



ZAKAT

FOUNDATION
of AMERICA

Fostering Charitable Giving for Those in Need

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CHARITY NAVIGATOR
Four Star Charity

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For information about our organization or for questions about how you can support the efforts described in this brochure, please contact us:

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ABOUT US

Zakat Foundation of America is an international charity organization that helps generous and caring people reach out to those in need. Our goal is to address immediate needs and ensure the self-reliance of the poorest people around the world with Zakat and Sadaqa dollars of privileged Muslims and the support of other generous donors.

We believe that those whom God has granted wealth need to cleanse that wealth through charity, and those whom God has tried with loss are accorded a rightful share from the resources of the affluent.

MISSION

Zakat Foundation fosters charitable giving to alleviate the immediate needs of poor communities and to establish long-term development projects that ensure individual and community growth.

Zakat Foundation accomplishes its mission by:

- > Bringing immediate relief during and after disasters, building and supporting schools, orphanages and health clinics, supporting community development programs and micro-credit, providing Ramadan Iftars and food distribution, and providing fresh meat for Udhiya/Qurbani and Aqeeqah through the support of community-based initiatives.
- > Serving as a trusted Zakat and Sadaqa resource center for our Muslim donors;
- > Serving as a trusted charity option for all donors through financial transparency and strict standards of efficiency and accountability;
- > Minimizing expenses by maintaining a small administrative staff;
- > Maximizing donations by establishing strategic partnerships.

ZAKAT is the obligatory alms on wealth to purify the soul of the giver and promote greater evenness between the rich and the poor. **SADAQA** means “to speak the truth” and refers to voluntary charitable giving that “speaks the truth” of one’s sincere faith.

HISTORY

Zakat Foundation of America was founded in 2001 upon the Islamic principle illustrated in the Gracious Quran:

“They feed with food—despite their own desire for it—the indigent, and the orphan and the captive saying: ‘We feed you purely for the sake of God. We desire no reward from you, nor thankfulness.’” (Surah al-Insan 8-9)

Zakat Foundation was established during a time when humanitarian organizations faced increased scrutiny in their activities and procedures, leading to new standards in transparency and accountability. As a US-based, Muslim-run charity organization that serves needy communities both at home and abroad, Zakat Foundation shows the inclusive beauty of Islam through programs that reach the destitute worldwide.

Zakat Foundation has differentiated itself from a traditional US-based Muslim charity approach of exclusively supporting communities abroad and reaches poor and indigent communities within the United States as well.

Since its establishment, Zakat Foundation has progressed from mostly offering immediate emergency aid and Seasonal Programs to a focus on severing the roots of poverty, utilizing Zakat and Sadaqa donations to develop long-term, sustainable solutions.

Zakat Foundation promotes the Islamic ideal of Itq



TEAM AND BOARD

Zakat Foundation ensures low overhead costs by maintaining a small staff at our Chicago-area headquarters and representatives at regional offices abroad (See Regional Offices and Partnerships, page 6). Zakat Foundation is governed by an Executive Board of competent professionals who are, or have been, involved in charitable work worldwide. To read biographies and learn more about our team at home, please visit our website at www.zakat.org.

WHO ARE OUR DONORS?

The Islamic charitable duty of Zakat allows Muslims to bridge the gap between the financially privileged and those in need. Generous Muslim donors find ways to express the Islamic tradition of giving through our various programs. While Zakat Foundation's donor base is primarily comprised of Muslim Americans, it also includes people of different faiths and backgrounds, as well as organizations and businesses primarily in the United States. Zakat Foundation's diverse donor base enables us to develop and sustain a broad scope of charitable work.

Zakat Foundation is recognized and registered under 501 (c) (3) as a non-profit charity organization; therefore all donations donated to Zakat Foundation are **tax exempt**. We are registered in Illinois as Zakat Foundation of America. Our Tax ID is 36-44 76244.

an—care and excellence in everything that we do.





WHERE WE WORK AND WHO WE SERVE

Zakat Foundation strives to reach poor and underserved communities world wide, regardless of faith, race, or ethnic origins. We work in some of the most impoverished areas of the United States and the world, supporting communities in times of crisis with immediate aid and through sustainable development programs that ensure access to water, food, shelter, education, healthcare and work.

REGIONAL OFFICES AND PARTNERSHIPS

Zakat Foundation establishes strategic regional offices and partnerships around the world to coordinate and oversee operations. Regional offices serve as central agencies by which we reach other countries in the region. Each regional office is subject to a yearly financial audit. In order to effectively and consistently serve communities in need, Zakat Foundation also forms lasting partnerships with organizations aligned with our mission. These partnerships have enabled us to serve a variety of communities that were previously difficult to reach.

Local partners and regional offices become permanent resources for their communities and allow Zakat Foundation to impact a larger number of people while maintaining a small US-based local staff. Zakat Foundation partners and regional offices undergo strict protocol, submitting monthly reports, budgets, and documentation that allow us to determine and constantly evaluate program efficiency and partner reliability.



HOW WE DEVELOP OUR PROGRAMS

Zakat Foundation develops its programs based on the immediate and chronic needs of the communities where we work. The decision to initiate a program is based on thorough assessment to determine the most urgent need of each community, whether the work is feasible, potential partnerships and the most comprehensive and cost-effective methods to ensure maximum and sustainable benefit over time.

Zakat Foundation's programs comply with the regulations established by the United States Department of Treasury Financing Guidelines and are subject to strict, yearly evaluation and audit procedures. Annual reports with financial audits are available on Zakat Foundation's site.

Undernourishment negatively affects people's health, productivity, sense of hope and overall well-being.

Unlike famine or periodic hunger due to war or natural disasters, chronic hunger is a persistent condition that can affect generations of people in a geographic region.

While food distribution is seen as a short-term solution and a valuable tool for aid, many humanitarian experts note that longer-term solutions are needed to address root problems and prevent future poverty.

ZAKAT IN ISLAM

Zakat is the hope for socioeconomic justice and self-reliance; Zakat is the means for strong community; Zakat is the way to combat poverty and expand humanitarian work. Zakat was ordained in Islam to achieve social justice and sublime moral and spiritual values. When a Muslim's savings have met the preconditions of Zakat payment (*nisab*), the obligatory portion given can change the lives of poor and needy recipients.

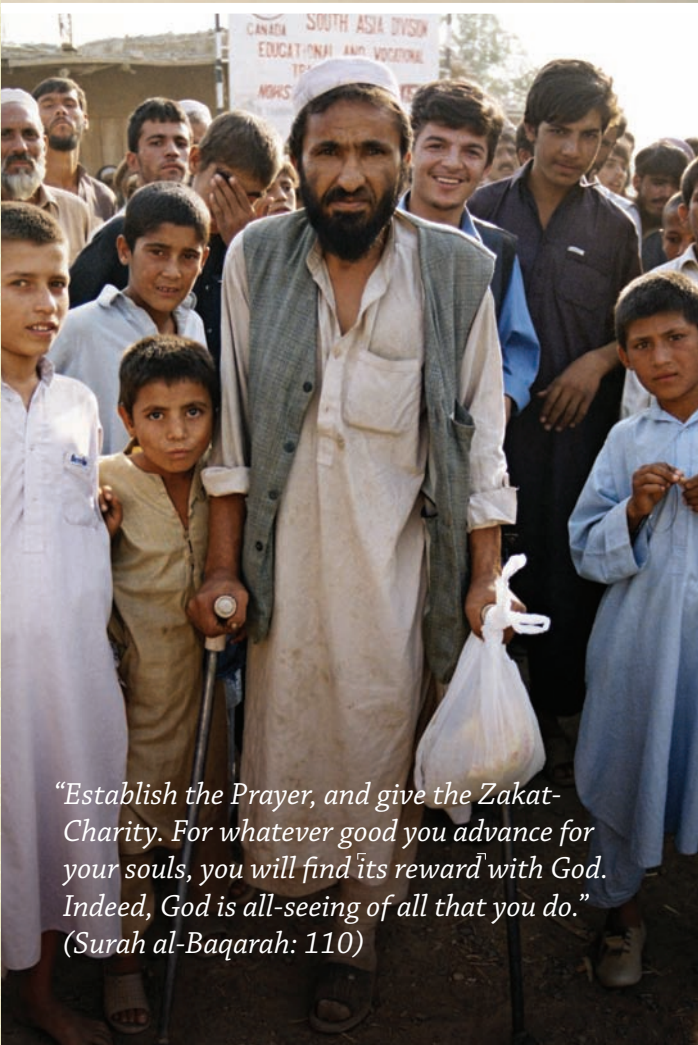
Zakat Foundation serves to bridge the gap between benevolent believers and the deserving destitute by acting as a trusted Zakat resource center for our Muslim donors. Unfortunately, the calculation of Zakat in our wealth-diverse times has become unclear to many Muslims. This has led many to guess the Zakat payment they owe to the poor and needy—which has, in turn, commonly resulted in the underpayment of Zakat.

Zakat Foundation is dedicated to educating Muslims on the basic rules and methods of Zakat calculation, whether one is a payroll employee, a small business owner, an investor in the markets, or anxious about the implications of a pension plan on his or her Zakat.

In collaboration with prominent scholars and authentic sources, Zakat Foundation helps Muslims properly calculate their Zakat dues and promotes better understanding of the concepts and principles that inform this pivotal Pillar of their faith.

Along with educating Muslims about Zakat principles, Zakat Foundation acts as a facilitator that collects and allocates Zakat funds to aid-eligible recipients through our various programs.

To encourage correct and timely payment of Zakat, Zakat Foundation has published *The Zakat Handbook: A Practical Guide for Muslims in the West*, available on www.zakat.org. An up-to-date Zakat Calculator is also available on the website.



“Establish the Prayer, and give the Zakat-Charity. For whatever good you advance for your souls, you will find its reward with God. Indeed, God is all-seeing of all that you do.”
(Surah al-Baqarah: 110)



"You shall never attain the highest virtue of faith until you spend in charity from that which you love." (Surah Al Imran: 92)





INTRODUCTION TO OUR PROGRAMS

Zakat Foundation's Programs focus on relief and development by addressing the immediate needs of communities struck by disaster or famine, while supporting community-based, sustainable development programs that sever the roots of poverty.

Zakat Foundation also performs the annual Muslim charitable traditions of Ramadan and Udhiya/Qurbani, the Muslim tradition of Aqeeqah to celebrate the birth of a child, and the care of orphans in communities where we work.

The Zakat Foundation Programs are:

- > Emergency Relief
- > Seasonal Programs and Aqeeqah
- > Orphan and Orphanage Sponsorship
- > Development/Sadaqa Jariyah focusing on:
 - Food and Water
 - Education and Skill Training
 - Healthcare and Nutrition
 - Construction and Renovation of Mosques, Schools, Homes, Clinics, Orphanages
 - Microcredit

EMERGENCY RELIEF

Disaster can strike at any time. Without warning, an entire community, town, or nation can be devastated by natural or man-made disasters. Whether a tsunami, hurricane, earthquake or civil war, calamities can occur instantaneously, or, like economic disasters, can build up over time to consume the most vulnerable members of society. Through our regional offices, Zakat Foundation is able to respond quickly to natural and man-made disasters. Zakat Foundation's Emergency Relief Program acts to alleviate the immediate needs of those who have been overwhelmed by catastrophe with the distribution of:

- > Food packages
- > Medicine
- > Hygiene packages
- > Temporary shelter



For communities devastated by natural or man-made disasters, emergency aid must be accompanied by development initiatives to decrease the dependence on outside assistance and move towards self-reliance and recovery.





SEASONAL PROGRAMS: RAMADAN

The Blessed Month of Ramadan is a time to awaken compassion and solidarity with hungry and poverty-stricken men, women, and children around the world. Zakat Foundation enables Muslim donors to celebrate and give thanks during the Month of Ramadan by facilitating food distribution to families in need.

During the Month of Ramadan, Zakat Foundation:

- > Provides daily public community Iftar-dinners in poor communities and homeless shelters.
- > Distributes food packages to needy families.
(Food package components depend on region of distribution)
- > Delivers hot daily Iftar-dinners to the homes of poor families to ensure their privacy and dignity.
- > Assists Muslims to correctly donate the obligatory Zakat ul-Fitr and then distributes the donation to the poor and needy on their behalf.

Eid Gifts for Poor Children and Orphans

During Eid ul-Fitr, Zakat Foundation distributes Eid Gifts to orphans and poor children in countries where we work.



The Prophet, peace be upon him, said, "Whoever feeds another during the month of Ramadan will receive the reward for that person's fasts, as well as his own." (Ahmad and Tirmidhi)

SEASONAL PROGRAMS: UDHIYA/QURBANI

During the days of Eid ul-Adha, Muslims have the opportunity to follow the tradition of Prophet Ibrahim (Abraham), peace be upon him, to provide fresh meat to impoverished families around the world. Through Zakat Foundation's Udhiya/Qurbani Seasonal Program, benevolent Muslims can sponsor shares of cows or sheep to fulfill this great service and celebratory gift to poor families in any of the countries where we work.

Zakat Foundation ensures the best quality meat for distribution by buying local, healthy livestock, usually six weeks before Eid ul-Adha. Then, according to the requisites illustrated by the Prophet, peace be upon him, the animals are hand-kept and nurtured until the day of distribution.

Eid Gift for Poor Children and Orphans

To add to the Eid ul-Adha celebration, Zakat distributes Eid Gifts to orphans and poor children in countries where we work.



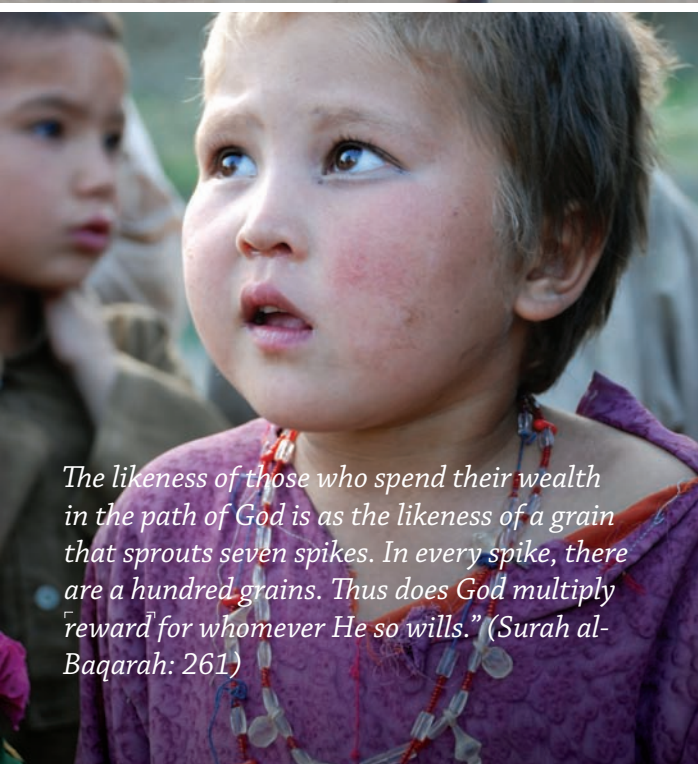




Children are a blessing and they bring joy and happiness when they enter our lives. The birth of a child is a time to rejoice and give thanks to the Creator by sharing with the hungry and the destitute. Aqeeqah is a gracious program by which new parents and family members can celebrate the miracle of birth while making charitable work one of the first actions done on the child's behalf.

Zakat Foundation facilitates the Islamic tradition of Aqeeqah by dedicating the best quality cows, goats, and sheep and distributing fresh meat to needy families in communities where we work, at home and abroad, on behalf of the grateful parents of a newborn child.

Donors can arrange Aqeeqah on behalf of their own children or as a gift for loved ones in any of the countries where we work. The parents will receive a photo of a banner with the child's name and date of birth, taken with the deserving, thankful beneficiaries of the distribution.



The likeness of those who spend their wealth in the path of God is as the likeness of a grain that sprouts seven spikes. In every spike, there are a hundred grains. Thus does God multiply 'reward' for whomever He so wills." (Surah al-Baqarah: 261)

DEVELOPMENT/SADAQA JARIYAH

Zakat Foundation's Development/Sadaqa Jariyah Programs focus on efforts that empower communities to lift themselves out of poverty.

Sadaqa Jariyah is an Islamic charitable tradition in which donors contribute to the creation or support of a service that will continue to benefit people over time. This not only ensures long-term benefits for those who receive it, but also perpetual rewards for those who support it, long after the donor passes away.

Zakat Foundation's Development/Sadaqa Jariyah Program unites the two concepts in pursuit of sustainable development. Sustainable development is the essence of Zakat in Islam, as the principles of Zakat affirm the essential right to a dignified life for all.

Focusing on sustainable development, Zakat Foundation ensures self-reliance and decreases community dependence on outside aid. Zakat Foundation believes that without sustainable development, there is no progress.

Zakat Foundation's Development/Sadaqa Jariyah Program focuses on:

- > Food and Water
- > Education and Skill-Training
- > Healthcare and Nutrition
- > Construction and Renovation of Mosques, Schools, Homes, Orphanages, Clinics
- > Microcredit



Food and Water

Food and water are the basic essentials of life. Zakat Foundation addresses the roots causes of poverty through long-term solutions that ensure permanent access to nutritious food and clean water. Zakat Foundation supports the autonomous organization of the rural and urban poor towards a dynamic and long lasting strengthening of communities from within.



Zakat Foundation supports:

- > Digging water wells in areas that need clean water access;
- > Community agricultural projects and small scale farming;
- > Traditional knowledge dissemination, sustainability planning, and a focus on local economic vitality.

Domestic food producers cannot compete against cheap food from major grain-exporting countries, and the cheap, subsidized products of giant monoculture farms. Power over the food system is increasingly in the hands of agribusiness corporations. Rural communities die out as farmers are driven off the land and migrate to cities, adding to the growing number of unemployed city-slum dwellers. Export crops are grown for distant markets while millions go hungry. If we are to make the transition to a food system based on sustainable farms, vibrant rural communities, and safe, healthful food, we need a new awareness, training and education, flowing into changed policies and actions. (USDA Report on Small Farms, 1998: Peter Rosset article, 1999)



Education and Skill Training

Zakat Foundation believes that education is a human right. Education catalyzes change, as it provides the information and skills needed to ensure permanent access to the basic rights of food, water, shelter, health, work and dignity while addressing the roots of chronic poverty and hunger.

Educational needs and resources differ in urban and rural contexts. An assessment of those needs and resources are needed to determine the most appropriate educational approach for each particular community. Both formal and informal education must be available in programs that respond to these needs.

Through our Education Programs, Zakat Foundation:

- > Constructs schools and vocational training centers;
- > Rebuilds and supports existing schools;
- > Supplies needy orphans with tuition scholarships;
- > Encourages workforce development through adult skill training;
- > Provides needy children with school supplies and backpacks;
- > Encourages the use of traditional sustainable knowledge and the development of technology that is adapted to local skills, needs and resources.



*Our **BACKPACK PROGRAM** is unique in that children and adults alike are encouraged to directly partake in a humanitarian effort by packing new backpacks with school supplies, which we then distribute to children in need in the countries where we work. Please see our website for more information on how to get your family involved.*

Healthcare and Nutrition

Zakat Foundation's Healthcare and Nutrition Programs promote equal access to basic healthcare services so that men and women will be healthy enough to support their families and so that children can thrive and attend school regularly. Preventative and responsive healthcare, along with proper nutrition, is important in stemming chronic poverty.

Zakat Foundation and its partners support community health and nutrition education initiatives using local resources to ensure long-term benefit and promote community wellness. When communities learn how to prevent recurrent and debilitating diseases, generations can enjoy health and prosperity.

Zakat Foundation's Healthcare and Nutrition Programs includes:

- > Establishing health clinics and the means for their continuity;
- > Establishing mobile clinics to reach isolated poor communities;
- > Initiating and supporting health and nutrition information distribution through education;
- > Sponsoring sight-saving cataract operations.





Construction and Renovation

The development of strong communities calls for safe and stable facilities from where goods and services can be provided so that healthcare, education, shelter and community wellness can consistently promote social development. Zakat Foundation's Construction and Renovation Program uses local resources to establish buildings which offer services that address the needs of the community, support wholesome development, and are appropriate for their environments.



Zakat Foundation Constructs and/or Renovates:

Mosques

In many communities, mosques serve as vital places of worship for Muslims as well as centers of information, education and other social amenities for Muslims and non-Muslims.

Prophet Muhammad, peace and blessing be upon him, said, *"Whoever builds a Mosque for God, God will build for him a similar House in Paradise."* (Bukhari and Muslim)

Schools

Schools act as safe places for children to receive consistent education.

Homes

Homes provide clean, respectable and stable environments for men, women and children to be healthy and thrive while maintaining their safety and dignity.

Clinics

Clinics provide basic healthcare services to help maintain healthy communities.

Orphanages

An orphanage is a cost-effective method of supporting several orphans at once.

Microcredit

Microcredit is the extension of small interest-free loans to those in poverty to facilitate entrepreneurial efforts. Microcredit is a tool for socioeconomic development.

Islamic scholars contend that a poor person with a skill or trade should receive adequate Zakat and Sadaqa to acquire the necessary tools in order to become self-sufficient. For example, a rancher or herder can be given enough livestock to earn a living. A carpenter may be given tools and a seamstress or tailor can be given sewing machines to support their respective businesses.

Microcredit supports an autonomous organization of the rural and urban poor towards a dynamic and long lasting strengthening of communities from within.





ORPHANS

We consider children who have lost a father or both parents as orphans. The loss of one or both parents as a result of war, illness, or natural disaster is a traumatic and harsh reality for millions of children worldwide. Through our Orphan Sponsorship Program, Zakat Foundation's goal is to provide care and assistance for those children who have lost their parents' love and support, allowing them to thrive and receive an education. Children are the most vulnerable members of society and need consistent and comprehensive care and support to grow and prosper. Zakat Foundation's Orphan Sponsorship Program provides orphaned children with hope, love and prospects for the future.

Individual Orphan Sponsorship

Through individual orphan sponsorship, a donor has the option to pay monthly, quarterly or annually to provide basic necessities and education for an orphan.

Through Individual Orphan Sponsorship, the orphan receives:

- > Nutritious food
- > Clothing
- > Educational opportunities
- > Comprehensive healthcare

The donor receives annual reports which include the orphan's photo along with his or her health and education progress.



ORPHANAGES

An orphanage is a cost-effective method of supporting several orphans at once. In sponsoring the establishment and/or maintenance of a Zakat Foundation-run orphanage, donors can ensure sustainable and comprehensive orphan-care.

Zakat Foundation-run orphanages provide:

- > Shelter and nutritious food
- > Clothing
- > Educational opportunities
- > Comprehensive healthcare
- > A caring, home-like atmosphere

Zakat Foundation understands the importance of addressing a child's physical, emotional and psychological needs. Zakat Foundation-run orphanages promote communal and social interactions amongst orphans, as well as encourages orphans to define their own space and individuality.



ZAKAT FOUNDATION IN THE UNITED STATES

Zakat Foundation recognizes that as a Muslim humanitarian organization based in the United States, it is important to establish programs that address the needs of our local community.

Zakat Foundation serves as a trusted Zakat resource center for our Muslim donors in the United States by offering up-to-date, scholarly-reviewed information needed to correctly calculate and pay Zakat when it is due.

Zakat Foundation is actively participating in humanitarian work in the United States by developing partnerships to support community efforts in times of crisis with immediate aid and through development programs to promote self-reliance, income-generation, and a dignified life.





ZAKAT FOUNDATION'S CODE OF CONDUCT

“Say: Indeed my Prayer and my service of sacrifice, my life and my death are all for God alone” (Surah al-An’am: 162)

Zakat Foundation seeks to maintain high standards of independence, effectiveness and impact in our humanitarian work. The main underlining objective is to adhere to the call of the Prophet (pbuh) to seek *Itqan*—excellence in all that we do. Zakat Foundation’s Code of Conduct ensures adherence to Islamic principles, transparency, accountability and good management practices in our operations at home and abroad.

Good Internal Governance

“Indeed the best one that you can appoint is one who is strong and trustworthy.” (Surah al-Qasas: 26)

Zakat Foundation operates in accordance with governing instruments that clearly define our mission, objectives and organizational structure. We are governed by a Board of Directors that applies *Shura* [group deliberation] to reach decisions, a service that is voluntary and free from conflicts of interest.

Humanitarian Imperative

“Thus they feed with food—despite their own desire for it—the indigent, and the orphan and the captive saying: ‘We feed you purely for the sake of God. We desire no reward from you, nor thankfulness.’” (Surah al-Insan: 8-9)

Zakat Foundation believes that the poor have a prescribed right to the wealth of the rich as ordained by God through the institution of Zakat and Sadaqa. We do not tie the promise, delivery or distribution of assistance to the embracing or acceptance of a particular religious creed and do not act as instruments of government foreign policy.

Financial Practices and Accountability

“Indeed, God knows all the of the unseen, of the heavens and of the earth. Thus God is all-seeing of all that you do” (Surah al-Hujurat: 18)

Zakat Foundation realizes that we are accountable towards God first and then to our donors, beneficiaries and the public at large. Therefore, we maintain transparency and disseminate information on our programs and activities to interested stakeholders and make financial audits available to the general public. We develop and maintain sound financial policies, audits, and systems to ensure funds and resources are used towards their intended purposes. We utilize the resources available in a balanced, cost-effective manner.



Abiding by International Humanitarian Law

“Yet do not seek to sow corruption in the land. For, indeed, God does not love those who sow corruption.” (Surah al-Qasas: 77)

Zakat Foundation not only abides by local government laws and regulations, but also is aware of and operates within the existing International Humanitarian Laws and Humanitarian Action Principles, including the Geneva Conventions and its Additional Protocols.

Zakat Foundation is also a signatory of The Code of Conduct of the International Red Cross and Red Crescent.

Sustainable Positive Impact

Zakat Foundation works to revive the concept of *Waqf*—endowment—and *Sadaqa Jariyah*—continuous charity with perpetual reward—in order to provide lasting solutions in the fight against poverty by establishing and maintaining the institutions and support that will educate, treat and support poor communities so that they can become self-reliant. Effective relief and lasting rehabilitation can best be achieved when the intended beneficiaries are involved in the design, management, and implementation of the development program. Zakat Foundation ensures local community participation in our relief and development programs.

DONATION PROCESS

Donations and support for Zakat Foundation's various programs can be made:

- > On our website at www.zakat.org
- > By calling our toll-free number 1-866-499-6151
- > By sending check, cash, money order, credit and/or debit card information to our address

Zakat Foundation does not sell, share, or trade donor names nor contact information with any third party advertisers/commercial interests.

All donations are treated as confidential except for Aqeeqah and Sadaqa Jariyah when requested.

Zakat Foundation does not keep copies of information above what is required. Only a limited number of staff have access to any donor information and must be approved by the executive director.

Transactions are processed by secure credit card processors that are identified on the site. The processor handles the approval of transactions with the credit card companies, while also protecting against fraud. For more information on the policies and protections offered by the processor, click the link that says credit card processing on any page in the site.



HOW CAN I GET INVOLVED?

Zakat Foundation welcomes volunteers of all ages to donate their time and effort and promote our global relief and development work in their local communities!

This is how YOU can help:

- > Request a Zakat Foundation Introduction Package to formally acquaint your community with Zakat Foundation's work. We will send all material necessary for you to share Zakat Foundation's Program with your community leaders, neighbors and family.
- > Help distribute newsletters, mailers and other publications in your mosques and community centers.
- > Plan a presentation or fundraising event on behalf of Zakat Foundation for a Program or Campaign of your choice. A representative will be available to speak once details are confirmed.
- > Visit our website for more chances to get involved. Sign up for our volunteer mailing list to stay connected.

*"Poverty Knows No Religion."
—Khalil Demir, Executive Director*





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Zakat Foundation of America is an international charity organization that helps generous and caring people reach out to those in need. Our goal is to address immediate needs and ensure the self-reliance of the poorest people around the world with Zakat and Sadaqa dollars of privileged Muslims and the support of other generous donors.

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