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ZAKATNEWS

Fostering Charitable Giving for Those in Need



ZAKAT
FOUNDATION
of AMERICA

Live the Spirit of Ramadan



IN THIS ISSUE

- > Hope For a Fisherman in Gaza
- > Live the Spirit of Ramadan
- > Ending the Food Shortage in the US and the World
- > From Orphan to Successful Nurse



EMERGENCY RELIEF

- > Gaza Fisherman Struggle



CONTENTS

- 2From the Director
- 3-5Emergency Relief

Hope of the Fishermen in Gaza

Imminent Drought in Niger

You Can Still Feed the Children in Haiti
- 6-10Seasonal Programs: Ramadan

Ending the Food Shortage—Is it Possible?

Ramadan is the Time to Gain Inner Peace

Help to Complete Your Zakat ul-Mal Obligation
- 11Development/Sadaqa Jâriyah:
What to Do in Ramadan

The Forgotten Tradition of Sadaqa Jâriyah

Ramadan is the Time to End Poverty
- 12Development/Sadaqa Jâriyah:
Food and Water

What is the Solution in Haiti?
- 13-14Development/Sadaqa Jâriyah:
Education and Skill-Training

School of Unity for Scholastic Achievement (SUSA)

ZF Sponsors Career Academy in India
- 15Development/Sadaqa Jâriyah:
Construction

Support for the Green Reentry Project
- 16Development/Sadaqa Jâriyah:
Healthcare and Nutrition

An Assessment of ZF’s Programs in Bangladesh
- 17Orphan/Orphanage

Oh Our Lord! Accept Little Nasira to Your Paradise!

Parentless Youth: Your Support Makes the Difference
- 18In Memory

In Memory of Dr. Mohammad Abdo

ZF Loses a Valuable Volunteer
- 19What’s New

ZF Sponsors Illinois Muslim Action Day

ZF at 47th Annual ISNA Convention

Zakat Frequently Asked Questions

Zakat News is a publication of the Zakat Foundation of America.

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

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FROM THE DIRECTOR



Let Us Live the Spirit of Ramadan!
Brothers, Sisters and Friends
Assalamu Alaykum. Peace and Blessings Be Upon You!

The holy month of Ramadan is coming soon. Ramadan is a month of mercy and blessings. We must understand Ramadan very well and live by its spirit. As we all balance our finances annually, we must use the opportunity of Ramadan to reassess our lives and balance. We must question our being in this universe. We must ask, “What is the purpose of life?” Then we must live according to our answer. If Ramadan is utilized well, Ramadan will be as valuable as the other eleven months of the year. This is the spirit of Ramadan!

While you spend your day in fasting and feeling hungry, remember that millions of people are hungry every day! It is not by choice, but by imposed condition! Remember the children of Afghanistan, Chechnya, Gaza. Remember hungry children of Niger, Mali, and Mauritania. So please try to feed as many as you can, give, be generous as much as you can. This is the spirit of Ramadan!

While you are spending nights in prayers and reciting Quran, remembering Allah (SWT), also remember that staying away from all kinds of sins is part of your Ramadan. Do not commit any sins, obvious or hidden; forgive, be gentle, and forget shortcomings of others. Stop! Do not be a part of any gossip, lying, envy, or jealousy. Prepare yourself; beautify your inner world. This is the spirit of Ramadan!

The world suffers under natural and man-made disasters. From Haiti to Indonesia, from Mozambique to Chechnya, from West Africa to Gaza, Palestine, from Iraq to Afghanistan and Kashmir, we can see pain, agony and tears. We can hear screams and cries for help. Extending our hand to as many people as we can, showing them that we care, is the spirit of Ramadan!

Zakat Foundation’s web site is a place to educate yourself about zakat related questions, calculate your zakat, and learn about unfolding events. By supporting Zakat Foundation’s worldwide efforts with your prayers, (dua’s), with your generosity, and your personal involvement, you will be a part of the Zakat Foundation family. You should know that collective work and action, brings collective strength and collective reward. This is the spirit of Ramadan!

Wassalaam,
Khalil Demir
Khalil Demir, Executive Director



Hope of the Fisherman in Gaza
Today I Might Return Home With Some Fish

Muhammad is a fisherman in Gaza Strip. Like many other fishermen, every morning he goes fishing. This is the only income he has. He fishes to bring food for his family, especially for the children who sometime wait for him at the shore. Like anything else, fishing has become very difficult under the occupation and the siege. The occupation not only affects one aspect of life, but rather every inch of it. Even fishing in the sea suffers under occupation.

Muhammad says he used to catch a few kilos of fish in the past, but after the siege, it is getting worse. Since the last Israeli invasion and killing of 1, 350 people, the situation has become worse. Now Muhammad says every fisherman has to fish closer to shore. Fishermen are scared of being attacked by Israeli warships or navy boats. That creates more problems, since so many fishermen have to fish in the same small area of water. Many days pass where no one catches anything. Since there is nothing else to do in Gaza, the next day they try again.

Gaza is one of the most densely populated places on the earth, yet there is no opportunity, or any other way for Gazans to make a decent living. The occupation and siege stand on the heads of the Gazans like Damocles sword.

Doors are closed, borders are sealed, the sea and air space is blocked. There is not much hope there. “From water to gasoline, from sugar to flour, from medicine to doctors, everything is scarce in Gaza,” says Muhammad.

“When the aid flotilla was coming”, says Muhammad, “the Gazans hoped the blockade would end and the hope would be restored”. But the aid flotilla was attacked; nine peace activists were killed and over sixty people were injured by Israeli Defense forces. The dream of the Gazans and the peace activists from 35 countries ended in despair.

According to Amnesty International, the UN, RWA, and other international organizations, life in Gaza is in a miserable condition. All of these organizations agree that life in the Gaza strip has been deteriorating since the year 2000, and the situation has worsened greatly in the past two years.

“The occupation” says Muhammad, “is holding all of us hostage.” Almost 1.4 million people of Gaza are hostages to poverty, famine, and instability. Under the occupation, the education of children has been interrupted, medical care is insufficient, and most children of Gaza are malnourished. Former US President, Jimmy Carter said “Gaza is a large prison.”

Muhammad says, “I will go fishing again tomorrow. We must always have hope. Hope gives life. Sometime we hope that all of this is a horrible nightmare that will one day end, Insha’Allah. We hope that we will wake up and be able to go fishing and return with a lot of fish. We live in that hope!”

Please rush your donation for Gaza today by using the envelope in this newsletter!



Imminent Drought in Niger
Zakat Foundation works to Feed the Famine-Stricken



Zakat Foundation and our partners have moved into action as climate experts warned that extreme famine and drought conditions again threaten more than half of the population of Niger, West Africa. We have been providing daily meals to children in the northern city of Agadez. Children are hardest hit by the emergency because they are the most vulnerable as they have vital nutritional needs for growth and development. Over half of the children in Niger under the age of five are chronically malnourished and 12% suffer from the stages of acute malnutrition (WHO report, 2009).

Malnutrition also causes babies' immune systems to weaken and results in increased susceptibility to disease - often death. Even if they manage to survive, 50% of young Nigerien children suffer from stunted growth and 44% are underweight (UNICEF 2007).

Lack of rain has contributed to a 26% fall in grain production, a staple of the Nigerien diet. The Nigerien government has confirmed a report saying that, if not aided, more than 15 million men, women and children in Niger could face moderate or severe malnutrition this year. As part of our emergency relief food distribution, Zakat Foundation and our partners will provide three meals per day for school children so that they may continue to attend school everyday.

More than 50,000 people near Agadez live a nomadic life-style, completely dependent on their livestock for food and income. Zakat Foundation is working to provide livestock feed so that nomadic families will not be wiped out by the famine.

Zakat Foundation has a long-standing presence in Niger. During the famine of 2005, Zakat Foundation worked to provide tens of thousands of Nigeriens with food packages and livestock. The impending 2010 famine will be coming down on a people who have not fully recovered from the crisis during the last five years. Now is the time to help Niger!

You Can Still Feed the Children of Haiti
Zakat Foundation Continues to Bring Much Needed Relief

Although more than seven months have passed since the devastating earthquake of January 2010, hunger is still a serious problem in Haiti. Wherever you turn, your eyes fall upon undernourished children, widows and elderly people. Doctors complain that the common sicknesses of Haitian children are caused primarily by their chronic malnourishment. Nursing mothers who themselves are not eating well, are not producing an adequate amount of milk to feed their infants. For this reason, Zakat Foundation is still distributing food to those people whose consistent access to food is fragile.

While we are also working towards a new phase in our work in Haiti, which includes building earthquake resistant homes and disseminating practical information to all levels of Haitian society about how to build safe, feeding programs must continue for the foreseeable future. With the arrival of the rainy season, shelter and sanitation have become an increasingly difficult challenge to

the infrastructure of earthquake stricken areas. Zakat Foundation hopes to address the issues of disease (diarrhea, malaria, etc) that are heightened during the rainy season with a health care facility that will be free to the public.

It is true that international and local organizations have been able to reach 60% of the over one-million internally displaced people of Haiti, nonetheless 40% of the earthquake victims have yet to receive the help that they need, and this includes people living in small isolated tent cities. In order to continue our effort of feeding children, widows, and elderly people, we need your continued support.

Although media attention has faded, the reality of life for most Haitians with its misery and trials continues. We ask you please help us to help children of Haiti because the disaster is not over!



Ramadan 2010

Ending the Food Shortage in the US and the World—Is It Possible?

Yes, If...

We are not in the business of marketing fear, but truth has to be said boldly, as it is in reality. The truth about the food shortage in the USA and the world is alarming! You may feel as though you already know about this because it has been widely reported. This is not new, but what is new is that we are suggesting a practical solution to the problem. We are asking you, as an individual, to fast for one day, and make your contribution toward ending the food shortage in the world.

In the USA, according to the Department of Agriculture, over 30 million households are short of food. Many government programs try to help people get food on their tables, but the effort is not enough to provide everyone with adequate food. At the same time, ironically, every single day, millions of Americans throw away food worth hundreds of millions. This can be changed only on an individual basis.

In some parts of the world, the food shortages are even worse. Millions of people are facing starvation. According to the international aid organizations, in West Africa (Niger, Chad, Mali and Nigeria) 10

million people are facing severe food shortages and many of these people will not survive this year. Conditions in East Africa are no better. In one region of Ethiopia alone, 250 thousand children are facing severe malnutrition. Many of these children will not survive if food is not provided. The numbers are scary and alarming. The statistics are speaking for themselves.

Based on these alarming facts, every person in the world has to ask one simple question: What can I do to change this? We suggest everyone who is healthy and able to fast should fast one day and donate your food or value of food to a needy man, woman, or child who needs it to survive!

Yes, we believe that if 1.3 billion Muslims can do this, then every healthy American adult can also. So please take this month as an opportunity to fast one day or more, and donate your food to someone who needs this food to survive. You, as an individual, do not need to look for the solution anywhere else. You can be the solution or part of the solution!

Allah's Messenger, peace be upon him, said, "Among the actions and good deeds for which a believer will continue to receive reward after his death are knowledge which he taught and spread, a good son whom he left behind, or a copy of the Qur'an which he left as a legacy, or a mosque he built, or a house which he built for the traveler, or a stream which he caused to flow, or a sadaqa which he gave from his property when he was alive and well, for which he will continue to receive reward after his death." (Ibn Majah and Baihaqi) Sadaqa Jâriyah 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.





Ramadan is the Time to Gain Inner Peace and Strength

In no way is Ramadan only about skipping food and staying hungry all day. If that were the case, Ramadan would have been ordained for the Muslims during difficult days in Mecca. In Mecca, Muslims were under an embargo, and did not have much food to eat. Fasting during the holy month of Ramadan was ordained in the second year of Hijra in Medina. Muslims in Medina were much stronger and able to obtain food. Why then was fasting ordained by Allah? Fasting was ordained for tarbiya al nafs (to teach self control of the ego). Fasting is training for the body, soul and spirit. It is a struggle in our inner world, to beautify and to purify.

When we are fasting and strengthening our body, we must strengthen our mind as well. We must increase our spirituality and decrease our materialistic needs during the holy month of Ramadan. Along with abstaining from food, we must stay away from any

kind of sin. We must be well aware that sins can nullify our fasting. This includes both obvious and hidden sins. Sometimes without even noticing it, we get involved in lying, slandering, jealousy and greed. These are all sins from which we must stay away. If we do not, May God save us, but we have fasted for nothing. Prophet (PBUH) says: *“There are those who get nothing from their fast but hunger. There are those who get nothing from their night prayers but loss of sleep.”*

With determination, self control, constant prayers, regular remembrance of Allah (dhikr), and reading of Quran during Ramadan, we can reach spiritual purity, Insha’Allah. If this is achieved, then Ramadan will have its impact on you as a person and family. If this is achieved, Ramadan will be a month as valuable as the past 11 months of the year. We pray and ask our Lord Allah (SWT) to help us to achieve that state of spirituality.



Let Us Help You Complete Your Obligation of Zakat ul-Mal!

Zakât is alms, or obligatory charity, that primarily re-distributes money and property in society from those who have it in minimally sufficient quantities to those whose holdings do not rise to that minimum. The Prophet ﷺ on occasion explicitly characterized the conditions of people who were to receive Zakât. When the Prophet ﷺ sent his Companion Mu’adh ibn Jabal to teach Islam to the people of Yemen, he instructed him to collect money from their wealthy and give it to their poor.

First, invite the people to bear witness there is no God but Allah and I am His Messenger. When they so bear witness, tell them Allah has enjoined the five daily Prayers. When they accept this, inform them of the divine commandment to pay the Zakât-Charity, which you shall collect from their rich and distribute to their poor.” (Bukhârî, No. 478)

It is important to emphasize that Zakât is not a “favor” the rich bestow upon the poor. Rather, it is the “right” of the needy upon their affluent. To withhold Zakât is to deprive the poor of their due share in God’s wealth, an offense liable to divine penalty.

The Zakât-Charity accompanies the mention of the Salât-Prayer in 82 verses of the Quran. So it almost always appears in association with the Prayer, the Second (and most important) Pillar of Islam, after the testification of faith, bearing witness that God is One.

Zakât is a solemn obligation. The moment it falls due upon one’s wealth, that portion no longer belongs to the wealth-holder. The poor and eligible automatically become its rightful owners. Let no believing man or woman feel content with the wealth God has granted them until they have duly distributed the Zakât due on it to the poor and needy, who are its lawful trustees in the sight of God.

For more information on how to correctly pay your Zakat, visit our website. There you will find a complete Zakat calculator and a form for questions to be answered by qualified scholars.



The Zakât Foundation of America, as a specialized Zakât institution, strives to serve the Muslim community in America by:

- > Offering professional seminars to educate and assist individuals and businesses that are Zakât payers in defining their zakatable wealth, properly assessing Zakât on it, and calculating payable Zakât dates.
- > Appointing qualified, trained individuals who can provide one-on-one assistance to Zakât payers.
- > Providing private Zakât auditing services to ensure that Zakât payers have computed their Zakât properly.
- > Establishing Zakât-Management Boards that include religious scholars and accountants that guarantee Zakât funds are administered professionally and distributed in accordance with authoritative Islamic juristic opinion regarding the divine injunctions in the Quran and the Sunnah of the Prophet.
- > Setting up a Zakât inquiry and solicitation program under designated and responsible direction to allow people to qualify themselves as eligible for Zakât and to enable community members to alert the Zakât-Management Board about the poor who are too modest to request their right in community Zakât, and to provide contact information, and so forth.
- > Coordinating Zakât activities with other groups managing Zakât programs to prevent waste and duplication.
- > Publishing annual reports that detail Zakât activities in specific and with complete transparency to establish impeccable public confidence.



Zakat ul-Fitr: A Charitable End to a Blessed Month

Zakât al-Fitr (also called Sadaqat al-Fitr) is due in Ramadan or before the Eid al-Fitr prayer the first morning after Ramadan. It means the Alms of Fast-Breaking because it marks the end of the compulsory fast of Ramadan. It was instituted by the Prophet, peace be upon him, in the same year Allah obliged fasting Ramadan on all able Muslims, in the second year of Hijrah. Unlike Zakât al-Mâl, which is a compulsory alms on wealth, Zakât al-Fitr is obligatory on all Muslims themselves, regardless of wealth (according to almost all scholars) with no exception, rich or poor, male or female, young or old, so long as one has provision enough for the day of Eid for oneself and one’s dependents. Anything over and above this (save ones normal possessions) qualifies one to pay the Zakât al-Fitr. The recipients are the same as those eligible for Zakât, but the strong emphasis is, again, on the poor.

The purpose of Zakât al-Fitr is (a) to purify one from the imperfections of his or her fast during Ramadan (fasting meaning more than physical abstention from food and intimacy, but from all unseemly acts of speech, thought, and all the senses, for the pleasure of God). Zakât al-Fitr purifies the fast of the faster from such blemishes; (b) it enables the poor to partake in the celebration of the Eid of Fast-Breaking with joy; and (c) its modest amount trains all Muslims to become independent givers of charity. The Prophet said of the poor in relation to Eid and Zakât al-Fitr: “Satisfy them this day” (*Fiqh az-Zakat*, 573).

Zakât al-Fitr is a minimal payment, traditionally offered according to the measure of a sâ’, a volume measure of about 2 kg of dates, raisins, wheat, rice or other dry food commodities. While this food amount is the preferred Zakât al-Fitr payment, according to the traditional schools of law, with the exception of one, the Hanafis, it has long been agreed by Muslim scholars (and it has been the approved practice of many Muslim communities) to substitute in-kind payments with an equal-worth store of value if the secondary store is more useful for the poor. In the case of America, that secondary store is cash, determined to be in the amount of \$7 to \$10 for each and every Muslim, a generally affordable amount. Heads of household are responsible for the obligations of children (including infants), and husbands for wives (according to most scholars), but it is better to let each one who has any means of their own at all pay it from his or her own wealth, even children.

IT IS RECOMENDED IN RAMADAN...

- > To be especially generous and give more charity
- > To improve one’s relation with family, relatives, and friends.
- > To recite the Quran as much as one can.
- > If possible spend periods of spiritual retreat (itikaf) in the mosque.
- > To break the fast of others after sunset even if only with water. (Hadith says: He who breaks another’s fast, carry the same reward as one who fasted without demolishing the later reward in the slightest.)
- > To avoid any kind of slander, lying, and foul language. (It is haram always, but even worst when fasting)

The Forgotten Tradition of Sadaqa Jâriyah

One of the most effective and very best kinds of giving is Sadaqa Jâriyah, literally, “running charity,” so called because it “runs on” in life and after death like a flowing stream. Islam lays emphasis on this type of charitable giving because its gift bestows both the giver and the beneficiary with blessings that continue to reward recipients and the gift-maker even long after the endower has died. The efficacy of Sadaqa Jâriyah is that it has long-term benefit. So, if one builds a house of worship, for instance, its advantage “runs on” for its attendants and its contributor so long as worshippers pray in it—even for centuries. Whoever helped establish it will continue to receive ongoing divine reward from Allah for their single sadaqa, their one charitable deed.

Sadaqa Jâriyah is not limited to the building of mosques or schools, of course. Nor is it exclusively charity toward people. It encompasses innumerable things that have perpetual benefit to all the living. A Sadaqa Jâriyah that is especially emphasized is one that produces a source of beneficial knowledge, like writing a book that benefits people in any worthy aspect of their lives. In this case, even after a writer dies, as long as the book is read and helping people, he or she will continue to receive reward for it in the grave. The Prophet said:

When one dies, all his good deeds cease save three:

- > Sadaqa Jâriyah (ongoing charity)
- > Beneficial knowledge (that one has passed on) [a form of Sadaqa Jâriyah the Prophet is highlighting].
- > And a righteous child who prays for one. (Muslim)



Ramadan is the Time to End Poverty

This Ramadan, do not hold back from that which will benefit you in the Hereafter. To battle chronic poverty and promote thriving communities, charitable projects in needy areas must be applied with more depth and consideration. Zakat Foundation has been on the forefront of establishing development projects that will benefit generations of people. Schools that are safe for children to learn and grow, healthcare clinics that supply care for the elderly, women and children, water wells to supply water to drought-affected areas, and mosques where the faithful can gather to worship—these projects that will continue to benefit communities, and those who donate to them. This is Sadaqa Jâriyah (charity that continuously benefits and provides perpetual rewards).

Zakat Foundation’s Development/Sadaqa Jâriyah Program focuses on efforts that empower communities to lift themselves out of poverty. 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.

Allah’s Messenger, peace be upon him, said, “Among the actions and good deeds for which a believer will continue to receive reward after his death are knowledge which he taught and spread, a good son whom he left behind, or a copy of the Qur’an which he left as a legacy, or a mosque he built, or a house which he built for the traveler, or a stream which he caused to flow, or a sadaqa which he gave from his property when he was alive and well, for which he will continue to receive reward after his death.” (Ibn Majah and Baihaqi) Sadaqa Jâriyah 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.



What is the Solution in Haiti?

From Relief to Development and Farming

It may be hard to believe, but just a few decades ago Haiti was feeding itself. There still lies in the country the ability to feed itself or at least to supply the basic food staples which Haitians consume regularly and which are often imported from the Dominican Republic or the US such as rice or chicken.

Other vulnerable indigenous crops such as mangoes which are cut down when mango trees are used to make charcoal for cooking, can be saved or at least replanted by those who have the ability.

But foreign competition long ago made growing food difficult for Haitian farmers. Frustrated with dwindling prospects of getting fair prices in the market for their crops while also dealing with issues such as adequate water and soil erosion, many people deserted the land and left for over-crowded Port au Prince or America. The farm cooperative that Zakat Foundation supported with the purchase of a tractor and the dropping of a well is attempting to bring back to life the fields that once produced enough food to feed its community.

Zakat Foundation's donations to the farm cooperative came just in time for the crucially important spring planting season. Although the cooperative owned an older tractor, a second one was needed in order to adequately plant on the land during the short window of time available during planting season. The farm was also anxious

to improve its long term access to water. Although Haiti has a well known rainy season, if the rains are late or even after the rains have passed, farmers can be left with dry fields and failed crops.

Since 2008 Zakat Foundation has been supporting the feeding of poor and needy people in Port au Prince. Of course this program had to be expanded in the wake of the traumatic earthquake of January 12, 2010. But as difficult as it may be for international governments, aid organizations, and even local Haitian NGO's to acknowledge—keeping Haitians dependent on subsidized or donated imported food while it may stave off immediate hunger, is not in the long run, to the benefit of Haitian farmers or consumers. Serious efforts must be made to increase the local production of food which could also help ease the pressure off of Port au Prince because once there are more viable reasons to return to the land, people will return.

Just a day after receiving the tractor from Zakat Foundation, the farmers at the Cooperative commenced the planting process which began with the burning the fields. The farm is planting this year for both the long and short time: planting crops such as bananas, plantains and mango trees. It is because of the generous donations of Zakat Foundation donors, and their concern with improving Haitians' access to quality food, that the farmers of the cooperative began this spring planting season with renewed hope.



A New Hope in Education

Introducing the School of Unity for Scholastic Achievement (SUSA)

In recent months the media has dedicated endless reports to the ensuing financial crisis affecting millions of people in the United States, with special attention being paid to mounting credit card debt. However, Americans' student loans have recently topped \$750 billion, an amount equal to their credit card debts; and yet it seems that Americans still have few options for funding quality educations.

It is in order to respond to the need for quality low-cost adult education that Zakat Foundation of America has recently launched its flagship School of Unity for Scholastic Achievement (SUSA). The current jobless rate, scarcity of work, and overall dire condition of the market drives our need to offer such a school. SUSA aims to provide educational opportunities to low income students who otherwise often can't afford the expenses associated with such educational programs.

ZF intends that branches of SUSA will be open across the United States. These schools will offer free educational programs including job and vocational training ESL, A+ and GED training. Our flagship program is currently housed at Universal School in Bridgeview, IL,

though in order to accommodate the growing student body it will relocate to its own location in the near future insha'Allah. Based on the needs and requests of our student body, SUSA will gradually expand the courses it currently offers to include other courses such as Citizenship, Information Technology, Drafting and Design, and even Healthcare and CDL courses insha'Allah. We aim to accommodate students who face additional obstacles by offering internet-based courses, and even training for careers suitable for mothers working from home. Overall, Zakat Foundation's SUSA Institute is focused on empowering and equipping those in our community who face barriers to employment due to limited income, education, or English language skills.

SUSA offers students the support and building blocks to begin and sustain themselves upon their educational journeys that will eventually lead to stable and rewarding careers, insha'Allah. Currently, many of SUSA's registered students are Iraqi and Palestinian refugees, hoping to build secure lives for themselves in their new country. With the Mercy of Allah (SWT), the future of SUSA's graduates will be paved with success.



Children Get Their Childhood Back

Zakat Foundation Sponsors Career Academy in North Karnatka, India

Zakat Foundation and our partner in North Karnatka, India are tirelessly working together to improve the socio-economic situation of poor and needy mothers, widows and young women by sponsoring a free women's Career Academy Institute of Computer Education. Many local dignitaries and close to one hundred students and faculty were present at the grand opening ceremony of the Academy on May 31, 2010. Brother Habeeb, a local educational trainer and entrepreneur, addressed the guests saying that "there are three types of people in the world: those people who make things happen, those who watch things happen and those who sit around and wonder what happened. Zakat Foundation is working with the women of North Karnatka to make things happen.

The Career Academy will provide women a safe place to develop skills in computers, education and embroidery. With their newly found skills, impoverished women can work to support their families. Life is especially difficult for those women who have been abandoned or widowed. When a mother is educated, the children are more likely to stay in school. When a mother has a skill and is able to work, young, working children are given back their childhood.

Zakat Foundation looks forward to reporting the development and successes of this program to our donors and supporters. Take the time today to support a needy mother and young woman. Donate today!



Support for the Green Reentry Project

ZF, ISNA and IMAN Work Hand in Hand for Green Transitional Housing

Zakat Foundation of America, a Muslim-run relief and development organization based in Bridgeview, IL, is pleased to announce its financial support, along with the Islamic Society of North America (ISNA), to the initial stage of Inner-City Muslim Action Network's (IMAN) groundbreaking Green Reentry Project.

The Green Reentry Project is designed to revitalize long-neglected neighborhoods by converting vacant, foreclosed and vandalized properties on Chicago's South Side into vibrant, environmentally sustainable housing. The renovation project will provide on-the-job-training for formerly incarcerated Muslims and subsequently provide them with transitional housing. The Green Reentry Project was one of eight such projects chosen by the City of Chicago's Department of Environment for funding under the Community Green Job program.

While Zakat Foundation is an international charity organization working in over 30 countries around the world, its Social Services Program actively carries out humanitarian work in the United States through the development of partnerships to support

communities in times of crisis, as well as long-term development programs designed to promote self-reliance through skill building and income-generating initiatives. In supporting IMAN's Green Reentry Project, Zakat Foundation once again confirms its commitment to human development within its local community.

IMAN, an organization that works closely on issues of criminal justice, believes that with the right resources and opportunities, previously incarcerated individuals can become productive members of society who will lead the way in restoring their communities and neighborhoods. ISNA, which hopes to showcase the first completed home during its annual convention scheduled to take place in Chicago in July believes that the Green Reentry Project is in line with its own community and infrastructure building priorities.

Zakat Foundation is devoted to addressing the needs of communities in sustainable ways and knows that its contribution to the pioneering Green Reentry Project is in itself a groundbreaking move for a Muslim faith-based charity in the United States.



An Assessment of Zakat Foundation's Programs in Bangladesh

Early this year, Zakat Foundation sent two nurses, Donna Neil and Ihssan Tahir, to review our programs in Bangladesh and to assess the needs for more development programs. From their report, the health care providers describe the success of Zakat Foundation's orphanage, women healthcare center, and microcredit programs in Dhaka and the surrounding areas.

ORPHANAGE IN DHAKA

Zakat Foundation's office and orphanage are combined. The living conditions are excellent and the orphans are well kept. Within the office there is a classroom, large sleeping area, and recreational area. The children receive hot, nutritious meals. There are four staff members who take care of the orphans, these include the head teacher, two cooks, and one support person. The children go back to their villages three times a year to visit friends and extended family. Currently, the orphanage houses 35 orphans ranging from ages 5-13.

Yusef (11 years old): Yusef's father died of a heart attack and his mother died on her way to his eldest brothers wedding. Both of his parents were lost within one month. We were told that he appeared sad most of the time and might suffer from depression. Since coming to live at Zakat Foundation's orphanage, Yusef has made friends and is excelling in school. Yusef's health is improving and he is excited for the summer months.

Rubell (10 years old): Both of Rubell's parents died tragically in an automobile accident. The staff is trying to work with him because he has severe behavioral and health issues due to the death of his parents. Rubell is receiving health care and is being integrated into a classroom with his peers.

MOTHER AND CHILD HEALTHCARE CLINIC

At the Mother and Child Healthcare Clinics, a majority of efforts are spent on providing healthcare to mothers and children in the Hazaribag district slums, located just east of Dhaka. Dr. Parveen Sultana, a college professor and governmental medical doctor, sees patients two-days per week. On a typical day the patient load is between 50-60 women/children, and there is a marked increase during the summer and rainy season when there is a high prevalence of skin diseases. Most of the patients come in complaining of colds, rashes, and fevers. Currently, the

health clinic is able to provide medications at no cost to the patients. Generally, these medications cost around 100 takas (\$1.75). The clinic is working to increase the variety of medications to meet the needs of more patients.

At Zakat Foundation's second Mother and Child Clinic in the Razjbari district Zakat Foundation has collaborated with other local organizations to offer low-cost healthcare to those living in the slums. This clinic is open every Saturday for 2-3 hours and caters to 300 patients per month. A local hospital, Ibn Sina, has collaborated with Zakat Foundation to continue its efforts in providing low cost healthcare.

MICROCREDIT

Zakat Foundation sponsors 26 families in the Manikganj district. There have been several small micro-financing programs established. Some of these projects include a livestock microcredit program. Zakat Foundation's team in Bangladesh stated that this program was set up as a trial and if it is successful they are planning on implementing it elsewhere in Bangladesh. They appointed a trustworthy and diligent leader in the village and he is responsible for collecting the loan once the villagers have the finances to pay it back. As the money is repaid it is redistributed for other families to use.

Nouan Ali is one of the villagers who has benefited from this program. Approximately six months ago he was given a cow worth 9100 takas (\$132), and now it is worth 15,000 takas (\$217). This cow has helped sustain him and his family and he stated "I am forever grateful for the help Zakat Foundation has given me and my family."

Zakat Foundation will continue to work out of our regional office in Dhaka, Bangladesh to provide stable healthcare to poor communities in disaster and poverty-stricken areas of the country.

Oh Our Lord!

Accept Little Nasira to Your Paradise!

It is rare that we report a sad story from our orphan sponsorship program. On April 12, 2010, Nasira Shakibu, a young Ghanaian orphan girl who was being sponsored through Zakat Foundation, passed away, returning to the Creator. Nasira had been HIV+ since birth and had lost her parents to the disease. Through her sponsorship, Nasira was receiving medical care that was proven to slow the progression of the virus and the complications that come with it. Unfortunately, there is no cure to HIV/AIDS and in many cases, it is just a matter of time before the immune system is just too weak to fight off other diseases.

The smiles of young parentless boys and girls as they receive new school supplies and clothing is pure joy for humanitarian workers and orphan sponsors. There is contentment in our hearts when we know that each child is getting the best care, particularly healthcare. Regular doctor visits help to keep Zakat Foundations hundreds of orphans well. The orphans in our program in Ghana have an additional hurdle in their struggle to survive/ thrive. Approximately 9,600 children under age 15 are living with HIV/AIDS, and at the end of 2003, nearly 170,000 children under age 17 had lost one or both parents to AIDS. Mother-to-child transmission accounting for 15% of HIV/AIDS cases in Ghana. As part of a donor's sponsorship, HIV+ orphans receive treatment to keep the virus at bay but there is a daily reminder that this disease holds a tight grip over the people of Africa.



In Zakat Foundation's Ghana orphanage, Nasira lived a full life. She attended school and was loved by her many peers. She loved to draw and to play outdoors. We cannot give up hope for those children who suffer from this disease. Zakat Foundation continues to help Ghanaians fight HIV/AIDS by raising awareness and providing medicine for those who live with the disease.

Your Support Makes the Difference From Parentless Youth to Successful Nurse

Zakat Foundation has been sponsoring Malak Al-Mouaaalem since September 2007. She lost her parents at a young age, a traumatic event that devastated Malak and her siblings. Zakat Foundation's regional office in Lebanon quickly sponsored the young girl and siblings. Over the last three years, Malak has excelled in school and in May 2010, she graduated from school and is now a nurse at Zakat Foundation's Ar-Rahma Clinic. With the salary she receives, Malak is able to help support her brothers and sisters while saving up to continue her education. She hopes to continue working to become the best nurse that she can be. Malak enjoys working at a clinic to give back to her poor and needy community.

Zakat Foundation invites you to help make an orphan's dream come true. 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 to 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 who need consistent and comprehensive care and support to grow and prosper. Zakat Foundation's Orphan/Orphanage Sponsorship Program provides orphaned children with hope, love and prospects for the future.

In Memory of Dr. Mohammad Abdo

Executive Director Khalil Demir Remembers a Loyal ZF Volunteer and Friend

On a hot day in the summer of 2000, I was at Nazran Airport in Ingushetia waiting for a humanitarian doctor from the USA. Ingushetia is a small Muslim republic situated next to war-torn Chechnya in the Russian Federation. The second Chechen-Russian war had just recently started and over 300,000 Chechen refugees sought shelter in Ingushetia. We were there providing humanitarian relief. The airport resembled a war zone: tanks, military jeeps, and soldiers. Finally, the plane arrived from Moscow, and I saw the doctor that I was expecting exit out of the plane. This medical doctor was Mohammad K. Abdo. He looked around anxiously and then he spotted me. He smiled and rushed to hug me. “Nice to see you, my brother,” he said. Since that day we were never far away from each other or out of touch. That is, until the shocking news reached me that Mohammad was killed in a car accident!

I had first met Mohammad earlier in 2000, at an event sponsored by IMANA (The Islamic Medical Association of North America). It was an effort of IMANA to coordinate their work with relief organizations. It was not long after that first meeting that we were working together in refugee camps. In 2002 Mohammed was practicing medicine in Manahawkin (NJ), we at Zakat Foundation were looking for someone to supervise our work overseas. At that time Mohammad was planning to move to Egypt. His mom was living there and he wanted to be closer to her. It was a good opportunity for him to accept the task especially because he wanted to dedicate most of his time to humanitarian work. This was his way of serving Allah (SWT), Lord of Heaven and Earth. In Cairo, he was working as doctor and volunteering/ traveling on behalf of Zakat Foundation. Many of our brothers, sisters and donors would have never heard of Muhammad. But Dr. Mohammad Abdo was a real hero and a true humanitarian. His immense compassion, kindness, and dedication to the Muslim Ummah and to humanity at large, was like an ocean. He was so humble and lived so simply. His short life was full of goodness!

Mohammad went to Indonesia during the Tsunami and was in Pakistan during the devastating earthquake. He traveled to supervise projects in Gambia, Ghana, Kenya, Niger, Senegal, Sierra Leona, Malawi, Turkey and Zambia. Last year he participated in a three-week Perma-Culture training in Malawi in order to learn how to



MOHAMMAD ABDO

create environment-friendly sustainable projects. Just seven days before he was killed, he had been in Kenya visiting a shelter and sewing center we support to help Somali refugee women in Nairobi.

We have so many plans, but our Lord (SWT) has His. The news of Mohammad’s passing broke my heart. But we are believers; we submit ourselves to the will of our Lord (SWT). The Quran teaches us to say “Inna Lillahi wa Inna Ilayhi Rajiun.”—From God we are, and unto Him, we shall return.” We ask Allah (SWT), our Lord, to accept him into His paradise and to shower him with blessings. We will miss him. To honor him we will continue his work insha’Allah. Brothers and sisters, I ask you humbly to pray for Mohammad and his family.

Verily from God We Came and to Him We Return

Zakat Foundation Loses a Valuable Volunteer

On May, 2010 Zakat Foundation volunteer Sister Mayysah (Noor) after a long struggle with cancer. We could always count on Sister Noor to help prepare mailing materials and she impressed us with her timely work mashaAllah. When asked how she was able to fin-

ish her work so quickly, Sister Noor replied, “I have my mp3 player and I just listen to Quran and I finish!” She was always smiling and was loved by many in our community. We have lost one of our family. Sister Noor will truly be missed.

WHAT’S NEW

Zakat Foundation Sponsors Illinois Muslim Action Day

On April 22, 2010, Muslim youth, leaders, and activists from all over Illinois joined in Springfield to lobby members of the Illinois General Assembly. This event, organized by the Council of Islamic Organization of Greater Chicago and sponsored by Zakat Foundation and CAIR-Chicago, brought together hundreds of Muslim Americans and advocates of the community.

At a time when Illinois is facing a \$13 billion deficit, 11.4% unemployment, and a proposed \$1.3 billion cut to education funding, it was essential for community members throughout the state to come out and have their voices heard.

Many issues were advocated on Illinois Muslim Action Day (IMAD). The first issue concerned healthcare and public health. IMAD participants advocated for Equitable Access to Healthy Food and Education Nutrition Activities. Another issue addressed the fact that almost 30% of Illinois’ residents, including half a million Chicagoans, have very limited or no access to fresh, healthy food within a half-mile boundary of their homes. This lack of access leads to increased rates of cancer and diabetes within these populations. Muslims advocated for the creation of an Illinois Fresh Foods Fund and will work to help erase the nutritional disparity between low and high-income neighborhoods.

Zakat Foundation at 47th Annual ISNA Convention

Zakat Foundation was featured at the Islamic Society of North America’s (ISNA) 47th annual conference from July 2-5, 2009 in Chicago, IL. More than tens of thousands of people from across the United States and abroad met under the theme of *Nurturing Compassionate Communities: Connecting Faith and Service*. This is the ninth year that Zakat Foundation was featured at the popular convention. Zakat Foundation sponsored Zakat informational sessions by scholars at our booth, benefiting those with questions about how to complete their obligation.

ZAKAT FAQS

My father has recently been diagnosed with cancer and the medication he receives makes him nauseous and must be taken with food. Is he required to fast during Ramadan?

As a Mercy, Allah (swt) says about fasting Ramadan in the Quran: “It is for a specific number of days. But if one among you is sick or is on a journey (shall fast) the same number of other days.” Those who are sick during Ramadan can make up the same number of days missed during other months. However, if you father’s illness is long term, Allah (swt) says: “Yet for those who are (hardly) able to endure it, (and do not fast) the redemption (for each day) is feeding an indigent person.” This payment is called Fidyah.

What is Fidyah?

Fidyah is the payment a Muslim must make if he or she was unable to fast an obligatory day (i.e. Ramadan) due to an illness or pregnancy. The payment of Fidyah is to feed one poor person for everyday that is missed. You can pay Fidyah through Zakat Foundation.

What is Kaffarah? What if one breaks their fast during Ramadan without a valid reason?

Kaffarah is the expiation for a person who deliberately does not fast Ramadan without a valid reason. This person must fast for two consecutive months or pay to feed 60 poor people (1 person a day for 2 months). The payment for both Fidyah and Kafarah is \$10 per day to feed one poor person.





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