



# 2015 ANNUAL REPORT



**ZAKAT**  
FOUNDATION  
of AMERICA

*The Leader in Empowering Lives Through Zakat*

TABLE OF CONTENTS

EMERGENCY RELIEF

Respond, Rescue, and Recover: ZF Mobilizes After Nepal Earthquake .....

Coming to the Aid of Our Neighbors .....

European Refugee Crisis: A Long Walk to Hope .....

Rohingya Muslims Are Not Forgotten.....

When the Mountains Shook: ZF’s Emergency Relief in Pakistan .....

Yemen: A Humanitarian Disaster in the Making .....

Humanitarian Mission in Chad .....

Sending Relief to the Central African Republic.....

Saving the Future of Syria .....

A University in Exile: Al-Zahraa (Higher Education for Syrian Refugees) .....

SEASONAL PROGRAMS

Ramadan 2015 .....

Udhiya 2015: The Story of Abd Al-Rahman Is the Story of Gaza .....

Winter Kits 2015 .....

Aqeeqah: Giving Thanks for a Priceless Gift .....

DEVELOPMENT & VOCATIONAL TRAINING

Water: A Source of Life.....

A Gift that Keeps Giving .....

On the Road to Self-Sustainability: Rickshaw Program in India .....

A Second Home: The Impact of ZF’s Vocational Training Centers .....

Empowering Women Through Education .....

EDUCATION

Backpacks for a Brighter Tomorrow .....

Statement by U.S. Ambassador to Ankara.....

Afghanistan: Investing in the Leaders of Tomorrow .....

SADAQA JARIYAH

Paving the Way to His Mercy .....

ORPHAN SPONSORSHIP PROGRAM

1,000 Orphans Sponsored by End of 2015 .....

HEALTHCARE

Providing Crucial Healthcare in Gaza .....

Clinics/Hospitals .....

USA PROGRAMS

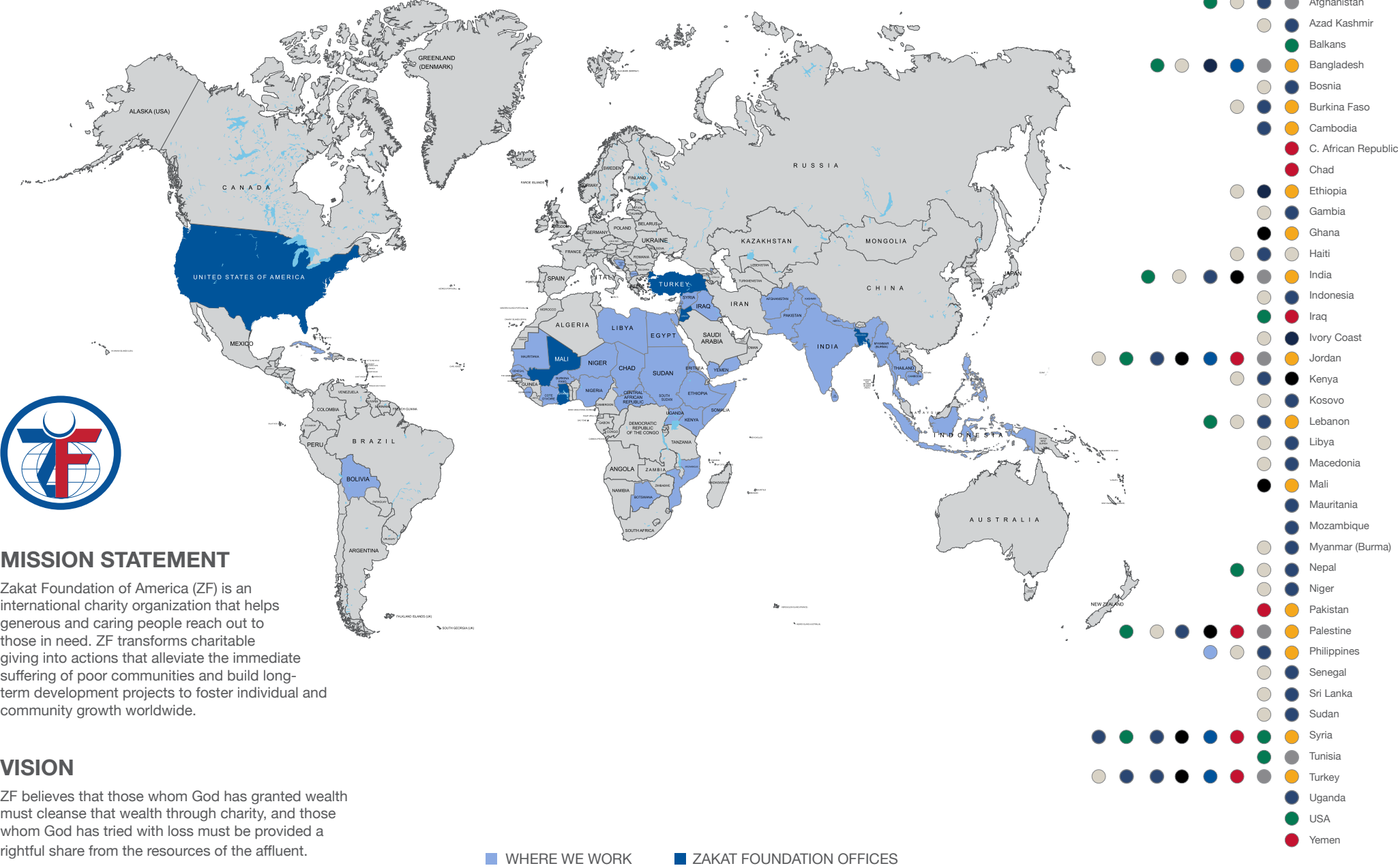
USA Initiative: Together, We Are Stronger .....

Charity Navigator Letter .....

Independent Auditors’ Report .....

Financial Statement 2015 .....

Financial Efficiency 2015 .....



## *A Note of Gratitude from the Executive Director*

*“Your smile for your brother is a charity. Your removal of stones, thorns or bones from the paths of people is a charity. Your guidance of a person who is lost is a charity.” -The Prophet Muhammad (peace be upon him)*

Assalamu Alaykum, peace and blessings be upon you.

Since 2001, Zakat Foundation of America (ZF) has made it a mission to bring smiles to our beneficiaries’ faces by helping them overcome obstacles in their paths. However, it has only been through the grace of Allah (swt) and your kind-hearted generosity that we have been able to continue this important work. Because of you, in 2015, we were able to empower more families, children, and individuals through your Zakat.

With the help of Allah (swt) and your support, we have continued to serve our brothers and sisters during the gravest refugee crisis of our time. In recent years, ZF has focused on efforts to provide humanitarian aid for refugees in the Middle East as well as the thousands crossing into Europe, and currently serves refugee populations in the Middle East and Africa.

We understand education is the key to helping refugee children and young adults continue on their paths to positive and productive futures. That is why ZF is sponsoring schools inside Syria and in Turkey, which offer thousands of students elementary and university education. We are also now supporting more children through our orphan sponsorship program which continues to grow every year. Because of your charity, these young men and women are being given opportunities in their lives that would otherwise have been denied to them.

During the seasons of Ramadan and Udhiya, our generous donors were able to help us provide food packages, host iftars, support livestock programs, and present Eid gifts to many of those less fortunate than us. Thanks to our donors, we are expanding our efforts during these seasons to support more families in more countries around the world.

In the past year, we were also able to bring immediate relief to the victims of earthquakes in Nepal and Pakistan, communities affected by tornadoes in northern Texas, and Rohingya Muslims who are fleeing persecution in their homeland. Many times, these disasters create the need for immediate healthcare services, which ZF has been able to provide at no cost to communities in the Middle East, Mali, and Bangladesh. At ZF, we make it a priority to quickly extend our helping hand when catastrophe strikes.

We want to sustain the smiles we create. That is why many of our development programs are focused on sustainability. In one year, we were able to install water wells and hand pumps for over 100 communities around the world in need access to fresh and clean water. We also gifted livestock to families for agricultural needs, provided rickshaws to Rohingya refugees as a tool for employment, and continue to offer vocational training programs in four countries, which now have waiting lists of hundreds of people.

Seeing the smiles on the faces of our brothers and sisters around the world drives us to do more. We are actively expanding our efforts and request your help in bringing more smiles to more faces around the world. We thank you sincerely for your continued support of Zakat Foundation of America and invite you to join us in in our efforts to empower humanity through Zakat.

Kind regards,



Khalil Demir  
Executive Director



## *Letter from the President*

Dear ZF Supporter,

Assalamu Alaykum, peace be upon you,

Try to imagine, for a moment, that you are standing on a hill overlooking a massive field that stretches as far as your eyes can see. But instead of grass you see an endless sea of people reaching all the way to the horizon, families, couples, some children by themselves, all of them escaping from turmoil in their home countries. They are migrating for the opportunity of a decent life for themselves or their children, a life without the constant threat of war hanging over their heads, a life with the basic human rights that are due to all people. They are refugees fleeing the cold brutality of war, a violent conflict that none asked for but that came to their doorstep anyway.

The international refugee crisis grows more severe by the day. While it has become clear that the political deadlock and economic malaise of Europe makes the prospects for resettlement difficult, the vast majority of refugees are not even able to afford the risky journey north. Instead they remain behind in the war-torn areas of their home countries. These millions are now effectively a stateless people, without resources, without support, and without institutions of their own.

Your support has provided hope and respite for refugees and displaced people undergoing hardship. Last September and October, you provided warm clothes, bedding, and hot food for our brothers and sisters trying to cross the Macedonian border in the face of unwelcoming security guards. Your donations have bolstered the hopes of thousands of Syrian refugees in Turkey, Jordan, and Lebanon, who are benefiting from new schools, vocational training centers, and even a new university devoted to allowing Syrian students to continue their higher education.

You cleansed your wealth by uplifting orphans and vulnerable children around the world, whose education and living expenses are supported through your donations. Because of the generosity of ZF’s donors, our Orphan Sponsorship Program has expanded significantly and we are able to support more children around the world.

Children in societies afflicted by war received toys and gifts for Eid, something that is easy to take for granted in other parts of the world but is almost priceless for a child who has not had the luxury of a peaceful life for many years. Hungry families were fed generous, hot meals during the holy month of Ramadan. And because you gave back to provide comfort to those less fortunate, many villages in dry regions of the world now have wells and pumps that provide them with fresh, clear, and safe drinking water, some for the first time.

With your help, ZF remains steady in its determination to provide hope for the future in the world’s most vulnerable communities, even in dark and troubled times. My sincere and heartfelt thanks, my friends, for your kindness of heart and your generosity of spirit, which brighten the world and make it a better place, despite the size of the challenges we face.

Sincerely,



Hasan Arslan, Ph.D.

President



## RESPOND, RESCUE, AND RECOVER:

## ZF MOBILIZES AFTER NEPAL EARTHQUAKE

Moments after news broke of the devastating earthquake in Nepal, the Zakat Foundation of America (ZF) office in Chicago was gearing up to respond. There was an international cry for relief and ZF planned a timely humanitarian response. Two days later, ZF representatives from the U.S. and Turkey were standing in the center of what was once a bustling city center, now reduced to mountains of rubble. ZF representatives began work right away by conducting an assessment of the immediate needs of the survivors: food, clothing, and repair to damaged infrastructure. Due to years of experience performing relief work in natural disaster zones, ZF was efficiently able to provide humanitarian relief that earned much gratitude from the people of Nepal.



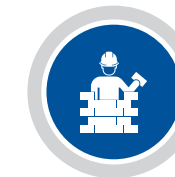
175 HOMES  
EQUIPPED WITH  
ROOFING



400  
BLANKETS



85 FAMILIES  
RECEIVED FRESH  
MEAT DONATIONS



CONSTRUCTION  
OF NEW SCHOOL  
BEGINS



Mr. Murat Kose, ZF East Coast Programs  
Director, distributes winter kits to the survivors.

ZF continues to provide support to Nepal, including the establishment of new schools.

## COMING TO THE AID OF OUR AMERICAN NEIGHBORS

At a time when anti-Islam rhetoric is heightened across the United States, ZF and a number of other US-based Muslim relief organizations exemplified the rich Islamic tradition of giving back to the community by providing humanitarian assistance in the wake of the North Texas tornadoes. As the massive tornadoes left behind widespread damage in several towns around the Dallas area, Muslim volunteers did not hesitate to distribute supplies to displaced families and clean up extensive wreckage.



ZF was able to feed over 200 people and distribute emergency supplies to over 100 of those affected.

## EUROPEAN REFUGEE CRISIS: A LONG WALK TO HOPE

*The train station near the Macedonia-Serbia border is overflowing with refugees. A father leads his family through the masses of people towards a booth where overhead the banner reads “Zakat Foundation of America.” As they get to the front of the line, aid workers hand over fresh jackets, boots, gloves, and scarves. The children are overjoyed to receive new winter gear.*

*Next, they are given a fresh, warm meal, the most fulfilling they have had in weeks. As they sit and eat, another volunteer worker distributes hygiene kits to help them on the long journey ahead. They rest in ZF-sponsored tents that protect them from the cold at least during their stop. For many of the refugees, this has been the most support they have received on their journey. Tomorrow, this family will continue its journey across Europe. When they leave, more refugee families will arrive, and ZF will be there to support them.*

Such scenarios played out in the migrant camps located on the Macedonia-Serbia border as the refugee crisis reached its peak in 2015. In all, over 4,000 refugees benefited from ZF’s refugee response program. For the refugees who benefited from this aid, however, it was not simply what was given, but also the joy of knowing that someone cares that also made a difference.



WINTER KITS



4,000  
PACKAGES OF  
FOOD



4,000  
HYGIENE KITS

Over **4,000** refugees  
benefited from this  
program.



One of the Rohingya families seeking shelter in a Hyderabad, India refugee camp.

## ROHINGYA MUSLIMS ARE NOT FORGOTTEN

Noor's family walked across the jungle for days until they finally reached India. After what they witnessed happening to their people, the Rohingya Muslims, they had no choice but to flee. "We could not have stayed and survived in that country," says Noor.

Many of the Rohingya have been resettled in a refugee camp on the outskirts of Hyderabad, India. There, ZF has provided food aid and winter coats as well as implemented a rickshaw cycle program as a means of self-employment.

"I have not seen such a nice blanket until now in my life," commented Noor on the ZF-sponsored winter kits. "I will pray for the donors and for their good health. Allah (swt) will reward the donors because they are helping the needy."



ZF provided emergency food aid to the impoverished areas suffering in the aftermath of the earthquake.

## WHEN THE MOUNTAINS SHOOK: ZF'S EMERGENCY RELIEF IN PAKISTAN

"There was nothing to eat but ZF launched a relief campaign here," said a young Pakistani man, standing in front of a pickup truck stuffed with winter kits in the back. "We are really thankful for ZF for providing us with food packages in our village." He was helping distribute relief packages in the northern provinces of the country, which had been affected by the 7.5 Hindu Kush earthquake in October 2015. The earthquake resonated from Afghanistan to parts of India, leaving behind massive damage to buildings and thousands injured.

Thanks to the help of our partners Al-Khidmat, Khubaib, and the Hands Foundation, Zakat Foundation of America (ZF) was able to mobilize emergency efforts within days.



WINTER KITS



RICKSHAWS



1,500 JOB  
OPPORTUNITIES



ZF WAS ABLE TO BRING RELIEF  
TO OVER 1,150 SURVIVORS IN THE  
WORST HIT DISTRICTS IN PAKISTAN'S  
NORTHERN PROVINCES.



FOOD PACKAGES, WINTER KITS, AND  
TENTS WERE DELIVERED TO THOSE IN  
NEED.

# YEMEN:

## A HUMANITARIAN DISASTER IN THE MAKING

Since the beginning of the war in Yemen, the civilian death toll has been rising and the casualties of children only add to the brutality of this terrible conflict. Zakat Foundation of America's (ZF) local partner on the ground has been distributing food packages within the neighborhoods of Altahrir, Assafiyah, Al Andalussi, and Sawan in the capital city of Sana'a. The situation is so perilous that the ZF partner was unable to record footage during distribution in the region. ZF launched its initial emergency response to provide immediate food assistance to the affected populations, and distributed food packages consisting of flour, sugar, and rice in addition to other basic items.



## HUMANITARIAN MISSION IN CHAD

At the beginning of 2015, armed militant groups were carrying out indiscriminate attacks on the civilian population in Nigeria. The period of violence resulted in the failure of agriculture, trade, and the shutdown of health facilities where many malnourished children were receiving treatment. To escape the violence, thousands of Nigerians fled into Western Chad, a majority of them being orphans and the elderly. Zakat Foundation of America (ZF) mobilized emergency food distribution to these refugees in the form of cereal, oil, sugar, flour, and salt, coming to the aid of over **2,200** people.



EMERGENCY FOOD AID TO  
**2,200+**  
**PEOPLE**

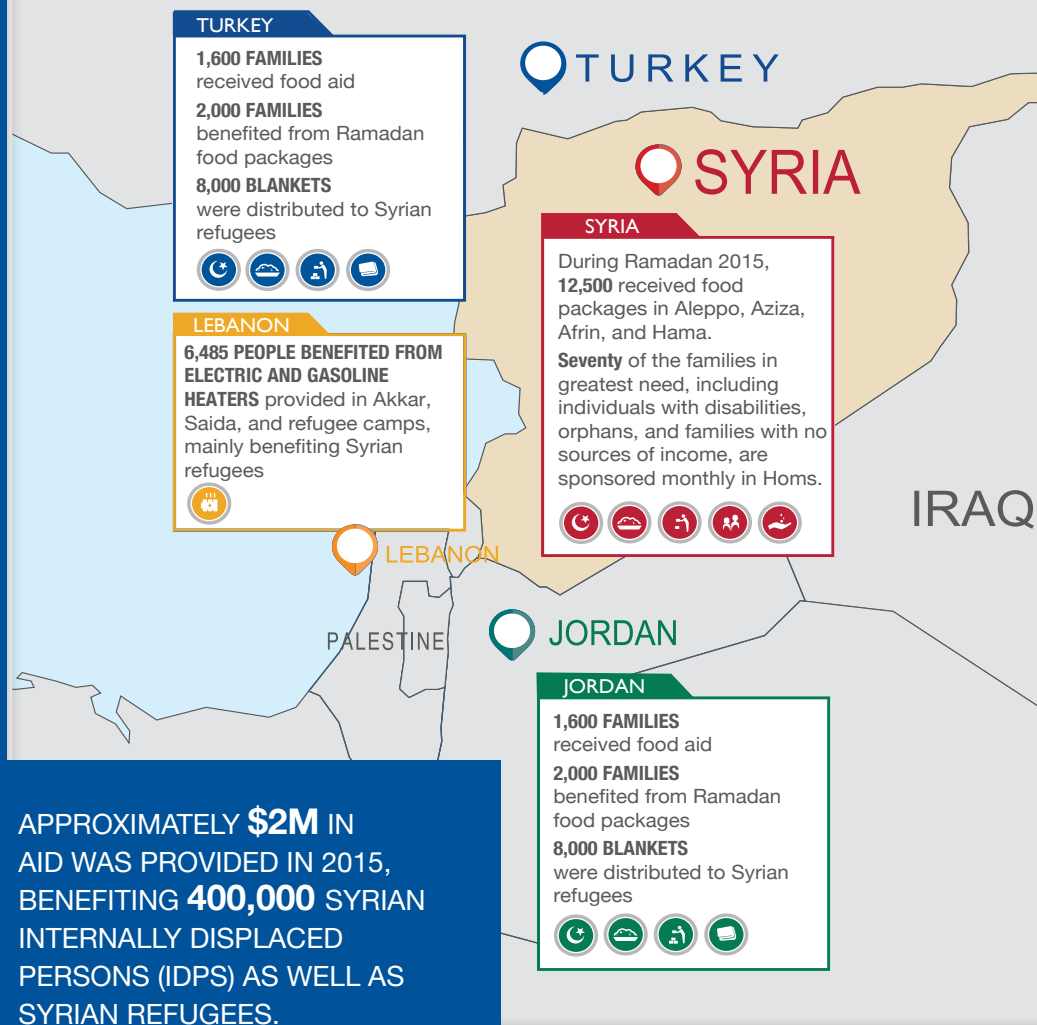
## SENDING RELIEF TO THE CENTRAL AFRICAN REPUBLIC

When conflict and strife unfolded in the Central African Republic (CAR), Zakat Foundation of America (ZF) stepped up to deliver humanitarian aid to the displaced Muslim population. Early in 2015, representatives of ZF's local partner, COOIAP, distributed parcels containing basic food items to nearly **4,000** Muslim refugees confined in the 5-km enclave of Bangui, the capital city.



## SAVING THE FUTURE OF SYRIA

The Syrian refugee crisis remains the largest displacement issue of our time. According to the UN Refugee Agency, at least 4 million Syrians have fled their homeland, while another 6 million remain displaced within Syria – half are children. Zakat Foundation of America has been implementing multiple humanitarian projects to alleviate their suffering, notably working within Syria as well as in Turkey, Jordan, and Lebanon where a huge influx of Syrians continue to resettle. Approximately \$2M in aid was provided in 2015, benefiting 400,000 Syrian internally displaced persons (IDPs) as well as Syrian refugees.



## A UNIVERSITY IN EXILE: AL-ZAHRAA (HIGHER EDUCATION FOR SYRIAN REFUGEES)

*It is hope that keeps human beings going. When a person loses hope, he loses everything. When Syrian students, due to the ongoing war, lost their homes, towns, and universities, they lost their hope. The hope that, maybe one day, to become teachers, engineers, doctors, and economists.*

When Zahra University opened its doors in 2015 in the Turkish city of Gaziantep for the Syrian students, it was like a dream. Today, Zahra University is a six-floor building with over 40 full-time as well as part-time faculty and over 300 students. It is a university fully equipped to serve. Arabic is the language in which the courses are taught and all faculty members are Syrian educators in exile.

Zahra University may become an icon in the education of Syrian refugees here and now. When they return to Syria, the university, too, can move to Syria to continue building the country's future generations.

Prof. Ibrahim Ozdemir, Ph.D.  
Founder of Hasan Kalyoncu University  
Gaziantep, Turkey

ZF-sponsored Zahra University began classes in 2015 and serves **300 Syrian refugee students** in Gaziantep, Turkey.

# RAMADAN 2015



"I have never seen such food items in my life," a grateful Abdul Mulla said upon receiving the food packages provided by ZF. Abdul Mulla is a 65-year-old man living alone in the Kundgol village of Karnataka, India who scrapes out a living by digging many graves at the rate of less than a dollar. Many others like Abdul Mulla have especially benefited from the generosity of ZF donors during the holy

month of Ramadan, **reaching over 600,000 beneficiaries in more than 35 countries in 2015.** Additionally, ZF hosted iftars, distributed livestock, and presented Eid gifts to children.

**600,000+  
BENEFICIARIES  
IN MORE THAN 35  
COUNTRIES IN 2015**

Food packages can mean everything to families who rely on this support for breaking their fasts.



SYRIA



BOSNIA



INDIA



KENYA



SRI LANKA



MALI



GAZA



BURKINA FASO



SERBIA

*“Their meat will not reach Allah, nor will their blood, but what reaches Him is piety from you.” (22:37)*

## UDHIYA (QURBANI)

### THE STORY OF ABD AL-RAHMAN IS THE STORY OF GAZA

Abd Al-Rahman lives with his wife, two sons, and two daughters in Juhr al-Deek, a demolished area at the border of Gaza City. Juhr al-Deek does not have even one standing home as the village was turned into ashes during the strikes on Gaza last year. With no home in which to live, Abd Al-Rahman’s family lives in a tent like all the other residents of

the village. The suffering goes beyond the family’s shelter to even their daily food. The family has not eaten meat in over five months. Abd Al-Rahman’s children, especially his 5-month-old son, suffer from malnutrition. Without any source of income, they have no support but the occasional charity, receiving food supplies and water from international humanitarian organizations, such as Zakat Foundation of America (ZF). During Eid-ul-Adha 2015, ZF provided the best quality meat for families like this one by purchasing well-maintained livestock from local farms in each country.



JORDAN



INDIA



SYRIA



BOSNIA



NUMBER OF  
FAMILIES IMPACTED  
WORLDWIDE IN 2015

**33,000+**



TURKEY



CAMBODIA



KENYA



GHANA

# WINTER KITS

*“Distributing the winter kits to the Rohingya refugees [in the US] was a very rewarding experience. There were four refugee women that helped us distribute the packages when it became hectic. It was so touching to see them put everyone else before themselves. They could have set aside a winter kit for their families and themselves, but they made sure everyone else was taken care of first. Distribution would have been close to impossible without their help. May Allah bless them.”*

- Yara, ZF Staff Member

From the refugee camps in Europe to the remote villages nestled in Pakistan's north province valleys, Zakat Foundation of America (ZF) launched a massive winterization campaign to provide as much winter care support as possible. Over 23,000 winter kits were distributed in 14 countries around the world, providing coats, jackets, shawls, hats, gloves, scarves, and boots.

OVER **23,000**  
**WINTER KITS**  
WERE DISTRIBUTED  
IN **14 COUNTRIES**  
AROUND THE WORLD.



ZF distributes heaters to rural communities in Lebanon.



Children in Turkey receive winter kits to keep warm during the winter.



# AQEEQAH

## GIVING THANKS FOR A PRICELESS GIFT

*A young man waits in the lobby of a hospital. His gaze switches from the clock to the doors of the surgery room. He is wondering whether his daughter will be born tonight or tomorrow, whether she will be healthy, wondering how his wife is reacting to the pains of labor. He feels helpless at the moment, so he begins to pray. The surgery doors open and a nurse comes out, a bright smile on her face. When he hears the good news, a perfectly healthy baby girl, he is overjoyed. He is overcome with a sense of thankfulness to Allah (swt). Seconds ago, he felt he was experiencing one of the most stressful moments of his life. Now, he couldn't be happier.*

Many parents have already experienced this blessing more than once. ZF helps donors carry on the tradition of expressing gratitude to Allah for He is the ultimate source of every blessing endowed upon us. The aqeeqah program allows new parents and family members to celebrate the miracle of a newborn's birth by donating quality livestock and distributing fresh meat to families in low-income communities at home and abroad. Donors can arrange aqeeqah on behalf of their own children as well as a gift for loved ones in countries in which ZF is active.



15,000 BENEFICIARIES

THE AQEEQAH PROGRAM IS ACTIVE IN **GHANA, MALI, AND BANGLADESH** WITH **300 SHARES OF LIVESTOCK** BEING DISTRIBUTED IN 2015.



Children gather around the new ZF-installed water handpump in their village. The search for clean water is a daily struggle for over 2 billion women and children around the world.

## WATER: A SOURCE OF LIFE

Brother Mohammad of the Malanga village in India and his wife, both handicapped, struggled to carry water from a handpump more than 100 meters away.

No matter the difficulty, they did it time after time to help sustain themselves and their two young children.



The family dwells in a hut on government property, managing to keep a roof over their heads until they are made to leave, and makes a living by selling candy and snacks at a small shop set up on the side of the hut.

When a ZF representative visited the family, he asked Br. Mohammad and his wife whether the ZF-installed handpump has been of benefit to their family. Br. Mohammad responded right away, "Very much!"



### IN 2015, ZF WATER WELLS & HANDPUMPS BENEFITED:

**PAKISTAN:** 2,737,500 PEOPLE

**INDIA:** 547,500 PEOPLE

**KENYA:** 547,500 PEOPLE

## A GIFT THAT KEEPS GIVING

Through ZF's livestock program, struggling communities around the world gain the opportunity to sustain themselves. Community members can use the livestock for their agricultural needs, continuing to use the livestock as a source of income and food. To make this a fully beneficial process, ZF purchases the livestock in the country of origin, providing stimulation to the local economy.

### ETHIOPIA

200 PEOPLE  
BENEFITED

### MALI

300 PEOPLE  
BENEFITED

## ON THE ROAD TO SELF-SUSTAINABILITY: RICKSHAW PROGRAM IN INDIA

Abul Hussain, a Rohingya refugee, escaped persecution in Burma and resettled in Hyderabad, India with his wife and five children. When asked about his circumstances, Abul Hussain responded:

*"Before, I used to pay 50 rupees (\$0.74) and take cycle rickshaw and do the scrap work, but now, through Zakat Foundation of America, I got cycle rickshaw of my own. Now I can take care of my children and can hope for the better future. It is great relief for our family. First, we received winter kit, which provided bedding for the family. Then, we received food pack, which gave good food for the family. And, we received cycle rickshaws which provides new hope for the better future."*

*All this is because of Zakat Foundation of America. Now, we got good cycle rickshaw, which provides livelihood for us. Now, I no need to take rent rickshaws. Now, I have my own. I am very happy. I cannot express my happiness. Thanks to the Zakat Foundation of America who helped us in hard time. Surely, Allah will reward you for all your goodness."*



50  
RICKSHAWS



ZF-sponsored cycle rickshaws have provided these Rohingya refugee men with a source of income for their families as they resettle in India.

**GHANA**

SEWING PROGRAM  
10 STUDENTS

CASSAVA PROCESSING COOPERATIVE  
40 STUDENTS

**KENYA**

SEWING AND LIFE SKILLS  
TRAINING  
50 STUDENTS

**BANGLADESH**

SEWING PROGRAM  
35 STUDENTS



## A SECOND HOME

### THE IMPACT OF ZF'S VOCATIONAL TRAINING CENTERS

As a highly successful empowerment program, the vocational training centers (VTCs) only grow in demand every year, resulting in waiting lists for those interested to be a part of the program. VTCs essentially provide preparation for the job market. The VTCs are a place for women to feel comfortable discussing any challenges in their lives and finding the support that they need. The Jordan VTC, for example, mainly serves Syrian refugee women who find comfort with the group, knowing that their experiences are understood and their voices are heard. To the women benefiting from the VTCs, these centers are “a second home.”



# EMPOWERING WOMEN THROUGH EDUCATION

As pictured below, the ZF vocational training center (VTC) in Irbid, Jordan offers knitting, handcrafts, sewing, computer literacy, and English language courses.



Teachers have been hand-selected and well-praised by the graduates of the program. The Irbid VTC continues to be highly in demand with 464 students on the waiting list. Expansion is in the works for the coming year.



259 ENROLLED  
STUDENTS



224 GRADUATED  
STUDENTS

# BACKPACKS FOR A BRIGHTER TOMORROW

Now entering its fifth year, the Syrian war shows no signs of slowing down. The scale of this humanitarian disaster is incalculable. According to UNICEF, more than half of the roughly ten million people who have been displaced by the Syrian conflict are children, while young adults aged 15-24 are the largest demographic group within the refugee population. Without solid institutions, support networks, and economic opportunities, all their potential will be squandered, lost to a fate as cruel as it is unjust.

In the sun drenched courtyard of a school in Palestine, young students are lined up. Some of the students are trying to peek into the back of the van parked on the side. One by one, they receive brand new backpacks, distributed by ZF's team in Palestine. A year ago, there was no guarantee whether this school building would be standing in the aftermath of the 2014 military assault. Today, the young students smile upon receiving new backpacks that would help them complete their education, securing a brighter tomorrow for years to come.



**Gaziantep (Turkey)**

4 Schools  
1,784 Students  
70 Syrian staff and educators' salaries; ZF also provides high quality uniforms and school supplies

**Aleppo, Idlib, Daraa (Syria)**

4 Schools  
2,067 Students  
100 Staff and Teachers

**Idlib (Syria)**

1 School  
729 Students

**Gaziantep (Turkey)**

1 University  
282 Students  
32 Staff and Teachers



**SCHOOL SUPPLIES & UNIFORMS**

<b>Turkey</b> 3,454 Uniforms 3,454 Backpacks	<b>Jordan</b> 1,250 Backpacks
<b>Syria</b> 2,000 Backpacks	<b>Lebanon</b> 250 Backpacks



A Syrian refugee student hugs her ZF winter coat in excitement.



A ZF volunteer presents a brand new backpack to a Syrian refugee student in Turkey.



ZF prepares for the back-to-school backpack campaign at the ZF headquarters in Chicago.



ZF youth volunteers fill backpacks with school supplies.

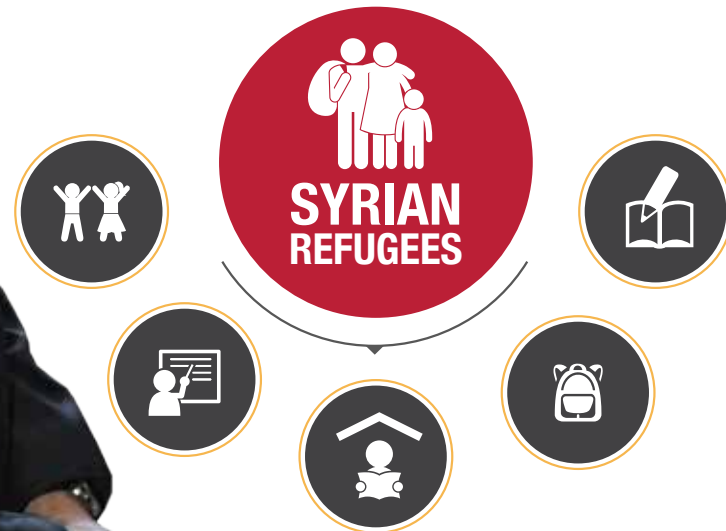


Two girls happily attend one of the ZF schools in Gaziantep, Turkey.

## STATEMENT BY U.S. AMBASSADOR TO ANKARA:

*"What Holly and I witnessed when we visited was nothing short of inspirational. I chatted with smiling students. Holly played patty cake with the girls. Despite enduring a hardship that most of us can only imagine, the Syrian students and teachers at Cemil Karsli took joy and pleasure in their studies and work. Despite having endured unspeakable traumas, their passion for education has not waned in the least. The teachers, many of them volunteers, remain committed to grooming and educating the next generation of Syrians. I cannot adequately express my deep admiration and gratitude to the Zakat Foundation and its educators for helping to ensure that Syria does not experience a 'lost generation.'"*

Mr. John R. Bass, US Ambassador to Turkey



# AFGHANISTAN

## INVESTING IN THE LEADERS OF TOMORROW

"I want to thank Allah that supports the donors, and the donors that support us," said Salma Essa Gul, a 7th grader. "God bless those that are supporting us. We promise to our donors we will do our best to develop our society." The letter is addressed to Zakat Foundation of America (ZF) from the Wardark province in Afghanistan. Since 2005, ZF has been supporting the education of hundreds of girls with two centers of learning. In addition, ZF also distributed uniforms and included a library and a computer lab. A decade ago, receiving an education was simply a dream for many of Afghanistan's girls. ZF believes every child in the world has the universal right to an education and is thankful to our donors for having the same belief and giving endlessly.



**Farda-e-Afghan school (Kabul)**  
Partner with Afghans4tomorrow

53 Students

**Wardak Province school**  
Partner with Afghans4tomorrow

265 Students



Approximately 85% of women in Afghanistan have no access to formal education. ZF has sponsored schools there to empower girls who would otherwise have no educational support.

## PAVING THE WAY TO HIS MERCY

The Prophet (saw) said:

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

(Sahih al-Tirmidhi)

Made possible through the generosity of donors, Zakat Foundation of America recently completed construction on the Bibi Sayyid Mosque in the Philippines, which will accommodate up to 300 worshippers. The mosque is located in a region that serves as refuge for families who have been internally displaced due to recent clashes between militant and government forces.

**AL-SADIA  
MOSQUE in the  
PHILIPPINES**



**B. HUSSEIN MOSQUE**  
Mampang, Zambanga City  
**PHILIPPINES**



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

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

putting his index and  
middle fingers  
together.

SAHIH AL- BUKHARI  
(BOOK 78, HADITH 36)

# ORPHAN

Zakat Foundation of America's (ZF) Orphan Sponsorship Program (OSP) only continues to expand by the grace of Allah (swt) and the generosity of our donors. ZF supports orphans from Bosnia, Syria, and Palestine to Nepal and Sri Lanka. In 2015, ZF expanded our orphan sponsorship programs in Mali, India, and Syria. ZF plans to also start an orphan sponsorship program in Pakistan. In total, ZF supports over a **1,000** orphans from around the world, offering them shelter, food, clothing, education, and healthcare.



## SPONSORSHIP PROGRAM

**1,000 ORPHANS**  
SPONSORED BY END OF 2015





A group of children play in what has come to be known as the largest open air prison in the world, Gaza.

OVER  
**100,000**  
PEOPLE  
BENEFITED  
FROM THIS AID.



## PROVIDING CRUCIAL HEALTHCARE IN **GAZA**

In Gaza, medicine is hard to find. Due to the blockade by land, sea, and air, medicine and proper medical equipment runs low in supply. To support those experiencing grave suffering in Gaza, ZF teamed up with ANERA to deliver valuable medicine to 37 healthcare facilities across the Gaza Strip, benefiting over 100,000 people.



## **CLINICS/ HOSPITALS**

Zakat Foundation of America (ZF) also provided medical assistance to various health clinics. In Mali, ZF sent medical supplies benefiting six separate health facilities. In Bangladesh, ZF offered medical services, such as consultation, which benefited 8,000 patients in 2015.



OVER  
**8,000 PEOPLE**  
BENEFITED FROM ZF'S MEDICAL  
SERVICES IN BANGLADESH

## USA INITIATIVES: TOGETHER, WE ARE STRONGER

Zakat Foundation of America's (ZF) relationship with US-based communities has never been a one-way street. ZF does not simply ask the American people, particularly Muslims, to support our projects and calls it the end of the story. ZF moves forward to engage communities, initiate local projects, and locate and provide logistic and financial aid for a number of projects in our communities, whether it is initiated or supported by ZF for the purpose of empowerment.

There are many dedicated efforts from distributing food packages to feeding the homeless, from providing mental health care to promoting oral health, and supporting youth projects alongside many others. In each of them, ZF stands with our community.

### By the grace of Allah (swt) and through ZF's relentless support in 2015:

- About 17,000 people received mental health services.
- A number of low-wage workers were able to learn about their rights and collectively receive \$6.7 million in unpaid wages through ZF's support of ARISE Chicago.
- One of the most oppressed people in the world, the Rohingya Muslims, opened their own cultural center.
- Approximately 2,000 low-income families received educational support for children in the form of backpacks and school supplies
- The juvenile court was provided with educational material for the youth currently under its supervision.
- Ramadan food packages were distributed and warm iftar (dinner) programs were hosted to feed those who might otherwise go hungry.
- Nourishing protein in the form of fresh meat was provided to individuals in need during the Udhiya (Qurbani) season.
- Winter kits distributions took place to support some of our community's less fortunate through the roughness of the cold season.

These are just a few examples of ZF's dedication to the local community. Always ready to help, ZF welcomes requests for support and collaboration with other organizations working to improve, revive, nourish, and empower our communities. Together, we are, indeed, stronger.



During the back-to-school campaign, ZF distributed thousands of backpacks to lower-income neighborhoods in Chicago.

Winter kid distribution for Rohingya refugees



A family rejoices after receiving new backpacks.



Back-to-school backpack distribution



Game Night fundraiser at Islamic Center of Wheaton (ICW)

## Zakat Foundation Awarded 4-Star Rating Again!



139 Harristown Rd • Glen Rock, NJ 07452  
phone (201) 818-1288 • fax (201) 818-4694  
www.charitynavigator.org

October 1, 2015

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

Dear Khalil Demir:

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

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

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

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

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

We wish you continued success in your charitable endeavors.

Sincerely,

Michael Thatcher  
President and CEO



Certified Public Accountants  
7900 S. Cass Avenue  
Darien, Illinois 60561  
(630) 968-3317  
FAX (630) 968-9960  
www.knutte.com

### INDEPENDENT AUDITORS' REPORT

To the Board of Directors  
The Zakat Foundation of America

We have audited the accompanying financial statements of The Zakat Foundation of America (an Illinois not-for-profit corporation), which comprise the statements of financial position as of June 30, 2015 and 2014, 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.

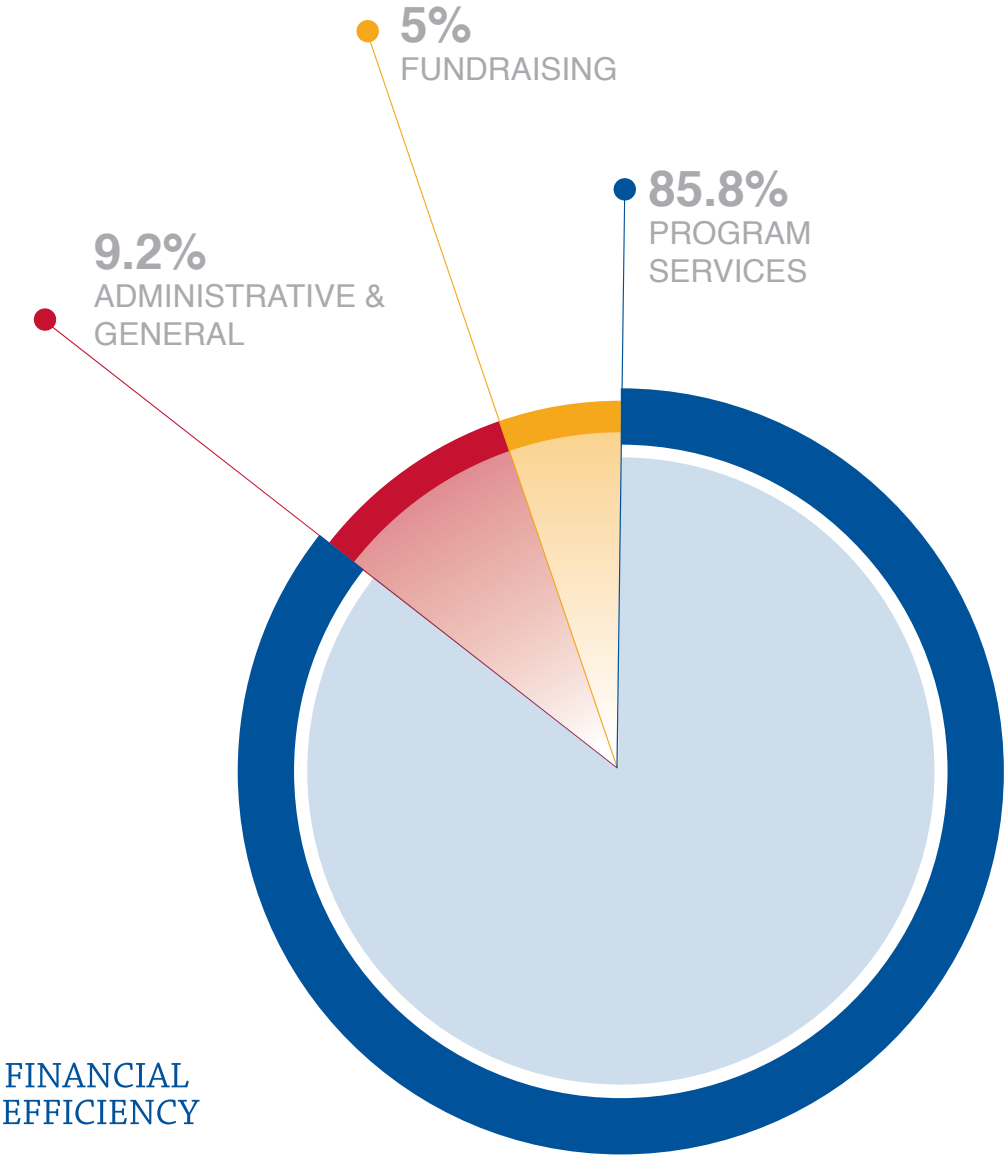
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

#### 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, 2015 and 2014, 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.

THE ZAKAT FOUNDATION OF AMERICA  
STATEMENT OF ACTIVITIES  
FOR THE YEAR ENDED JUNE 30, 2015

	UNRESTRICTED	TEMPORARILY RESTRICTED	PERMANENTLY RESTRICTED	TOTAL
<b>PUBLIC SUPPORT AND REVENUES</b>				
Contributions	\$ 3,532,537	\$4,754,646	\$ 0	\$ 8,287,183
In-Kind Donations	222,507	0	0	222,507
Miscellaneous	11,282	0	0	11,282
Interest Revenue	117	0	0	117
Net Assets Released from Restrictions	<u>4,349,281</u>	<u>(4,349,281)</u>	<u>0</u>	<u>0</u>
<b>TOTAL PUBLIC SUPPORT AND REVENUES</b>	<u>8,115,724</u>	<u>405,365</u>	<u>0</u>	<u>8,521,089</u>
<b>EXPENSES AND LOSSES</b>				
Functional Expenses				
Program Services				
Seasonal Programs	2,310,960	0	0	2,310,960
Emergency Aid	2,061,972	0	0	2,061,972
Education	1,122,043	0	0	1,122,043
Orphan Sponsorship	681,618	0	0	681,618
Other Program Support	292,000	0	0	292,000
Development	<u>163,387</u>	<u>0</u>	<u>0</u>	<u>163,387</u>
Total Program Services	6,631,980	0	0	6,631,980
Management and General	712,119	0	0	712,119
Fundraising	<u>387,150</u>	<u>0</u>	<u>0</u>	<u>387,150</u>
Total Functional Expenses	7,731,249	0	0	7,731,249
Loss on Disposal of Fixed Asset	<u>5,271</u>	<u>0</u>	<u>0</u>	<u>5,271</u>
<b>TOTAL EXPENSES AND LOSSES</b>	<u>7,736,520</u>	<u>0</u>	<u>0</u>	<u>7,736,520</u>
<b>CHANGE IN NET ASSETS NET ASSETS,</b>	379,204	405,365	0	784,569
<b>BEGINNING OF YEAR</b>	<u>4,776,724</u>	<u>652,342</u>	<u>0</u>	<u>5,429,066</u>
<b>END OF YEAR</b>	<u>\$ 5,155,928</u>	<u>\$ 1,057,707</u>	<u>\$ 0</u>	<u>\$ 6,213,635</u>





**EVERY DROP WE GIVE  
CREATES AN OCEAN OF  
KINDNESS.**

Khalil Demir  
Executive Director

- ZAKAT <
- SADAQA <
- EMERGENCY RELIEF <
- SEASONAL PROGRAMS <
- DEVELOPMENT <
- SADAQA JARIYAH <
- EDUCATION <
- ORPHAN SPONSORSHIP PROGRAM <
- HEALTHCARE <
- US PROGRAMS <



**ZAKAT**  
FOUNDATION  
of AMERICA

PO BOX 639, WORTH, IL 60482 | 1.888.ZAKAT.US | ZAKAT.ORG | INFO@ZAKAT.ORG

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