

ZAKATNEWS

FALL 2017

BRINGING RELIEF & RECOVERY TO THE ROHINGYA

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THANK YOU

FOR HELPING US DELIVER

8 *in* **MILLION MEALS
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ZAKAT
FOUNDATION
of AMERICA

The Leader in Empowering Lives Through Zakat

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.

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.



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LETTER FROM THE EXECUTIVE DIRECTOR

Dear Friends,

Assalamu alaikum. Before I say anything, I would like to take this opportunity to thank each and every one of you for supporting our organization to fulfill its mission. Thank you.

Let me share with you only a small fraction of what we have done since we last spoke. As usual, last Ramadan and Eid al-Adha we reached millions, 8.2 million to be exact, in 43 countries around the globe. Together, you our beloved donor and ZF, brought joy to the hearts of refugees, poor and vulnerable children, and those in need.

American Muslims did not fail to share Eid joy with the poor and destitute around the world. Mind you, it is not merely a food package or udhiya meat that the beneficiaries received, but along with your gift they felt remembered. They received your kindness and love. And this is what brought them the joy of Eid.

It seems the world will continue to have man-made and natural disasters. We responded to Hurricane Harvey in Texas, Irma in Florida, and Maria in Puerto Rico. When violence against the Rohingya forced them to flee home for Bangladesh, your organization was among the first to respond. Thanks to our incredible Dhaka office and their hard work, ZF stayed in the frontlines providing urgent services to the desperate Rohingya refugees.

By God's grace, we helped the Khalil Center to open a newer, bigger center in Union City California offering

professional Muslim mental health services. You and I both know what mental health services mean for Muslims in this country. Yes, you heard me right. Muslim Mental health services. Our community is under tremendous pressure in an increasingly hostile climate toward Muslims. Our sisters are harassed. Our children are bullied. As an organization concerned with providing basic human needs, we recognize the growing need for counseling and therapy. ZF is determined to be part of this solution.

Repeatedly, our organization has been recognized and awarded in the public sphere; the most recent award being the 2017 Faith in Humanity Award presented by the South West Inter Faith Team (SWIFT). These awards are a testament to your organization's impact here at home, and around the world.

ZF's humanitarian efforts have been featured by many new sources, including *NBC News*, *USA Today*, *Chicago Sun-Times*, *Chicago Tribune*, *New York Times*, *Voice of America*, *Chicago Public Radio*, *Anatolia Agency*, *Forum USA*, to mention a few.

Dear supporters and friends, you should know that we are making sure ZF is an exemplary organization in every aspect, from management and operations to programs and services. We are driven by the principle of *Itqan* [perfection of one's work]. Our service to humanity reflects this Islamic value. When we respond to hurricane Harvey victims by sending a "Caravan of Love from Chicago to Texas", it is but a piece of our ongoing efforts of sending Caravans of Love from Chicago to the World!

Dear friends, again, thank you and may God bless you for your support. Thank you for partnering with us to make the world a better place. If you have any suggestions or recommendations, please know that we are always ready to listen. God bless you and your loved ones, for you have brought smiles to those most desperately in need.



Khalil Demir

Executive Director

EMERGENCY RELIEF

ZF BRINGS RELIEF & RECOVERY TO THE ROHINGYA

With the recent genocidal onslaught, the need for Rohingya relief efforts continues to rise. Attacks by the Myanmar military have been brutal, with no bounds. The United Nations human rights chief has declared it a “textbook example of ethnic cleansing.”

Zakat Foundation of America's (ZF) first responders are on the ground along the border of Bangladesh and Myanmar. They are receiving and serving Rohingya Muslims arriving at the border injured, hungry, tired and traumatized.

Zakat Foundation is there—has been there, not newly, but for 10 years—helping heal, feed, water, clothe, house, and succor the shot, orphaned, sick, and suffering—with your generous gifts. Your donations have saved thousands of lives; and your continuous support can save thousands more.

Exhausted, starving, and dispossessed, the Rohingya refugees arriving in Bangladesh daily face mass death from lack of food, water, and shelter.

Our field staff and volunteers on the ground are providing:

- **MEDICAL TREATMENT** to the wounded and sick
- **FOOD PACKAGES** to the starving
- **WATER** to the thirsty, often severely dehydrated
- **HYGIENE KITS** for sanitation
- **TARPS** for building weatherproof **SHELTERS**.
- **SLEEPING MATS** and **BLANKETS**.
- **COOKING UTENSILS** and **POTS**
- **MOSQUITO NETS** to prevent outbreak of disease

MORE THAN

3,000 ROHINGYA

HAVE BEEN KILLED SINCE AUGUST

A STAGGERING

600,000 ROHINGYA REFUGEES

HAVE CROSSED INTO BANGLADESH SINCE AUGUST 25 INCLUDING ORPHANED AND UNATTENDED CHILDREN.

PLEASE GIVE AS GENEROUSLY AS YOU CAN TO HELP SAVE THE ROHINGYA LITERALLY FROM EXTERMINATION.



200 ROHINGYA VILLAGES

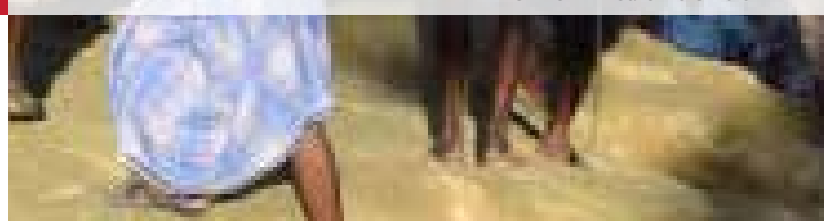
HAVE BEEN BURNED DOWN IN RAKHINE STATE

ANOTHER

200,000 ROHINGYA

ARE HIDING IN MYANMAR'S JUNGLES AND OTHER PLACES IN RAKHINE STATE.

* UNHCR * Save the Children



We Found Her in a Corner, Crying.

While delivering aid, A ZF field worker found Fatima, a Rohingya woman, sitting alone crying. He asked her what had happened, and she shared her story with us:

My name is Fatima, I am 40 years old. I am a mother of four sons and two daughters. My home was burned to the ground by the Myanmar Army, and many of my neighbors were captured and tortured by soldiers. I had to protect my children and escape from the horror, so we fled.

It was 27th of August 2017 when we started running – just four days before the blessed Eid-ul-Adha. Our journey was terrible; army soldiers with malicious intent stopped us at several points. I witnessed the death of three of my children.

Fearing for our lives, the rest of us ran in whatever random direction we could. I arrived here at Bangladesh's Gundum Zero Point on the 13th of September 2017 – but I arrived alone. I have nothing with me beyond the clothes I am wearing. I do not even know if any of my family members are still alive.



**As told to ZF Field Representative, Mahbul Hoque in Cox's Bazaar near the border districts between Bangladesh and Myanmar*

** This first-person narrative has been edited for clarity.*

ROHINGYA: STORIES OF SURVIVAL

*From Zakat Foundation's Personal Interviews
in Balukhali Camp 2*



Firoza, Age 18

Firoza is one of ten siblings. She spent her whole life in Myanmar, but during the recent outbreak of violence, her home was burned to the ground by Buddhist locals in cooperation with the army. Firoza's father was badly beaten. Her brother was captured by the Myanmar army and is still missing. There was no choice left for Firoza and her family, but to flee. After walking for three straight days with no breaks, Firoza and only three of her siblings arrived at Gundum Zero Point, Bangladesh. She does not know the fates of her mother, father, or five other siblings. They have no means of communication. ZF staff is now providing Firoza and her family with medical care and relief.



Mohammad, Age 35

The Myanmar Army has killed 285 residents of Mohammad's village, including his brother, Omar. Mohammad must now care for his brother's wife Hasina, and two children of 4 years, and 1.5 years. Escaping severe torture and persecution, Mohammad and his family fled to Bangladesh. He made the 11 day journey through the jungle with his elderly mother, wife, three minor children, and two now orphaned nephews. Mohammad told ZF staff that this has been the most catastrophic time of his life.



The CHILDREN of YEMEN are DYING



HELP US DELIVER HOPE FOR SURVIVAL

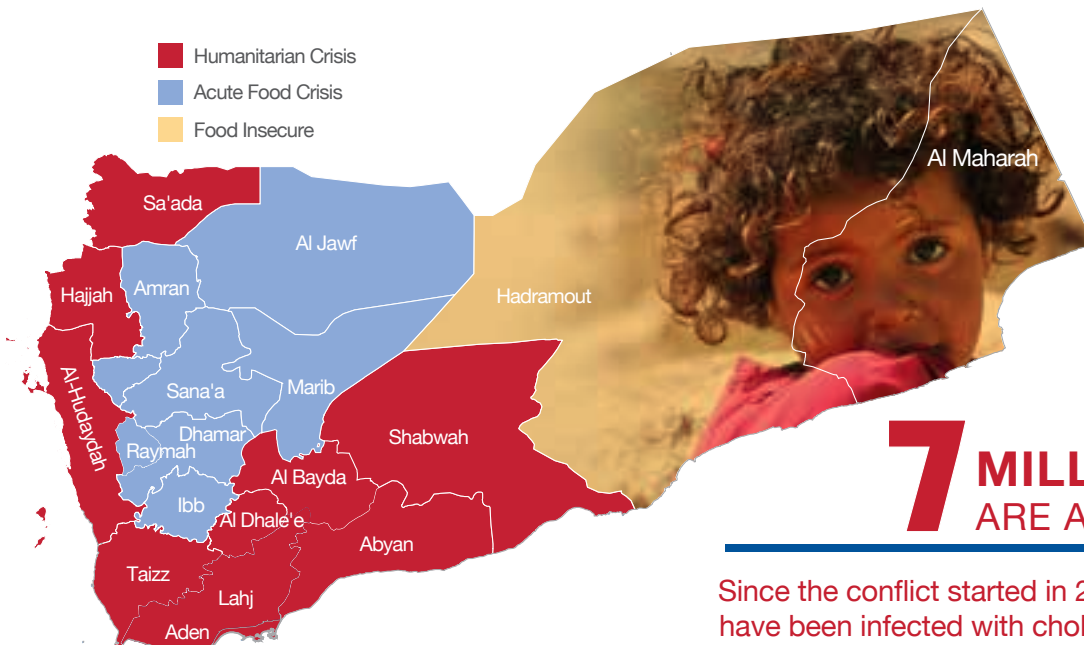
YEMEN IS FACING one of the largest humanitarian crises in the world affecting 19 million civilians. The death toll has risen above 10,000, a third of which are children. Seven million Yemenis are at risk of famine.

Since the conflict started in 2014, 800,000 people have been infected with cholera making this the largest cholera outbreak the world has ever seen.

With no access to clean water and sanitation, more than 5,000 people are falling ill every day with symptoms of acute diarrhea/cholera. Making matters worse, more than half of all health facilities have been shut down or are only partially functional, leaving the Yemeni people without access to direly needed healthcare.

Yemen produces only 10 percent of its food and relies heavily on imports for the remaining 90 percent of its food needs. Import restrictions as well as the destruction of economic facilities such as plants, farms, factories, chicken farms, food processing, and markets by air strikes have crippled the economy and left millions without a viable source of income.

ZF partners have delivered hope for survival by sending emergency food aid. With the support of our generous donors, we will continue to provide a lifeline to the Yemeni people.



7 MILLION YEMENIS ARE AT RISK OF FAMINE

Since the conflict started in 2014, **800,000 PEOPLE** have been infected with cholera making this the largest cholera outbreak the world has ever seen.

USING SESAME SEEDS FOR FOOD SECURITY IN FAMINE-STRICKEN YEMEN



IN YEMEN, SESAME is not only valued for its oil, but also as a common food ingredient used both raw and roasted in baked goods. Sesame oil extraction is an industry that dates back many centuries and is often inherited from one generation to the next within Yemeni families.

To combat famine and food insecurity, Zakat Foundation has partnered with Mercy Corps to support the development of this nutritional and economically viable crop by increasing farm production of sesame seeds by at least 60 percent.

We are working with 1,305 sesame growers to increase the quality and quantity of output by providing training and resources for enhancing production and post-harvesting practices that are ecologically sensitive and strategically linked to markets. So far, sesame production has increased by 25 percent as a result of this program. ZF is actively requesting donations for this project. Your support will help diminish poverty and hunger in Yemen.



A CARAVAN OF LOVE: FROM TEXAS TO PUERTO RICO

ZF First Responders Aid Hurricane Victims



IS YOUR HEART AS BIG AS TEXAS?



AS SOON AS government agencies permitted entry for humanitarian organizations, the ZF disaster relief team responded to Hurricane Harvey's devastation. Our first responders began quickly assessing the situation on the grounds, while ZF volunteers helped single mothers and the elderly to clean their damaged homes.

Back at the ZF Chicago headquarters, throngs of volunteers packed ZF trucks to the top with relief items including food and hygiene kits, while more volunteers waited along the route from Chicago to Houston for the ZF "Caravan of Love" to stop through their neighborhood so they too can add their donated goods.

The Caravan of Love reached Houston after 30 hours.

The trucks were quickly docked at different distribution centers in Houston and surrounding areas. Every community visited by our team was very appreciative and asked that we deliver our thanks to Chicagoans for sending such badly needed items.

Imam Kasim of masjid Al-Tawhid, which served as one of the distribution centers, was surprised to see ZF, an organization he knew very well, drive all the way from Chicago to help his community. He was delighted to see the ZF executive director himself appear at their doorsteps bringing aid to hurricane Harvey victims.







PUERTO RICO

HURRICANE MARIA BLITZED Puerto Rico, now the island and its people remain under a death cloud of devastation. Disaster relief scholars classify Maria—the strongest American storm in nearly a hundred years— as a “catastrophic event,” a force that erases infrastructure and a people’s means to help themselves.

- A whopping 90 percent of the population is still without electricity.
- Raw sewage is pouring into rivers and reservoirs, contaminating untold quantities of water people are drinking and bathing in.
- People have begun dying in recent days from what scientists suspect is leptospirosis, a bacterial disease spread by animal urine.
- 20 of its 51 sewage treatment plants are out of service.
- Five of its 18 highly toxic waste sites have yet to be inspected.
- Toxic ash mounds from power plants carrying heavy metals may be leaching into the water supply.

Your Zakat Foundation workers are there, delivering food and supplies, building better relief knowledge and infrastructure, and turning your generosity into help and hope for hundreds of Maria’s most vulnerable victims.

In Loiza, a small town on the northeastern coast—dangerously deprived of relief—our team is there with food and water. At University Pediatric Hospital, our team is there with medicine and supplies.

In cooperation with Taller Salud—a community nonprofit helping battered, elderly, and disabled women—our team is there with life-saving provisions.

Throughout Puerto Rico, our team is there, working closely with churches to aid the needy.



A Timeline for ZF Relief in Puerto Rico

On September 28 just a week after Maria's 155 mph winds for 30 hours buzz-sawed a 60-mile swath through Puerto Rico, the Zakat Foundation sent your first shipment of 2,000 units of baby food, 400 units of milk, 58 gas cook tops, 50 boxes of medical gloves, 40 gallons of medical alcohol, 40 gallons of medical soap, 30 boxes of wound dressings, and 80 boxes of medical cotton.

On October 9 ZF Regional Coordinator, Leticia Escamilla arrived in Puerto Rico where she personally assessed the needs and distributed hundreds of badly needed hygiene kits of soap, toothbrushes and toothpaste, feminine products, and shampoo/conditioner.

On October 15, a throng of 150 volunteers bundled more than 1,000 food packages in a 3-hour flurry of selfless, unifying teamwork. The packages now ready to be hoisted onto waiting trucks for our third shipment.

On October 31, Zakat Foundation invited legislators, local leaders, our Latino neighbors, and the media to collectively load and see off our third shipment of life-saving food packages containing rice, broth, pasta, cereals, beans, canned chicken and tuna, granola bars and more.

September 28

October 9

October 15

October 31

PLEASE DONATE GENEROUSLY TO HELP THE DEVASTATED PEOPLE OF PUERTO RICO.



RAMADAN

THANK YOU FOR HELPING US DELIVER **8 MILLION 8 MEALS** **IN RAMADAN**

YOUR GENEROSITY DELIVERED FOOD PACKAGES, EID GIFTS, AND SMILES TO FAMILIES AROUND THE WORLD



THE CRY OF A REFUGEE:

“Oh Allah, Please Return Refugees Safely to Their Homes By Next Ramadan!”

During Ramadan, we distributed food packages in refugee camps inside Syria. We were alarmed at the population growth; these camps have almost turned into cities within just a few years. So many people are living there now. It is crowded.

During our food distribution we met Sanaa, a young mother of three children. Sanaa told us how hard her life is in the camps. “I pray that no one ever becomes a refugee and experiences this life,” she said describing a life that is “unbearable sometimes.”

Sanaa explained that there is a shortage of everything: water, food, medicine, and other essential needs. “Alhamdulillah [praise be to God],” she said with a sigh, “at least Ramadan brings us some relief because many humanitarian organizations come here in Ramadan, more than other times of the year. Since we mostly depend on outside aid, this brings us much relief. We very much look forward to Ramadan!”

Potatoes and rice are good items to distribute, Sanaa told us. “Because they last longer and can be used in many different

ways.” She smiled and continued, “not many organizations consider distributing potatoes, but I learned how to make bread from potatoes!”

“Bread from potatoes?” I jokingly said.

“Well,” Sanaa replied, “in refugee camps, people become very creative!”

Before moving on to our next beneficiary, we asked Sanaa to keep Zakat Foundation in her duaa [prayers] during Ramadan. “I will!” she said promisingly. “Will you make duaa for us too?”

Just then, her eldest son Yusuf jumped up and pleaded, “Make this prayer: Oh Allah please help refugees return safely to their homes by next Ramadan!”

We ask our dear donors to please hear this refugee’s cry and pray that God return Sanaa, Yusuf and the millions of refugees worldwide safely to their homes.

* Story written as told by ZF Regional Coordinator



THANK YOU FOR BRINGING FRESH UDHIYA TO PEOPLE'S DOORSTEPS WORLDWIDE!

Indeed Eid is one of the most beautiful moments for Muslim communities around the world. Unfortunately, too many parts of the Muslim world suffering from natural and manmade disasters are denied this moment of joy. However, thanks to God and to our beloved donors, this Eid we brought joy to **216,985 BENEFICIARIES!**



Adahi Meat and No More Falafel Please!

By Khalil Demir



AFTER A LONG and tiring day of distributing Eid gifts in a refugee camp, I turned to my volunteers, (who all happen to be refugees themselves) and announced, "Let us enjoy a late lunch together. I am ordering falafel sandwiches for everyone!"

Omar, a middle-aged Syrian brother, pleaded aloud, "Please, not falafel again!"

Surprised, I turned to him and smiled, "Why? What do you have against falafel?"

"Wallah [By God] I have been eating falafel for the last three years. How I wish to have a shawarma [gyro] sandwich, just once."

To this, we all laughed and agreed to order shawarma.

Later, I asked about Omar. He is from the Syrian city of Deir-Zor. He used to own several businesses and was from a middle-class family. But the war turned life in Deir -Zor upside down. Escaping the danger and chaos, he moved his family to Turkey where he has been working small jobs here and there to make ends meet.

Omar has a very dignified demeanor, and is not one to ask for help, nor beg. For that reason, over the last years he has had to survive on a small budget and falafel became an affordable staple food for his family.

For Omar, and thousands more like him, Udhiya meat has a very significant meaning. It is not merely meat, but it is a joy, and a memorable day. It is perhaps that one day out of the year when he can have anything but falafel!

**“IT IS NOT MERELY MEAT,
BUT IT IS A JOY, AND A
MEMORABLE DAY.”**

SPONSORING THE ORPHAN IN ISLAM

The Zakat Foundation Opens a Way for You

THE DEFINITION of orphan in Arabic, *yatīm*, is a child who has lost its father. Typically, in the industrialized West, the word “orphan,” means a child who has lost both parents.

Recently, UNICEF, the United Nations International Children's Emergency Fund, has changed its definition of orphan to a child that has lost any parent, father or mother. A child having lost both parents it terms a double orphan. A child that has parents but is without them somehow is called a social orphan.

In Islam, the Quran mentions the *yatīm* at least 25 times, overwhelmingly with admonitions to treat them well (Surat al-Baqarah, 2:83), specified as giving of one's wealth to them because they are among the most vulnerable (Surat al-Baqarah, 2:177) in the world and are to be included among the one's near and dear (Surat al-Baqarah, 2:215).

Yet the best treatment of an orphan is looking after them among your own family, with proper bounds of biological parentage and the rights and limits that flow from this preserved (Surat Al-Baqarah, 2:220). There is particular emphasis, moreover, on ensuring that whatever wealth is theirs is maintained and remitted in full wholesomeness to them when they come of age and attain to mature judgment (Surat al-Nisa', 4:6).

The Prophet, on him be peace, made a stunning statement about orphans: “I and the one who sponsors an orphan shall be in Paradise like these two” — and he raised his index finger and the one next to it, holding them together, indicating that one who sponsors an orphan shall be admitted to the Garden of Delight in the company of the Prophet, on him be peace, which means, of course, in the very highest station.

This prophetic statement, authentically recorded in Bukhari's collection (No. 5304), riveted the attention of the great *hadith* scholars. They took it as a “duty for the one who hears this prophetic statement to act on it, for it shall place him with the Prophet, on him be the peace and blessings of Allah, in Paradise.” So says Ibn Battal, as noted in the premier *hadith* commentary of Ibn Hajar, Fath Al-Bari (10:436).

Sadly, there is no shortage of orphans in our world today. By UNICEF's count, 140 million, according to their criteria, the size of a large nation in the world. The double-orphan category holds at least 23 million.

Allah and His Messenger, on him be peace, do not restrict their description of the orphan, but do indicate that sponsorship is not merely giving the orphan money. It is providing for him and her guidance in faith and their affairs, a home, clothing, good nutrition, an education and training, moral admonition, spiritual applications and facility, and security in their person, wellbeing, property and future, until they attain discerning maturity.



Understand that spending on the orphan is, as the Prophet, on him be peace, said, “fresh and sweet. Blessed is the wealth of the Muslim, from which one gives to the poor, the orphan, the wayfarer (Bukhari and Muslim, 1465 and 1052 respectively).

Yet this, coupled with seeing to their religion and civil, moral upbringing, is closer to the highest sponsorship of incorporating them in your home and life at parity with your own children.

Some scholars surmised that perhaps such sponsorship brings one into the company of the Prophet in Paradise, on him be peace, because the prophets are sent to people who know not of religion or the righteous way of worldly affairs and become their sponsor, guide, and teacher.

This point about drawing near to this highest kind of sponsorship by spending on the orphan though not bringing him or her into your home is said with a core prophetic principle in mind. The Prophet, on him be peace, made clear that we may not always be able, because of circumstance, to be where we want to be or to bring about the immediate condition of a deed's best expression.

“There are people whom we left behind in Madinah. Yet we traversed neither mountain pass nor valley but that they were with us” (Bukhari, No. 2839).

How many an orphan is beyond the reach of our home or the capacity to bring him or her into our family, but within the reach of our money sponsorship for all the desirable things mentioned here. In that case, our intention, with the blessing and reach of Allah, may well cover the distance.

We have orphans on every continent, and we have the capacity to turn your wealth, with God's mercy and permission, into care, clothing, nutrition, security, religious guidance, education, ethical training and moral admonition for them.

Please give to these waiting children in desperate need now.



Meet Nesar

THANKS TO YOU, THIS ORPHAN'S DREAM CAME TRUE



Nesar in 2008

Nesar in 2017

In a bustling nation such as Bangladesh, not every child has the opportunity to pursue higher learning. Some youth, bearing the responsibility of supporting their families, join the workforce while others simply do not have the financial means. Mohammad Nesar was one of these children. He lost his father when he was barely a year old. From a young age, Nesar understood there was only one sure way out of his unfortunate situation: an education.

Nesar studied hard and recently became the first person from his village to be admitted to Dhaka University — popularly known as “The Oxford of the East” in Bangladesh. Out of 30,000 candidates, only 1,250 students were chosen — Nesar being one of them. This was a dream come true, as he always wanted to go to a prestigious university. He plans to study accounting and eventually become a chartered accountant (CPA).

Nesar remains eternally grateful to Zakat Foundation of America (ZF). It's because of ZF's Orphan Sponsorship Program (OSP) that he had the opportunity to study. Nesar also feels ZF's assistance completely shaped his current attitude on life. He remains optimistic and believes in himself, living by the motto “Think globally, work locally.” Since its foundation, ZF's OSP began with one clear vision: kids should grow up with the same opportunities regardless of their background. The OSP not only funds education and tuition fees; it also provides additional needs such as shelter, clothing, and healthcare to thousands of children around the world.

Now, Nesar wants to give back to kids who grew up just like him. With the help of his friends, he plans to teach dropout students so they can discover their true potential.

ZAKAT FOUNDATION'S ANIMAL HUSBANDRY PROGRAM IN EAST AFRICA

A Wealth-Generating Strategy for Times of Deadly Drought

IN THE FACE of new and dire United Nations warnings of 1.4 million children potentially starving to death in East Africa in a matter of months because of drought, Zakat Foundation's lifesaving three-year Livestock Program is uplifting the poorest people in the region out of poverty.

"This year, when we had famine, surprisingly families that never had food were able to give food to others," said Mohammed Wangusi, a regional partner in East Africa. "I personally testify that the Zakat Foundation Livestock Program is the most successful and best program that I have done for the last eight years."

Launched in Ramadan 1435/June 2014, your generous gifts to Zakat Foundation's Livestock Husbandry Program have provided male-female farm animal pairs — dairy cows, sheep, or goats — to more than 1,100 families in 10 countries in Africa and Asia, most of them refugees of war and persecution, either internally displaced or in host countries.

Milk, butter, and yogurt from the animals feed families desperately needed proteins and wholesome fat to stave off malnutrition and disease. It also gives them goods to sell and barter for income and services.

Conflict in Kenya internally displaced Salim Taraja and his family from their home to the slopes of Mount Elgon near the Ugandan border with no food or wealth. He received two goats in 2014 as part of ZF's Livestock Program. In three years, he has raised a herd large enough to trade for a dairy cow and still keep nine goats for himself.

"Now I am milking milk," Taraja said. "I was just a refugee with nothing, but now I have something. I can buy my own food and pay fees for my own children. I am somebody today in society because of the Zakat Foundation, *alhamdulillah*."

"I was just a refugee with nothing, but now I have something. I can buy my own food and pay fees for my own children. I am somebody today in society because of the Zakat Foundation, *alhamdulillah*."

Salim Taraja



The threat of starvation in East Africa remains grave, with 30 million people driven by hunger to forage for whatever food they can find, and Oxfam calling it “the largest hunger emergency in the world.” War and a water crisis (read about ZF’s Water Scarcity and Well Digging Program in this newsletter) threaten millions with diseases like cholera and diarrhea from unsafe water sources, according to UNICEF.

“We have been serving extremely poor people, some who literally never had anything to eat,” Wangusi said. “However, today, such families are transformed greatly since we gave them goats in 2014. They have herds of goats. Some have sold and bought dairy cows. Some have bought or leased land, which they used to grow crops. Now they sustain themselves.”

Still others say that the livestock have given them the means to pay dowries for the marriage of their children.

Livestock recipient programs report a consistent daily increase in income. That is the prophetic goal of giving to the needy. Provide them a gift that will help them not only in the moment but that will enable them to grow their income and become givers themselves.

Importantly, livestock recipients also pay it forward. They “gift animal offspring to friends and neighbors, thus providing these additional families with a livelihood source,” said ZF Regional Programs Coordinator Leticia Escamilla.

Together, we can replicate this success across East Africa. You can help stop the catastrophic loss of life if you act now to sponsor families in their time of need and also provide them with the sustainable, wealth-creating livestock.

ZF’s expert partners don’t stop at giving livestock pairs. They arrange professional veterinary oversight and training animal recipients as needed to successfully husband their animals. ZF staff also helps producers create market relationships to sell their excess dairy products.

Our Livestock Program gives people a means to wealth for the future and turns them into givers.

“I am a very happy person,” said Taraja, who wants to pass a message to all those whose generosity helped make his happiness. “I am really grateful to the Zakat Foundation for uplifting me from my poverty.”

“Families are transformed greatly since we gave them goats in 2014. They have herds of goats. Some have sold and bought dairy cows. Some have bought or leased land, which they used to grow crops. Now they sustain themselves.”

ZF Representative
Mohammed Wangusi

That is the prophetic goal of giving to the needy. Provide them a gift that will help them not only in the moment but that will enable them to grow their income and become givers themselves.





Alisa Roadcup
Heshima Kenya Executive Director

SAFE IN KENYA

Q&A with Our Partner from the Field

WHEN FAMILIES FLEE from violence and run for their lives, they often end up scattered and separated from each other until fate may, or may not, reunite them. This is how many young girls end up as unaccompanied refugees in Kenya. Without family support in a foreign land, they often become victims of sexual exploitation, abuse, and violence.

Zakat Foundation of America (ZF) has been working with its partner, Heshima Kenya, to provide safety, education, shelter and a sense of community to refugee girls from Kenya and neighboring countries. Members of the ZF Communications Team recently had the pleasure of welcoming Heshima Kenya representatives to ZF headquarters. The team sat down with HK Executive Director Alisa Roadcup to discuss ZF and HK's partnership over the years and how the two organizations are making a difference together.

Zakat Foundation: Certainly every precious girl you serve must have a story. Can you share a story that particularly stands out to you?

Alisa Roadcup: There are so many incredible stories of girls in our programs, but one in particular that always stands out to me is the story of Esther. She was born with an ailment in her right leg, and she had a prosthetic leg. When her village was raided by militia [when she was 16], her family fled, but she was unable to because of her disability, so she was taken as a “wife,” as the militia sort of talked about these situations. She was taken and held for about a year and a half and impregnated. After becoming pregnant, they released her because she was no longer desirable to the militants. She ended up being referred to Heshima Kenya. When I first met her, her face had no expression. She was also mute. She wasn’t speaking. I remember sitting down next to her and holding her hand, knowing a little about what she’d been through. She also had a child that she wasn’t able to properly carry because she wasn’t able to walk well. When she first came to Heshima, the other girls would be helping her out. I regularly come back and forth to Nairobi because of my role. I go back every other month, every three months. Last time I was there, I pulled up to the driveway and got out of the car, and this young, beautiful woman came running up to me. I remember her beautiful, gleaming, white smile. It was her. I didn’t even recognize her. The transformation that had occurred in her life over the course of those months just absolutely stunned me and is a continual testimony to the transformational work of Heshima Kenya. She hugged me and said “Hi, mom, how are you doing?”

She greeted me, and she spoke, and it showed me that if you can even transform the life of one girl, it’s not a life wasted. To have seen these girls heal and recover and have the tools to thrive and become leaders is an honor and a privilege.

ZF: We know that the partnership of ZF and HK has changed the lives of so many girls. Can you highlight for our supporters some of the progress we’ve made over the years?



AR: Overall, you’ve supported our core programming of education and livelihood, which is the social enterprise, tailoring, artisan side of our work.

At least the last five years, you all have been foundational partners in thriving Heshima Kenya’s work, and also providing a valuable thought leadership that has informed our strategic planning and support for our annual gala. Also, your Executive Director, Halil, has been a personal mentor to me over the years. There’ve been times where things have gone well, there’ve been times when we’ve had learning curves, and he has been quite kind and



supportive in helping not only the organization grow, but also taking an interest in our individual staff and ensuring that we had some coaching and support along the way when it was called for.

ZF: Tell us about the education program provided to these young girls. How does this help them build a more hopeful future?

AR: We follow the curriculum of the Kenya secondary education program ... so that the girls in our program have transferrable education. They can come throughout the different levels of the program, but then if they have the opportunity to go to public school, they can transition seamlessly when they're ready. We also have really phenomenal teachers on the ground who are trained in working with refugee girls who have a myriad of emotional and psychosocial needs and learning challenges.

ZF: Zakat Foundation values and supports sustainable development programs like HK's scarf-making project. Can you tell us how scarf-making helps to heal the girls, restore their mental well-being, and lift them out of poverty?

AR: [It] is therapeutic because it's creative and it's innovative for the girls, but then it also provides them with a monthly stipend, so it solves the issue of them not being able to work. It provides them with community, which is important because they're all orphaned or basically alone. It's what I think a lot of people find interesting and innovative on the cutting edge because we have an element of fashion and ethical consumerism that goes along with the direct service intervention on the ground.

ZF: We have seen the scarves and they are beautiful. Who designs them?

AR: We come out with two seasonal lines per year for the scarves. The creative design is largely driven by the artisans themselves. The creative process is very much driven by the young women because they're the experts in knowing what's really beautiful, and coming up with new designs and techniques.

We're always looking for new designs, new ideas, especially from the girls because they're really the experts on what's beautiful.

ZF: Can you describe your long-term goals and how ZF is helping to shape them?

AR: Zakat has been foundational in that as the organization has grown, Zakat's support has grown, whether it be through partnership, through resources, through thought leadership and feedback on some of our critical communications pieces. Most recently, at our Annual Gala, Halil and his wife came and were essential parts in the success of that event with their presence. Zakat has been foundationally essential and an impactful partner to the organization's goals long-term. There's also a complement of Zakat's faith-based perspective as a foundation in that many of the girls at Heshima Kenya come from the Muslim tradition, the Muslim faith. Zakat has done special things like provided resources for meals and so forth during Ramadan, things that have really encouraged our beneficiaries — provided extra things so they could actually have a celebration and have some nice things to observe their spiritual tradition on their holidays, so Zakat's support has been multi-layered, and all I can say is that we're tremendously honored to partner with Zakat Foundation and also inspired by the mission and the work of the foundation.



ZAKAT FOUNDATION REBUILDS BURNED PHILIPPINES MOSQUE

NEARLY TWO YEARS to the day when fire destroyed the Tandu Patong mosque in the Philippines, your Zakat Foundation gifts have entirely paid for the construction of a new, more expansive one that has become the beating heart of this rebuilding village.

The October 15, 2015, blaze made ashes of more than the mosque in this impoverished Muslim hamlet. It incinerated some 520 homes, displacing more than 3,600 people in the Sulu province, which is the small island chain west of Mindanao, the great southern island that is the true cultural hearth of the country and home to its many native Muslims since the 12th century.

Soon after the devastating fire, village leaders agreed that building a larger, central mosque as quickly as possible was the best way to “enhance community participation in the decision-making process.” They intended to unify residents by giving them full voice in rebuilding their community and reshaping communal life after the disaster, according to their “Mosque Construction Project” document, which details the strategies and aims underlying their building proposal.

The plan specifically (and admirably) seeks to empower internally displaced families that lost everything and scattered to nearby villages and towns to live with relatives or friends. It highlights two priorities to achieve this: community-wide access to an “integrated spiritual program” and “mainstream women’s participation” in mosque and community activities.

The new mosque, which accommodates 200, has indeed become a temporary safe haven, not merely for displaced Tandu Patong residents — just 112 houses are rebuilt — but for the dislocated of other villages, as well.

“The mosque became the focal place where community [displaced residents] of Tanduh Patong met and planned ... activities,” including Eid prayers and other gatherings, wholly arranged by village youth, according to a recent mosque newsletter.

Those youth came to leadership because the mosque project’s goal of community-wide participation led to the People’s Organization, composed of women and youth.

The group began, like prophet father and son Ibrahim and Isma’il, by purifying the grounds of the mosque for worshipers. With the “strong bond of community and good relationships gained” through that work, its 25 women and 15 youth established a weekend school, using the mosque for its classrooms, with 38 students. That number will grow as displaced families rebuild homes and return, insha’Allah.

To the villagers’ credit, after the fire, they quickly built a temporary mosque of bamboo and nipa, the long, feathery palm leaves traditionally used for thatched house roofs. Though small and soon dilapidated, it served as a prayer place to keep a semblance of communal identity (and the hope of return) alive, and as a central planning venue.

This is the third mosque Zakat Foundation donors have built for the sake of Allah in the Autonomous Region in Muslim Mindanao (ARMM) — and “Allah will build the like of it for each one in Paradise,” as the Prophet, on him be peace, promised.

Please give generously to Zakat Foundation of America, helping the poor and afflicted throughout the world.



ZAKAT FOUNDATION DIGS WELLS FOR SCHOOL CHILDREN IN REMOTE BANGLADESH

“We have made every living thing from water”

– Sûrat al-Anbiya', 21:30

NOTHING IS MORE basic to life than water, as this verse reminds us. Nor is there a better charity than “a drink of water,” said the Prophet, on him be peace (Sunan al-Nasa'i, No. 3664).

That is why Zakat Foundation's increasingly vital Water Well Program recently put your “running charity” (appropriately) into digging wells for the destitute children of two primary schools in far-flung Phulmur, about 90 miles due north of the capital, Dhaka.

Together, these two Zakat Foundation wells serve the daily needs for pure water of at least 550 students and another 100 residents.

The Ramsona Government Primary School runs from 8 a.m. to 4 p.m., with students staying longer most days. It used to be that Ramsona's poor children — no school bags or water bottles here — depended on the goodwill of far off neighbors for their urgent water and bathroom needs, a particular difficulty for its girls.

But this was no guarantee of healthful water. A stunning 60 percent of Bangladeshis drink water that is dangerous because it is not sanitized, exposing them to the widespread waterborne diseases of diarrheas, hepatitis A and E, cholera, and typhoid. This accounts for 80 percent of reported illnesses in Bangladesh.

Fresh water comes with torrential monsoons that Bangladesh doesn't have the infrastructure to save, then disappears in seasonal droughts. Of this, 80 percent is drained off for agriculture.

That left the 300 school children of Charpara Government Primary School — the other facility where the Zakat Foundation installed a well — like 90 percent of other people, getting their water from untested ground sources.

The problem is that Bangladesh's groundwater is massively tainted with arsenic, which WHO says is creating the “largest mass poisoning in history” of 30 to 35 million people, causing cancer and severe organ and system failure. One in five people die from arsenic's effects.

Before the Zakat Foundation wells, the school children of Charpara and Ramsona spent valuable school time and effort seeking out safe water, distracting them from learning. Often, they went without, making dehydration dangerously common.

Zakat Foundation professionally studied, tested, and installed the two wells, and chose to place hand pumps in both for efficiency, longevity, and reliable use.

Your generosity gives 550 primary-aged children, and 100 or more of the schools' neighbors, easy access to safe, pure water.

That's a sadaqah you get hundreds of times a day for a drink our Prophet, on him be peace, taught us is the very best of charity.



**WITH YOUR SUPPORT, ZF CONSTRUCTED
77 WATER WELLS AND HAND-PUMPS
THIS YEAR TO DATE, BENEFITING AN
AVERAGE OF 38,500 PEOPLE.**

YOUR GIFT OF

HEALTHCARE *to* THOUSANDS

**ZAKAT FOUNDATION'S MALI COMMUNITY
HEALTH CENTERS**



TWO YEARS AGO, Zakat Foundation field workers in Mali sent out an urgent call: Pave a way to free, well-managed access to healthcare to save this West African country's soaring numbers of malnourished and malaria-stricken children, and educate parents, especially young mothers, on lifesaving child nutrition.

You responded, and now more than 40,000 impoverished Malians have gained critical professional healthcare and medicine at five ZF medical clinics in and around its capital Bamako. In addition, lactation specialists have now trained thousands of mothers in breastfeeding, a critical link in the vital infant nourishment chain preventing debilitating malnutrition.

"Zakat Foundation funding directly provides for reproductive health, curative consultation, and regular screening of malnutrition and malaria...including immunization," according to a recent health progress report for the clinics. Zakat Foundation grants also pay for weekly sensitization and education classes on breastfeeding and malnutrition for mothers.

In just the last three months, the clinics have served in-house nearly 4,100 people—and that's in the face of a 45-day strike of Mali's medical workers that is mostly resolved now.

But clinicians do not only serve those who can come to the clinic. The Zakat Foundation and the healthcare professionals it sponsors have created an important Motorcycle Prenatal Care program that sends mobile medical workers out to villages and hamlets as an advanced strategy for ensuring adequate nutrition of unborn babies and mothers.

Zakat Foundation provides more than immediate healthcare through its clinics. It buys them much needed medical equipment and medical books, along with a whole range of medicines. This includes funding an important vaccinations and immunizations conservation program that also reaches rural families in villages and further rural hamlets.





You responded, and now more than 40,000 impoverished Malians have gained critical professional healthcare and medicine at five ZF medical clinics in and around its capital Bamako.



Half of Mali's population of 18 million lives below the \$2 a day poverty threshold set by the World Health Organization (WHO). Conflict since 2012 has increased health harms through population



Malians suffer epidemic levels of malaria (as many as 5,500 cases occurred in the first six weeks of 2017 alone, according to WHO). Much of Mali's water is unsafe for drinking, causing serious diarrheal diseases in children, and inadequate shelter has made child respiratory infections common. displacement—people who Zakat Foundation clinics make a point to treat.

Zakat Foundation field workers learned early on that furnishing ready access to healthcare for mothers, children, and the poor addresses only part of the problem. Working with medical professionals and clinic staff to improve clinic management and operations has proved just as important to delivering high quality care to an increased number of patient clients.

The Zakat Foundation's five Mali healthcare centers are part of a regulated and reputable consortium known by its French name Centres de Sante Communautaire (Community Health Centers) or CSCom. Zakat workers particularly selected these centers because the people who govern them are not outsiders but are themselves members of the local communities where the clinics provide treatment. This means they have firsthand knowledge of the real healthcare and health education needs of their neighbors.

Your generous gifts to the Zakat Foundation health clinics in Mali help make the difference between health and sickness for thousands of children and families. Please give generously to our Mali Community Health Centers.





KHALIL CENTER
A ZAKAT FOUNDATION PROJECT

THE NATION'S LARGEST MUSLIM MENTAL HEALTH PROVIDER

Consider the incredible pain experienced by a child who is sexually assaulted by a trusted family member, or the traumatic flashbacks of a mother who lost her child and family members in civil war, or being raped as a new Muslim by another Muslim. Where would you go, and who would you talk to in order to process such experiences?

These are some glimpses into the lives of those whom Khalil Center: A Zakat Foundation Project serves. The human experience includes adversity, struggle, stress, disappointment, loss and grief. Whether it is environmental stressors such as those stated above or a rocky marriage, family problems, joblessness, or even the confusion about intense sadness or anxiety despite the absence of external stressors, these mental health realities are commonplace to the human existence.

These experiences can become unbearable and lead to incredible pain and suffering. American Muslims are more likely to suffer from psychological trauma (Abu Ras, 2008); one in five report significant anxiety (Pew, 2007) and nearly 68 percent of a sample of well-to-do



American Muslim professionals report having significantly negative interactions in their marriages (Chapman & Cataneo, 2013). Given this information, where do Muslims turn for support and help?

American Muslims are likely to interpret their problems through a spiritual lens and hence tend to turn to religious leaders for support (Ali, Milstein, Marzuk, 2005). However, studies show that few religious leaders have had any training in mental health counseling, while the majority of Muslims wrongly assume that among the Imam's primary roles is to offer counseling.

Because Muslims are likely to turn to religion and spirituality to aid their psychological distress, the need for spiritually integrated mental healthcare cannot be ignored. But scan the nation and one will quickly find that very few institutions focus on spiritually integrated care for Muslims.

From this critical realization, Khalil Center emerged with Zakat Foundation of America's support. KC's leadership worked closely with ZF to identify this underserved need and the limited services available. KC's own data finds that over 75 percent of its clients would never have sought counseling if Khalil Center did not exist. Over 90 percent report that the most significant feature of their willingness to come to KC was that it offers spiritually integrated services.

This is a demonstration of KC's ability to override the stigma of therapy and mental health still prevalent in Muslim communities. We treat more than 700 individuals annually across the U.S. in direct, face-to-face therapy services and more than 30,000 individuals annually through our nationwide seminars and workshops. KC also offers training to professionals; in the past year, we trained 150 community leaders and Imams as First Responders to mental health emergencies.

KC has become the leader of direct services in Muslim mental healthcare, and we have developed a variety of programs and strategies to address mental health problems. However, this work cannot maintain its success without community support. Please spread the word to those who may need KC's services, participate in our regular community programming, and donate generously.



ZAKAT FOUNDATION HELPS RESETTLE ROHINGYA REFUGEES IN CHICAGO

NO PERSECUTED PEOPLE have fixed the attention of politicians and reporters since late summer like the Rohingya. Before then, few knew they existed. Yet Zakat Foundation and its donors have known the plight of the Rohingya for a decade. And they've quietly helped settle and serve them in both America and Bangladesh, where a staggering 530,000 have fled Myanmar's genocide against them since August 25.

Some 1,500 Rohingya refugees now make Chicago one of the 10 largest concentrations of Rohingya in America, according to Pew Research. This is no coincidence.

In April 2016, Zakat Foundation took the bold but guided step of helping found the Rohingya Culture Center (RCC) in West Rodgers Park. Six months later, nearly 5,000 Rohingya refugees gained U.S. admission ahead of the coming Trump 2018 refugee cap.

Since then, RCC has become an indispensable resource for nearly every dimension of the new community's life, for Eid prayers and celebrations, weddings, visits from diplomats and politicians, academic conferences, and refugee workshops.

In September, RCC established three separate adult ESL courses taught by licensed teachers, a day and a night course Monday through Thursday, and a weekend class. This is in addition to its Quran and religion programs and afterschool tutoring.

Its impact is unmistakable.

RCC Resets Dislocated Lives

Ten-year-old Anif arrived in Chicago from Malaysia in 2015 knowing no English. His schooling suffered. No one at home could help him.

"I come to the Center to do my homework," he says. "I get a lot of help from the tutors. I could not do my homework all the time without them."

RCC gives Anif more than academics. His peer group helps him form a solid identity.

"I also like the soccer team here and to play with my friends at the Center."

Mohammed is 64. He left Myanmar at 8 when Buddhist nationalists cut off his farm-worker father's hands. The family walked to Thailand over mountains and forests for three months.

He came to the U.S. in 2015 with his wife and children but stayed mostly at home, not knowing the language and with nowhere to go.

Now he volunteers at RCC, describing it as the "trunk of a tree" upholding the growth of the Rohingya community. His children are not RCC's only beneficiaries.

He likes being "able to learn English here and to read and write." As a child forced to support his refugee family, he was illiterate all his life.

A Place to Do Good

Some 25 volunteers teach and tutor RCC's 130 regular learners six days a week. Others assist with written and oral translation services, social work, and benefits help, including driver's license acquisition, residence location, and job placement.

RCC has set its sights on offering free computer training once the funding's there.

Your generous gifts for the Rohingya refugees of America and Bangladesh mean new life for a people so utterly oppressed and dispossessed.

PLEASE GIVE TO YOUR ROHINGYA BROTHERS AND SISTERS.





U.S. Senator. Dick Durbin of Illinois tweeted about the ZF project and its response to the Rohingya crisis.



VOLUNTEER DAYS AT ZF

A NEW PROGRAM has gained much popularity at the Zakat Foundation's headquarters in Bridgeview, Illinois. Volunteer Days, a series of monthly gatherings, has drawn throngs of youth, parents, and even grandparents to package all kinds of Care Kits for people in need.

In August, the first ZF Volunteer Day was dedicated to inner-city youth and Rohingya refugee children resettled in Chicago. Volunteers from all over the Chicagoland area filled the ZF Unity Center, rolled up their sleeves and collectively packaged 850 school bags with school supplies for children in Chicago's underprivileged communities, equipping them with a strong head start to the new school year.

Volunteers Wrap Eid Gifts for Rohingya Refugees in Chicago



Volunteers Pack School Kits for Youth in Chicago's Innercity



Alongside the busy assembly lines of people packaging backpacks, ZF had set up several holiday gift-wrapping stations all ready with fun, colorful wrapping paper, ribbons, scissors, and everything needed to prepare over 1,000 Eid gifts that were later distributed to Chicago's Rohingya refugees making last Eid al-Adha perhaps their most memorable one yet.

In October, once again Volunteer Day drew a rainbow of more than 150 teens and their families, who bustled busily in a three-hour flurry, bundling 1,000 food packages for hurricane victims in Puerto Rico. Each package contained rice, broth, pasta, cereals, beans, granola bars, canned chicken and tuna. The food was shortly thereafter hoisted onto trucks and delivered to the hungry and hurricane stricken.

Volunteers Pack Hygiene Kits for Hurricane Harvey Victims



Volunteers Prepare Food Packages for Puerto Rico Disaster Victims



OUR GLOBAL IMPACT



Afghanistan



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Bangladesh



Pakistan



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Burkina Faso



Central African Republic - CAR



Morocco



Dominican Republic



Ecuador



Yemen



Ethiopia



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Haiti



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Iraq



Ivory Coast



Jordan



Kenya



Palestine



Rohingya/Burma



Syria



USA

KHALIL DEMIR HONORED AS 2017 SWIFT AWARD SELECTEE



BRIDGVIEW, IL, Nov. 15—Khalil Demir, Executive Director of Zakat Foundation, received the locally prestigious South West Interfaith Team “Faith in Humanity Award” at the organization’s annual dinner event, Sunday, November 12.

“I think with this was a spectacular selection,” says Rob McManamy, SWIFT board member from St. Johns Episcopal Church of Flossmoor. “Especially at this time when some folks are turning away from the Golden Rule and each other, it was a wonderful reminder of the good in humanity and all of us. I know some were particularly inspired after listening to Khalil and about his story to go out and do more good works.”

The South West Inter Faith Team, or SWIFT, honors through its Faith in Humanity Award someone in the communities of greater Chicago who demonstrates either one of two ideals: Building bridges between faith groups and promoting tolerance and understanding of the various faiths; or performing an extraordinary act, such as saving a life or helping a large number of people anywhere in the world.

“The Chicago community is blessed in our midst to have such a person who is compassionate, selfless, and a man of peace—a humanitarian in every sense—and brave too!” says Khalid Mozaffar, one of two co-founders of SWIFT in 2004.

“Khalil Demir is not one who just sits in his office giving directions to others on what to do. But he is there on the frontlines in the most dangerous areas of disasters and war around the country and around the world. He truly fits both the categories of Faith in Humanity Award recipients,” says Mozaffar.

SWIFT officials use this award to highlight the lifework of a community individual who they determine our society owes a debt of gratitude.

“I accept this award, not because there are none worthier. There are many,” said Demir in his remarks at the SWIFT dinner honoring him. “I receive it on behalf of my colleagues near and far striving to heal this wailing world, bringing help to Puerto Rico, to Texas, to Bangladesh and countless communities in between.

“All of us, of different faiths, here and around the world, who share in a vision of godly work—godly people trying to do godly work—in a crying world, what we seek are healing opportunities.”

“But only when we work together can we bring healing to our ailing communities, with the will and help of God. The violence in Las Vegas, in New York, in Sutherland Springs, Texas—which has very nearly devastated our nation—and also the millions upon millions of refugees, war-ravaged, climate-suffering and starving in our world—they will only find healing when the godly act together.”

Noted SWIFT Jewish Co-Chairperson Ernie Ratowitz: “We felt we should honor not just the organization that has done so much good for so many locally, nationally, and internationally, but the man himself who directs that organization in doing that good and who, in fact, founded the organization for that reason.”

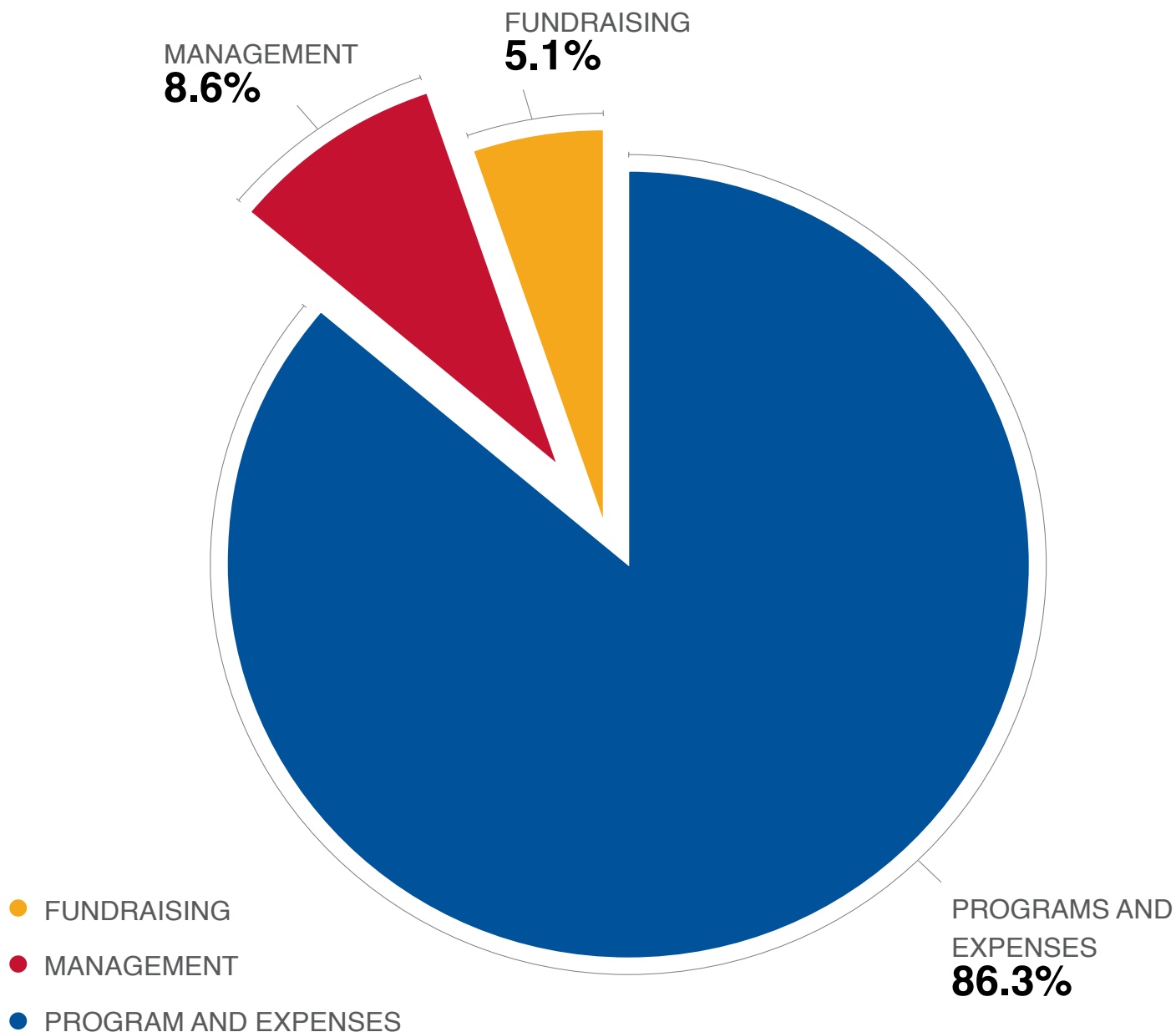
Demir is SWIFT’s 11th annual Faith in Humanity Award recipient. The event had one of its largest ever turnouts to see Demir awarded, with 120 people. The apolitical interfaith group dedicates itself to bringing people of the Abrahamic faiths together from all over Chicago and nearby suburbs, though centered on the Southwest region.

Member houses of worship and worshippers support local educational initiatives, food programs, and common community projects that promote mutual respect and understanding among area religious communities.

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.





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delay, for it stands in the
way of calamity.”**

Al-Tirmidhi, Hadith 589

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