

ZAKATNEWS

RAMADAN 2017



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ZAKAT
FOUNDATION
of AMERICA

The Leader in Empowering Lives Through Zakat



MISSION

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.



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SOCIAL NETWORK



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Letter from the

EXECUTIVE DIRECTOR

Brothers, sisters and friends,

Assalaamu alaykum (peace be upon you)!

I hope this newsletter finds you in the best of health and highest of spirits. InshaAllah (God willing) in a few days, we will enter the holy month of Ramadan, a month of blessings that revolve around sharing and caring. During this holy month, every good deed is rewarded 70-fold. Let us take this opportunity to remember those less fortunate.

As you know, throughout the years we have published this newsletter to share with you our gratitude for our accomplishments that you made possible. We are, indeed, blessed by our donors. Throughout the years, we got to know each other and work together to make the world a better place.

Together, we have provided food for millions of people; we have reached out to hundreds of thousands of refugees to try to ease their suffering in their worst days.

You, our beloved supporter, have helped thousands of children receive education. You have given Syrian refugee students the opportunity to complete their higher education at Zahraa University. You have helped educate Afghan girls to become tomorrow's doctors and teachers.

You have provided livestock for thousands of families, bringing them out of poverty once and for all by giving them the means to raise their economic status.

You have opened water wells. Tens of thousands of people receive fresh water along with their animals, fruits and vegetables.

Through Sadaqa Jariyah programs, you helped build mosques to make sure that many communities do not have to pray under heavy rain.

Please look through our newsletter, and share it with others so they learn about the wonderful work we do together. Send us your feedback. Your constructive criticism is always welcome.

As humanitarian Muslims, we are imagining a world without pain and suffering — a world without hunger and misery.

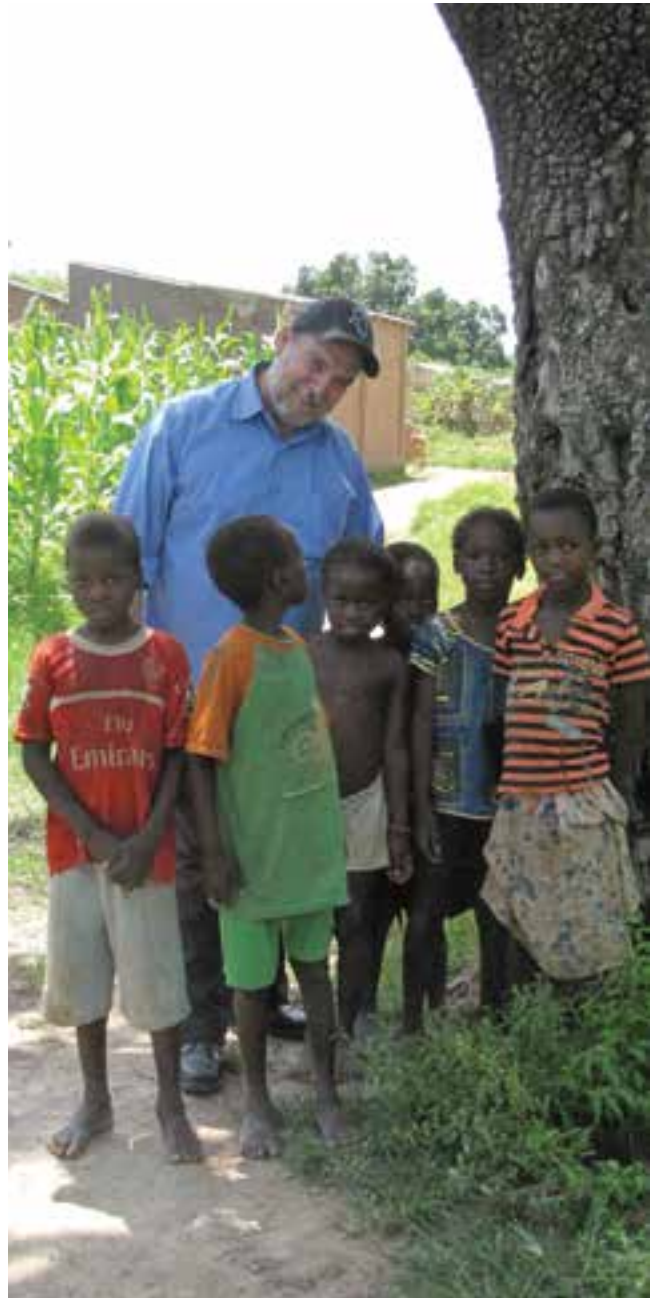
A world where everyone has enough to eat and has a place to sleep without fear. A world full of peace.

May the holy month of Ramadan bring peace to you, beloved donor, to your loved ones, and to the world.

Ramadan Mubarak!

Mahid Demir

Executive Director





HELP US GIVE ANOTHER 8 MILLION MEALS THIS RAMADAN

Zakat Foundation of America (ZF) distributed 9,130 meals and 1,010 food packages in Jordan alone last Ramadan. ZF also distributed 100 Eid gifts, which included new clothes and shoes, to 100 children in Jordan last year.

ZF also distributed 600,000 meals to Syrian households and 90,000 to Turkish households. In the West Bank of Palestine, 144,000 beneficiaries received food packages.

Beneficiaries across eight Middle Eastern and Balkan countries were impacted through last year's Ramadan food packages. This accounted for more than 4.6 million meals.

Beneficiaries in 15 African countries received more than 1.54 million meals. In Asia, 1.78 million meals were distributed in 11 countries.

ZF was also able to reach 3,650 beneficiaries in nine countries in the Americas to provide 37,750 meals.

In total, ZF gave 7.98 million meals throughout 43 different countries last Ramadan.

One food package feeds a family of five for 30 days. Food package items varied by location, but the Jordan food package (items listed to the right) demonstrates the type of food beneficiary families received. ZF hopes to reach even more people this year.

ITEM	QUANTITY
Rice	5kg
Groats (Burghul)	2 kg
Lentil	2 kg
Flour	2 kg
Sugar	5 kg
Powdered milk	0.80 kg
Tea (100 medals)	1 pack
Tomato paste	8 cans
Chicken stock (24 cubes)	1 pack
Broad beans	4 cans
Hummus	4 cans
Noodles and pasta	8 packs
Cheese	8 packs
Lunch meat	1 can
Vegetable and olive oils	2.5 liters
Tahini	1 can
Jam	1 can
Halva tahini sweet	0.50 kg
Powdered juice	0.50 kg
Biscuits/Wafers	1 pack
Dates	1 kg





ZAKAT

NISAB

The minimum threshold of wealth for zakat

By Abu Omar

ARE YOU WELL-TO-DO?

Islam defines wealth and the wealthy to the gram and the day, respectively.

If you have \$3,402.73 left over today in any form after a lunar year has passed, and you've paid off your debts — with enough food, water, shelter, household utensils, basic transportation, clothing to protect against cold and heat, and books of religious knowledge for yourself and your dependents — Islam declares you rich.

Welcome to the wealthy. Allah has carried you over the minimum threshold of abundance in Islam. Its Arabic name is *nisab* (pronounced *nee saab*), meaning “origin,” or “beginning.” This line between want and wealth is called “*nisab*” because it marks the starting point in your accumulated possessions from which Allah gives you a share of what He owns.

Then He lists the eight categories of your brothers and sisters whom you now owe \$85 of that left over \$3,402.73, or 2.5 percent of your year-long excess wealth that is equal to or beyond this threshold amount: The poor, the needy, the alms-worker, one whose heart can be reconciled for their suffering or hostility because of Islam, a slave or captive in need of emancipation, the debt-ridden, one striving in the cause of God, and the stranded wayfarer.

If you have this amount of money or more today that you have possessed for an entire *hawl*, or lunar year (or had it just at the beginning and ending of it, if you follow the Hanafi school of thought), but you need to buy any of the basic items listed above so you and your dependents can survive, then you are not rich and you owe the needy no zakat.

FORMULAS FOR FIGURING NISAB

The possessions you hold for a lunar year, on top of you and your dependents' survival needs, are zakatable regardless of gender, age or mental status, meaning you must pay zakat on it to purify it. Personal wealth is calculated separately from business wealth, and Muslims are to pay zakat on both if they each reach *nisab*.

Zakat is tabulated for (1) spendable wealth like gold, silver, paper money, cryptocurrency (like bitcoin), stocks, accounts, benefit allowances (like Individual Return Accounts), (2) for crops and fruits, (3) for livestock, and (4) for whatever is extracted from the earth.

Nisab for spendable wealth is 85 grams of gold or its value. That's how I came up with the \$3,402.73 amount of *nisab*, based on the price of gold at the time of this writing. So if your year-long holdings of all spendable forms of wealth beyond the basics of survival equals or exceeds the current value of gold on the day your zakat comes due, you pay 2.5 percent of it in zakat.

DECORATIVE WEALTH AND NISAB

Any items Islam forbids the use of — such as gold and silver utensils, ornaments (including art), antiques and jewelry — are automatically subject to zakat, even if they are only for ornamentation. That is because this is considered hoarding, which Islam does not allow. Islam does not allow us to eat or drink with gold or silver utensils, so they are indisputably zakatable.

If your gold and silver decor include statues, they are doubly forbidden. Their *nisab* is calculated collectively at the same 85 grams. The Hanbali school of law adds to this determination of *nisab* the market price of such items because of the high value the artistic work or craftsmanship adds into them. Zakat on forbidden items serves as a reminder of their prohibition.

There is a difference of scholarly opinion on the zakatability of women's jewelry. In general, it is exempted from zakat if it is for personal use and the quantity a woman possesses is customary in the community in which she lives. An excess of jewelry beyond this norm makes a woman's jewelry zakatable. Islam prohibits jewelry for men other than a plain silver ring. Gold adornments for men are forbidden, except for dental and other necessary prosthetic uses. Zakat is paid on men's prohibited accessories of gold and silver at the *nisab* of gold.

BUSINESS AND NISAB

Nisab for business wealth includes present and non-present assets for a lunar year, including inventory, again at 85 grams of gold or its value. (This is in addition to your business' liquid monetary holdings.)

Zakat is paid on all trade commodities and wares, not just gold and silver. This is anything obtained for the purpose of trade, including but not limited to electronics, machinery, furniture, toys, clothing, foodstuffs, medicines, ornaments, jewelry, livestock, agricultural produce, land and buildings.

The merchant totals cash in hand, value of holdings or goods, debts he or she expected to be paid, less one's own debts, and pays zakat on the net.

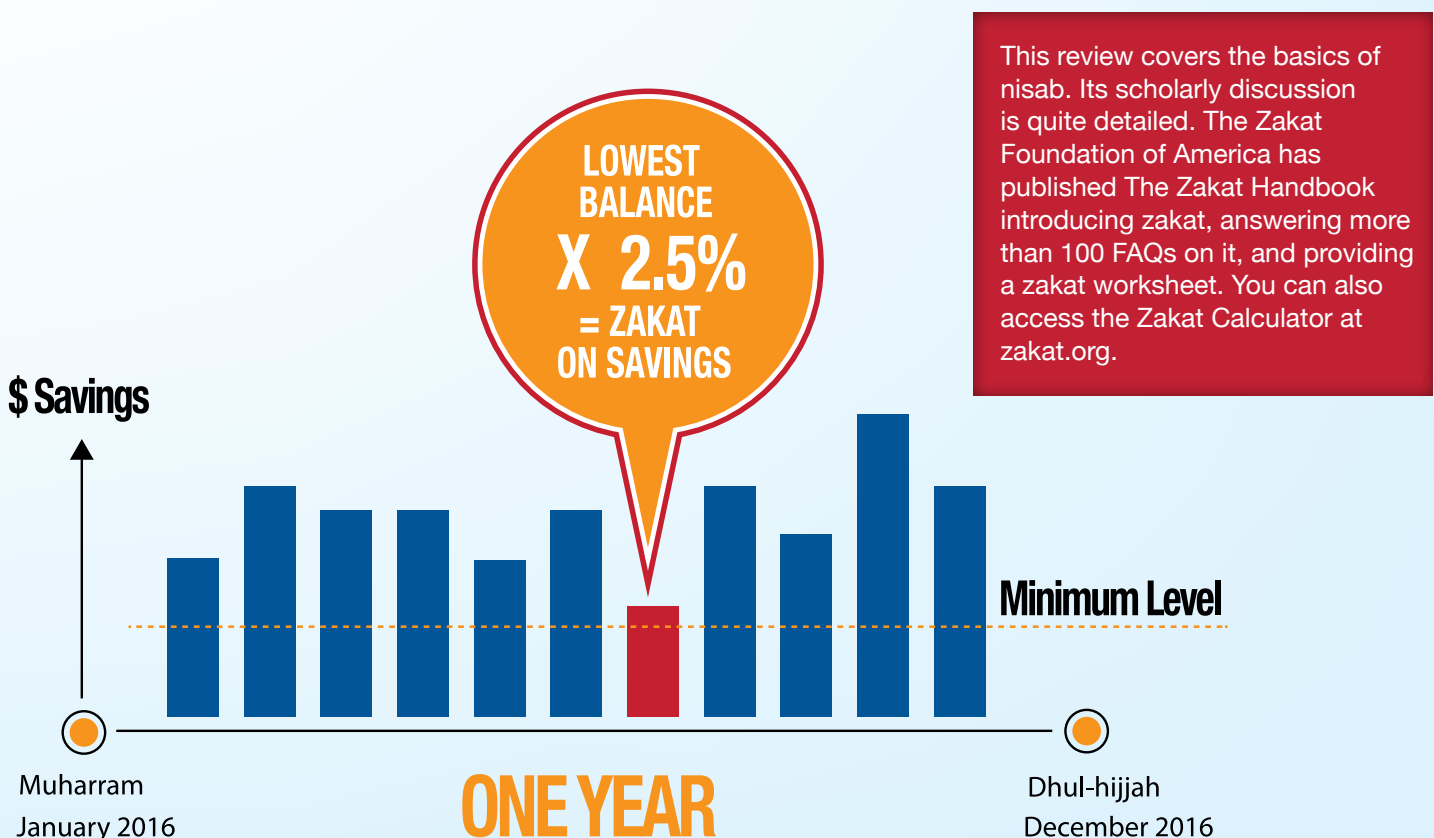
FARMING AND NISAB

Nisab is twice as much for livestock, but the zakat rate stabilizes at the same 2.5 percent — except for sheep, which occurs at 1 percent for flocks of 120 or more. (Goats are likened to sheep in zakat.) Some scholars count nursing animals for nisab purposes. But farmers cannot offer animal young in zakat payment, which must be paid in kind.

The nisab for most crops is measured by volume, not weight, because weights of crops, such as grains, differ widely. So 825 liters, or 652.8 kg, is the volume measure of their nisab. Paying zakat on crops comes due upon harvest. Their rate of zakat is 10 percent for naturally watered, or unwatered, land, and 5 percent for irrigated land. If it is split between the two, it is 7.5 percent.

Farmers may do a pre-harvest estimate of their zakat on yield based on ripening fruit if, because of the nature of the fruit, it eases the zakat collection and distribution process for them, the recipients, and zakat collectors, provided they are honest. In general, the Prophet Muhammad, on him be peace, and the companions commanded defaulting to ease the farming zakat payer in estimation of yield. This is because growers give from it throughout in charity, and the near, family members, and passersby eat of it.

Crops like cotton, or spices like saffron, that cannot be compressed are measured as a proportion of value against the value of the nisab of a mean-value crop common to the region that can be measured in volume. So if garlic is expensive in the area and corn is cheap, but wheat is a mid-value crop, one uses the nisab-value of wheat to determine the nisab of the cotton. For example, the nisab of wheat at the time of this writing is about \$103. Because cotton qualities vary, costing anywhere from 60¢ to \$1.50 a pound right now, cotton's nisab would be anywhere from 69 to 172 pounds. Anything at or over this poundage requires zakat payment from it.



The BENEFITS *of* GIVING During Ramadan

By Khadijah Abdl-Haleem

The concept that sharing is caring is taught to 5-year-olds through children's television shows. The ethic of giving is deemed important enough to instill it in children. Allah makes giving a pillar of Islam: Zakat.

Giving is good any day, but giving is better on some days. And there is an Islamic month full of those days.

The month of Ramadan functions as a reminder to control one's most basic needs: eating and drinking. We should extend our hands in generosity while we hold ourselves back from eating.

The Prophet Muhammad, peace be upon him, said, "Whoever feeds a fasting person will have a reward like that of the fasting person, without any reduction in his reward" [Ahmad and Al-Nasai].

One act of a fard (religious duty) during Ramadan holds the worth of 70 obligatory acts in other times. Every good deed counts for more, and praying on a specific one of its nights is likened to a thousand months' worth of prayers.

"Indeed We have revealed it (Quran) in the night of power. And what will explain to you what the night of power is? The night of power is better than a thousand months. Therein descends the Angels and the Spirit (Gabriel) by Allah's permission, on every errand: (they say) 'Peace' (continuously) 'till the rise of morning" [Surat al-Qadr].

The serenity of Ramadan makes people want to do good, and Ramadan is one of the best times to do so.

ACTS THAT INVALIDATE FASTING RAMADAN

Acts that invalidate the fast come under two broad categories: What we ingest, and what our bodies discharge. Allah specifies three deeds permitted when fast-breaking, which means fasting is abstention from them.

"So now you may lie with them and seek whatever offspring God has decreed for you. Moreover, you may now eat and drink until the white thread of dawn becomes clear to you, as distinguished from the black thread of night. Then complete the fast until the night" [Surat al-Baqarah, 2:187].

Allah's Messenger, on him be peace, then itemized four additional acts that invalidate the fast because they are analogous to these three acts, or they weaken the faster and may harm him or her.

THE SEVEN FAST INVALIDATORS

1. Sexual Intercourse
2. Masturbation
3. Eating and Drinking
4. What Amounts to Eating and Drinking
5. Blood Letting (cupping, etc.)
6. Induced Vomiting
7. Menstruation and Lochia (Postpartum Bleeding)

The Seven Invalidators Explained

1. Sexual intercourse during a Ramadan fast is the most serious fast-breaking sin and requires a heavy expiation (a reparation for guilt). Any minimal penetration of the male genital organ into the female genitalia (or adjacent orifice), even for a moment, constitutes this act.

All seven invalidators require the immediate resumption of the fasting day and making up the day. The six other invalidators require no expiation.

To clarify:

2. Masturbation means ejaculation of semen or orgasm, however achieved. Allah states in a Divine Pronouncement (hadith qudsi) of the faster: "One forgoes one's food, drink, and desire for My sake" [Bukhari and Muslim]. "Desire" connotes the act's completed ends.

3. Eating and drinking means food or liquid entering the stomach through the mouth or the esophagus, evidenced by the ablution instruction of the Prophet, on him be peace, "Snuff water deep in the nose, save when fasting," so one does not inadvertently ingest it [Tirmidhi].

4. Blood transfusion and intravenous feeding (IV) invalidate fasting because they are nourishment. Injections — intravenous or intramuscular — are not, even insulin, though night administration safeguards against doubt.

5. Medicinal bloodletting via cupping invalidates the fast for both the cupper and the one cupped, said the Prophet, on him be peace [Abu Dawud]. This includes blood donation, though permitted in an emergency. Still, the fast is broken and must be made up on another day. Nosebleeds, blood testing, tooth extraction, and surgery do not invalidate the fast, unless its purpose is that of cupping.

6. Induced vomiting breaks the fast. Involuntary vomiting does not, according to the Prophet, on him be peace [Tirmidhi].

7. Menstruation and postpartum bleeding invalidate the fast even if they occur an instant before sunset, as these conditions nullify ritual worship [Bukhari]. If a woman feels the onset but no blood appears, the fast remains valid. If they cease in the night and she ritually bathes (ghusl) after sunrise, her fast is still valid.

Conditions for Invalidity

The first six actions only invalidate the fast if one knows they are forbidden and commits them with awareness, not in forgetfulness or a lapse of consciousness, and willfully does them.



A list of common medical procedures that do not invalidate the fast:

Enemas, eye drops, eardrops, skin-absorbed applications, wound treatment (stitches, cleansing, dressing, etc.); fillings, tooth and mouth cleaning with siwak or brush, so long as nothing is swallowed; gargling and mouth rinse (though the risk of inadvertent swallowing seems too risky); oxygen, anesthetic gases, inhalers; intubation, scope insertion via the stomach, endoscopy, biopsies (as long as no solutions are swallowed); instrument insertion in the brain or spine. And Allah (SWT) knows best.

ZAKAT

TYPES *of* GIVING THAT COUNT AS ZAKAT



Lawful Zakat

Allah alone ordained zakat in its totality. The Prophet, on him be peace, reportedly said, *“Indeed, Allah, Most High, was not content for a prophet nor any other to rule regarding alms (zakat). So He Himself ruled on this and divided it into eight parts”* [Abu Dawud].

Writes Yusuf Al-Qardawi in his landmark study *Fiqh az-Zakat, The Law of Zakat*:

The Lawgiver determines the exact kinds of wealth on which zakat is required, the conditions of its obligation, its percentages and ratios, and the areas of distribution of its receipts, as well as the institution that organizes and administers it.

Allah enumerates the eight categories of Zakat-worthy recipients in the Quran. Scholars equate the order of mention with their priority:

“Indeed, [prescribed] charitable offerings are only for the poor and the indigent; and those who work on [administering] it and those whose hearts are to be reconciled; and to [free] those in bondage and the debt-ridden, and for the cause of God and the wayfarer. [This is] an obligation from Allah. And Allah is all-knowing, all-wise” [Surat at-Tawbah, 9:60].



Zakat-Eligible People

1 & 2: The poor (al-faqir) and the indigent (al-miskin) are both in dire need of charitable help, lacking property, income, and the basic necessities to sustain their dignity for a year. The modesty of the first may inhibit asking. The destitution of the second may drive one to ask.

3 & 4: The zakat worker actuates the integrity of the Muslim community through collection and distribution of this obligatory worship and deserves a wage in line with the societal value of this labor. Reciprocally, one who suffers on account of Islam or whose disposition toward Islam in a hostile society is in the balance can have his “heart reconciled” accordingly.

5 & 6: The community may deploy zakat to free the enslaved, the captive, and the debt-ridden from their circumstance. Zakat is a prime mechanism in the Quran’s systematic assault on institutionalized oppression.

7 & 8: Anyone defending Islam’s truth against organized aggression to malign or destroy Islam is considered “in the way, or cause, of Allah.” (Communal works like mosques, schools, irrigation projects, etc. are projects for separate charitable funding, but exemptions exist for the clear defense of Islam’s survival in a community.) Those stranded by circumstance traveling in obedience to Allah and without access to basic needs — especially fleeing migrants and refugees — are “wayfarers.”

Zakatable Wealth

The Quran stipulates the obligation of zakat and its rightful recipients. The Sunnah specifies its details in kind, quantity and proportion.

Zakat comes due yearly on wealth at a certain threshold that meets two conditions, sole ownership and growth. Generally, nine kinds of zakatable wealth fall into four categories: (a) Gold, silver, earnings, shares and financial instruments (bonds, etc.); (b) Business goods and buildings; (c) Livestock, and agricultural, honey, and animal products, and (d) mineral and sea products.

For details, read our Zakat Handbook or contact Zakat Foundation of America.

RAMADAN

BEST PRACTICES WHILE FASTING

By Hidaia Omer

One of the five pillars of Islam is fasting, and Allah (SWT) has designated a month in which we are obligated to sustain from certain actions. As the word intends, “sawm” (fast) means abstaining from anything Allah prohibits. But fasting can be a full-body activity. Other than refraining from food and water, one must re-evaluate and control the actions of the eyes, ears, mouth, hands, feet and thoughts.

This can be done by reading the Quran, attending a lecture, or researching ways to support the Muslim community. Instead of playing video games or watching television shows, opt out and do something of high spiritual value, such as reading a book about important women in Islam or the biography of Prophet Muhammad.

Fasting and recitation of the Quran go together during this blessed month. Engaging the tongue in reciting the Quran and the mind to ponder its meaning are among the best deeds to do during Ramadan. The recitation takes place throughout the fasting days, during daily prayers and the congregational taraweeh prayer that takes place each night.

Observing prayer and going to the mosque are both considered sadaqa (charity). The act of alms is another practice recommended during Ramadan that raises one's ranks. Other ways include volunteering, visiting someone sick, and feeding a fasting person when it is time for him or her to break fast.

The Prophet of Islam said, *“There are three prayers that are not rejected: the prayer of a father for his child, the prayer of the fasting person and the prayer of the traveller”* [al-Bayhaqi].

Aisha asked the Prophet of God which specific dua she should say during Laylat al-qadr (The Night of Revelation). He said: “O Allah, You are pardoning and You love to pardon, so pardon me” [Ahmad, Ibn Majah, and Tirmidhi].

With dedication and discipline, Muslims are to do good, stay virtuous, and reflect on their own actions every day. Giving zakat, reciting dua, and giving back to the community are all important actions to practice throughout the month. In Islam, fasting is a way to purify oneself and earn righteous deeds. Those who do so during Ramadan are rewarded 10 times more than usual. Not only do one's good deeds get multiplied, but this month gives a person the opportunity to formulate habits that will be part of daily practices even when Ramadan ends.



RAMADAN

PREPARING *for* RAMADAN

Q&A with Sheikh Ahmed Arafat

With the month of Ramadan getting closer, it's time to prepare for fasting and think about the best practices to implement to increase one's spirituality.

Sheikh Ahmed Arafat, an imam at the Mosque Foundation in Bridgeview, Illinois, and a Ph.D. candidate at the University of Chicago, discussed preparing for Ramadan, gave advice on self-improvement, and reiterated the value of fasting.

The following is a lightly edited transcript of the interview:



ZF: What do people ask you about most, in terms of Ramadan?

AA: Usually people ask questions related to their specific medical conditions, or specific cases like pregnancy and feeding. They also ask Zakat-related questions as some pay their annual Zakat during this blessed month.

ZF: Is there anything you do to prepare yourself for the holy month?

AA: Physical Preparation: Try to fast a few days during Sha'ban. It is like warming up for Ramadan and giving a chance for your brain to accommodate the new eating habits.

- Spiritual Preparation: Preparing and awakening our heart for Ramadan is extremely significant. To expect to bear the fruits of Ramadan, we should prepare fertile hearts. In Muslim spirituality, the heart is purified and awakened through a series of disciplines which include: frequent dhikr (remembrance and appreciation of Allah), sincere duas for experiencing a fruitful fast, reconnecting with the Quran, reconnecting with the masjid (mosque), and avoiding sins.

- Attend classes on preparations for Ramadan.

ZF: What is something you try to improve about yourself each year?

AA: This question is very important. To me, Ramadan is a real opportunity for authentic transformation and/or rekindling our faith. Failing to achieve these two goals signals a poor preparation for or a mere cultural observance of the fast. Here are some practices that we can consider during Ramadan and maintain after Ramadan:

- **Avoid overeating:** In Ramadan, we skip a meal, so at Iftar time, do not try to make up for the food you missed during the day. It is ironic that some Muslims gain weight in Ramadan.

Above all, Ramadan is also about controlling our desires. It is about discipline. Since we have long hours of fasting, one should not miss the suhoor (pre-dawn meal).

- **Read Quran regularly:** Ramadan is described in the Quran as "the month when the Quran was revealed!" The Quran did not say: Ramadan is the month when Muslims fast. We fast this month specifically as a celebration of the beginning of the revelation of the Quran therein. To disconnect ourselves from the Quran indicates that we miss the whole point of Ramadan. I suggest that you read Makki Surahs, starting from surah (chapter) six.

- **Single out a sin you usually commit:** Be determined to stop it this month. To be practical, consider the following: be attached to the masjid (this provides a faith-filled environment), be disconnected from social media or at least consider the internet filter resources, attend taraweeh, have suhoor, plan a busy program where you are always doing something productive.

- **I'tikaf (or solitude or seclusion in the masjid):** in the last 10 days of Ramadan is when the spirituality of Ramadan reaches its climax.

- **Spread love among loved ones:** Quality time with family members. Iftar helps us restore the joy of family connections.

- **Give as much as you can:** As we all willingly experience hunger during the daytime of Ramadan, we are reminded by those who suffer hunger unwillingly. That is why fasting is closely related to the discipline of giving.

ZF: Do you have tips for fasting in a non-Islamic-conducive work environment?

AA: Stay active in your work. Do not use fasting as an excuse to neglect your duties. This attitude gives a negative impression about fasting.

- Get to know how to answer frequently asked questions like: Why do Muslims fast?

- We know that, without regular meals and fluids, we could have halitosis or bad breath. To avoid embarrassment, one should make sure that the fasting-related oral odor is treated through tooth brushing or using an oral care probiotics rinse. One needs to make sure that nothing is swallowed.

- Invite your non-Muslim friend for Iftar

- Eid gift is important on or before finishing the month of Ramadan. It is good to explain that Eid is a celebration for the successful completion of a great spiritual accomplishment. It is also a chance that communicates moments of joy in Muslim practices.

ZF: What can we do to prevent and protect us from common sins in the United States?

AA: [Have] determination to avoid the sins.

- Frequent dhikr

- Connection with the community and the masjid

- Maintaining good company

- Sports and exercise

- Be busy. Be busy. Be busy. If one does not get busy doing something good, one may end up doing something bad.

ZF: How early can Zakat al-Fitr be paid?

AA: This is a controversial issue among early jurists. In the Maliki and Hanbali School, Zakat al-Fitr can be paid only two or three days before Eid Prayer. In the Hanafi and Shafi'i School, it can be paid as early as the beginning of Ramadan. To me, I can also say that if a person knows the recipients of his Zakat al-Fitr, I prefer to adopt the first view. However, the second opinion could be considered especially for those giving their Zakat al-Fitr to charity organizations to distribute. Early payment could help the organization distribute Zakat al-Fitr before Eid prayer. We should also remember that Fiqh means "understanding." Differences in Fiqh do not necessarily result from lack of evidence, but from varieties in understanding the evidence. In other words, when there is flexibility in the Sharia, we should embrace it when needed.

ZF: Do you have any other Ramadan reminders or advice for the Muslim community?

AA: As Ramadan builds the individual, it also builds the community.

The value of unity: We should learn from Ramadan the value of staying united. Each fabric of our community need to be recognized. African-Americans, Latinos, new Muslims must be welcomed and recognized.



The power of gathering together: our continuous presence in and support of our mosques and organizations make us stronger and enhances our sense of belonging to this great deen (religion). The value of connecting with the society as a whole: Many non-Muslims appreciate the value and power of fasting. They recognize the spiritual values connected with fasting. Through an Iftar event, our mosques should reach out to non-Muslim leaders, police officers, friends and neighbors and recognize their efforts, and importance.



DEVELOPMENT

ANIMAL HUSBANDRY EID GIFT

During Ramadan, we can change families' lives for the better, once and for all

Sustainability does not always come in the form of energy. People need livestock for food products and as a source of income, and, just as renewable energy can be solar- or wind-powered, people choose between different types of animals, such as goats, sheep or cows.

Having the ability to produce milk, yogurt or cheese provides sustenance as well as products to sell, and, eventually, animals can be used for meat if necessary once they pass their productive age. A livestock animal can be the difference between a family eating and having an income, or sleeping hungry in poverty. Zakat Foundation of America (ZF) realizes how important it is to have such animals.

With your support, ZF wants to distribute at least 1,000 livestock animals to 1,000 families this year.

ZF held a distribution in Burkina Faso that provided animals to 110 households split evenly among five villages. The purpose of the distribution was to procure animals for the beneficiary community; quarantine, house, feed, treat, tag and vaccinate the animals; and to present the animals to selected beneficiaries. Not only that, but ZF also deliberately purchases quality livestock from the host country to boost the local economy.

The effort is just one of many in which ZF attempts to improve families' livelihood and income level while providing sustainable economic and social development. In Africa, ZF has livestock programs in Ethiopia, Ghana, Ivory Coast, Kenya, Mali, Niger and Uganda.

A beneficiary named Sahra, 56, in Ethiopia has been battling poverty for decades. She has seven orphan children who she used to send out for supplies and sales at the risk of their safety. Thanks to a livestock program in which ZF partnered with the United Society for Sustainable Development (UNISOD), she felt her living condition was transformed.

"With two sheep initially, we were worried of what to do, but after the project gave us side support, including animal husbandry training and income saving skill awareness, we managed our livelihood base," Sahra said. "Now we [have] six sheep, because the first seed stock bore two twins in the reproduction and now bore the second round, and one was given to us by a cousin of my children. Alhamdulillah life is good now."

Please consider sponsoring the gift of a strong pair of sheep or goats for \$220 or a healthy cow for \$530. Donations to this program count toward zakat payment, which ensures a rich spiritual reward for the donor as the benefits of the charity multiply over time for each person and family it helps.

SEASONAL PROGRAMS

UDHIYA/QURBANI STRIVING TO SERVE MORE

During Eid al-Adha, Muslims sacrifice a livestock animal to commemorate the Prophet Abraham's (PBUH) willingness to sacrifice his son for God. The sacrifice is also used to feed the less fortunate, who may not have access to clean, fresh meats or even a good source of protein.

ZF works to feed as many people as possible. ZF provided meat for udhiya to more than 97,800 beneficiaries in six countries in the Middle East alone.

In Africa, nearly 72,000 beneficiaries from 14 different countries received meat. More than 68,700 beneficiaries in 10 Asian countries received meat, as well as more than 1,000 beneficiaries in the United States and Latin America.

In total, ZF distributed meat for Udhiya to 239,535 beneficiaries in more than 30 countries. ZF always strives to do better, and with your gracious support, we can.

إِنَّمَا نَطْعُمُكُمْ لَوَجْهِ اللَّهِ لَا نُرِيدُ مِنْكُمْ جَزَاءً وَلَا شُكُورًا (٩)

76:9 (Saying):

“We feed you only for the sake of Allah. We wish for no reward nor thanks from you.”



SADAQA JARIYAH

SADAQA JARIYAH: CONTINUOUS GIVING



Mosques



Schools



Water Wells

YOU CAN BUILD A MOSQUE, SCHOOL OR WATER WELL THROUGH ZAKAT FOUNDATION

Sadaqa Jariyah means continuous charity. It is an ongoing charity that givers can benefit from even after they perish. Actions may have ceased, but the good charity that benefits others continue to add up on the scale of deeds until the Day of Judgment. This concept in Islam is similar to the popular proverb: “Give a man a fish and he eats for a day, but give a man a boat and a net to catch fish, then he feeds himself and his family for a lifetime.”

The contribution in providing the boat is the act of alms, as it can be used repeatedly as a tool to obtain food for one person or several people.

The Messenger of Allah said, “When a man dies, his deeds come to an end except for three things: Sadaqa Jariyah (ceaseless charity); a knowledge which is beneficial, or a virtuous descendant who prays for him (for the deceased)” [Muslim].

“It was narrated that Abu Hurayrah (may Allah be pleased with him) said: The Messenger of Allah (peace and blessings of Allah be upon him) said: “Whoever gives charity equal to a date from good (halal) earnings – for Allah does not accept anything but that which is good – Allah will take it in His right hand and tend it for the one who gave it as any one of you tends his foal, until it becomes like a mountain” [Bukhari].

The donations for the children of Ghana to receive an education do not end with the school being built. That’s where it all begins: every child who receives an education from the school is more equipped to end the cycle of poverty. They can build comfortable lifestyles for their families and generations to come. The reward to the one who donated is multiplied through every person after that. For every Kenyan that has clean water, one’s mountains of deeds grow for each sip taken. For every person who prayed, memorized, and sought knowledge in that mosque that one provided the means to construct, the receiving reward is endless in each act of worship. This is sadaqa jariyah, the contribution that keeps on giving.

Remember that sadaqa does not decrease one’s wealth, as per the saying of the beloved Messenger, “Wealth does not diminish by giving sadaqa (charity). Allah raises the honor of one who forgives; and one who serves another (displaying humility) seeking the pleasure of Allah, Allah will exalt him in ranks” [Muslim].

SADAQA JARIYAH

THE BOUNTIFUL BENEFITS OF **BUILDING MOSQUES**


As Muslims strive for a deeper spiritual connection going into the month of Ramadan, it's important to consider how such a goal is reached.

We go to the mosque to pray, to meet for spiritual discussions, and to ultimately feel closer to God. Mosques are at the center of Muslim communities. Just as it is our duty to maintain the building and the religious programs that come with it, it is also up to us to ensure our fellow Muslims have the same opportunity to worship in a safe place.

By building mosques, in our own towns and abroad, we give countless Muslims the opportunity to congregate for prayer. They get a chance to strengthen both their faith and their community.

Building a mosque, or at least contributing to build one, is a way to help others spiritually while helping ourselves receive long-lasting blessings. Those who built the mosque will be rewarded in the afterlife for every Muslim who met there to pray. Building a mosque is a form of continuous charity, known in Arabic as sadaqa jariyah.

Zakat Foundation of America (ZF), by God's grace and with your help, builds mosques with and for communities who lack the means to construct one for themselves.



La Ghaliba Illallah Mosque, Cambodia

DO THE PEOPLE OF BANGLADESH HAVE TO PAY FOR THE GLOBAL WARMING OTHERS CAUSED?

“Water is the other name of life. We are poor and due to poverty, we were unable to drink pure drinking water. We had to collect water from distant places. The deep tubewell set up by Zakat Foundation is like a blessing from God. We remain ever grateful to Zakat Foundation,” said Alatun Nesa, a 40-year old lady, married to a rickshaw puller, with two sons and two daughters, living in the Rajshahi district.

In the first quarter of 2016, a total of 22 tubewells were set up and installed in the Poba sub-district, in the district of Rajshahi. Most of the people in this area were poor and greatly affected by the erosion of the Padma riverbank. The greatest problem is there is a huge demand for pure water in the area due to the presence of arsenic in the water there. Those who are well-off set up deep tube wells to collect water from deep underground, which the poor most certainly cannot afford. ZFAB implemented 22 tube wells to provide arsenic-free, pure water for the local people.

Each tube well has benefitted 10 families, on average. By setting up a total of 22 tubewells, around 220 families consisting of 1,200 family members have gained sustainable access to pure drinking water. Besides drinking, they can use the water from the tubewells for all their other household needs, including cooking, cleaning, washing clothes, and bathing.

A year ago, these people not only had no access to water supply, but also did not own any pond of their own. The tubewell water is a long-lasting tool, part of a Sadaqa Jariyah program, that helped them with their daily necessary household works.

The tube wells Zakat Foundation set up are seen by the village people as a great blessing. These tubewells will not only serve their daily water needs, but also prevent them from being afflicted by unclean water-borne diseases. Before the wells were implemented, beneficiaries did not imagine their water problem would be solved so suddenly and quickly.

They pray to God to give lifelong blessings to the donors who helped.



EDUCATION

SOLAR ENERGY: A NEW HOPE FOR RURAL SCHOOLS IN PAKISTAN

Imagine 85 degrees Fahrenheit in a room of 150 children.

They have to learn and become future leaders. It's hard to breathe. In the shorter, dark days of winter, they must leave early to have light on their way home. Zakat Foundation of America (ZF) provides solar power to Pakistan's poorest areas. Education is a human right. By providing education for students, together we provide a better, brighter future for the people of Pakistan.

Al-Ibrahim Oasis Public School in Pakistan has about 350 students, but no electricity. It's not just the school; the entire village lacks electricity.

"Nonprofit NGOs give us some assistance in running the school, but they haven't been able to arrange for electricity at this school," the school's principal said before solar power was installed. "Kindly help us in setting up electricity at the school so our students can learn properly."

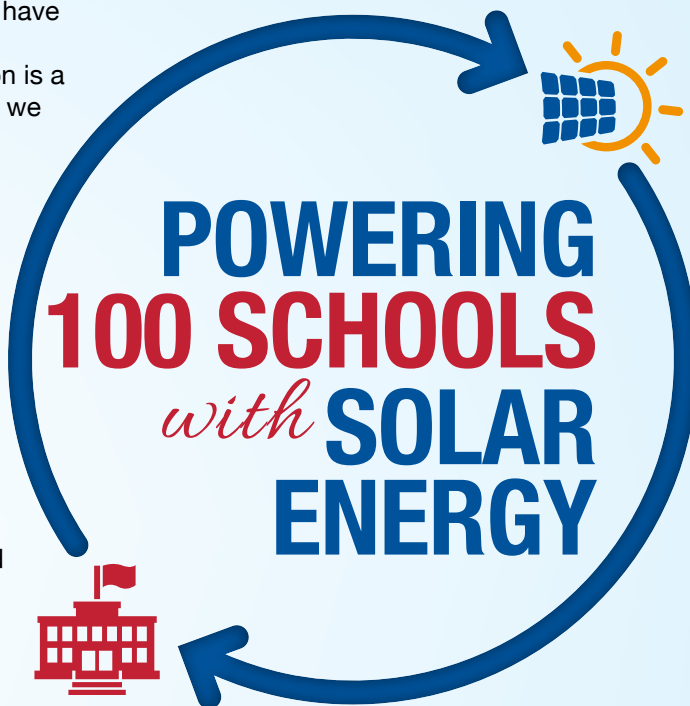
Many schools in Pakistan function without electricity, which prevents students from learning in optimal conditions. The heat and poor lighting are distractions, and they lack the energy to use their technological resources such as computers that could improve their education.

ZF is partnering with Dr. Bilal Ahmed, who works with Stellargenesys, a company that provides solar energy solutions in residential, commercial and agricultural settings in Karachi, Pakistan.

Village elders came to the consensus to use the solar power on the school, putting the children's needs first. Stellargenesys is powering the School of Noor Mohammed Village's four rooms, four fans, light bulbs and power outlets to help the youth stay focused while they study.

The company also powers solar water pumps, which are solar panels that run motors, which in turn bring clean well water out to a tank. The pump in Maher Ali Hashim Village powers both a water well and a school, and another panel powers a school and a health clinic.

Solar panels can run for about 20 years and are an efficient, effective and sustainable energy form. ZF and Stellargenesys, together with HANDS, a non-governmental humanitarian organization based in Pakistan, are working to positively impact as many schools as possible.



A FIELD VISIT THAT CHANGED MY LIFE

Accounts manager visits Turkey office

By Amina Demir

Flying into Gaziantep, I was well aware of the crisis in Syria and at the border of my father's hometown. However, the news articles and social media posts hadn't prepared me enough to face the reality.

Nearly 10 years at the Zakat Foundation of America (ZF), and this was my first official field visit. I had my questions and notes ready, and I was headstrong and determined to come back to Chicago with a detailed account of our projects. After one month in Turkey, not only did I have the photos and the interviews coming back home with me, but I also had a humbled outlook on life.

ZF is currently operating an office in Gaziantep, as well as a safe house, two orphanages, three schools, two clinics and a university, all dedicated to Syrian refugees. I had the pleasure of visiting all except two schools, which were located almost three hours from where I was staying. My goal was to confirm the logistics of the projects, but above all, interact with the beneficiaries.

Interacting with such a sincere group of people — men and women, young and old — provided me with a new scope of my career and day-to-day obligations at ZF Chicago. Our Muhammad Ali Safe House housed 48 women and fostered 200 orphans, additionally serving as a grade school for the orphans. These women are able to feel as if life hadn't stopped, even for a moment. The women and children are provided all basic necessities and supported through the warming arms of our partners. Our orphanage and medical clinic in Hatay fosters 180 orphans, but more specifically, orphans with developmental and cognitive disabilities. These orphans in particular suffer from post-traumatic stress disorder (PTSD), Down Syndrome, depression, anxiety and a list of other disorders. Our partners in Hatay are tasked with not only assisting these orphans, but nurturing them as well.

I had the opportunity to meet a young man named Hazem*, who at the age of 9 witnessed his father's gruesome death. These are children in dire need of assistance and care, and our contacts in Hatay are performing above and beyond. Their



deeds are surely accounted for with The Most Supreme.

ZF Gaziantep shares its building with Zahraa University, an accredited university designed for Syrian refugees who were unable to complete their education due to the political climate in Syria. Classes are taught in Arabic and Turkish, allowing the students the comfort of their native language as well as preparing them for daily life in Turkey. The university offers degrees in education, English, engineering, sharia law, media, and Arabic. I had the pleasure of meeting a variety of men and women from the ages of 19 to 54. It was inspiring to meet a group of people determined to complete their education despite the way their lives had been uprooted.

Lastly, I visited a small town exactly at the border of Syria called Suruc. It was bombarded with refugees in 2013. In two days, 450,000 people migrated to the village. Suruc was home to the ZF Women's Awareness Clinic. This particular project is especially dear to me as a new mother. The ZF Women's Awareness Clinic specializes in educating refugee women on the general health care and sustenance of their infant children. The clinic was modest in size: two doctors, four nurses and a UNICEF-trained nutritionist. The clinic focuses on breastfeeding, nutritional care, postpartum depression and self-sustenance. By teaching these women healthy home remedies, they are able to help build a self-sustaining community. The clinic refrains from promoting any forms of antibiotics unless completely necessary.

The education shared with me hadn't been available postpartum in the United States. I felt proud and inspired by the employees, and I left feeling more hopeful for the people of Syria.

After 10 years at ZF, it had become the routine 9-6 for me, punching in numbers, checks and balances. However, the trip opened my eyes to the impact every second makes. Our work is larger than life, often literally. There are hundreds of thousands benefitting from our work in Turkey alone. I am honored to be an employee at ZF and pray God blesses me to be able to continue my work for many years to come.

If you are interested in volunteering at one of ZF's field offices, contact info@zakat.org with your resume.

** Name changed to protect identity*



1. Amina Demir visits the ZF Women's Awareness Clinic in Suruc, Turkey, where she spoke with pediatricians and nutritionists.
2. A pediatrician at the clinic in Suruc checks on a baby.
3. A staff member works with a young boy at the Sigaruna Kibaruna Clinic in Hatay, Turkey.
4. Zahraa University students in Gaziantep, Turkey, focus on their studies in a safe environment.

DEVELOPMENT

CONTINUING THE PROJECT: REBUILD GAZA

The persistent attacks in Gaza leave homes destroyed and separate family members. It's tough enough to live in a war-torn country, and doing so without a home is neglecting innocent people their right to shelter.

Zakat Foundation of America (ZF) has been working with the United Nations Relief and Works Agency (UNRWA) to rebuild homes in Gaza. Our hope is that putting homes back together will help bring families and communities together as well. Members of the ZF Communications Team were grateful in welcoming UNRWA representatives to ZF Headquarters. The Communications Team sat down with Abby Smardon, Executive Director of UNRWA USA, and Grants Officer Nada El-Eryan to discuss the impact over the last five years and how to move forward.

ZF: Welcome to ZF. We are very happy and honored to have you at our office. We know you are busy, so we would like to take this opportunity to ask a few questions for our donors and readers to understand what is going on in Gaza. Can you please describe the changes between your last trip and previous visits to Gaza?

Abby Smardon: My first time visiting Gaza was 2012. At that time, the blockade had been going on for about five years, so certainly you could see the de-development of Gazan society, and I think Gaza is one of the only



Abby Smardon

places in the world where they actually use the term de-development because it truly was a developed society. So many people were already dependent on the services of humanitarian organizations like UNRWA. UNRWA is actually the largest humanitarian organization in Gaza, and

it's already the largest employers — it employs about 13,000 people. That means all of the teachers, the engineers, the doctors, the nurses, social workers, etc. are all employed directly to UNRWA, are refugees themselves. We're the largest employer there, but still, it's certainly not enough. Even at that time, things felt hollow. In subsequent years, I visited right after the 2014 assault. To see what had happened in the span of two years and the brutal summer assault that lasted a little over a month and demolished hundreds of thousands of homes and killed thousands of people, it was just shocking. Post-apocalyptic is really how it looked, to say the least. The needs at that point were through the roof.

In the past two to three years since that happened, there's been a very slow progression toward homes being rebuilt. Of course, Zakat Foundation has been huge in helping to make that possible. We certainly cannot thank you enough for all that you've done to make it possible,



but it's been slow. It's 2017 and we're still rebuilding homes from 2014. That's a slow progression, but the needs have gotten worse in many other aspects, too. We're now onto 10 years of the blockade. A full decade of very limited movement in and out, by land, by air, by sea. Not just of people, but of goods. The Gaza power plant is officially not operational anymore. The supply of fuel coming into Gaza from Egypt for the meantime is not happening, and that means in Gaza, they're down to about 20 hours a day with no power. Four hours a day, they have electricity. They don't know when those four hours will be, so imagine trying to shape your day around four hours of having power, not knowing when that's going to be, to get cooking done, showering done, washing your clothes — any daily activity. Imagine kids having to study. They don't know when they'll have light. Then imagine something more serious, like a hospital, that requires power to be able to provide any sort of medical service. There are backup generators, but those are costly. They require fuel.

It's an electricity crisis right now of epic proportions. That also ties into the water supply. There's only one functioning aquifer that exists in Gaza now because many of them have been destroyed in repeated attacks. Because of the blockade, it's really challenging to bring in construction materials to support improving the infrastructure. Only 4 percent of the water within Gaza is actually drinkable. That means people are either drinking water that is really not safe for human consumption, or they're forced to buy bottled water — unemployment is at 45 percent.

Nada El-Eryan: A lot of the repairs have been completed. As of February, 20 percent of all the repairs have been completely rebuilt or completely finished, 50 percent have been funded. But there's still a long way to go. Some of the neighborhoods have been rebuilt, but there's an open plot of land right now where a building used to be, so there's still the ghosts of 2014.

ZF: What was it like to meet some of the families there? What did they say to you?

NE: They all stick out. We got to meet probably four different families. We also had the opportunity to meet a Palestine refugee family that came from Syria into Gaza. That was powerful. When we were in



Nada El-Eryan

Lebanon last year and in Jordan, we met a lot of Palestine refugees that had escaped Syria and come to a different country and are now requiring UNRWA services there. The word that always comes to me is humbling. The families are amazing. The thing every one of the families told us was, 'we are peaceful people. We don't want more. We just want peace. We want to be able to live our lives.'

ZF: Can you describe for our readers the work we have done so far and the progress we have made?

AS: We're repairing everything from a basic complete rebuild to major repairs that are necessary, to even minor repairs. For major repairs, that would include homes that would be literally missing portions of their exterior walls. Literally, the elements could be getting inside their shelter. The sizes of the shelters vary. Some can be quite small, one to two rooms. Some could be multi-floored. It depends on the means of the family. Other major repaired homes would mostly be a lot of exterior holes where the elements would be exposed.

NE: Some houses were completely destroyed. UNRWA always rebuilds to at least that level or better. For example, if you were living in a concrete house, so it's just four concrete walls and a tin roof, and that was destroyed, then you rebuild to at least that, or a building with plumbing and running water.

ZF: Can you please describe your long-term goals for our readers?

AS: Our ultimate goal is to put ourselves out of business [laughing], that UNRWA doesn't exist at all because there is a solution and there would be no need for UNRWA. In the absence of that happening, the idea is that we get funding as soon as possible to ensure that all of the 100,000+ houses that were destroyed or damaged during the assault are back to what they previously were, or even

better. We hope it's much less than five years from now.

NE: As far as UNRWA itself, they do put out a mid-term strategy for the next five years. It talks about the emergency issues and services it provides, which include shelter repair and the crisis in Syria, they're providing emergency health care, emergency food, and emergency shelter. It also talks about the core services UNRWA provides, which are health care and education.

Even if there is a just solution that is created tomorrow, there still has to be a phasing out of UNRWA services because you can't just turn them off, or else you still have 5 million people who need services. There's strategies involved in making sure it's at or even better than it's current levels in maintaining excellence and providing an education or health care for the 5.3 million refugees that are registered with UNRWA right now.



REFUGEE RESETTLEMENT



GLOBAL REFUGEE CRISIS

ZF's Response to the Largest Humanitarian Issue of Our Time

By Naeem Vahora

The global refugee crisis remains one of the major humanitarian issues of our time. There are more than 60 million refugees in the world, according to the United Nations Refugee Agency (UNHCR). As many countries attempt to close off their borders, Zakat Foundation of America (ZF) is concentrating relief efforts by implementing a series of humanitarian programs. These innovative programs are impacting countless beneficiaries from Rohingya families in Chicago to displaced Syrians in Turkey.

One of the countries most impacted by the crisis is Turkey, which has seen an influx of more than 2.6 million refugees. Thanks to ZF's expansive network in Turkey, as well as its proximity to the Syrian border, the ZF office has been facilitating the education of Syrian youth. ZF sponsors nine schools that are helping continue the studies of more than 5,000 Syrian youth. In addition to covering tuition costs, ZF is also distributing school supplies such as uniforms and backpacks.

In Gaziantep, a city located near the Turkish-Syrian border, ZF established Zahraa University. The university is known for offering college-level courses taught in Arabic, often by Syrian professors, offering an easier transition for the Syrian students. The institution received widespread praise from students and faculty for this approach. The dream of many Syrian students attending Zahraa University is to eventually return and rebuild their homeland.

In the same city, ZF opened the doors to Muhammad Ali Safe House, a facility specifically for Syrian orphans. The building features fully refurbished rooms, classrooms, and more — all supported by ZF donors. Recently, ZF has also established health clinics in Turkey to focus on the healthcare of Syrian refugees affected by the conflict.

The international refugee crisis has heightened the tense political and socioeconomic balance in nations like Lebanon, a small country with a total population of 4 million — now with an added million Syrian refugees. This makes it difficult for the central government, already dealing with a number of other political issues, to address the growing crisis. During the winter season, ZF representatives traveled to Lebanese cities and towns to distribute winter kits and heaters. Right before the school year started, ZF reps also conducted a series of backpack distributions to benefit Syrian children.

Women are some of the most affected by the war and refugee crisis. These ladies, forced to flee into neighboring Jordan, now struggle to find employment opportunities. In Amman, the ZF office opened another Vocational

Training Center (VTC). It offers a range of courses (English, entry-level computer training, sewing/knitting, and more) to female students so they can utilize newly acquired skills and apply them in the job market.

Political conflicts often spill over borders. In Iraq, the instability of Mosul has set off reverberations around it. Many Iraqis seek safety from the political violence in overcrowded refugee camps, spiking the internally displaced population (IDP). There, ZF teams entered the camps to provide much-needed food aid.

Although Syrian refugees are often positioned at the forefront of the refugee crisis, the global refugee crisis is composed of multiple ethnicities, including Rohingya Muslims. Rohingyas are one of the most persecuted communities in the world, according to the United Nations. Originally from Myanmar (Burma), they have been subjected to systematic, state-sponsored persecution for decades. In the face of new political violence, hundreds of thousands of Rohingyas sought refuge in countries like India and the United States.

In India, ZF workers visited Rohingyas in makeshift refugee camps outside of major urban cities like Hyderabad. Families are forced to live in desolate conditions with inadequate housing or food. There, ZF representatives distributed food aid and winter kits.

Many Muslim-Americans are not aware that Rohingyas are also resettling in the United States with more than 300 families in the Chicagoland area. Last year, ZF helped launch the Rohingya Culture

Center (RCC), the first Rohingya center of its kind in the U.S. The RCC focuses on providing basic social services to the growing Rohingya community, as well as offering English tutoring and Quranic classes for the youth. This would have been unimaginable in their native country, where their religious practices were banned.

The world's leading political economists support research and analysis, stating refugees enhance a nation's global economic standing, despite the conservative political rhetoric in opposition to immigration. Every person is entitled to basic human rights such as shelter, food, education, and healthcare, according to international law. ZF promises to uplift and empower them.



يَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلْ مَا أَنْفَقْتُمْ مِنْ خَيْرٍ
فَلِلْوَالِدَيْنِ وَالْأَقْرَبِينَ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنِ السَّبِيلِ
وَمَا تَفْعَلُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ (٢١٥)

«They ask you what they should spend (In charity). Say: Whatever you spend that is good, is for parents and kindred and orphans and those in want and for wayfarers. And whatever you do that is good, Allah knows it well» [2:215].



ORPHAN SPONSORSHIP PROGRAM

ORPHANS:

THEY LOST THE LOVE OF THEIR FATHERS; CAN THEY HAVE YOURS?

By Bashirah Mack

Zakat Foundation of America (ZF) has provided assistance to thousands of vulnerable children, who have lost one or both parents, through the Orphan Sponsorship Program (OSP) for 15 years. As recipients of the program, orphans and vulnerable children receive monthly stipends for food, shelter, education and health care. These basic needs are universal human rights that give a child the foundation necessary to grow and thrive. This is the impact ZF strives for. Though the program's focus is to provide support for a child's universal needs, each beneficiary's reality differs.



“After sponsorship we are able to eat three meals a day. Also, my mother is able to pay school fees, transportation, and my going to the tutor.

My mother is able to feed me healthy food and biryani is my favorite! I also enjoy new dresses and shoes for Eid.”

Henna*, age 13

Fatimatou* is a spirited 15-year-old girl who lives with her grandmother in Mali, West Africa. Fatimatou lives with an ambulatory disability, which means she can not walk. She is also blind and unable to communicate verbally. Both her parents passed, leaving her in her grandmother's care. Fatimatou has had limited interaction with others because of her disability. This near isolation has impacted her social development. However, after being enrolled in ZF's Orphan Sponsorship Program, Fatimatou's grandmother said Fatimatou has had more opportunities to engage with other children, showing OSP's non-monetary value.

At 13 years old, Henna* lives with her mother in a poverty-stricken village in Southwest India. She lost her father in an accident and watched her mother struggle as a housemaid to provide for her. Some days Henna went without basic needs. The sum of these difficulties interrupted her education and had a negative impact on her performance. In many parts of the world, families like Henna's are financially responsible for the education of their children. Henna's mother simply could not afford the school expense. All this changed once Henna was enrolled in the Orphan Sponsorship Program. Now, Henna excels in her studies and aspires to become a teacher.

Sumayya* is a 7-year-old Syrian orphan from the Damascus countryside. She lost her father, a locally well-known imam, to the war. Because of continued social, political and civil unrest, Sumayya is also a refugee. She joins hundreds of thousands of Syrians who have been forced to migrate, leaving behind loved ones and the life they knew. Sumayya and her family have found safety and security in Jordan, but they struggle to start over. Sumayya and her siblings attend school in Jordan, but paying tuition remains a big problem. Sumayya's mother says ZF's OSP stipends have helped alleviate the financial burden.

Children in need are able to receive basic and universal human rights through the OSP. In this way, ZF and its donors are able to create opportunities for healthy child development.

** Names have been changed to protect privacy.*

“ Alhamdulillah...we thank God for everything. Everyone has his or her own destiny and Fatimatou suffered with this illness since she was born. She is blind, handicapped and she cannot eat anything by herself. She lost both parents and I am her guardian. The support you are doing for us has been great. Alhamdulillah, we thank God and His prophet (SWT). May God bless you. ”

Fatimatou's* grandmother



“ I collect all the money I receive from the aid to pay for the school tuition fees for my three kids. I've faced a lot of problems to register my kids in schools because they asked for a lot of papers that I did not have. This forced me to enroll them in special schools. There is a discount because my kids are orphans, but the amount of money stays too expensive. I have only one ambition: to achieve my husband's will to teach my kids. I forbid myself from having and doing a lot of things because I want to save all the money for my children. I sacrifice a lot to see them study. Each time Zakat Foundation solves this problem for me. ”

Sumayya's* mother



HEALTH AND WELLNESS

LIFE-SAVING HEALTH SERVICES BRING JOY TO WOMEN IN BANGLADESH



“This health center is a great gift of Allah and truly a blessing for me. I wholeheartedly pray for the people involved with it,” said Ayatun Nesa, a patient of the ZFAB Health Clinic.

ZFAB Health Clinic center is run in the Hazaribagh area, which is one of the largest slums in Dhaka, Bangladesh. The patients are thus predominantly slum dwellers who are poor and cannot afford to reach out to public or private urban hospitals. This center has been constantly providing support to educate, raise awareness and to provide basic health care facilities to distressed people living in the slum.



A senior female doctor along with her team provides medical treatment and health checkups to patients twice a week and our health workers go door to door to create health awareness among the dwellers. It is through the service of these people that the clinic hopes to continue to contribute to the society at large.

In 2016, 5,551 patients were treated in the health clinic that operates for two hours, twice a week. The awareness programs coupled with monthly courtyard meetings are making slum dwellers more knowledgeable and conscious about their health issues. They now have a good understanding of first aid.

They don't easily get unsettled or afraid when someone in the family gets hurt or becomes ill because now they have become more confident and know how to deal with it. Although the clinic operates twice a week for two hours, when patients visit the clinic on other days, we ensure our health workers are present to advise them and provide emergency medicines.



The number of patients of the Health Clinic is increasing day-by-day. Some come to this clinic for treatment even after migrating to faraway slums. The patients have found ZFAB Health Clinic prescriptions and medicines to be effective for them. They often relate stories of visiting other hospitals and conducting their treatment there, but to no avail. Here, they receive treatment that cures them. Thus, they have a special reliance on this clinic and it is popular and well-known among our target community.

ZF Health Center is a mercy from God and is like a blessing for the slum people, who are extremely poor and in dire need of health support.

DOOR-TO-DOOR HEALTH COUNSELING IN BANGLADESH

Two Zakat Foundation female health workers go door-to-door in the slum areas five days a week for approximately two hours. Their objective is to raise health awareness and impart health knowledge among the slum women. The health workers give health-related advice concerning basic issues, such as the importance of a child's vaccination at the proper time; reproductive health; maintaining a balanced and nutritious diet; keeping food safe and hygienic; childbearing; first aid; and service to pregnant mothers. They also take serious cases to hospitals or health centers for treatment, helping with immediate needs whenever possible. The patients are also provided emergency treatment, as necessary. In 2016, awareness was built among approximately 11,816 slum dwellers.

It was often observed by ZFAB's female health workers that a majority of female patients preferred not to disclose their diseases early on. The door-to-door counseling has enabled and encouraged women to open up in this regard, which has helped make a big change in terms of spreading awareness and fighting the different types of gynecological problems and other issues. In the health camp, a total of 817 patients were given treatment in 2016, which included adolescent boys and girls, women, and young children.

The awareness campaign has been meaningfully changing the lives of residents of Hazaribagh's slums since ZFAB's inception. Before the health awareness campaign, they wouldn't know the importance of vaccination at the proper time. Now they make sure their children don't miss out on any vaccination program, and they're able to protect themselves from different fatal diseases.





University of Chicago MSA holds a comedy night to raise money to repair a home in Gaza.



ICCI Academy students raise money to rebuild a home in Gaza by making arts and crafts projects.



MCC Academy Service Day mobilizes students to rebuild demolished homes in Gaza.



Quran Academy students raise money to repair a demolished home in Gaza.



Students at Michigan Islamic Academy in Ann Arbor raise money to repair a demolished home in Gaza.



St. Xavier University Students for Justice in Palestine students rebuild a home for a Gazan family through dodgeball and bouncy-ball tournaments.



Oak Lawn High School MSA holds a fundraising dinner in support of ZF refugee empowerment programs.



DePaul University UMMA club raises funds for Syrian refugees at Fast-a-Thon event.



Masjid Al Huda youth hold bake sales to build a water well and quench the thirst of those in need.



Loyola University MSA runs an Orphan Sponsorship Drive with support from IMAN Executive Director Rami Nashashibi.



Students at Dreamy Islamic Academy in Dearborn Heights, Michigan, hold a school performance and raise money to build eight water wells in communities suffering from water scarcity.



Salam Learning Center students mobilize and raise money for seven water wells in East and West Africa.



Afghanistan



Burkina Faso



El Salvador



Albania



Central African Republic - CAR



Ethiopia



Argentina



Colombia



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☐ Sustainable Development ☐ Programs helping orphans and vulnerable children

☐ Other: _____

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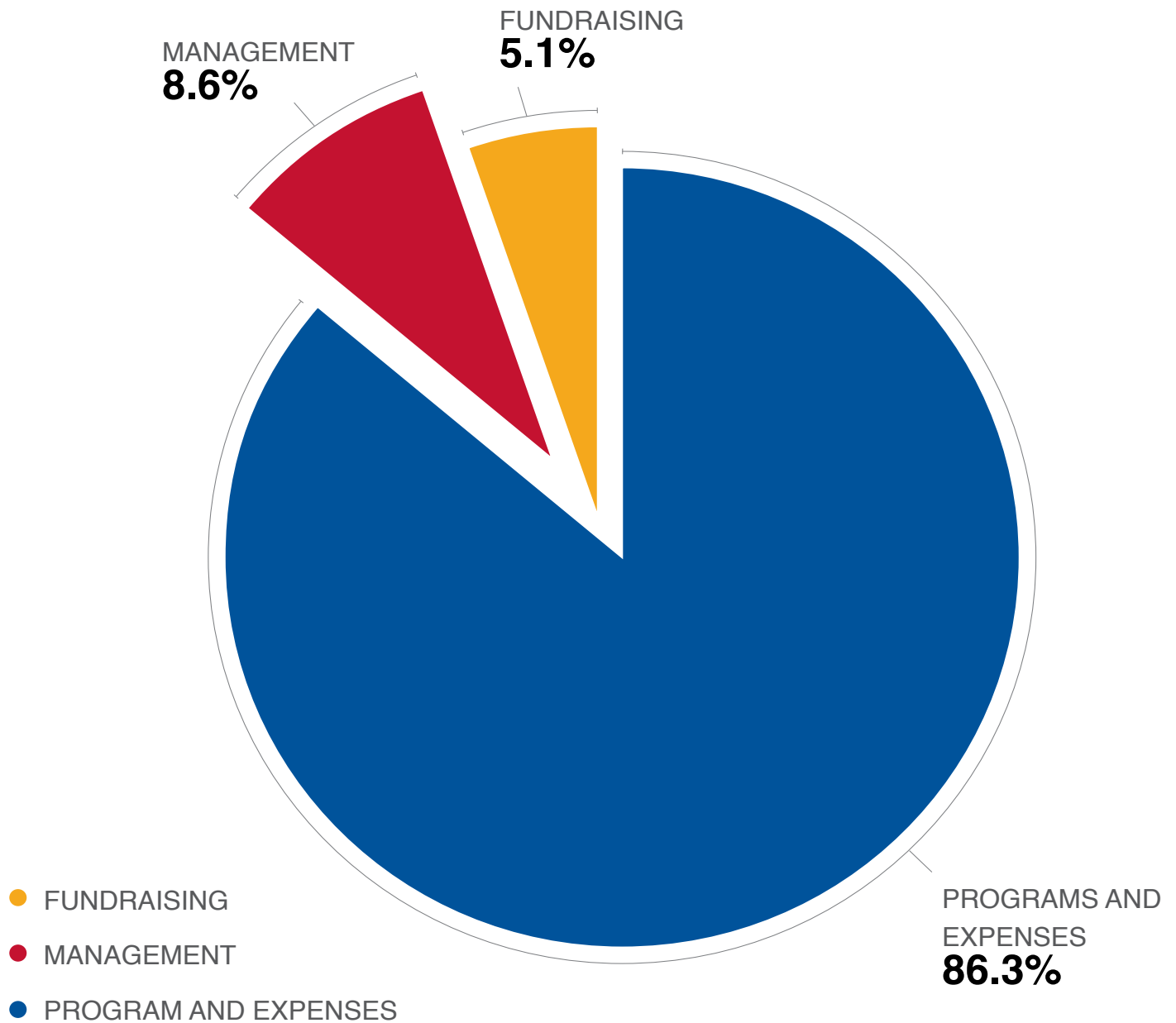
4. Other thoughts and/or suggestions?

Thank you for your input!

ZAKAT: AN OBLIGATION WE MUST FULFILL

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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.





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Al-Tirmidhi, Hadith 589

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