



2018 ANNUAL REPORT



ZAKAT
FOUNDATION
of AMERICA

The Leader in Empowering Lives Through Zakat



VISION

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“ It is American values that we live every single day. We represent the American people in the best and to the utmost they would love us to – and the Zakat Foundation is that. The work we do is collective work, a collective love. We live this love. We give this love. And we share this love on behalf of the American people. **”**

Halil Demir, Zakat Foundation Executive Director
Iftar Dinner on Capitol Hill, June 2018

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Dear sisters, brothers, friends,

Peace to you, and God's mercy and blessings.

It is January 30th. An arctic blast grips the Midwest. Temperatures plummet to a bone-chilling minus 40 degrees. I wish I were home, warm in the heat. But I cannot sleep.

Through desolate streets I trek, with my Zakat team. We carry with us your compassion, your humanity, your entrusted *amanah*.

From shelter to bedless warming center to shanty camp beneath highway overpass, we hand deliver life-saving relief. Blankets. Coats. Hats. Gloves. Hot food. Water. Hygiene kits. To the utterly abandoned, penniless, friendless — and to each one we say a good, uplifting word.

There, in the shadows of its hot neon lights and Magnificent Mile — a Chicago rich beyond description — I stand in bewilderment. In the midst of such blessing, such excess, such wealth, *how can these people, some literally freezing to death, be homeless?*

Police stations packed, firehouses filled, in every possible place of refuge I see people crammed against the cold to save their lives. We pass a library. Something intuitively tells me to stop. I go in.

“Ma’am, I am from Zakat Foundation, a Muslim charity. We’re looking for homeless.”

She stares, almost stunned.

“Sir, I think God has sent you! We have 15 or 20 homeless here.

I’ve called every shelter. None can take them. We close in half an hour. They’re about to be turned out.”

Thank you, dear supporter, for hosting these friends that night, for inviting them to be your guests with us at Zakat Foundation headquarters, for saving their lives. These days brought my face to the ground before the Creator of Heaven and Earth, grateful He has picked us, sent us to serve His needful creation — at home and among the most distressed and wanting of the world.

Know that your care touched the hearts of some 10 million this year and hundreds of communities in more than 40 countries, east and west. Your gifts changed lives. Your help spread good on earth. You will see it in the pages of this Annual Report:

- Your hand planted sesame with **Yemen’s farmers** to feed thousands of its 22 million destitute.
- You built greenhouses in besieged **Gaza** to grow desperately needed food, and you delivered mental health help to hundreds of children throughout **Palestine**.
- You sent thousands of children to school in **Syria** and made higher education available for its refugees in **Turkey** by building **Zahraa University**, all while giving widowed Syrian mothers homes and vocational training at **Muhammad Ali Safe House**.
- You taught girls in **Afghanistan** and **Kenya**, orphans in **Nepal**, **Bangladesh** and **Turkey**, children in **Ghana**, **Jordan** and the **Dominican Republic**, and solar-powered schools in **Pakistan**.
- You provided healthcare to thousands of isolated rural families in **Mali**, **Kenya** and **Sudan**. And brought mental healthcare through the Khalil Center to the **Muslim community in America** — especially our troubled young people.
- You rushed disaster aid to your neighbors in **Houston**, **Puerto Rico**, the **Philippines** and the **Carolinas**.

As unprecedented cascades of humanitarian disaster struck humanity this year — the spread of wars and famine, impoverishment of the already poor, waves of forced migration, a succession of natural calamities brought on by climate change — something crucial shined out as clear as the sun in the summer sky: *Your generosity persisted; your humanitarian charity brought widespread dignity to you, and to humanity.*

And following our Prophet, God grant him peace and blessings, who said, “One who does not thank people does not thank God,” I say thank you, and with the best of words:

Jazak’Allahu khayran, may God reward you with good.

Peace to you, and God’s mercy and blessings.

Khalil Demir

Halil Demir
Executive Director





57,000+
VICTIMS RELIEVED

EMERGENCY RELIEF

*O*ver 57,000 victims of disaster and violent conflict from Asia to the Americas in 2017-2018 directly received your lifesaving emergency aid at the hands of Zakat Foundation relief workers, medical teams, and through the pivotal humanitarian partnerships you sponsored. Your gifts fed the starving of Yemen and Venezuela, helped the storm-stricken from Asia to America, warmed the earthquake devastated of Iran and Iraq, sped urgent medicines and treatment to traumatized Syrian children, and sheltered and clothed their war-ravaged families and Rohingya refugees.

Yet the world cries ever louder for your help:

THE HUMAN TOLL

- 120 million need urgent humanitarian assistance
- 68.5 million are displaced by war and armed violence
- 1 in 4 children live in conflict or disaster areas
- 75 million children's education was interrupted by crises

THE ECONOMIC COST

- \$520 billion was spent by the world on disasters in 2017 & 2018
- \$14.76 trillion of humanity's wealth was erased by armed violence
- 85% of refugees are hosted by poor and developing countries

THE POLITICAL PRICE

- 11% increase in global locations of political violence
- 16% rise of conflict actors
- 136,600+ fatalities directly caused by violent conflict in the world*

* See Reliefweb, Global Humanitarian Overview 2019 and report from Armed Conflict Location & Events Dataset; and Munich Re 2017 & 2018 Annual Reports.

VICTIMS OF VIOLENT CONFLICT

One person every two seconds is displaced by war and violence. But because of your support, Yemenis, Rohingya, Syrians, Venezuelans and other people in severe crisis were reached with life-saving relief.



COLOMBIA

More than 1 million Venezuelans facing hunger and ruin as their country descends into economic and political chaos have fled to neighboring Colombia since 2017, according to the Red Cross. Zakat Foundation fact-finders identified firsthand malnutrition as these refugees' greatest problem and you rushed urgent aid to feed 500 displaced per day, and supplied special nutrition kits for children and expecting mothers.

SYRIA

Ghouta — In the first quarter of 2018, with eastern Ghouta's innocent civilians blockaded, under relentless bombardment, and subject to gas attacks, Zakat Foundation supporters sped thousands of pounds of rice and truck loads of bottled water to its 400,000 trapped men, women, and children.

Winter Relief — In both winters of this report period, Zakat Foundation donors sent thousands of blankets, coats, sweaters, gloves, socks, tents, matts and hygiene kits to more than 9,000 refugees in Idlib and Aleppo.

ROHINGYA

With the incredible outpouring of support from our donors, we set up an urgent care clinic, complete with healthcare professionals, equipment and medicines to treat more than 4,500 Rohingya in the first weeks after brutal ethnic cleansing of more than 1 million of them in the last quarter of 2017 from their centuries old Myanmar villages. Already established in Bangladesh for years, Zakat Foundation relief workers were able to swiftly distribute tons of food and thousands of blankets, mosquito netting, shelter tarps, sleeping mats, hygiene kits, cookware, and other basic necessities to more than 3,200 families. Donors have kept that lifesaving aid coming and enabled us to serve additional thousands since.

In October of 2018, The New York Times recognized Zakat Foundation as a top charity for Yemen relief, and noted its high rank for transparency and accountability by the reputable nonprofit watchdog, Charity Navigator.

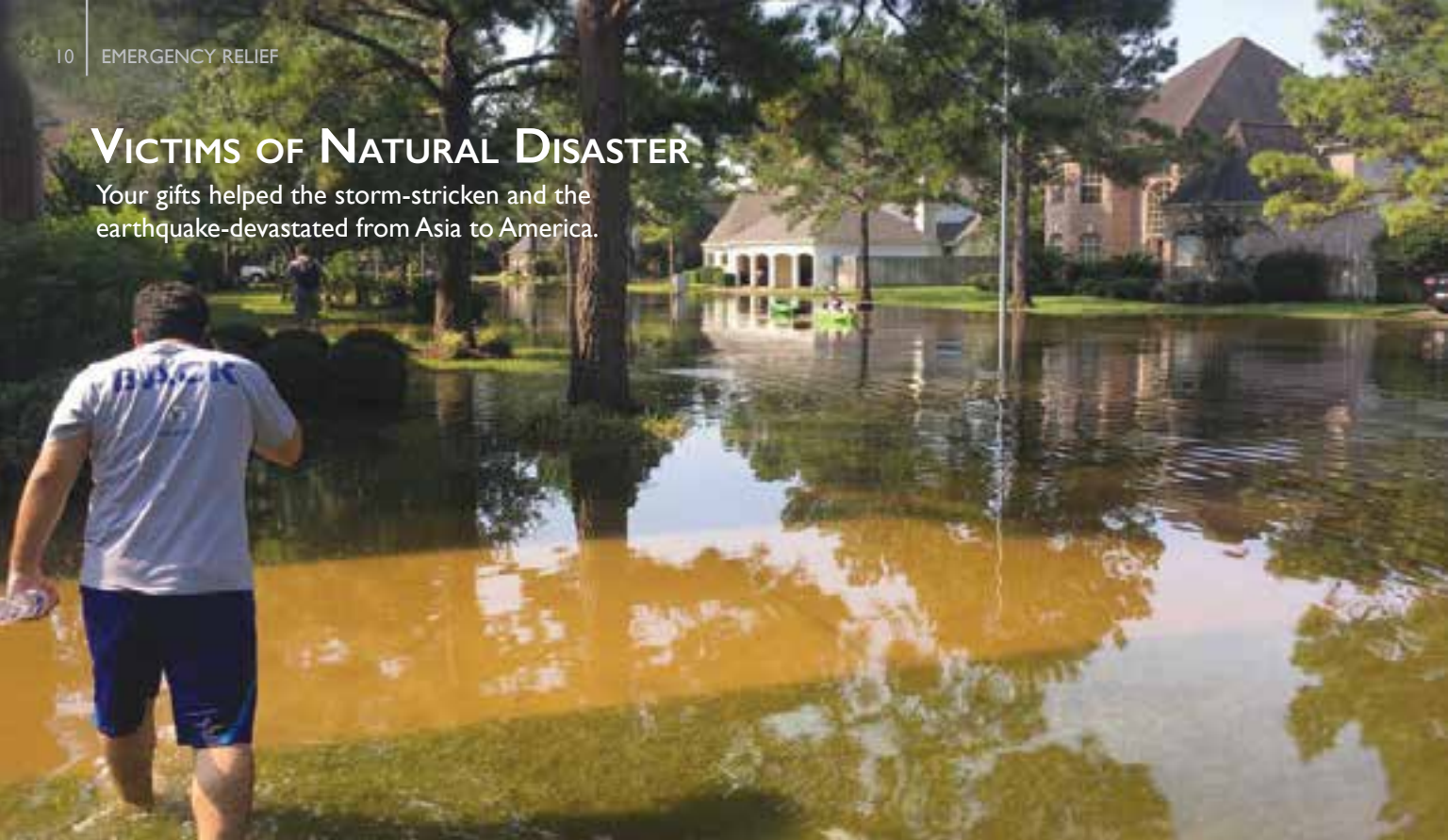
YEMEN

Yemen's civil war has entered its fifth deadly year with widespread starvation. Zakat Foundation sent food baskets through its on-site partner Yemen Relief and Reconstruction Foundation, providing 245,400 meals, feeding 4,908 of its poorest, sick, and internally displaced in the hard-hit cities of Hudaida, Saada, Aden and Taiz, including at least 3,500 malnourished children. Emergency food packages also reached Dhamar, Mabar, Dhowran, Sana'a, Marib and Al-Haymah. Zakat Foundation donor food gifts were the first to reach the difficult to access districts of Hajjah and Al-Mawheet.



VICTIMS OF NATURAL DISASTER

Your gifts helped the storm-stricken and the earthquake-devastated from Asia to America.



NEPAL

Torrential rains and flooding swept away the homes, possessions, and sustenance of nearly 6 million Nepalese in August 2017. Zakat Foundation donors hastened emergency food containers of rice, water, and other staples to hundreds of afflicted families.

HOUSTON

Zakat Foundation supporters stocked, drove, and hand-delivered truckloads of food, water, baby formula, hygiene kits, and other essentials from prearranged local mosques to thousands of Hurricane Harvey's victims in Houston. The national media widely hailed this "Caravan of Love." USA Today singled out Zakat Foundation as a go-to charity for Americans to donate for victims, and 41st President George H.W. Bush personally thanked its Executive Director for leading relief efforts in his hometown.

PHILIPPINES

Category 4 Typhoon Mangkhut ripped the Philippines in September 2018, devastating 700,000. Zakat Foundation supporters hurried food, water, and life-sustaining aid to hundreds of families, especially in hard-hit Ilocos Sur, with local partners. Zakat Foundation also sponsored construction of a permanent local shelter still housing displaced families until they can rebuild their homes.

NORTH CAROLINA

When Hurricane Florence devastated North Carolina, Zakat Foundation supporters, in partnership with the Islamic Center of Lumberton, distributed thousands of gallons of clean water, tons of food (including warm meals), clothing, and hygiene kits to disaster-stricken families.

PUERTO RICO

Zakat Foundation leaders and contributors moved quickly to prepare a massive aid effort for the island in advance of Hurricane Maria's devastation, partnering with local charities, churches, and hospitals. With food, water, bedding, generators, hygiene kits, and essential aid readied in the Dominican Republic, Zakat Foundation workers and relief reached the afflicted in the very first wave of humanitarian help. We reached Puerto Rico's poorest and remotest communities with medical fairs, critical medicines, and established hot meal programs for children and families. Our donors also activated debit card emergency relief programs with our partners for thousands of victims. Zakat Foundation has not abandoned relief aid for Puerto Rico's afflicted, who still suffer greatly.





7.8
MILLION MEALS

FOOD SECURITY

The number of undernourished people in the world has been on the rise since 2014, reaching an estimated 821 million in 2017*. It is shocking that in the midst of our vast wealth, abundant food production, and epidemic obesity, hunger is the leading cause of death in our world, when less than a fourth of the earnings of just the 100 richest people on earth could, according to OxFam, end global poverty.

Last year alone, with your generous donations, Zakat Foundation fed 7,849,688 meals to the world's most destitute satiating the painful hunger pangs of poor orphans and refugees in over 40 countries worldwide.

But the impact of your donations did not stop there. You not only helped us provide immediate, life-saving meals, you also helped prevent hunger by securing long-term food availability for years to come through our sustainable agriculture and animal husbandry programs.

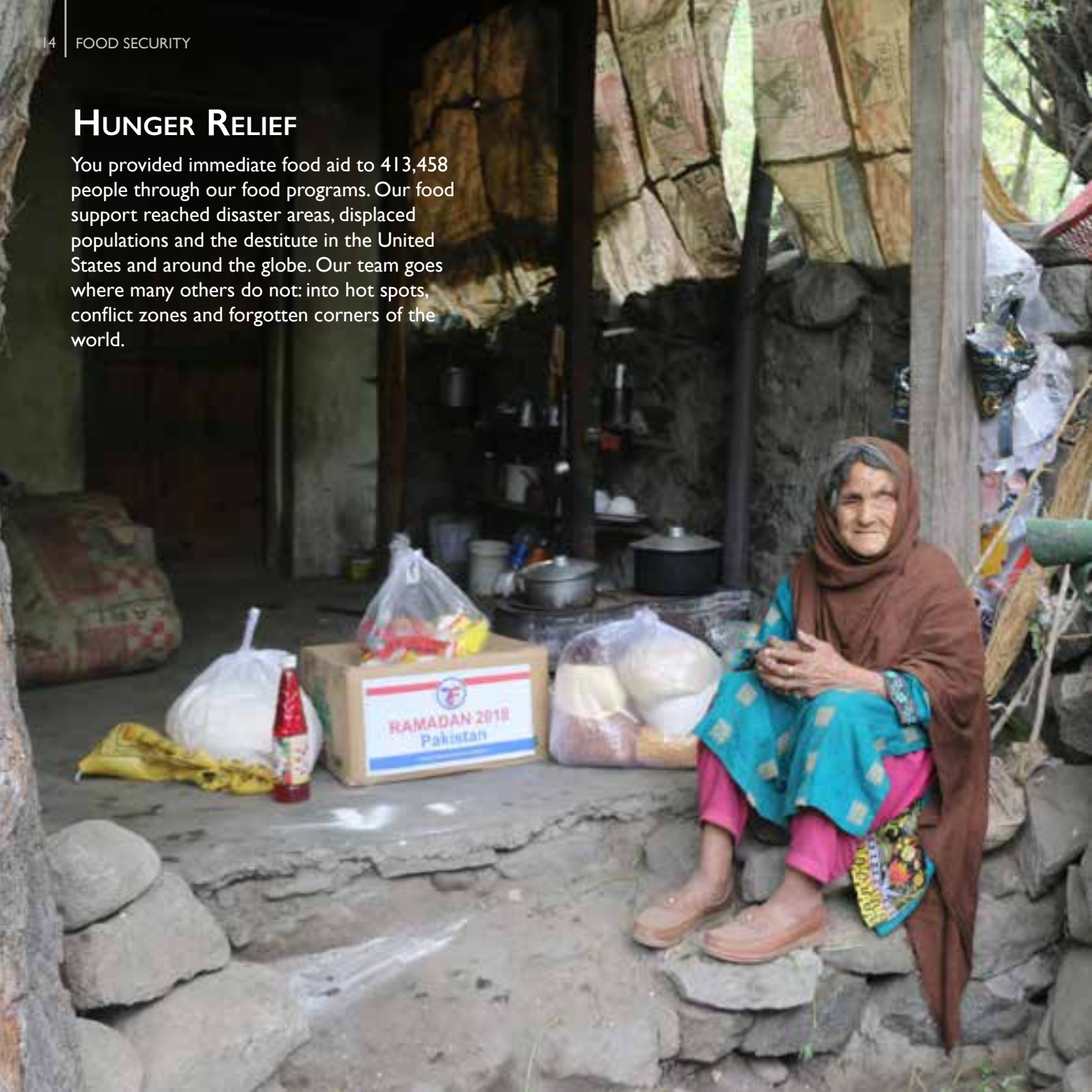
Throughout Asia and Africa, we support local farmers and agriculture to produce nutritious food for families year-round. We prevent hunger by gifting mating pairs of livestock to vulnerable food-insecure families, making protein-rich dairy foods available to them, always.

“Zero hunger” forms goal 2 of the 17 United Nations’ Sustainable Development Goals (SDGs) to transform the world by 2030. Together, we delivered urgent food to relieve starvation **today**, and secured long-term food availability for **tomorrow**.

* Food and Agriculture Organization of the United Nations.

HUNGER RELIEF

You provided immediate food aid to 413,458 people through our food programs. Our food support reached disaster areas, displaced populations and the destitute in the United States and around the globe. Our team goes where many others do not: into hot spots, conflict zones and forgotten corners of the world.



RAMADAN

A MEAL AT SUNSET!

Last Ramadan, you fed 6.1 million meals to people who would have otherwise struggled to find *iftar* at sundown. Because of you, impoverished parents of hungry children in over 40 countries were spared the daily anxiety, the overwhelming fear, over whether they will be able to feed their children after Ramadan's day-long fasts.

UDHIYAH QURBANI

A RARE LUXURY FOR THE FOOD-DEPRIVED

A celebration of sacrifice and food-sharing, Udhiyah/Qurbani is our largest global fresh meat distribution. Locally raised fresh meat (never frozen, never canned) was hand-delivered on the day of *Eid al-Adha* to 216,985 people in 40 countries, bringing a rare joy to some of the world's most devastated people, including the brutally persecuted Rohingya refugees in India and Bangladesh, the famine-afflicted people of Yemen, and the traumatically displaced inside Syria.

AQEEQAH

CELEBRATING NEW LIFE THROUGH FOOD-SHARING

144 Aqeeqah sacrifices were made on behalf of our donors' newborn babies — God protect and light their paths. Aqeeqah is a Prophetic tradition, a gesture of gratitude for the gift of life, and empathy with the food-deprived. Your aqeeqah shares of fresh meat reached communities in Bangladesh, Kenya, Ethiopia, Ghana and Mali, all of whom sent heartfelt prayers for your precious newborns.



“O People, spread peace, feed the hungry, pray at night while the world sleeps, and you will enter paradise in peace.”

— Prophet Muhammad, pbuh.



FEEDING WASHINGTON DC's POOR

Zakat Foundation launched a partnership with Feed the Children, one of the nation's leading anti-hunger organizations, to feed impoverished communities throughout North and South America. In the blessed last 10 days of Ramadan, our partnership kicked off by feeding 400 families in Washington D.C.'s historic and badly impoverished Anacostia neighborhood. Each family received a 25-pound box of non-perishable food goods.

SUSTAINABLE AGRICULTURE

By supporting poor farmers and agriculture, you helped us secure long-term food availability for 398,810 people.



YEMEN SESAME FARMERS

Zakat Foundation supporters, you sent hundreds of local Yemeni sesame growers the seeds and means to greatly increase the quality, quantity, and availability of their yields. We used your gifts to partner with Mercy Corps and create long-term food resilience for the 63 percent of Yemen's 27.4 million rendered food-insecure by raging war and blockaded ports. We trained its farmers to enhance their cultivation methods. We taught them soil-conserving harvest techniques. We strategized links for them to bring their produce directly to its starving people. The impact resulted in 25 percent sesame yield increase, 30 percent future harvest rise predicted, and 11,358 sesame farmers supplied and trained.

WOMEN'S CASSAVA COOPERATIVES

Our farm cooperatives serve rural Ghanaian women, transforming them into self-reliant business owners. They plant cassava, a drought tolerant staple crop in Ghana, and process it into flour using grinding mills provided by your generous donations. Their daily production has increased more than 16 times — from 3 to 50 bags per day — allowing them to develop food security as well as profitable businesses. Now they earn enough to sustain their daily needs, including school fees for their children and healthcare for their elderly. Over 620 people benefit from the cassava cooperatives.

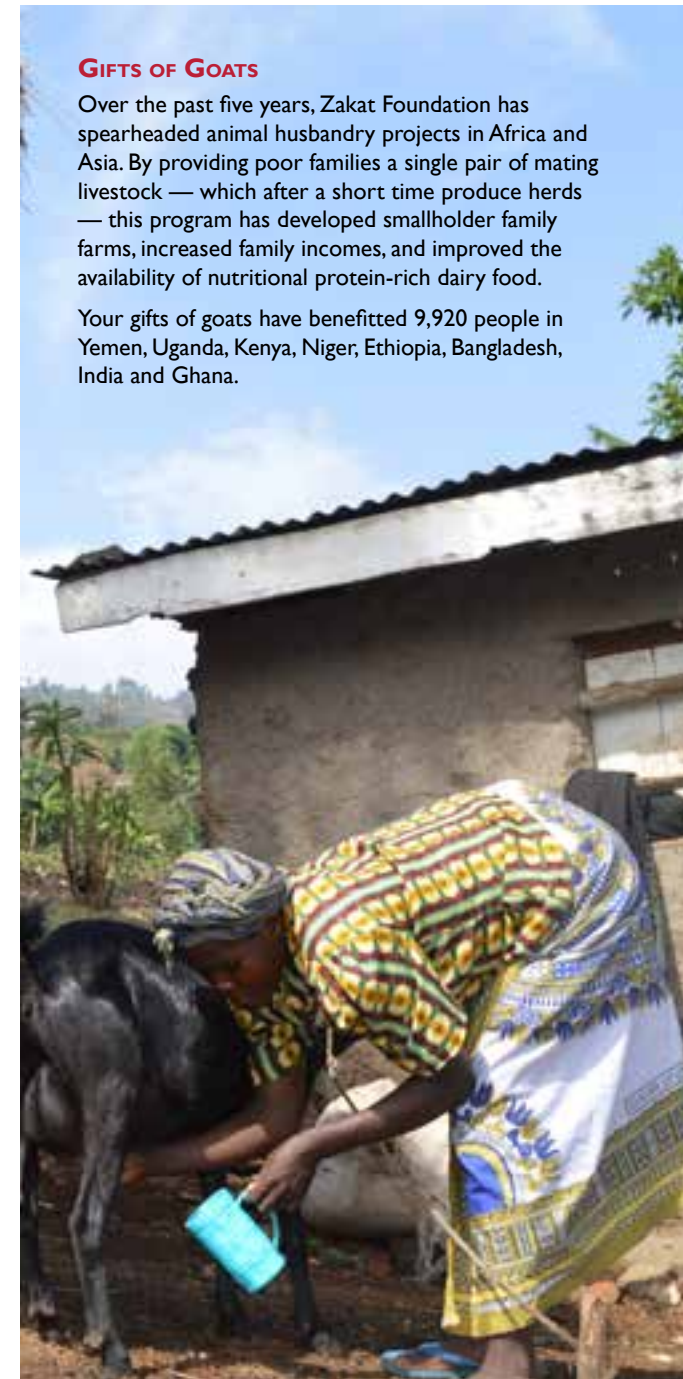
In Yemen, 63% of its 27.4 million people are food-insecure; Local food production, especially in the face of closed-off ports and few avenues to refuge, is an absolute necessity because of its reliability and sustained value.*

* The USAID-funded Famine Early Warning Systems Network (FEWS NET).

GIFTS OF GOATS

Over the past five years, Zakat Foundation has spearheaded animal husbandry projects in Africa and Asia. By providing poor families a single pair of mating livestock — which after a short time produce herds — this program has developed smallholder family farms, increased family incomes, and improved the availability of nutritional protein-rich dairy food.

Your gifts of goats have benefitted 9,920 people in Yemen, Uganda, Kenya, Niger, Ethiopia, Bangladesh, India and Ghana.





38,243+
LIFTED OUT OF POVERTY

SUSTAINABLE LIVELIHOODS

“Decent work and economic growth” for everyone forms Goal 8 of the 17 United Nations’ Sustainable Development Goals (SDGs) to transform the world by 2030. Zakat Foundation continues to expand and diversify our sustainable livelihood projects because they help lift people out of poverty and ensure their self-reliance.

Our thriving animal husbandry programs, agricultural cooperatives, and vocational and entrepreneur courses in Asia, Africa, the Middle East, and Central and South America have given thousands (particularly women) the means, know-how, and resources to uplift themselves, their families, and their communities to financial independence, better health and nutrition, and quality education — which comprise UN Sustainable Development Goals 1 through 5.

COOPERATIVES & ANIMAL HUSBANDRY

Farming and animal husbandry literally puts wealth directly in the hands of people, and when those hands come together, their impact and capacity grow immeasurably.



ANIMAL HUSBANDRY

With your support, Zakat Foundation provided mating pairs of livestock to families in Kenya, Ethiopia, Uganda, Mali, Ghana, Burkina Faso, Ivory Coast, Niger, India and Bangladesh. More than 4,714 cattle now directly feed and give financial independence to nearly 10,000 farmers and their families. Untold thousands more have benefited from their sale for food and utility.

AGRICULTURAL Co-Ops

YEMEN

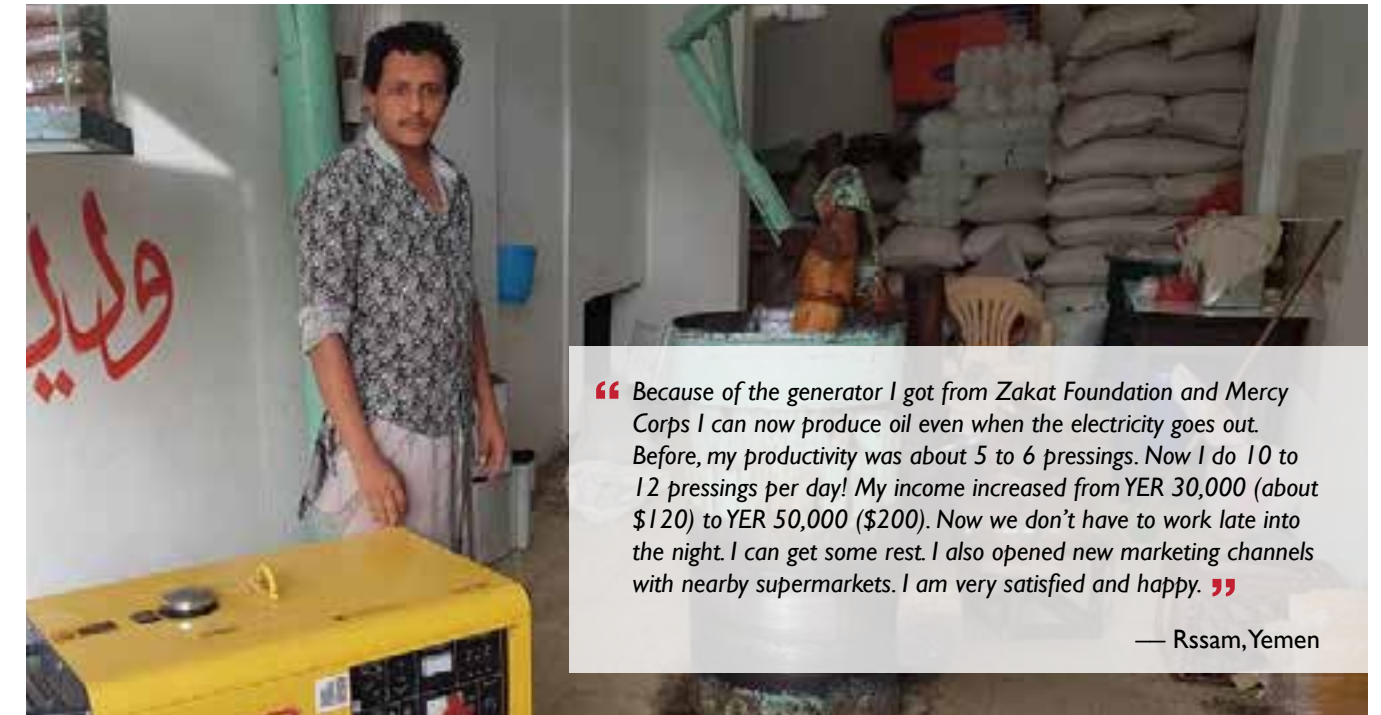
Zakat Foundation's three-year MORE program for Yemen's sesame growers (Maximizing Opportunities for Rural Entrepreneurs), begun in 2017 with partners Mercy Corps and Yemen Microfinance, helps farmers increase their yields of this nutritionally and economically valuable crop, send it to market through mutually beneficial chain of businesses, and learn better ways to process it and make other saleable foods from it. This meant overcoming the resource and logistical problems of war,

like generators to make up for power losses and strategically locating oil-processing systems. The results: a 25 percent jump in yields (30 percent more expected next season), steadier water supply and nutritional availability, stable jobs, and greater farmer income.

GHANA

Two rural Cassava Cooperatives in the villages of Jugboi and Bole, set up by your donations, have transformed the happy women you see on page 18, making them independent business owners and supporters of their families, elders, and the schooling of their children. With the mills you gifted them, they now process 2,500 pounds of meal per day, as compared to the 150 pounds they used to do by hand.

This women's cooperative grinds Cassava, a carbohydrate-rich root crop tolerant of seasonal drought, into *gari* (like farina), and then into *ma* flour, a tropical climate staple for many nutritious foods. Then, twice a week, they set up shop at the local markets and sell their product for sustainable profit.



“ Because of the generator I got from Zakat Foundation and Mercy Corps I can now produce oil even when the electricity goes out. Before, my productivity was about 5 to 6 pressings. Now I do 10 to 12 pressings per day! My income increased from YER 30,000 (about \$120) to YER 50,000 (\$200). Now we don't have to work late into the night. I can get some rest. I also opened new marketing channels with nearby supermarkets. I am very satisfied and happy. ”

— Rssam, Yemen

VOCATIONAL & ENTREPRENEUR TRAINING

Empowering vulnerable girls and women to gain stability and self-reliance.



The Kenya Girls Empowerment Project has compelling success stories. The experience of Sahro — and her remarkable journey as a refugee from Somalia to Nairobi and ultimately to the United States, where she is married, raising a family and using the skills she gained in the program — has been memorialized as part of a documentary produced by Zakat Foundation.

KENYA'S REFUGEE GIRLS

Through its partner RefuSHE, Zakat Foundation supports the Kenya Girls Empowerment Project serving young female refugees in Nairobi, mostly children and unaccompanied minors fleeing Somalia's political violence. It provides holistic services to young women, including housing, education, trade skills, and community. Zakat Foundation is a major funder for its Girls' Education Program. Accredited for Kenya's secondary schools, the program gives 70 percent of these girls their first experience of formal education, adding courses for life skills, counseling on sexual and gender-based violence, and an empowering internship conference called "16 Days of Activism."

TURKEY'S MOTHERS OF SYRIAN ORPHANS

Zakat Foundation offers vocational and business management training to widowed Syrian mothers in Turkey, most of whom are victims of war-time rape and violence. The program is housed in two locations — its stellar Muhammad Ali Safe House in Gaziantep and its Sigharuna Kibaruna Clinic in Antakya. Alongside critical mental health services, the women are coached in a craft such as calligraphy, sewing, baking; trained in business management and marketing; then given resources and seed money to launch their own start-ups. After building a clientele and generating income, the women give back by helping to train the next cohort of beneficiary mothers. In addition to these specialized occupational and business skills, the women are taught functional Turkish for their new environment.



ANGELINA JOLIE VISITS REFUGEE ARTISANS

Zakat Foundation is a proud supporter of RefuSHE's Scarf Design and Production project which combines fashion and ethical consumerism with direct service intervention. Therapeutic, creative and innovative, it provides Nairobi's young refugee women with a monthly stipend and an essential sense of community. On World Refugee Day 2018, these refugee artisans, aged 13 to 23, presented UNHCR Special Envoy Angelina Jolie with a gift scarf and fashion show of their handmade outfits.



“ Thank you for your precious gift. The result is wondrous! When I received your donation of the pregnant cow in 2014, it was producing 5-6 liters of fresh creamy milk each day. 5 liters I sell to the local dairy market that Zakat Foundation arranged for me, and the rest I keep for home to make delicious recipes for my children. Our life is totally transformed. My children are healthy, I can afford their education fees; and I saved up and opened a tailor shop in my home! I knew how to sew but could not previously afford a sewing machine. Now, my income has doubled!

I gave the newborn calf to another neighbor who was also poor — as the Zakat Foundation agreement is to pay the gift forward. Then my cow had another female calf which has now grown and is also pregnant! Life is going good by Allah's grace and with the kind support of Zakat Foundation donors. ”

Mumtaz Babu Saab is from the very poor rural village of Buredegatti in Karnataka India. She is blessed with three children.



JORDAN'S DESTITUTE & DISPLACED WOMEN

Zakat Foundation's Vocational Training Center in Jordan improves the livelihoods of displaced and destitute women, many of them Syrian refugees, while supporting the local economy. Partnering with the Danish Society, it offers education in a wide range of marketable skills, including computers, web design, typing, sewing, knitting, and English. It also conducted 17 workshops in soap production, self-care, family counseling, and public safety. It totaled 430 new registrants this year and certified more than 338 from the previous class, graduating them into self-supporting work and independent living situations.

DOMINICAN REPUBLIC'S DOMESTIC WORKERS

Zakat Foundation's Domestic Workers Program imparts education that empowers workers. In partnership with the Smile Foundation, it enhances skills and knowledge in domestic workers' rights and workplace English.

GHANA & BANGLADESH'S RURAL & MARGINALIZED GIRLS

Sewing and Stitching Centers in Ghana and in Bangladesh teach rural girls in-demand machine sewing for income. Zakat Foundation then gifts sewing machines to certificate earners to start their own businesses.



UNITED STATES' IMMIGRANTS & REFUGEES PLACED IN PROFESSIONAL JOBS

To eliminate employment barriers for skilled immigrants and refugees in America, ensure they gain recognition for the value they bring to society, and integrate them into their professions and new home communities — we established a partnership with the national nonprofit Upwardly Global. In FY 2018, Zakat Foundation's funding has provided skill training to some 400 individuals and professional placement for nearly 250, enabling them to pursue careers, support family, and contribute to their communities.



70,790+
REFUGEES ASSISTED

REFUGEES & THE INTERNALLY DISPLACED

*I*ncrease in global conflict locations, actors and fatalities has led to a catastrophic rise in forcibly displaced people worldwide every year since 2012, and an upward trend in all but two of the last dozen years.

Zakat Foundation commits major human and material resources to alleviate the needs of these vulnerable families and children, both in the immediate aftermath of conflict and in the face of structural communal needs.

Syria has produced the highest number of refugees at 6.3 million, with Turkey hosting 3.5 million of them. Gaza's eight camps hold 1.3 million Palestinian refugees (of the world's 5 million) under the auspices of UNRWA, which has permanently lost \$360 million, 30 percent of its budget, to punitive United States' cuts.

REBUILDING HOMES, RESTORING HOPE

There's no place like home. But devastation from war or disaster has driven 5 million to seek refuge away from their homes. Our shelter repairs and safe houses restore the security of being at home again, and the hope for a better tomorrow.



REBUILDING HOMES AFTER DESTRUCTION

Zakat Foundation supporters have continued for a third year sponsoring UNRWA-USA to renovate houses damaged in the 2014 assault on Gaza. In all, we repaired 218 homes with more minor damage, and 23 residences with major damage. With your help, the project has repaired 241 homes since 2016.



SAFE HOUSES FOR ORPHAN FAMILIES

Zakat Foundation Safe Houses in Gaziantep, Turkey, are two building complexes that provide Syrian refugee widows and their 171 fatherless children fully furnished, safe, clean apartments — one apartment per family, all utilities paid.

The families enjoy access to their own free health clinic, children's outdoor playground, and art therapy studio all on the safe house grounds.

The ground floor has classrooms and workshops offering daily after-school enrichment programs and vocational training including Turkish language, computers, sewing, and other programs to facilitate the children's and mothers' transition to a new country, empowering them to be self-sufficient. (See Vocational Training for further Safe House benefits for mothers.)



“It never came to my mind that I will leave my house, but when the summer hostilities began, it was massive. We fled to find refuge like many other families.

After it all ended we felt that we were born again! But we returned to our house and found the destruction was more than we could ever imagine; we lost everything.

Zakat Foundation, through UNRWA, helped us to repair our damaged home. We repaired the fence, walls, doors and windows. We reconstructed the kitchen, the destroyed tiles and fixed the sewage network. Thankfully, we are united again in our house.”

Ali Shinbari, a 34-year-old Palestinian who lives in Beit-Hanoun, Gaza, is a father of five children 3 girls and 2 boys.

ROHINGYA REFUGEES FIND A NEW HOME IN CHICAGO



ROHINGYA CULTURE CENTER

The United Nations lists the Rohingya Muslims of Burma/ Myanmar among the most persecuted people in the world*. Zakat Foundation is the charter funder of the Rohingya Culture Center (RCC), a community-based social service organization aimed at serving the needs of nearly 2,000 Rohingya refugees resettled in Chicago.

RCC serves as an indispensable social hub for the community as its members establish new lives and become part of the fabric of America, offering a diverse slate of services and activities to help refugees acclimate to their new home, including: Citizenship classes; adult ESL classes; after-school tutoring; cultural programs for children; a partnership with the Chicago Police Department for a summer soccer program; mommy & me group for moms, toddlers and school-age children; translation services; social services for obtaining social security; computer training classes; and monthly social dinners.

* <https://www.unocha.org/rohingya-refugee-crisis>



Zakat Foundation was indispensable in bringing vision to reality for RCC founder Nasir Bin Zakaria, himself a Rohingya refugee, who has been widely recognized for his work and named Chicago Red Cross Global Citizenship Hero 2018.



The RCC and Zakat Foundation have been featured in the documentary "We Are Rohingya," part of a series of documentaries produced by Doctors Without Borders. And RCC has attracted positive media attention for its work, including coverage in The New York Times and Chicago Tribune. It has been profiled in the video advocacy campaign "90 Days 90 Voices," an initiative to raise awareness about refugee communities. And it has been visited by several legislators including Congresswoman Jan Schakowsky, U.S. Senator Dick Durbin, and others.



12,363
GIVEN ACCESS
TO EDUCATION

EDUCATION

*O*ur supporters have a deep commitment to providing the poor and vulnerable full access to “*inclusive and equitable quality education*,” UN Sustainable Development Goal 4. This reflects both the firsthand experience of our leadership and our strong belief that education and understanding create powerful antidotes to unrest, distrust, and war.

From early childhood education to primary and secondary school (providing equivalency certificates where needed) and on through college, graduate degree and professional programs, Zakat Foundation programs demonstrate the capacity for learning to lift people out of poverty, empower individuals, give voice to the once-silenced, bridge social and cultural divides and expand equal justice.

Our initiatives include vocational and life-skills instruction, professional placement and re-certification, and youth science and technology programs (see Vocational & Entrepreneurial Training).

In addition, Zakat Foundation sponsors orphan and refugee schooling (see Refugees & The Internally Displaced). Here’s a closer look at other education programs offered through Zakat Foundation auspices at home and abroad.



ZAHRAA UNIVERSITY

One of Zakat Foundation's most ambitious achievements, Zahraa University brings higher education to Syrian refugees — both professors and students — displaced by war in Turkey's Gaziantep border province. It provides a dynamic teaching environment for academics and college-aged students in exile. An accredited institution, Zahraa offers several degree programs in languages, applied and natural sciences, and religion. In July 2018, the University graduated its first class of degreed students, and dignitaries and academics from around the world attended the ceremony. These graduates are more than a symbol of the potential transformative power of education. They are now a powerful reality moving toward a hopeful future of equity and justice in this disrupted region of the world.



SCHOOLS IN SYRIA

With your generous support, we launched three new schools in Syria, a high school and two primary schools, bringing the total to eight. They employ 146 teachers and staff and serve 2,343 students. Zakat Foundation also continued its educational support programs for Syrian refugee children in Turkey, Lebanon and Jordan.

SOLAR ON SCHOOLS IN RURAL PAKISTAN

Childhood education has proven to be one of Pakistan's biggest problems. Most school-aged children have no access to school or cannot afford to go. Electricity availability, scarce even in the nation's urban areas, and even more starkly in the deprived countryside, forms the main obstacle to enrollment.

Through Zakat Foundation's Solar on Schools (SOS) program, donors have lit up 17 rural schools across Pakistan, and enrollment has skyrocketed since. After installing solar power in the Ibrahim Oasis School, for example, attendance shot up to 400 children from 250.

SOS saves precious funds previously spent on cash-guzzling fuel and noise-polluting generators. "We used to have to choose between sweltering heat or hearing the lesson," said one student.





EDUCATING GIRLS IN AFGHANISTAN

Zakat Foundation donors maintained their sponsorship of all tuition and fees for 60 Afghan girls at the Farda e Afghans School. The project also funds 21 teachers and school staff.

TOP SCHOOL IN GHANA

The Murad and Brothers Junior High School was built two years ago in impoverished Bole, Ghana, after a group of Chicagoland highschool students fundraised tirelessly for its construction in honor of their deceased dear friend, Murad. This year, imparting learning standards of excellence, the school graduated its first class. It is now academically ranked the top school in the district with its number one student.

DOMINICAN REPUBLIC ENGLISH CLASSES

This Zakat Foundation-sponsored program for children ages 5 to 9 and 10 to 14 has grown increasingly popular since 2017. Enrollment is up by 70 percent, to 77. It certified its first class of 24 children in November 2018.

ORPHANAGE SCHOOLS IN BANGLADESH AND NEPAL

In Bangladesh, 32 orphan boys are schooled and housed in Zakat Foundation's The Orphan Centre where two ninth grade students placed second and third on the national academic merit test.

In Nepal, another orphanage school educates and dorns 55 orphans, boys and girls, in the country's rural east with separate living quarters accommodating each gender.

Also in Bangladesh, a pre-primary school program provides 40 boys and girls free education. And with your support, we opened a new pre-primary school in impoverished Boubazar, admitting 33 new students. The distribution of new books, notepads, school bags, stationery and other supplies for each student is made possible by your generous support.



STEAM FOR DISADVANTAGED CHICAGO YOUTH

Zakat Foundation donors sponsor the combined Science, Technology, Engineering, Arts and Mathematics (STEAM) program for several Chicago Youth Centers branches. At a "Makers Lab," they use the latest technology to explore their creative skills, build critical thinking and teamwork abilities, and learn to bring an idea from thought to marketable product. Young participants show improvement in school, reading and math scores, communication and leadership, and gain valuable exposure to career opportunities in these applied-learning fields.



**75,000
CHILDREN SERVED**

ORPHANS & VULNERABLE CHILDREN

*T*here is nothing more tragic and telling about the state of our world than its staggering rise of orphans, now equal, by the most conservative calculations, to nearly half the entire population of the United States, at 153 million.

In this stark light, Zakat Foundation has begun to re-strategize its orphan program portfolio. While our donors aided a reported 75,488 orphan and vulnerable children last year through food, education, hygiene and urgent aid programs, we want to systematically raise our specific, individual child Orphan Sponsorship Program. Nothing is now more vital. Zakat Foundation donors helped 1,968 orphans through total, direct personal sponsorship in 14 countries.

THE STORY OF YOUR ORPHAN SPONSORSHIP — A PHOTO ESSAY

NAWAL, 13 years old, greets us with her mom and sisters outside their mud-walled, tin-roofed home in a remote village of the Malakisi district of Western Kenya. Holding a suitcase of new clothes from Zakat Foundation, **they welcome our staff with eager hearts and warm smiles.**

Later, Nawal shares that having good clothes makes her feel more comfortable moving about in her day — playing and going to school. She especially likes her long dresses and headscarves for prayer, which she explains make her feel more connected spiritually.



Nawal gathers wild berries to offer her Zakat guests.

She was 9 years old when she and her siblings became orphans. Her father died from illness. This was heavy on her heart and difficult for her family. To get by, Nawal's mother began offering laundry services in a nearby affluent community.

On a good day, she used to make \$1.50. On a bad day, she would come home with nothing. Her earnings would barely buy enough food for the family.

Nawal shows us her family's food garden of pawpaws, avocados, mangoes and more, which they planted after generating income through Zakat Foundation's Sustainable Livelihood programs (See Sustainable Livelihoods for more on this program).

Look closely. You'll see scars on her face. **When Nawal was just two weeks old, a blazing fire had engulfed her family's grass-thatched hut.** A 16-year-old neighbor heard the newborn's cries and ran into the smoke and flames to save her. In a matter of seconds, he came out with the baby in his arms. Nawal survived, but her scars and stretched skin would cause her pain and headaches for years to come.



Our staff take notes as her mother describes the quality of **Nawal's life prior to receiving orphan sponsorship.**

"She usually ate **one meal per day**, on a good day. Going to school was dreadful. She felt embarrassed; she had **no uniform, no shoes, no supplies.** On an **empty stomach**, she could not focus in class. This brought down her scores. But the hardest part was her **depression and low self-esteem.**"

Her mother continues, "She slept on tattered rags on the floor, without a blanket. Her muscles felt sore every morning, and on cold nights she'd wake up shivering." Nawal chimes in, "it felt like sleeping on timber!" Her burn scars would occasionally hurt, but she could not afford medication to relieve the pain.

Nawal weeding the bean plants with her siblings.

When asked how **life changed after sponsorship**, her mother throws her hands up and releases a long sigh of happy relief, "**Oooooh!**"

Nawal excitedly adds, "I eat three meals a day. My breakfasts are so filling, like never before! **My meals are a dream: rice, meat and chapatis.**"



Nawal donning her new shoes and school gear.

Going to school is no longer dreadful; she looks forward to it daily. Well-nourished, she is able to concentrate in class. Her scores have improved. **Her mother tells us that her confidence is high.**

Nawal takes our staff inside her humble home to show them the comfy mattress she and her siblings now sleep on. Her nights are restful.

With her orphan stipend **she can now afford medication** for her burn pain, making life much more comfortable.

Nawal's mother is also enrolled in our Animal Husbandry program. We had given her a mating pair of goats, and within one year the two became four! She sold one to buy a few poultry birds. The birds have multiplied since.

Today, the family enjoys a full chicken coup offering a daily supply of eggs and chicken. Some they eat, and the rest they sell for income.



“When my daughter Nawal was first admitted to Zakat Foundation of America's orphan program, I did sajda there and then. I made du'a for the people — the strangers across the world — who donated this sponsorship and are helping me. Yes. It is true, Islam is more than even brotherhood. So caring!

The first thing we did was buy food for the children because we hadn't eaten all day. With the balance, I bought Nawal's clothes, school items and medicine. Joy was all over the house. We talked the entire night. My kids were asking: How kind are these people from America! Where is America? Do they look like us? Is America the heaven we are taught of in religion class?! ”

— Nawal's Mother



53,539+
TREATED

HEALTH & WELLBEING

*H*health and wellbeing (that is, comfort and happiness) are two of the greatest blessings and most treasured goals of our lives; both being God-given rights to all, according to Islam. Yet growing global poverty now robs nearly half of humanity, more than 3 billion people who live on \$2.50 a day or less, of both these human rights.

Children are a third of these impoverished, a shocking 22,000 of whom suffer every day for our neglect with their lives, according to UNICEF.

“*Good health & wellbeing*” forms goal 3 of the 17 United Nations’ Sustainable Development Goals (SDGs) to transform the world by 2030.

Since its inception, Zakat Foundation has actively incorporated fundamental healthcare programs into its humanitarian aid efforts. In recent years, increasing attention has been given to the importance of mental health programs for the many people who have endured traumatic life experiences.

Read on to learn about our critical projects to heal bodies, minds, and souls among the most needy.

MENTAL HEALTH & SPECIAL NEEDS

The world's poor have often endured tremendous hardship, trauma, abuse and emotional injury. Zakat Foundation is committed to ground-breaking, culturally significant efforts to raise the importance of mental health challenges — and stereotypes — among our beneficiary communities.



REFUGEE CHILDREN WITH SPECIAL NEEDS

Zakat Foundation's Sigharuna-Kibaruna (Our Little Ones, Our Venerable Ones) free clinic in Hatay province of Southeast Turkey treated 576 disabled Syrian refugee children last year, for sensory and brain trauma, including hearing, speech, and eye organ and function problems from the war. Zakat Foundation donors support 12 staff members, including doctors, developmental and behavioral specialists, and administrators. On a monthly basis, the clinic treats an average of 300 patients, while 1,310 people are currently on a waiting list for treatment.

MENTAL HEALTH FOR JERUSALEM'S CHILDREN

With chronic exposure to violence over a 50-year occupation, experts have announced a mental health crisis in Palestine, having the highest rate of mental health disorders in the Middle East. Zakat Foundation, in partnership with Medstar Georgetown University Hospital (MGUH) and Palestinian Medical Education Initiative (PMED), launched a mental health project to equip Jerusalem schools with professional counselors and train Palestinian school administrators, teachers, staff, and students in mental health awareness and support strategies for students suffering post-traumatic stress disorder (PTSD) and learning disabilities. In just the first phase of this project, 42 schools' staff and 348 students have benefitted.



TURNING THE LIGHTS ON AGAIN

On a recent Zakat Foundation service trip to aid Syrian refugees in Turkey, our travel team met women with incredible success stories. Stories that our donors have made possible. Here is one:

Amina* was imprisoned during the war. Tortured, raped repeatedly. Not once, not twice. But more than her memory can count. They forced her son to watch. Every time he turned away they violently struck him to look back.

When our staff found them refugees in Antakya, they were drowning in despair. Seeping with shame, they could not bring themselves to turn the lights on in their home, let alone go out and face the world.

But, by God's grace, we lifted them out of darkness.

We held them gently by the hand and put them in our mental health programs. With time, they saw a glimmer of hope. We then enrolled Amina in our business training for refugee mothers of orphans. (See Livelihoods) We helped her refine her craft and gave her resources to start a business. Now, she enjoys the dignity of making her own living. She functions effectively in society.

Today, Amina and her son turn on the lights again.

* Name changed to protect beneficiary's privacy.

KHALIL CENTER, PSYCHOLOGICAL AND SPIRITUAL WELLNESS

A ZAKAT FOUNDATION PROJECT

Khalil Center is a social and spiritual community wellness center designed to address the widespread prevalence of social, psychological, familial, relational and spiritual issues of communities.

Khalil Center's approach emphasizes psychological reconstruction, behavioral reformation and spiritual elevation. Khalil Center utilizes faith-based approaches rooted in traditional Islamic concepts while integrating the science of

modern psychology toward addressing psychological, spiritual and communal health. The Centers offer a broad range of services including therapy, counseling, psychiatric out-patient services, web-therapy, education, training, and a crisis hotline.

Zakat Foundation is the founding funder of Khalil Center, with clinics located in Chicagoland, Bay Area/San Francisco, and now expanded to Los Angeles, New York City and Toronto.



The Center has delivered 60,000 therapy sessions and treated 8,000 patients total since its beginnings in 2010 — 50 percent of which occurred in the last three years, indicating a rapid growth and demand as awareness of the service spreads to communities. In FY 2018, the centers treated over 900 new clients, 205 via Web Therapy.

Last year alone, Khalil Center's professional staff conducted community mental health awareness and education programs reaching more than 4,500 beneficiaries while training 170 community leaders, imams, educators and counselors with first responders' mental health training so they can be the first line of defense in our communities.

Clients in financial need receive counseling services at no cost to them through Zakat Foundation funding.

Volunteers and hours of service for the crisis hotline have been increased and have effectively saved the lives of callers ready to attempt suicide.



HEALTH & MEDICAL CARE

Reaching rural communities, your support has provided fundamental medical care to people who otherwise would remain ill and suffer without access.



LIVELIHOODS

BANGLADESH

Zakat Foundation's Mother & Child Health Clinic Centre provided 7,153 patients in impoverished Hazaribagh and Boubazar Dhaka districts with free medical checkups, prescriptions, health advice and health awareness activities through its twice-a-week medical clinics, six health camps, and awareness sessions in seven different locations, along with two open-to-the-public courtyards serving as free medical clinics.

KENYA

Zakat Foundation donors this year established the Health Outreach Clinics and Medical Shipment project, reaching more than 4,000 in rural areas unable to access or afford medical services. Launched in June with the arrival of Zakat Foundation's new Health Advisor, clinics immunized 800 children against preventable diseases, screened 400 women for cervical cancer, and disseminated public health and disease prevention information. Since opening, the Clinics have witnessed a significant reduction in maternal and child mortality and preventable illnesses in the target communities.

In addition, Zakat Foundation donors sponsored two containers of medical supplies and equipment costing \$600,000 for four health facilities, serving a population of 400,000. Kenyan government officials formally celebrated the Clinics' opening and expressed deep gratitude to Zakat Foundation contributors and staff for providing the much-needed services, equipment and medicines.



MALI

Providing health services to 26,155 vulnerable and remote community members with no other access to medical care for maternity needs, general health, and chronic illness, Zakat Foundation's Health Centers Program continued its collaboration with its five community clinics — ASACODIA (Association de Santé Communautaire de Diarrah); ASACODIAN (Association de Santé Communautaire de Dianguinebougou); BONIABA, (Association de Santé Communautaire de Bozola-Niarela-Bagadadji); ASACOSAB III (Association de Santé Communautaire de Sabalibougou 3); and ANIASCO (Association pour les Habitants de Niamakoro pour la Santé communautaire).

SUDAN

In 2017, Zakat Foundation supporters established the Wad Medani Obstetrics Hospital program for women, providing medical care for pre- and postnatal mothers, with the goal of reducing maternal mortality. Zakat Foundation donated essential medical equipment for the hospital, serving 7 million from 2,000 villages. The program also trained 70 nurses and hospital staff in Basic and Intermediate Life Support, Infection Control, Communication Skills, Professionalism and Patient Safety; and provided seminars to 150 physicians and nurses to build their skills in running the pre- and postnatal mothers unit.

JORDAN

Zakat Foundation entered into a partnership with United Mission Relief's Medical Mission for Vulnerable Families composed of both Syrian refugees and host communities in Jordan. At least 1,000 patients in underserved communities in Jordan received primary health consultations. Another 1,062 Syrian refugees and host community locals also received care. In addition, the mission treated Iraqis and Yemenis, while 60 children received support from its Psychosocial Team.



**40,500
WITH CLEAN WATER**

SADAQA JARIYAH **AN EVER-FLOWING CHARITY**

*O*ur souls depart from this world with nothing but our deeds, which come to an end with our passing — except for those deeds that continue to benefit others in the world, whether you establish these yourself, or a beloved does it on your behalf after your departure from this realm. These blessings continue to accrue to you in the Afterlife, even as their blessings flow on in your behalf to the living of the world they serve. Of all good things, among the best one can give to others is free-flowing water or a peaceful place to worship.



WATER WELLS AND HAND PUMPS

Zakat Foundation donors established 135 water sources on behalf of their loved ones this year. These were installed in various countries of Asia and Africa, providing safe, fresh, free water for cooking, hygiene and livelihood to more than 40,500 needful and grateful recipients.

A total of 135 water sources were installed last year in the countries of Kenya, Ghana, Morocco, Mali, Niger, Burkina Faso, Cambodia, India, Nepal, Bangladesh and Pakistan.

Mosque Construction

With your generous support, this fiscal year witnessed enhancement and construction of needed community facilities; namely, 10 mosques in Ghana and one in Ethiopia's Somali Region.

ETHIOPIA

The Tuliguled mosque construction project in this rural community is complete. It serves 1,200 members of a Muslim community that has never had a mosque because of prohibitive costs, the closest mosque being 22 miles away. The community has expressed its gratitude to Zakat Foundation donors for the opportunity to hold religious services and social and educational activities.

GHANA:

We completed the eight mosque enhancement project and the Kiape community mosque construction project (both in the Bole District). They provide for communal worship, meetings and social gatherings for youth and women.

Saif Hussein Mosque construction project in Ghana's Brong Ahafo Region is underway. It will provide a community of 600 with a worship space, and a place for community meetings, gatherings and activities.



OUR VOLUNTEERS

Make a World of Difference

2,555
VOLUNTEERS

24,915
HOURS

85
EVENTS

56
YOUTH GROUPS
INVOLVED

\$254,721
FUNDRAISED

20
WATER WELLS

131
ORPHANS
SPONSORED

36,000
MEALS DISTRIBUTED

GetInvolved@zakat.org



OUR PARTNERS

- American Near East Refugee Aid (ANERA)
- ARISE Chicago
- Charity and Security Network (C&SN)
- Chicago Youth Centers
- Constitutional Law Center for Muslims in America
- Council of Islamic Organizations of Greater Chicago
- Episcopal Relief & Development
- Family Promise of Delaware
- Feed the Children
- First Defense Legal Aid
- Heshima Kenya / RefuSHE
- Indiana University Lake Institute on Faith & Giving, Lilly Family School of Philanthropy
- InterAction
- International Organization for Migration (IOM)
- International Rescue Committee (IRC)
- Islamic Relief
- Jewish Voice for Peace
- Mercy Corps
- Palestine Children's Relief Fund (PCRF)
- Ronald McDonald House
- South Suburban Family Shelter
- Stanford University, Department of Psychiatry and Behavioral Sciences, Muslim Mental Health Lab.
- United Nations International Children's Emergency Fund (UNICEF)
- United Nations High Commissioner for Refugees (UNHCR)
- United Nations Relief & Works Agency (UNRWA)
- USA for United Nations High Commissioner for Refugees (UNHCR), the UN Relief Agency
- Upwardly Global
- What If Foundation



ADVOCACY & SOCIAL JUSTICE

AMPLIFYING THE VOICE OF MUSLIM PHILANTHROPY

In 2018, the priorities of our advocacy operations were to: (1) raise awareness about the wide breadth of charitable giving and humanitarian aid attributable to Muslim Philanthropy; (2) continue to create a network of valuable and strategic relationships with fellow humanitarian groups, policy leaders, policymakers and other influential individuals and organizations; (3) identify opportunities for Zakat Foundation to raise its voice and profile on issues with key audiences; (4) host or co-host events that elevate Zakat Foundation's mission and work; and (5) address ongoing challenges we encounter delivering resources and services to high-risk locations.

SERVING AS A VALUED PARTNER:

To effectively advance our work and to cement our reputation as a valued partner for government, our relationships with local, state and federal governments are imperative.

- Our staff attend regular meetings with USAID, Department of State, Department of Treasury, Government Accountability Office, International Affairs and Trade, legislative staff from Republican and Democratic offices, and the United States Senate Committee on Appropriations Staff.
- Our CEO was invited to participate in National Prayer Breakfast events and now serves on the Illinois Governor's Muslim American Advisory Council.
- We funded InterAction's Together Project and the Charity and Security Network's financial access research to make humanitarian organizations aware of and to advocate for solutions to the unique difficulties U.S.-based Islamic and Muslim charities continue to endure.

ILLUMINATING ONGOING DIFFICULTIES DELIVERING INTERNATIONAL AID:

Our domestic-policy work highlighted Zakat Foundation's difficulties operating. From unjustified banking and international financial transfer challenges to our staff experiencing enhanced scrutiny when traveling or working internationally, we are directly — and in coalition with others — confronting the questionable treatment we continue to experience in spite of our reputation as a well-respected and decorated charity. We will continue to build relationships with government officials and coalition partners, and to confront — and where necessary adapt — to the ongoing scrutiny. In our advocacy work, we provided comments to policymakers on issues such as the Foreign Agent Registration Act

and the Bank Secrecy Act, which have a disproportionate adverse impact on charities operating in high-risk locations.

KEEPING ABREAST OF WASHINGTON'S EVER-SHIFTING POLITICS:

Our Washington team assesses the policy landscape and anticipates the ever-shifting dynamics. For example, we closely tracked the 2018 midterm elections and the resulting changes in Congressional leadership, influx of newly elected members, departure of allies and adversaries, and changes in political discourse and priorities. Although these dynamics affect our priority issues, they also provide the opportunity to educate, inform and energize legislators, policymakers and others who influence the national and international humanitarian policy landscape.



CEO, Halil Demir, presents at Zakat Foundation iftar on Capitol Hill

BUILDING STRONG ALLIANCES

InterAction Member and Together Project Co-Founder:

Zakat Foundation actively participates in working groups within InterAction, a convener, thought leader, and voice for nearly 200 NGOs working to eliminate extreme poverty, strengthen human rights and citizen participation, safeguard a sustainable planet, promote peace and ensure dignity for all people. As an active participant, it is better able to pursue effective engagement with Congress and other governing bodies, increase media exposure, establish and foster strong networking and information-sharing opportunities with other members, and obtain necessary technical- and capacity-building assistance. InterAction provides:

- Ability to influence government through open access to top-level government officials
- Increased exposure of the foundation's work through collective social media campaigns and published op-eds
- Invitations to attend over 800 meetings each year, bringing together members, outside experts, and government stakeholders

Charity and Security Network (C&SN):

Zakat Foundation serves on the Advisory Committee of and funds support for the C&SN, a resource center for nonprofit organizations to promote and protect their ability to carry out effective programs that promote peace and human rights, aid civilians in areas of disaster and armed conflict, and build democratic governance. This year, C&SN ramped up its advocacy and its pushback against the growing Islamophobia within the U.S. administration. C&SN has:

- Doubled down on its efforts to support the civil society sector; partnering with other nonprofit organizations (NPOs), releasing information briefs, hosting webinars and publicly condemning unsubstantiated investigations and media attacks fueled by anti-Muslim rhetoric. Recently, C&SN has been closely tracking several lawsuits filed in U.S. courts against NPOs that receive USAID funding. Lawyers with an anti-Muslim agenda have been using a whistleblower provision in a U.S. anti-fraud law, asserting spurious allegations against NPOs in an effort to penalize organizations seeking to provide life-saving resources to individuals in the West Bank and Gaza.
- Delivered Congressional testimony on banking challenges adversely impacting U.S. NPOs working in conflict zones during the "International and Domestic Implications of De-Risking" hearing held by the subcommittee on Financial Institutions and Consumer Credit of the House Financial

Services Committee. This hearing and the other activities indicated a growing Congressional awareness of the adverse de-risking efforts imposed by financial institutions on domestic and global humanitarian work.

- Submitted letter for the record to the National Security Committee of the House Oversight and Government Reform Committee. The letter pushed back against misleading testimony delivered to the Committee that sought to "inaccurately and unfairly portray the U.S. charitable sector" as an enabler of world conflicts. Zakat firmly asserts that such portrayals "undermine the important work U.S. NPOs do around the world and fail to recognize the high levels of transparency, oversight and good governance they employ."
- Educated on two bills that received bipartisan support in Congress. The Global Fragility and Violence Reduction Act, promoted by a broad coalition of peacebuilders, passed the U.S. House of Representatives in the fall. The Ely Wiesel Genocide and Atrocities Prevention Act, coordinated by Friends Committee on National Legislation, passed Congress in late 2018 and was signed into law in early 2019.



CEOs of Muslim charities gather for a leadership retreat with InterAction president, Sam Worthington, at Zakat Foundation headquarters

LEADING WITHIN ESTEEMED ACADEMIC PROGRAM:

The Muslim Philanthropy Initiative at the Indiana University Lilly Family School of Philanthropy's Lake Institute on Faith & Giving seeks to make the Muslim philanthropic sector larger and more effective. Zakat Foundation's CEO, Halil Demir, was selected to serve on the Board of Advisors, and Zakat Foundation funds the initiative's work.

In 2019, the Muslim Philanthropy Initiative (MPI) will partner with Zakat Foundation to organize symposiums and seminars, convene philanthropic leaders, hold training programs, conduct research and recruit Muslim Americans in the field, and train and empower a new generation of philanthropic and nonprofit leaders.

THE ZAKAT FOUNDATION OF AMERICA STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED JUNE 30, 2018

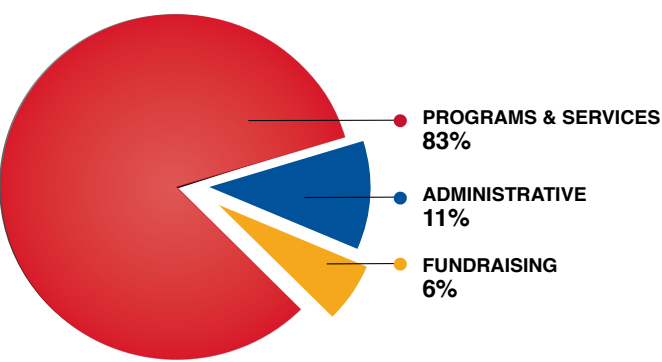
PUBLIC SUPPORT AND REVENUES	UNRESTRICTED	TEMPORARILY RESTRICTED	PERMANENTLY RESTRICTED	TOTAL
Contributions	\$9,117,370	0	0	\$9,117,370
In-Kind Donations	\$126,425	0	0	\$126,425
Interest Revenue	\$2,990	0	0	\$2,990
Miscellaneous	\$1,126	0	0	\$1,126
Net Assets Released from Restrictions	0	0	0	0
TOTAL PUBLIC SUPPORT AND REVENUES	\$9,247,911	0	0	\$9,247,911

PROGRAM SERVICES

Development	\$2,030,431	0	0	\$2,030,431
Seasonal Programs	\$1,705,954	0	0	\$1,705,954
Emergency Relief	\$1,493,675	0	0	\$1,493,675
Education	\$1,353,202	0	0	\$1,353,202
Orphan Sponsorship	\$1,119,350	0	0	\$1,119,350
Other Program Support	\$311,493	0	0	\$311,493
TOTAL PROGRAM SERVICES	\$8,014,105	0	0	\$8,014,105
Management and General	\$904,359	0	0	\$904,359
Fundraising	\$525,642	0	0	\$525,642
TOTAL FUNCTIONAL EXPENSES	\$9,444,106	0	0	\$9,444,106
CHANGE IN NET ASSETS	\$196,195	0	0	\$196,195

NET ASSETS

BEGINNING OF YEAR	\$8,130,704	0	0	\$8,130,704
END OF YEAR	\$7,934,509	0	0	\$7,934,509



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INDEPENDENT AUDITORS' REPORT

To the Board of Directors
The Zakat Foundation of America

Report on the Financial Statements

We have audited the accompanying financial statements of The Zakat Foundation of America (an Illinois not-for-profit corporation), which comprise the statements of financial position as of June 30, 2018 and 2017, and the related statements of activities, functional expenses and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The Zakat Foundation of America as of June 30, 2018 and 2017, and the changes in its net assets and its cash flows for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Knutte & Associates, P.C.



ZAKAT
FOUNDATION
of AMERICA

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Zakat Foundation

TOGETHER, WE SHOW HER
THERE IS HOPE AHEAD

Learn more about the impact of your
ORPHAN SPONSORSHIP
on page 38

