of wheat flour, 5 kg of sugar, 5 liters of refined oil, 1 kg of dates, 1 kg of ghee (butter) and tea powder.



"This food package will last me two months," Anwara said. "I'm so happy that now I can celebrate this festive month. I am very grateful to the donors. Thank you so much for sending me this food. May Allah bless you and your families."



7,989,765

MEALS PROVIDED



OVER 700,000 PEOPLE

43

COUNTRIES SERVED



UDHIYA/QURBANI

“It is neither their meat nor their blood that reaches Allah: It is your devotion that reaches Him: He has thus made them at our command, for you may glorify Allah for His guidance to you: And declare the good news to all who do right.” (Holy Quran, 22:37)

The United Nations estimates that at least 800 million people worldwide, or 1 out of every 8 individuals on the planet, are chronically undernourished. In 2016, following its longstanding practice, ZF roamed across many countries in order to provide the forgotten, the displaced, the threatened, and the marginalized of the world with hearty and satisfying meals to commemorate the joyous occasion of Eid. Livestock are always bought from farmers in the community to help boost the local community’s economy. Overcoming world hunger is not a simple task, but ZF firmly believes that by spreading the magnificent spirit of Eid each year we show, through our actions, the beauty of the world we aspire to create.



239,535

INDIVIDUAL BENEFICIARIES
IN MORE THAN **30**
COUNTRIES WORLDWIDE

AQEEQAH

Zakat Foundation of America (ZF) is one of the few humanitarian organizations facilitating the Prophetic practice of aqeeqah.

The aqeeqah program allows parents and family members to express their thanks to God for a newborn child by donating quality livestock to families most in need.

ZF's aqeeqah program is implemented not only in poverty-stricken nations, but also in the United States. Donors can arrange aqeeqah on behalf of their own children as well as a gift for loved ones.

THROUGH THE AQEEQAH PROGRAM IN
2016, ZF DELIVERED THE FRESH MEAT OF

**167 ANIMALS
IN 6 COUNTRIES.**





WINTER KITS

Harsh winter temperatures around the world make mere survival a challenge for too many families. Not everyone has warm, thick jackets to protect from wind chill and snow. That's why ZF distributes winter kits to needy brothers and sisters who would otherwise go without such necessities.

ZF gives jackets, gloves, boots, small heaters and more to help the less fortunate make it through the bitter chill of winter. Distributions were held in the United States, Afghanistan, India, Iraq, Jordan, Lebanon, Nepal, Pakistan, Palestine, Syria, Tunisia, and the Balkans.

ZF WRAPPED THE WARMTH OF ITS DONORS' GENEROSITY
AROUND **26,743** INDIVIDUALS
DURING THE 2015 – 2016 WINTER.



Standing by the Haitian and American People: **HURRICANE MATTHEW RELIEF**

Zakat Foundation immediately mobilized to help the Haitian people after Hurricane Matthew left a trail of destruction in the poor island nation, which is still recovering from the unimaginable destruction of the 2010 earthquake.

ZF's first priority was to bring fresh food and clean water to those in need. ZF's partners distributed food packages, water and hygiene kits while running a soup kitchen that fed 1,000 people per day.



ZF's Emergency Response in the Southeastern U.S.

Just over a week after Hurricane Matthew struck the Southeast Coast with gale-force winds and torrential rains, the rushing flood waters began to finally recede, but the damage toll continued to rise. Damages were estimated to cost about \$1.5 billion in repairs and affected 100,000 homes, businesses and public buildings. The lack of clean water created a public health emergency for thousands who could not evacuate.

ZF marshaled volunteers and coordinated food, water and hygiene supplies for vulnerable flood survivors with help from the Islamic Center of Lumberton. More than 1,000 people received fresh food and clean drinking water, and hundreds received clean clothing and hygiene kits. The emergency operation was covered by ABC 15 news, who interviewed ZF East Coast Programs Director Murat Kose.

"Our tradition teaches us that when one part of a community gets hurt, the other parts of the community should feel the pain," said Mr. Kose. "So we feel the pain and all of the Muslim community in Lumberton feels the pain. That is why we are doing this and we are committed to doing more."

MORE THAN

1,000 PEOPLE

RECEIVED FRESH FOOD AND
CLEAN DRINKING WATER,
AND HUNDREDS RECEIVED
CLEAN CLOTHING AND
HYGIENE KITS.



Rushing to Help the Horn of Africa

In 2016, the Horn of Africa, which includes Somalia, Ethiopia, Eritrea, Kenya, and Djibouti, experienced its worst drought in years, which is creating a massive food insecurity crisis. While it largely remains outside international attention and action, more than 18 million people, including more than 6 million children, face famine in Ethiopia alone, according to UNICEF. ZF has been at the forefront of the relief effort for this stricken region, and will continue to lead the emergency response for as long as the need exists.



MORE THAN 18 MILLION PEOPLE, INCLUDING MORE THAN 6 MILLION CHILDREN, FACE FAMINE IN ETHIOPIA ALONE, ACCORDING TO UNICEF.

ZF Responds to the Urgent Outcry for Help in Aleppo

10,000 families reached with emergency foodstuffs

The beleaguered residents of Aleppo fell victim in late 2016 to the worst bombings in six years of ferocious war in Syria. Hospitals and aid convoys were targeted, and the United Nations estimates that more than 275,000 people were besieged.

Quickly responding to the grave situation, ZF sent six 40-foot cargo trucks loaded with life-sustaining food packages containing water, rice, potatoes, cooking oil, cracked wheat, and macaroni to reach thousands of families throughout the war-torn city.



Millions of Shattered Lives in Iraq: **THE TRAGEDY OF THE REFUGEES**

2,000 displaced persons provided with a month's worth of provisions

The people of Iraq continue to endure an ongoing conflict that has expelled many thousands of people from their homes. As of October 2016, the Debaga refugee camp, near the city of Erbil, hosts more than 36,000 internally displaced persons, but that number has been swelling. The population increased tenfold from March to October. ZF initiated relief operations for the distraught, isolated residents by sending a convoy of cargo trucks filled with fresh food supplies. The large crates benefitted 400 families, or about 2,000 people, and they contained a month's supply of rice, sugar, oil, tea, cracked wheat, lentils, and flour.

THE LARGE CRATES BENEFITTED **400 FAMILIES**,
OR ABOUT **2,000 PEOPLE**, AND THEY CONTAINED
A MONTH'S SUPPLY OF RICE, SUGAR, OIL, TEA,
CRACKED WHEAT, LENTILS, AND FLOUR.



Development and vocational training: Giving the Gift of Self-Sustenance

Zakat Foundation of America (ZF) firmly believes in sustainable forms of self-empowerment that are appropriate to their community. ZF supports a food cooperative of 80 women who farm and process the cassava plant in the Bole District of Ghana. The women transform the cassava into gari, a staple food in the region that is made by processing the fresh cassava plant to produce an easily stored, versatile, and affordable granular flour. The processing and selling of gari is a popular, efficient business initiative.

In September of 2016, ZF donated gari processing machines and accessories to women in the Bole District in Ghana, allowing them to start a business and earn an income for themselves. The equipment is like a knife to sever the roots of poverty. It included a presser and three structures for peeling and grinding cassava, and for frying and processing gari for market sale.



Protecting Our Vulnerable Children and Single Mothers at the MUHAMMAD ALI SAFE HOUSE & VTC

When Senator Lindsey Graham and a congressional delegation visited refugee camps in southern Turkey, ZF Executive Director Halil Demir met them and briefed them on the situation. While he was there, he witnessed how the women and children among the Syrian refugees, who had been staying in storefront homes, were attacked and bitten by rats. Some had to be hospitalized as a result.

The situation was urgent, so ZF immediately began looking for a safe space for them to live. Now, more than 44 refugee families are hosted in the Muhammad Ali Safe House in Gaziantep, Turkey. The safe house is home for Syrian orphans and single mothers, many of whom Zakat Foundation of America (ZF) sponsors. The facility features more than 40 fully furnished rooms and houses more than 200 individuals.

The building, named after the iconic Muslim-American boxer, Muhammad Ali, known for his humanitarian work and strong ethical values, includes a vocational training center (VTC) where mothers can enroll in sewing and knitting classes. The building also includes a health clinic where beneficiaries can receive medical and dental care from Syrian and Turkish doctors.



Sewing Empowers Women in **BANGLADESH**

In Dhaka, Bangladesh, women are often the main breadwinners of their families, so ZF provides them with the chance to attend sewing classes that last about a year.

They take a national exam when the course ends, and ZF gives a new sewing machine to those who pass, a reward that continues to yield comfort and satisfaction long afterward.



New VTCs in Jordan Provide a Path Out of Poverty for **SYRIAN REFUGEES**

The Zakat Foundation of America (ZF) expanded its successful Vocational Training Center (VTC) program to Irbid, Jordan, two years ago. Since then, classes have been quickly filling as more and more women want to learn to sew and knit as a means of economic self-empowerment.

“I STARTED MY PRIVATE BUSINESS BY CREATING KNITTED SOCKS FOR KIDS WITH THE HELP OF SOMEONE WHO GIVES ME THE DESIGNS.”

Rawan, a VTC beneficiary

“I HAD NO IDEA HOW TO SEW AND NOW, WITH THE GRACE OF ALLAH, I LEARNED ALL THE SEWING MEASUREMENTS. I NOW HAVE THE CONFIDENCE TO CREATE MODELS AND DESIGNS THAT ANY PROFESSIONAL TAILOR CAN DO.

I AM REALLY HAPPY AND PROUD OF WHAT I ACCOMPLISHED, AND I AM AIMING TO LEARN NEW SKILLS, HOPING TO OPEN MY OWN SEWING WORKSHOP.”

Najah, a VTC beneficiary



Reconstructing Homes Brick-by-Brick in the Gaza Strip

Rania G., mother of 7, has had to struggle to keep her family warm during recent winters. The damage their house sustained in the summer conflict of 2014 left many cracks and holes from which wind and water would easily get into the house. “Last winter was horrible,” she said. “Rain water was dripping from cracks everywhere.” In the Gaza Strip, where items like electric heaters can be difficult to come by, a structurally unsound house can make the winter cold especially difficult to endure.

Thankfully, during the recent winter the Hijazi family had no such worries. They are one of the dozens of families who have recently been able to repair their homes through the Zakat Foundation of America’s (ZF) “Rebuild Gaza” program, carried out in partnership with the United Nations Relief and Works Agency (UNRWA). Families are prioritized by size and poverty status, so that larger and more financially vulnerable families are most eligible to receive aid.



2,000 +
People Killed

108,000 +
People Left
Homeless

400 +
Businesses
Destroyed

142,000 +
Damaged
Homes



500 HOMES TO BE REBUILT 87 PROJECTED FOR RESTORATION IN SPRING 2017

ZF AIMS TO IMPACT AT LEAST 500 FAMILIES ACROSS THE SPAN OF THE CAMPAIGN;
**87 MODERATELY AND HEAVILY DAMAGED HOMES ARE ON TRACK TO BE FULLY
RESTORED BY THE END OF MARCH 2017.**



Refugee Resettlement and Empowerment: Serving the Rohingya People Near and Far

Refugee camps ring the edges of the bustling metropolis of Hyderabad, one of India's major cities. These makeshift camps host a large number of Rohingya refugees who have escaped ethnic violence in Myanmar (Burma). According to the UNHCR, at least 5,500 Rohingya refugees have resettled in India, but the actual number is thought to be much higher.

During Zakat Foundation of America's (ZF) winterization campaign, winter and food kits were distributed to nearly 400 beneficiaries within these camps. In addition to this aid, some families also received cycle rickshaws in an extension of ZF's successful rickshaw program in Bangladesh.

The rickshaws will give the men the opportunity of earning a livelihood and supporting their families in a new country. At least 50 cycle rickshaws were distributed with future plans of extending the successful rickshaw program to other parts of India.

Since 2012, around 400 Rohingya refugee families have made their way to Chicago, where they hope to create better lives for themselves and their children. This is why the establishment of the Rohingya Culture Center (RCC) in Chicago is a historic event. For the first time, the Rohingya have a place to call their own that can serve as the heart of their community.

At the RCC, Zakat Foundation of America (ZF) is utilizing a grassroots model where Rohingya refugees are empowered to lead the culture center by providing culturally sensitive, linguistically appropriate services to the



According to the UNHCR, at least **5,500 ROHINGYA REFUGEES** have resettled in India, but the actual number is thought to be much higher.



During Zakat Foundation of America's (ZF) winterization campaign, winter and food kits were distributed to nearly **400 BENEFICIARIES** within these camps.

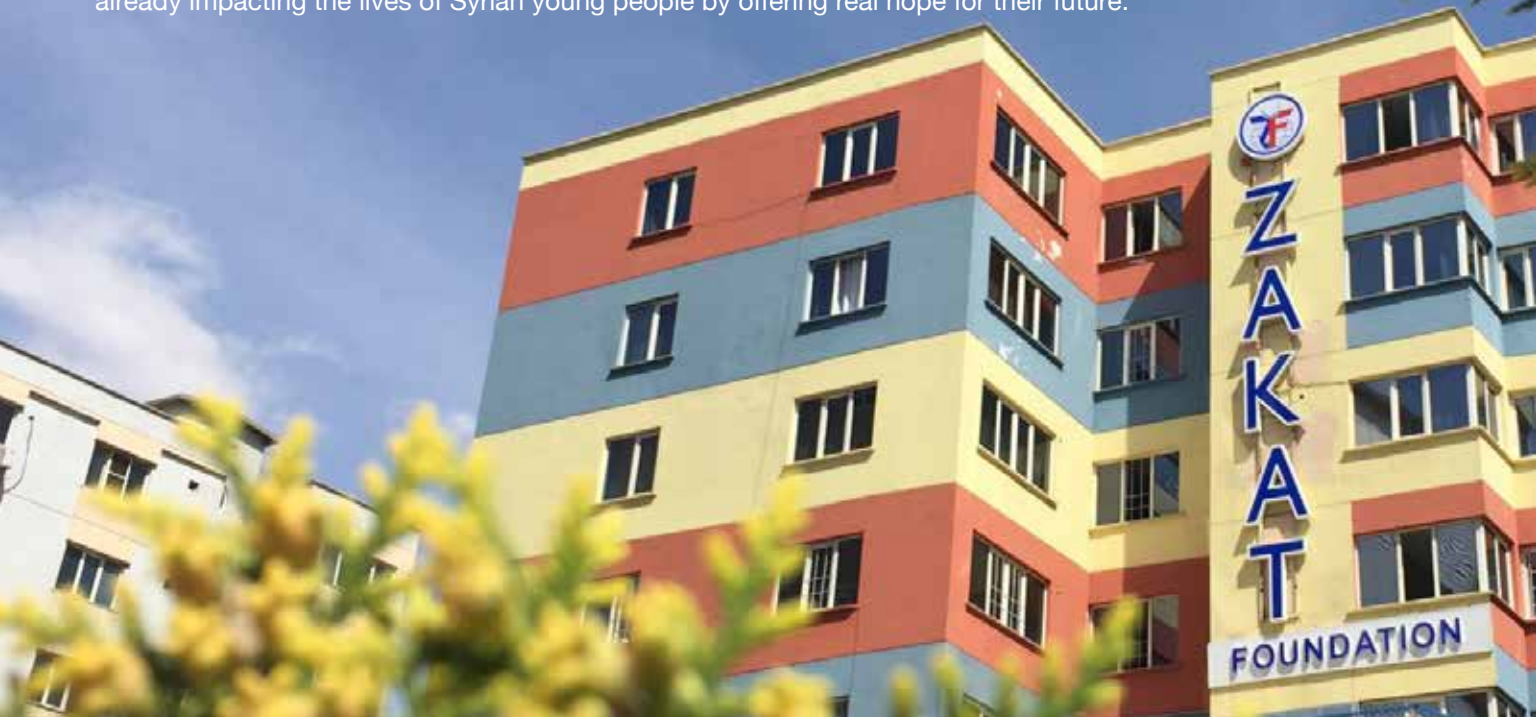
broader Rohingya community, including: training in English as a second language (ESL), employment and career workshops, after-school tutoring for students, and programming for cultural, physical, and mental health needs.



CYCLE RICKSHAWS were distributed in India with future plans of extending the successful rickshaw program to other parts of the country.

Refugee Resettlement and Empowerment: A University by Refugees, for Refugees

Zahraa University is a university in exile, an institution of higher education run by and for Syrian refugees. With student scholarships and faculty salaries sponsored by ZF, Zahraa is growing steadily in its capacity and enrollment. The school is located in Gaziantep, Turkey, a town near the Turkish-Syrian border, and serves displaced Syrian college students who would otherwise be unable to pursue their education. All classes are taught in Arabic, which is a major feature of the university's continuing success, and it is already impacting the lives of Syrian young people by offering real hope for their future.



CURRENT CAPACITY AT GAZIANTEP CAMPUS:

900 STUDENTS

CURRENT ENROLLMENT

479 STUDENTS

“ IN SYRIA, I WOULDN'T GET THIS OPPORTUNITY TO STUDY BECAUSE OF THE WAR. I BELIEVE GOOD DAYS ARE WAITING FOR ME AS WELL AS FOR MY COUNTRY. ”

Diana, Syrian refugee
student at Zahraa University

“ ZAHRAA UNIVERSITY HELPED ME SURVIVE AND STAY POSITIVE. ”

Abdullah, Syrian refugee
student at Zahraa University



250

REGISTERED STUDENTS
IN DISTANCE LEARNING
PROGRAMS




6

MAJOR SUBJECT
AREAS + COMMUNITY
SERVICE CENTER

Reclaiming Their Future:

Syrian Youth Harness the Power of Education

Through nine schools for Syrian youth in both Syria and Turkey, ZF provides the educational means for a new beginning for over 5,000 young people who have been displaced by the Syrian conflict. These students are supplied with an education and school supplies including uniforms, backpacks, and learning tools.



2.8M
REFUGEES IN TURKEY

3M
SCHOOL-AGED
SYRIAN REFUGEE CHILDREN

2.7M
SYRIAN CHILDREN
CURRENTLY OUT OF SCHOOL



Young Volunteers' Initiative Honors the Memory of a Kind Person: Murad and Brothers' School

Murad Abusalim was known amongst family and friends for being a kind-hearted and generous young man. He was the type of person who was considered a loyal friend and exceptional son, always quick to forgive and considerate of others. He left the world too early when he passed away at a young age. Murad's friends were in shock, but they didn't let it stop them from honoring his memory.

"It made us all reflect upon life," said one of his friends. *"It was a great wake-up call."*

"We couldn't just sit around and do nothing," said another close friend. *"We decided to take action."*

The boys wanted to exemplify Murad's generous spirit and decided building a school in his name would be the perfect project. Built in honor of Murad, Murad and Brothers' School was recently opened, featuring a three-unit classroom block, a library, computer equipment, staff common room, volleyball pitch, and basketball court. Also included were 50 school bags filled with learning materials for the eager students. Additionally, 1,000 school bags have been distributed to poverty-stricken communities throughout Northern Ghana.

Nana Akangbon Kintor II, Chief of the community, expressed appreciation to ZF for its "great job" in improving the quality of education in the area.



Houses of Mercy Promise Blessings for Generations to Come

The Prophet (saw) said:

“Whoever builds a mosque for Allah - be it large or small - Allah will build for him a house in Paradise.”

(Sahih al-Tirmidhi)

The Zakat Foundation’s Sadaqa Jariyah program promises continual blessings in exchange for generous acts of charity whose material or spiritual benefits accrue over time. Made possible through the kindness of donors, ZF recently completed construction on five new mosques located in Ghana and Cambodia.



Ayory Mosque
Ghana



La Ghaliba Illallah Mosque,
Cambodia



Wenchi Mosque
Ghana



La Ghaliba Illa Allah Mosque
Ghana



Masjid Kotokrom
Ghana

Quenching a Stifling Thirst With Clean, Pure Water in Pakistan and Bangladesh

The Prophet Muhammad (peace and blessing be upon him) once said,

“The best charity is giving water to drink”

(Al-Bukhari).

ZF helped partners in Pakistan install new water wells throughout the Khyber Pakhtunkhwa province, involving beneficiaries in the construction process so they could manage and maintain the wells over time.

ZF also helped communities install new hand-pumps in Bangladesh to provide fresh, sanitary water for washing, drinking, and pre-prayer cleansing.

SINCE THE WATER WELL PROGRAM BEGAN, ZF HAS CONSTRUCTED MORE THAN 300 WATER WELLS AND HANDPUMPS IN CENTRAL ASIA AND THE AFRICAN CONTINENT, SERVING MORE THAN 1.4 MILLION PEOPLE.



**22,500 PEOPLE
CAN BE NOURISHED
BY NEW WATER
WELLS AND HAND
PUMPS IN 2016**



ZF EXPANDS ORPHAN SPONSORSHIP PROGRAM (OSP)

Zakat Foundation of America is rapidly expanding its long-running and successful Orphan Sponsorship Program (OSP), now operative in a dozen countries. In 2016, ZF started programs in Senegal, Niger and Iraq and expanded its programs in Mali, Ghana, Kenya, India, Jordan and Turkey, sponsoring more than 1,200 children.

"With Zakat Foundation's [help], my academic performance and learning has improved. School materials such as books, backpacks, uniforms, pencils, pens and hygiene kits are [given] before school re-opens. During Ramadan and Eid festivities, I receive gifts such as new clothes."

Kassim, 16, from Ghana

"I am pleased to have succeeded to my primary school diploma this year. I never repeated a class. Next year, I will start grammar school and I pray to God to succeed to my baccalaureate degree in three years. Zakat Foundation's financial support has been great in my school success. I say thank you!"

Fatoumata, 15, from Mali

A token of gratitude from one of ZF's generous OSP donors:

"During the past year, the ZF orphan sponsorship program has provided me with a great degree of comfort and satisfaction in being able, in our small way, to help alleviate the sufferings and hardships of these beautiful children who do not enjoy the comforts we do here in the United States. I would recommend this program to all family and friends."

It is a wonderful program and big thank you to the Zakat [Foundation] for providing everyone with a wonderful way to help these children and bring joy and better opportunities into their lives."

Thank you again and blessings to the kids and all of you!"

Sam, Shaila, and Zayn, ZF Orphan Sponsors



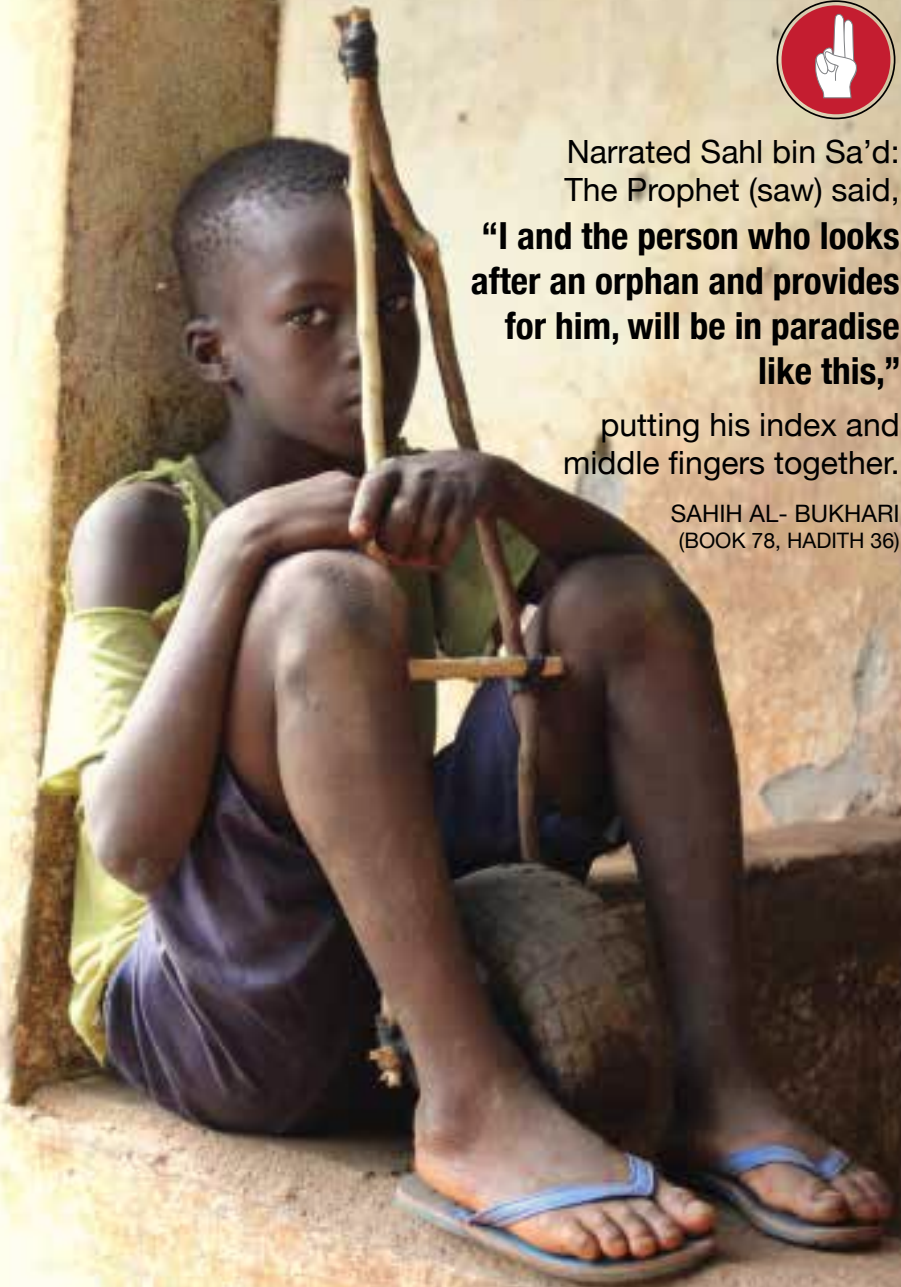
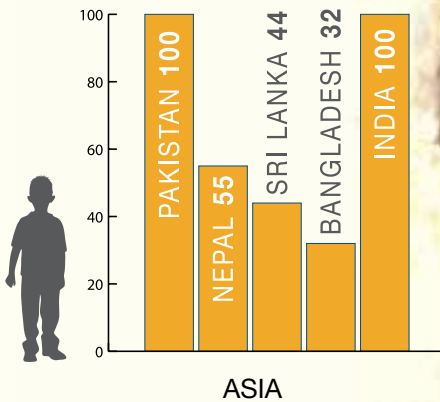
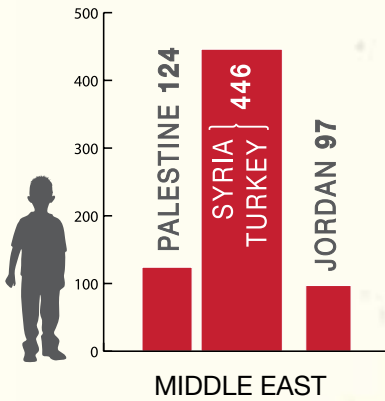
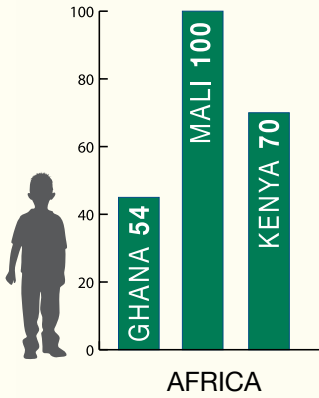


Narrated Sahl bin Sa'd:
The Prophet (saw) said,

**“I and the person who looks
after an orphan and provides
for him, will be in paradise
like this,”**

putting his index and
middle fingers together.

SAHIH AL- BUKHARI
(BOOK 78, HADITH 36)



Vital Health Services for Syrian Refugees and Treatment for Syrian Children with Special Needs in Turkey

300 REGISTERED PATIENTS CURRENTLY PROVIDED WITH QUALITY MEDICAL TREATMENT
550 STUDENTS WITH DEVELOPMENTAL CHALLENGES RECEIVING SPECIAL EDUCATION

THE CLINIC FOCUSES ON PROVIDING GENERAL MEDICAL TREATMENT TO REFUGEE PATIENTS.

ITS STAFF INCLUDES DOCTORS, SPECIALISTS, PSYCHIATRISTS, AND TEACHERS TO HELP ITS 300 REGISTERED PATIENTS.

Turkey hosts the most Syrian refugees of any country, and the need for quality health services is urgent. The Zakat Foundation of America (ZF) opened a new health clinic in the Hatay province of Turkey to support the growing refugees seeking haven there. The clinic focuses on providing general medical treatment to refugee patients. Its staff includes doctors, specialists, psychiatrists, and teachers to help its 300 registered patients.

In a situation of fierce, constant conflict, it is all too easy for children with special needs to fall through the cracks, to miss the close attention and expert care that are crucial for them to reach their potential. That is why ZF sponsors the Sigaruna Kibaruna Clinic in Hatay, a specialized facility for treating and uplifting young Syrian children with developmental challenges. Here, students receive expert help in cognitive training, speech therapy, and auditory and visual processing. ZF's partners in Turkey report that some of the students have already shown tremendous improvement in these areas, inspiring their peers as well as the Clinic's teachers to keep working hard to ensure that all children receive their rightful opportunities. ZF fervently believes that all children deserve an education as a basic right, and that it is a special obligation to make sure that none are left behind.



New Medical Clinics in Mali Bring Health and Happiness

ZF's healthcare programs aim to eliminate health risks at the source by providing health education to families, and vital medicines and medical equipment to trained medical staff. ZF opened five new medical clinics in Bamako and Nioro in Mali to provide comprehensive care for treating preventable diseases, which continue to afflict many communities throughout the world. The new clinics are now serving around 55,000 people annually.

55,000 PEOPLE
PER YEAR BENEFIT FROM
MALI CLINICS



ZF Provides Vital Medical Equipment for Beneficiaries in PALESTINE

\$7.25 MILLION OF MEDICAL AID, SUPPLIES, AND EQUIPMENT PROVIDED

OVER 200 HOSPITALS & CLINICS SPONSORED

Almost \$7.25 million worth of medical supplies was shipped to Palestine with ANERA and Globus Relief through a grant from ZF. The shipment went to three hospitals and an orphan clinic, and it included wheelchairs, walkers, and diabetes screening devices. ZF's total direct medical aid to Palestine in 2016 provided vital medicines and life-supporting equipment to an estimated 130,000 families.

"In the name of the Palestinian people and all cases of disability of the Palestinian people, we thank Zakat Foundation of America on the continuous and permanent donations for our people."

Mustafa Taqatqa, deputy governor of Tulkarm



A Path to Public Health Awareness and Wellbeing in BANGLADESH

18,455 PEOPLE RECEIVED MEDICAL AID AND HEALTH EDUCATION

At a ZF-sponsored clinic in Bangladesh, doctors and nurses work twice a week to assist those in need, and they teach the public about the benefits of vaccinations and good health habits.

"They are aware that now they don't have to panic whenever they are sick, and it can be addressed."

ZF Program Director Kemal Birru, during his field visit to Bangladesh



Mental Health Services in Gaza: **ZF And PCRf Team up to Provide Comprehensive Care**

250 CHILDREN PER YEAR ARE BEING UPLIFTED THROUGH THE PROGRAM

Due to the stressful environment, Gaza currently hosts at least 375,000 children who have strong needs for immediate psycho-social support. Answering this dire need, Zakat Foundation partnered with Palestine Children's Relief Fund (PCRf) to provide comprehensive mental health support to the youth and children of Gaza. The program lasts a full year and focuses on verbal, illustrated and motion-based expression to treat at least 250 children across the extent of the year.

UPLIFTING OUR LOCAL COMMUNITIES BY FOLLOWING THE EXAMPLE OF THE PROPHET [Peace be upon him]

“He is no believer who sleeps full while his neighbor beside him is hungry.” (Tabarânî)

“Serve God, and join not any partners with Him; and do good—to parents, kinsfolk, orphans, those in need, neighbors who are near, neighbors who are strangers, and the companion by your side, the wayfarer (ye meet), and what your right hands possess: for God loveth not the arrogant, the vainglorious.” (The Holy Quran, 4:36)

From the very start, close, committed engagement with our local communities in the United States has been central to the mission of Zakat Foundation of America (ZF). Throughout 2016, the ZF U.S. Programs team has organized a number of community-focused events that promote dialogue, social justice, and art as a platform to inspire effective change.



Social services, food drives, emergency relief operations, winter supplies, tutoring and educational support, and community-enriching cultural programs exemplify the humanitarian stewardship that ZF brings to its local neighbors in the U.S.



460,000 workers in Chicago now have paid sick leave partly through ZF's support of its partner ARISE-Chicago



Over 1,500 Rohingya refugees in Chicago now have access to the educational and cultural resources of their own community center



Thousands of beneficiaries received food packages during Ramadan and for Eid al-Adha, winter kits full of warm clothing for cold weather, and backpacks filled with school supplies



5,558 individuals provided with mental health education, preventative treatment, and wellness counseling as of September 2016 through ZF's support of Khalil Center





FIFTEEN YEARS *of* EMPOWERING LIVES

ZF hosted an evening gala to commemorate its 15-year anniversary with dinner, a Dabka dancing performance and comedic entertainment with its friends and family from the community. ZF presented Eda Esme Tekeoglu with the Volunteer of the Year award for exemplifying what it means to give to the poor and needy, as she raised hundreds of thousands of dollars. She said people take donations for the Middle East and North Africa, but ZF was the first organization she encountered to raise money to feed Somali refugees. This is another example of how humanitarian stewardship, as envisioned and practiced by ZF, is universal, encompassing everyone regardless of background, belief, or location.





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INDEPENDENT AUDITORS' REPORT

To the Board of Directors
The Zakat Foundation of America

We have audited the accompanying financial statements of The Zakat Foundation of America (an Illinois not-for-profit corporation), which comprise the statements of financial position as of June 30, 2016 and 2015, and the related statements of activities, functional expenses and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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 entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The Zakat Foundation of America as of June 30, 2016 and 2015, and the changes in its net assets and its cash flows for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Knutte & Associates, P.C.

January 4, 2017
Darien, Illinois

THE ZAKAT FOUNDATION OF AMERICA

STATEMENT OF ACTIVITIES

FOR THE YEAR ENDED JUNE 30, 2016

PUBLIC SUPPORT AND REVENUES	UNRESTRICTED	TEMPORARILY RESTRICTED	PERMANENTLY RESTRICTED	TOTAL
Contributions	\$ 9,344,265	\$ 9,344,265	0	\$ 9,344,265
In-Kind Donations	269,629	\$ 9,344,265	0	\$ 269,629
Miscellaneous	19,234	\$ 9,344,265	0	\$19,234
Interest Revenue	934	\$ 9,344,265	0	\$ 934
Net Assets Released from Restrictions	0	0	0	0
TOTAL PUBLIC SUPPORT AND REVENUES	\$ 9,634,062	\$ 9,344,265	0	\$ 9,634,062

EXPENSES AND LOSSES

FUNCTIONAL EXPENSES

PROGRAM SERVICES

Emergency Relief	3,105,340	0	0	3,105,340
Seasonal Programs	2,219,353	0	0	2,219,353
Education	1,055,739	0	0	1,055,739
Development	671,891	0	0	671,891
Orphan Sponsorship	402,084	0	0	402,084
Other Program Support	329,790	0	0	329,790
TOTAL PROGRAM SERVICES	7,784,197	0	0	7,784,197

Management and General	778,841	0	0	778,841
Fundraising	465,817	0	0	465,817
TOTAL FUNCTIONAL EXPENSES	9,028,855	0	0	9,028,855
Loss on Disposal of Fixed Asset	1,218	0	0	1,218
TOTAL EXPENSES AND LOSSES	9,030,073	0	0	9,030,073
CHANGE IN NET ASSETS	603,989	0	0	603,989

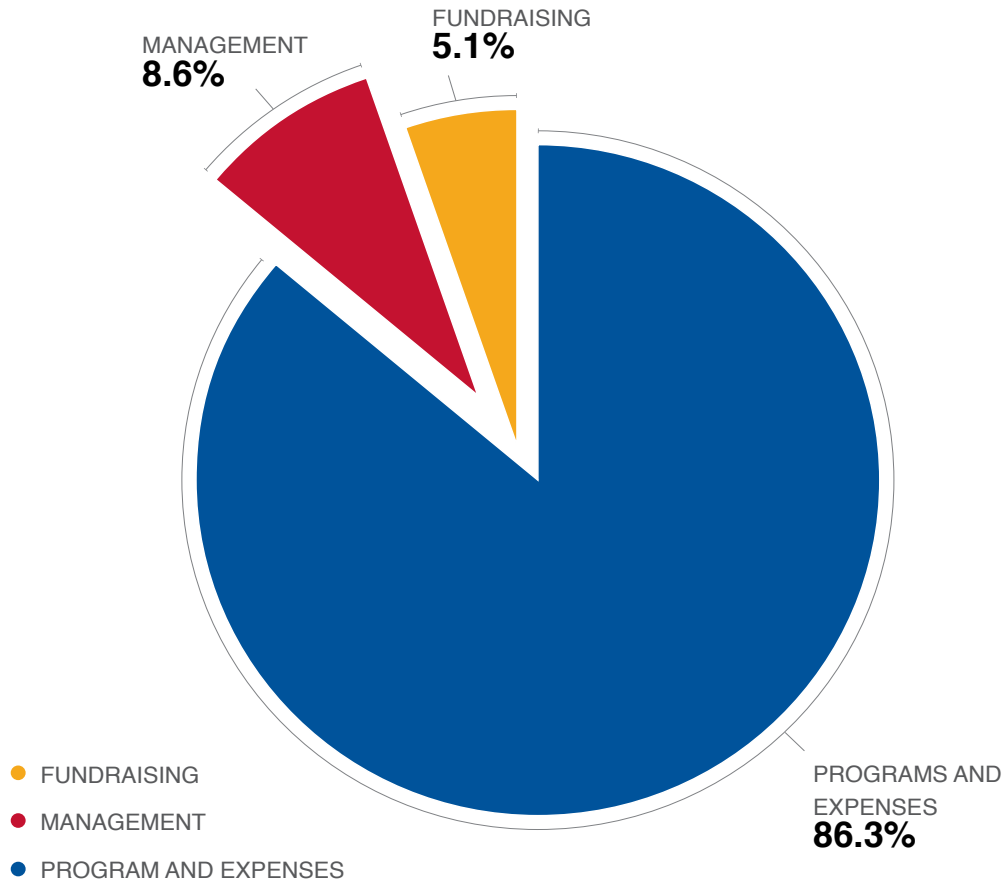
NET ASSETS

BEGINNING OF YEAR	6,213,635	0	0	6,213,635
END OF YEAR	6,817,624	0	0	\$ 6,817,624

ZAKAT: AN OBLIGATION WE MUST FULFILL

By the grace of Allah (swt) and the generosity of our donors, Zakat Foundation of America (ZF) is the leader in empowering lives through your Zakat.

ZF's website, zakat.org, also serves as an educational resource on zakat and zakat-related issues, offers a Zakat Calculator and Worksheet, and gives you the opportunity to ask a question and get answers with the click of a button.





Khalil Demir
The Zakat Foundation of America
P.O. Box 639
Worth, IL 60482

Dear Khalil Demir:

On behalf of Charity Navigator, I wish to congratulate The Zakat Foundation of America on achieving our coveted 4-star rating for sound fiscal management and commitment to accountability and transparency.

As the nonprofit sector continues to grow at an unprecedented pace, savvy donors are demanding more accountability, transparency and quantifiable results from the charities they choose to support with their hard-earned dollars. In this competitive philanthropic marketplace, Charity Navigator, America's premier charity evaluator, highlights the fine work of efficient, ethical and open charities. Our goal in all of this is to provide donors with essential information needed to give them greater confidence in the charitable choices they make.

Based on the most recent information available, we have issued a new rating for your organization. We are proud to announce The Zakat Foundation of America has earned a 4-star rating. Receiving four out of a possible four stars indicates that your organization adheres to good governance and other best practices that minimize the chance of unethical activities and consistently executes its mission in a fiscally responsible way. Approximately a quarter of the charities we evaluate have received our highest rating, indicating that The Zakat Foundation of America outperforms most other charities in America. This "exceptional" designation from Charity Navigator differentiates The Zakat Foundation of America from its peers and demonstrates to the public it is worthy of their trust.

Forbes, *Business Week*, and *Kiplinger's Financial Magazine*, among others, have profiled and celebrated our unique method of applying data-driven analysis to the charitable sector. We evaluate ten times more charities than our nearest competitor and currently attract more visitors to our website than all other charity rating groups combined, thus making us the leading charity evaluator in America. Our data shows that users of our site gave more than they planned to before viewing our findings, and in fact, it is estimated that last year Charity Navigator influenced approximately \$10 billion in charitable gifts.

We believe our service will enhance your organization's fundraising and public relations efforts. Our favorable review of The Zakat Foundation of America's fiscal health and commitment to accountability & transparency is now visible on our website.

We wish you continued success in your charitable endeavors.

Sincerely,

Michael Thatcher
President and CEO





Zakat Foundation of America Honored as 2016 Top-Rated Nonprofit Organization

GreatNonprofits.org award based on positive online reviews

Zakat Foundation of America (ZF) was recently honored with a prestigious 2016 Top-Rated Award by GreatNonprofits, the leading provider of user reviews about nonprofit organizations.

“We are honored to be named a Top-Rated Nonprofit,” says Jamie Merchant, PR Coordinator for ZF. “We are proud of our accomplishments this year, including reaching over 40 countries for Ramadan, and partnering with the United Nations Relief and Works Agency (UNRWA) to repair and reconstruct homes for 500 displaced families in the Gaza Strip.”

The Top-Rated Nonprofit award was based on the large number of positive reviews that ZF received – reviews written by volunteers, donors and clients. People posted their personal experience with the nonprofit. “Beautiful work done here,” wrote one reviewer from the general public. “Zakat Foundation’s people are the most selfless and humble people I’ve ever worked with,” the reviewer continued. “They help everyone no matter who, what, or where you came from.”

While the Top-Rated Awards run through the end of October, ZF was part of the inaugural group to qualify for the year.



ZF earned the Better Business Bureau Complaint Free Award for 2016, an honor exclusive to BBB-Accredited Businesses.

The award signifies commitment to customer service excellence and superior performance in the area of ethical business practices.



ZAKAT
FOUNDATION
of AMERICA

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