

WINTER 2010

ZAKATNEWS

Fostering Charitable Giving for Those in Need



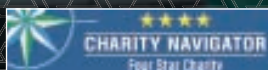
ZAKAT
FOUNDATION
of AMERICA

HAITI EARTHQUAKE RELIEF



IN THIS ISSUE

- > ZF's Udhiya Program Shares Meat with Tens of Thousands Around the World
- > Water Wells for Somali Refugees: A Life-Giving Opportunity
- > Promoting Food Security in the Slums of São Paulo
- > A Safe Haven for Somali Refugee Women in Kenya



EMERGENCY RELIEF

- > ZF Helps Flood Victims in India



CONTENTS

- 2 From the Director**
- 3-4 Emergency Relief**
Zakat Foundation Executive Director in Haiti Coordinating Earthquake Relief Efforts
- Zakat Foundation Guarantees: Your Donation Reaches Survivors of Haiti Earthquake Within 8 Hours*
- Zakat Foundation Delivers Emergency Aid for Victims of Worst India Floods in a Century*
- 5-7 Seasonal Program**
ZF's Udhiya Program Shares Fresh Meat with Tens of Thousands of Families Around the World
- Assessing the Situation of Muslims in Haiti: A ZF Representative Speaks about His Visit to Port au Prince for Eid Al- Adha*
- 8-10 Report from the Field**
One Visit to the ZF Bangladesh Orphanage and He Became a Donor
- Zakat Foundation Attends the International Permaculture Conference in Southeast Africa*
- 11-13 Development/Sadaqa Jariyah: Food, Education and Skill-Training**
The Sprawling Slums of São Paulo
- Promoting Food Security in the Slums of São Paulo*
- Sustainable Schools: A Green Oasis of Hope*
- 14-15 Development/Sadaqa Jariyah: Education and Skill-Training**
A Safe Haven for Somali Refugee Women in Kenya
- Sewing School: The Path towards Economic Self-Reliance*
- 16-17 Development/Sadaqa Jariyah: Healthcare**
ZF's Two Clinics in Slums of Dhaka Improve the Health of Mothers and their Children
- 18 Development/Sadaqa Jariyah: Construction**
Another Mosque Built, Another Muslim Community Served
- 19 Development/Sadaqa Jariyah: Water**
A Life-Giving Opportunity: Water Wells for Somali Refugees
- 20-21 What's New**
South Asian Delegation Visits Zakat Foundation Offices
- Zakat Foundation and Partner send \$1.5 Million Worth of Hospital Equipment and Computers to Ghana*
- 22 Zakat Frequently Asked Questions**
- 23 Financial Statement**

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



Brothers, Sisters, and Friends,

As Salaamu alaykum , Peace and Blessings be with you. First, let me take the opportunity to thank each and every one of you for helping Zakat Foundation's successful Udhiya program. By the Grace of Allah SWT, we received 30% more donations for Udhiya than last year. In these times of economic downfall, May Allah SWT bless those families still sharing their food with the destitute in order to please their Lord.

Zakat Foundation is an international humanitarian organization, but that does not mean that we are not concerned about local issues, such as health care. We believe that health care is a human right, and that without exception, everyone in this country should have access to healthcare. Health care means choosing between life and death. We choose life, because in this world nothing is more sacred than human life. This country has the means to provide for everyone: the sick, the weak, the poor, and the underpaid worker. Excuses are made that healthcare is difficult to finance, but if we can pay \$400 for one gallon of gasoline in Afghanistan,* surely we have funds for the healthcare of our people.

The good women and men of this country, including our leadership, can make great changes both in this country and in the rest of the world. In order to do that, we need wisdom and unity. Unity among the leaders of Jews, Christians, Muslims and others. We must be united for the common good. United for a better future, for a just world. United to fight, against political, social and economic injustices. United for a world that is not racist, not sexist, not extremist. This is a world we hope for.

We at Zakat Foundation are striving to do our part and will continue to do so insha'Allah, (so God wills) with small steps we undertake every day, through sustainable development, educational opportunities, healthcare, water wells, and food access, we add our share to the world we dream of. We hope there will be more people to share this dream and support our programs, so that we may share this hope, give this hope, and live this hope.

Insha'Allah, we will see you in the next issue.

Wa Salaamu Alaykum,

A handwritten signature in black ink that reads "Khalil Demir".

Khalil Demir, Executive Director

*OpEdNews.com/TheHill.com "Pentagon officials told the House Appropriations Defense Subcommittee a gallon of fuel costs the military about \$400 by the time it arrives in the remote locations in Afghanistan where U.S. troops operate."

EMERGENCY RELIEF



ZF Executive Director in Haiti Coordinating Earthquake Relief Efforts

January 15, 2010 - As our newsletter was about to go to print, Haiti was struck by a devastating earthquake. Zakat Foundation immediately pledged \$50,000 towards initial relief efforts and three days later ZF's Executive Director, Halil Demir, was on the ground coordinating relief work.

Since Haiti's airport is operating at maximum capacity with relief planes bottlenecked and Haitians trying to leave, Zakat Foundation is trucking relief supplies from the Dominican Republic in order to reach earthquake victims as quickly as possible. The first trucks to cross the border brought relief aid such as food, water, and medical supplies. Zakat Foundation is committed to immediate relief and to the long-term rehabilitation efforts to follow. The poorest country in the Western hemisphere, Haiti does not have the proper infrastructure to respond to such a disaster. The death toll could rise as high as 200,000. We urge everyone to take part in this relief effort.

WHAT CAN YOU DO TO HELP?

- > Please make dua (supplication) for the victims of the earthquake.
- > Your donation of \$50 will provide a hygiene/medicine package for a family.
- > Your donation of \$100 will provide a food package and water for a family for about a week.
- > Your donation of \$150 will provide a food/water and hygiene/medicine package for a family.

As you know, Zakat Foundation has been working in Haiti before the earthquake to provide food to some of the poorest people in the world. We will now intensify our relief efforts to help those who are struggling to survive following this latest disaster.



ZF Guarantees: Your Donation Reaches Survivors of Haiti Earthquake Within 8 Hours

January 19, 2010 - Zakat Foundation has come up with a unique model due to the tremendous challenges in Haiti. We have organized the local Muslim community volunteers who are working with the Zakat Foundation staff. They purchase supplies daily in the neighboring Dominican Republic and truck them in to their distribution points in Port-au-Prince. Our distribution point is the open camp below the St. Clare Church. This swift aid model will continue until the airport opens up for charity relief supplies.

HIGHLIGHTS OF ZAKAT FOUNDATION'S WORK IN HAITI

- > Zakat Foundation now has 7 staff in Haiti;
- > Your funds are being used to bring daily supplies from the Dominican Republic to Haiti;
- > Alhamdulillah, 20 volunteers from Haiti and the Dominican Republic are working with Zakat Foundation;
- > Zakat Foundation is feeding 700 Orphans daily at the St. Clare Camp (below the St. Clare Church);
- > Zakat Foundation was also able to guide other Muslim relief organizations for logistics from the USA, UK, Turkey and Trinidad Tobago.

IMPORTANT

- > Donations made through text messages will take 60 days before phone companies will bill you and release it to survivors.
- > Zakat Foundation will soon be collecting donated goods, but now;
- > CASH DONATIONS will reach earthquake survivors the quickest.

ZAKAT FOUNDATION GUARANTEES

Your donation through zakat.org will be in the hands of the survivors within eight hours. So please donate today. We will do the same with your checks. Without waiting for it to be cashed by the bank, we are transferring amounts for supplies.

UPDATE ON MUSLIM COMMUNITY OF HAITI

- > There are four masjids in Port-au-Prince. There are more in other cities;
- > So far, the Muslim community did not register any fatalities, Alhamdulillah;
- > Only one minaret and one wall of a masjid has been damaged. The rest of the masjids are in good shape, Alhamdulillah.

PLEASE ACT TODAY!

For donations visit our website at www.zakat.org or call us at 1-888-ZAKAT-US (1-888-925-2887). Please use envelope for your donation to Haiti Earthquake Relief. You can follow our Haiti Earthquake Relief updates at www.zakat.org.



- > ZF Executive Director Khalil Demir coordinates the trucking of relief supplies from the Dominican Republic in order to reach earthquake victims as quickly as possible.
- > Top left: Suero/AFP/Getty
- > Top right: Demers/AP

EMERGENCY RELIEF



Zakat Foundation Delivers Emergency Aid for Victims of Worst India Floods in a Century

In November 2009, Southern India was hit by the worst flood the country has experienced in almost a century. More than 300 are dead and over 2.5 million people are homeless as floodwaters submerged farmland and towns, causing billions of dollars of damage. More than a million people crammed into government temporary housing, but the scale of the disaster has crippled the government's ability to reach and meet the needs of the most severely affected communities. Aid workers have reported that there is still an acute lack of food, water and sanitation in the shelters. As part of our Emergency Relief response to the India floods, Zakat Foundation's local partners distributed food packages, hygiene packages and medicine for the survivors of the flood. Zakat Foundation's Emergency Relief efforts in Karnataka, India has been covered by local media.

The conditions created by the mass flooding have left survivors vulnerable for water-borne diseases, like malaria and cholera. Hygiene packages can reduce the probability of these illnesses spreading and exacerbating an already dire situation.

Southern India was experiencing severe drought when the torrential rains caused floodwaters to overtake the region. Zakat Foundation will continue its work in the flood-ravaged areas of southern India, assessing areas for development and rehabilitation projects.





Assessing the Situation of Muslims in Haiti:

A ZF Representative Speaks about His Visit to Port au Prince for Eid Al-Adha

When adding this article to our newsletter, a devastating earthquake hit Haiti. The Zakat Foundation team is tirelessly working to help the victims of this most tragic event.

The small Caribbean country of Haiti is currently suffering a large scale food crisis at the same time as it struggles to regain political stability and recover from the damage caused by several tropical storms that battered the country in 2008. Zakat Foundation supported the feeding of 1,500 poor Haitian children and youth at a food program run by a partner organization in the Tiplas Kazo neighborhood of Port au Prince from 2007 to 2008. As its role in that program changed, Zakat Foundation remained committed to supporting the people of Haiti who suffer from what has been termed "pervasive hunger and poverty."*

In an effort to assess the situation in Haiti, and the best ways by which Zakat Foundation can help the general population while also supporting the small Muslim minority, Zakat Foundation sent Abdullah Madyun, Imam of Masjid al-Ihssan in Chicago, to Port au Prince during the occasion of Eid al Adha. During his visit, Brother Abdullah was able to meet with members of the Muslim community and to purchase cows for the communities to be able to celebrate the Eid and distribute the meat amongst the poor. Below is part of an interview with him on his experience and observations about Haiti, the Muslims there, and what can be done insha'Allah Ta'ala to help.

Zakat Foundation: Can you tell us about your impressions of Haiti?

Abdullah Madyun: Haiti is a beautiful country with very poor people, but our [American] image of it as a dangerous place is not as it should be. Although people warned me about robbery or kidnapping, I did not feel any danger while I was there.

ZF: And what were your impressions of the Muslim community? What can you tell us about them?

AM: They, like the rest of the population, are very poor and do not eat much. I was shocked to see that even a brother who was fasting the Day of Arafat (the day before the Eid) had nothing with which to break his fast at sunset. The people just do not eat. I was told by the Imam of one of the mosques that most people would not have anything with which to cook the meat [i.e., oil, vegetables, etc] they would be given for the Eid. The overwhelming majority of the Muslims there are young; they are youth between the ages of about 14 to 22 years old.

ZF: How did they become Muslim? How did Islam come to Haiti?

AM: Some of them traced the history of Islam in Haiti to a man named Bookman [Dutty Boukman] who was active in initiating the Haitian independence fight against the French in 1791. They say that he was a Muslim. They also spoke of other Muslims who had visited the island from Africa and from the Middle East over the years teaching people about Islam.

ZF: What does the Muslim community there need, besides food?

AM: In general, they are in need of everything. Poverty is everywhere. Their mosques need basic things that would not take a lot to provide such as water pumps for the ablution stations and restrooms and generators to provide electricity. It is so bad that at night, they pray by candlelight.

*John Heilprin, "Bill Clinton Chides Nations Over Help for Haiti," *Real Clear World*, Sept 9, 2009

Zakat Foundation's Udhiya Program Shares Fresh Meat with Tens of Thousands of Families Around the World

As rain fell on those at Hajj during the final rites of the pilgrimage, drops of mercy fell on tens of thousands of families around the world on the blessed days of Eid ul-Adha. Zakat Foundation donors gave approximately 4,000 shares of fresh meat to impoverished families in Somalia, widows and orphans in the Gaza Strip, and needy families in other desperate areas in over 30 countries around the globe. Tens of thousands of families benefitted. In these hard times, poor and needy men, women and children felt the joys of the holiday as they enjoyed the Feast of Sacrifice with their families.

During the days of Eid ul-Adha, Zakat Foundation distributed close to 400 Eid gifts to orphans and needy children in some of the countries where we work. The joy on the faces of the children as they picked their gifts is a constant reminder of just how a simple donation can make the hardest day into a special and memorable one.



2009 Udhiya Country and Shares List

COUNTRY	NUMBER OF SHARES
Afghanistan	126
Azerbaijan (Chechen Refugees)	30
Bangladesh	700
Brazil	35
Burkina Faso	100
Chechnya	30
China	70
Dominican Republic	14
Egypt	14
Ethiopia	400
Gambia	175
Ghana	210
Guinea-Bissau	70
Haiti	35
India	123
Indonesia	70
Iraq	70
Malawi	50
Mali	100
Mauritania	150
Niger	98
Pakistan	280
Palestine	50
Palestinian Refugees (Lebanon/Jordan)	36
Philippines	30
Senegal	105
Sierra Leone	150
Somalia	380
Sri Lanka	70
Sudan/Darfur	252
Syria	20
Tajikistan	20
Thailand (Pattani)	70
United States (Muslim Refugees/Needy Families)	81





Bangladesh is one of the world's most densely populated countries and scientists see it as the nation that will be hardest hit by the consequences of climate change. With its low-lying delta region, Bangladesh is becoming increasingly prone to flooding and cyclones. Recurring floods, along with industrial waste dumping, has increased the contamination risk of ground/drinking water.

There is a need for education and skill-training for children and adults in Bangladesh to ensure long-term, sustainable employment in urban settings. In rural settings, agricultural skill-training is needed to ensure sustainable food production, especially during heavy rainy seasons.

VITAL STATS

Population: 158.7 million

Infant Mortality Rate: 61 deaths/1000 births

Life Expectancy: 63 years

Major Diseases: Bacterial diarrhea, hepatitis A and E, typhoid fever, dengue fever, malaria, leptospirosis, rabies

Religions: 83% Muslim, 16% Hindu, 1% other

Literacy Rates: 54%

Unemployment Rate: 2.5%

Poverty Rate: 45%

Natural Hazards: Cyclones and heavy monsoons, much of the country routinely flooded during the summer months.



> Through their sponsorship, orphans at Zakat Foundation-run orphanage in Dhaka receive a well-rounded education.





“Muhammad”*

One Visit to the ZF Bangladesh Orphanage and He Became a Donor

It is a rare opportunity for an American donor to be able to meet and experience the day to day life of one of the orphaned children they sponsor abroad. Donors witness the life of an orphan they have sponsored through regular updates sent by Zakat Foundation. Orphan sponsorship cultivates an individual child's access to education and proper nutrition, but many donors also choose to support the orphanage itself.

Zakat Foundation was recently contacted by someone who wanted to donate a generous sum of money to the Zakat Foundation orphanage in Dhaka, Bangladesh, because they had visited the orphanage and spoken to the children first-hand. Muhammad visited Dhaka in the summer of 2008 while researching the Bangladeshi educational system and happened upon the Zakat Foundation Bangladesh office.

According to the donor, he was meeting with staff members at the ZF office when it became time for the late-afternoon prayer, 'Asr. The people in the office gathered to pray and the donor says that he was “surprised to see about 30 boys in the ages of around 7 to 12 years old line up to pray.” The donor describes his encounter with the children: “They were smiling, happy and dressed in clean clothing. They were at ease—this indicated to me that they are well treated. I inquired about them and was informed that they lived in the orphanage run by Zakat Foundation. They greeted me with smiles as a stranger to their community. I saw their living quarters—[which were] simple but clean and tidy.”

The donor was also impressed by ZF Bangladesh plans for the children's futures insha'Allah. Plans include enrolling the orphaned children in a private English- medium school that will be run by one of the top administrators of the ZF office. The donor, who is familiar with Bangladeshi society, says that this impressed him because in general, “the only people who can dream of sending their kids to this type of school in Bangladesh are the richest people there - probably less than 1 percent of the population. Orphans are usually at the bottom rung of society and are generally not even able to secure a basic elementary school education. Most opportunities for advancement are generally denied to them. The plan to extend this type of “elite” education to those orphans is really a ground-breaking achievement in the context of Bangladesh, especially [because the intention is] to attract students paying the full tuition as well through excellent facilities, computer lab and teaching. This should start breaking down the barriers between the rich and the poor in Bangladesh—a country that is still quite rigidly segregated by economic status.”

Zakat Foundation strives to comply with the highest standards known in the field of humanitarian work and Islamic ethics. Still, it is reaffirming for us to hear from such a candid outside source that the quality of our work is recognized and respected.

*Per request of the donor, the real name was not used to maintain anonymity.



WHAT IS PERMACULTURE? Farming and building techniques that create harmony between human needs and the needs of the land. Its goal is to create human habitats that are capable of being maintained at a steady level without exhausting natural resources or causing severe environmental damage. Permaculture also takes into account indigenous and traditional knowledge as well as the specific needs of the community in which it is being carried out. Its goal is to feed, house and create economic opportunities in an environmentally responsible way.

> Demonstration for rainwater catchment tank built from easy and accessible technology: ferrocement.

Plan Africa - Food and Empowerment

ZF Attends the International Permaculture Conference in Southeast Africa

In late October 2009 Zakat Foundation's Africa Program Coordinator and Evaluator, Dr. Mohamed Abdo joined a group of government officials, representatives of civil society and non-governmental organizations, business people, health professionals, farmers, environmentally-conscious architects and designers, policy makers, as well as practitioners of Permaculture from Africa and other parts of the world to share information in an effort to strengthen Permaculture efforts in Africa through education and training. The theme of the conference which took place in Kumbali Village, Lilongwe, Malawi was "Plan Africa - Food and Empowerment."



> Dr. Mohamed Abdo in classroom at The 9th International Permaculture Conference and Convergence.

Zakat Foundation's representative attended the Conference as well as a pre-conference Permaculture Course in Harare, Zimbabwe. He was initiated into the ways in which Permaculture addresses the needs of the poor and contributes to their self-sufficiency. In developing countries, small farmers and those dependent on work-

ing the land have been marginalized and exploited by multinational agricultural corporations whose practices pollute water and earth, and result in a loss of livelihoods, crop diversity, and soil fertility.

Dr. Abdo considers his participation in both the course and the conference a success because they allowed him to gain an intimate understanding of Permaculture, a design technique Zakat Foundation intends to use in the future in its development projects throughout Africa, Asia, and the Middle East. Not only did he learn the best practices that make Permaculture projects successful and key methods for evaluating the health of such projects, but he was able to make the acquaintance of several Muslim permaculturalists from around the world who respect Zakat Foundation's mission and are interested in exploring opportunities for collaboration for the benefit of the poor and needy whose well being is intimately connected to the well being of the land upon which they live and make their livings.

"In Islam, even the Earth has inalienable rights endowed by its Creator. Sound ecological principles are not limited to Islam, and should be acted upon by practitioners of other faiths. Together we can tackle the environmental problems that besiege our planet." — Joshua Brockwell, CAIR



> Bairro Grajaú where Projeto Anchieta Sustainable School is located.

The Sprawling Slums of São Paulo

Zakat Foundation Turns its Attention to the Favelas of Brazil

São Paulo is a city divided by money. It is the largest city in the developing world, with 20 million people living within its limits. At the center is a gated island of prosperous corporate headquarters, condos, and walled mansions surrounded by a landscape of shanty houses made from scrap metal and cardboard.



Shabbily clothed children run through the narrow winding streets of the seemingly endless slums that are filled with garbage. Many *favelas* of São Paulo—the Brazilian Portuguese word for “slum”—were formed as

families from rural areas came to the city to improve their standard of living. Unable to transcend the rigid socio-economic lines in Brazilian cities, these people who had nothing back home, settled in the *favelas*.

Over the last few decades, there has been an increase in downward social mobility, with previously “middle-class” working families finding no choice but to settle in a *favela*. The chronic cycle of poverty continues because job entry requires higher education that is not provided in the public school system.

In recent decades, favelas have been troubled by drug-related crime and gang warfare. *Favelas* are racially mixed, even though blacks make up the majority of the population—in Brazil it is chiefly economic forces, rather than ethnic or cultural issues, that define class.*

While major social reform is needed as soon as possible, ground-level development is the first step in providing for the men, women and children who suffer from limited access to nutritious food, basic healthcare, and education.

*Favela. (2004, July 22). In *Wikipedia, the free encyclopedia*. Retrieved December 10, 2009, from <http://en.wikipedia.org/wiki/favela>



Chronic hunger, or food insecurity, means that a family isn't meeting its most basic nutritional needs for some or all of the year. Food security is a complex problem that must be tackled on a grassroots level, creating self-help solutions that families can use to address the three key elements of food security:

- > **Availability:** Ensuring consistent and adequate access to food for each member of the family through small scale agriculture, community farms, and other solutions.
- > **Access:** Building resources, such as improving income through micro-credit initiatives, to obtain food for the family even during hungry seasons.
- > **Utilization:** Promoting knowledge of proper nutrition and access to basic health care so bodies can absorb food properly.

Promoting Food Security in the Slums of São Paulo

Zakat Foundation Provides for 500 Poor Children from the Slums

In early 2009 Zakat Foundation partnered with PAL (*Permacultura America Latina*) to support the *Projecto Anchieta* sustainable school project in Bairro Grajau, a poor slum in the city of São Paulo, Brazil, that is plagued by violence and drugs. A sustainable school is one where the school gradually assumes responsibility for the production of its own food requirements, and students take part in the food production, including water harvesting and soil rehabilitation, while learning lessons about healthy eating.

The goal of Zakat Foundation's involvement with the sustainable school project is to provide food security for 500 poor children and adolescents from the Barirro Grajau slum and improve their overall nutritional health while creating a prototype for sustainability in urban schools. The project aims for a self sufficient food production model that can be emulated city wide, serving as a teaching tool for students and community, and developing entrepreneurial possibilities for community members.

Since July 2009, Zakat Foundation has been providing the monthly stipends for the master gardener and his assistant at *Project Anchieta*.

eta. In addition to leading the harvest of large vegetable beds, planting fruit trees, developing the soil, and contributing to the overall sustainability of the project site, the master gardener is training a Permaculture team who will maintain the garden by themselves in the future.



> Kejessy, the master gardner (center), and his assistants, are proud of harvest.

Sustainable Schools: A Green Oasis of Hope

Zakat Foundation Provides Hands-on Experience in Green Technologies

Faced with the sad reality of hunger one often hears about the need for food security, unfortunately, a vital component to addressing this ongoing problem is often neglected: food production.

Zakat Foundation finds it essential to nurture a generation that is capable of sustainably producing food while guaranteeing long term soil fertility, and techniques that ensure income generating ventures for the community. What better environment than a school to promote daily awareness of our ability to produce the food we need? While educating children in sustainable living skills, and providing hands-on experience in its technologies, sustainable schools also attempt to reduce hunger and malnutrition, which is an essential requirement for any child's educational development.

At the *Projecto Anchieta* sustainable school project younger and older children are participating in every part of the food growing cycle from planting the seeds, to watering the vegetables to harvesting them and carrying them to the kitchen and watching the kitchen staff cooking them, to finally eating them. Composting the kitchen wastes to create soil nutrients completes a wondrous natural and pedagogical cycle. Parents and the local community have begun to get involved.

Zakat Foundation supports the use of permaculture principles in the cultivation of school food gardens, providing a better understanding of topics such as food and health, energy recycling, natural relationships, team work and planning, habitats, ecosystems, environmental ethics, resource usage, and more.

Permaculture is “the fastest way to learn to live sustainably” according to the renowned environmental education proponent, Dr. David Suzuki, creator of the BBC series, *Living in Balance*. As permaculture projects are developed, schools become models for sustainable practices, a resource for communities, and children become ambassadors for the cause of local food.

To help families achieve freedom from hunger we must ensure that they have the ability to grow or buy enough food to maintain a healthy and productive life. Focusing on sustainable development, Zakat Foundation partners with community efforts that protect, educate, and develop local resources sustainably in order to increase local self-reliance, and decrease dependence on outside aid. Zakat Foundation believes that without sustainability there is no progress.

Permaculture design principles extend from the position that “The only ethical decision is to take responsibility for our own existence and that of our children.” —Mollison, 1990



> Children beautify rainwater catchment system.



Safe Haven for Refugees

Somali Women Find Safety and Comfort in Kenyan Safe House

Massive amounts of violence and social instability within Somalia have caused many people to flee the country at any cost. In the year 2008 alone, approximately 60,000 Somalis crossed into Kenya to escape the turmoil of their country. When young Somali girls arrive to Kenya, a country which borders Somalia to the west, they are often without family and cut off from reliable support systems. They become easy targets for manipulation and physical abuse, including rape. In the fall of 2009 Zakat Foundation began supporting a Safe House and a Tailor Training Program that directly benefits these vulnerable Somali refugee girls, as well as Ethiopian and Eritrean refugee girls who have found their way to Nairobi, Kenya.

The Safe House, which is located in a calm neighborhood in Nairobi, provides temporary shelter to refugee girls between the ages of 13 to 19, and on an exceptional basis, refugee women and young refugee boys who would otherwise be homeless or living in physically abusive situations. Some are survivors of rape; others have seen their family members murdered. Zakat Foundation's partner organization, Heshima Kenya, focuses on protecting unaccompanied refugee children in Kenya and advocating on their behalf within Kenyan society and with government and United Nations officials.

The Safe House offers the girls a peaceful environment in which to gain the emotional and material support needed to recover from the trauma of their past experiences and endeavor towards their future goals. While living there, they can receive counseling and medical care.



Sewing School: *The Path towards Economic Self-Reliance*

In an effort to promote self-sufficiency, Zakat Foundation is also supporting an innovative training program that teaches the women sewing and tie-dye skills. Tie-dye is a popular technique for producing Somali women's clothes. A professional tailor teaches the girls a basic tailoring curriculum for a period of three months. Amongst the items the girls have made to date, include pillowcases and scarves. They are also learning the art of embroidery.

Through the tailoring program, girls learn skills that, insha'Allah, will allow them to generate income for themselves as they eventually sell the pieces they make in class and perhaps later on go into business for themselves. Miriam, who is currently a student of the program, says that her long term plans include opening an institute of fashion and design.

An added benefit to the tailoring program is that many girls find therapeutic assistance from the process of designing and producing pieces. One girl, by the name of Seble, says that despite all the trauma of her past, the work in the tailoring class allows her to put her problems aside, even if only temporarily.

Some of the girls who attend the tailoring classes live with their families in the large refugee camps that populate Kenya's North Eastern Province and are said to be the largest refugee settlements in the world with about 260,000 people. The tailoring program enables them to imagine a future beyond the extreme poverty and deprivation within which they currently live. It is through the generosity of our donors that Zakat Foundation can continue to be a positive force in the lives of these resilient refugee girls.

Shame

By Asha, a Somali refugee girl at the safe house in Kenya

I want peace, stop war.
Stop the war.
Stop the war.
Stop the war.
I love my country.
I love my country.

Al Shabab please stop the war.
We have no leaders.
We have no president.
Our country has collapsed.
Our country is covered in shame.
Our leaders are always in the headlines.
I love my country.





Two Health Clinics in the Slums of Dhaka, Bangladesh

Zakat Foundation Improves the Health of Mothers and their Children

In the slum districts of Dhaka, Bangladesh, the access to basic and essential healthcare is extremely limited, especially for women. Over 80% of women give birth without any help from a skilled birth attendant. Most deliveries take place at home, often in conditions of very poor hygiene—placing the lives of both mother and child at risk.* From our regional office in Dhaka, Zakat Foundation has established two healthcare facilities that specialize in women's health, including full care for expectant mother and their children. Both clinics offer general medicine, pediatric, gynecological care, prenatal and postnatal care for new mothers. Consultation and free medicine are provided, as well as health and hygiene education.

The Mother & Child Outdoor Healthcare Clinic in the Rahbari District was established in late February 2009 and has already served hundreds of women and their children. Along with care for expectant mothers, the clinic in Rahbari also provides specialist pediatric care for young children.

Aleya Begum: *My one-year old son Hasan has a skin disease. I got information about Zakat Foundation's health center and went to the doctor who carefully gave him treatment. He is now under the doctor's care and has been improving gradually. Inshallah he will be ok within short time. May Allah (swt) bless Zakat Foundation.*

The Mother & Child Outdoor Healthcare Clinic in the Hazaribug slum area of Dhaka was opened in February 2009. A well-trained staff has since treated more than 2,000 women.

Khadija: *I am pregnant and I was always anxious about my health condition. My husband doesn't have enough money to go to doctor. I got information about Zakat Foundation's clinic and now I visit for regular check-ups. The doctor gives me prenatal vitamins and iron tablets. The doctor also advised me where I should go for a safe delivery. I pray for Zakat Foundation.*

Half a million women die every year from complications from childbirth. Most of these complications can be easily cared for when the women have access to a doctor or qualified midwife. Through Zakat Foundation's Development/Sadaqa Jariyah Program, our regional office in Dhaka will continue to establish Mother & Child Healthcare Clinics in other slum districts to provide the best care for the suffering women of Bangladesh.

*Statistics from World Health Organization (WHO)





Another Mosque Built, Another Muslim Community Served

Zakat Foundation Provides a Stable Place for Worship in Sierra Leone

Once again, Zakat Foundation has been successful in accomplishing their goal of providing safe and stable places of worship for Muslim communities around the world through their Development/Sadaqa Jariyah Program. The Dr. Wafaa Suwari Mosque was constructed and completed over the summer of 2009 in Salina Songo, Sierra Leone. The village populace, including the local imams and village elders, attended the opening of the new mosque, and received Zakat Foundation's donation with so much gratitude and respect toward the organization in a way that defied even those descriptions.

The country of Sierra Leone had recently been going through a civil war that began in 1991 and ended in 2000. The people of Sierra Leone are recuperating from war crimes as well as crimes against humanity due to government corruption and the mismanagement of the country's abundant diamond resources. Although the country's civilians are attempting to advance now that the war has come to an end, they are experiencing difficulties due to the war-torn environment and lack of international aid.

The country's population consists of about six million people, over sixty percent being Muslim. Although religious freedom is guaranteed, the great lack of available resources made it difficult for the Muslims of the village of Salina Songo to establish a mosque for their community. In addition, the closest mosque is at a distance that is out of reach for the overwhelming majority of the village, with a time span of an hour and a half—driving! For those reasons, the community requested Zakat Foundation's help in building a community mosque.

Zakat Foundation representative Dr. Mohamed Abdo, who presented the village with the donation, stated that "They appreciated the mere fact that I was bringing them something that they have always dreamt of, and the fact that it was brought in by myself and donated by somebody else who may never have the chance to meet them face to face in their lifetime."



A Life-Giving Opportunity

Water Wells for Somali Refugees

Throughout November of 2009, the Zakat Foundation had been diligently working on their goal of installing a water well in North Somalia, and alhamdulillah it was a success. Located in the region of Somaliland, the well is expected to aid more than 400 families, and it will very much benefit as many as 2,500 people along with their livestock. It was built in an area that is predominantly rural, for that was where clean water was needed most. It was upon realizing Somaliland's great need for a water well that the Zakat Foundation decided to establish one there. They knew it would provide a healthy and clean water source for the inhabitants of the area, as well as help them tremendously in terms of irrigating the land. The well is twelve meters deep in the ground, with a concrete base of 1.5 meters above surface, and a hand pump attached to the middle of the base.

The country of Somalia experienced a civil war from 1991 – 1995, with Somaliland having a direct role in the conflict. The region had formerly been under British control, and in May 1991, it declared its independence, causing the war. However, Somaliland is still considered to be a part of Somalia, as its independence has not been recognized by any foreign countries. In addition, Somalia experienced the worst drought in a decade in mid 2009, placing 3.2 million Somalis in dire need of food and water. With a civil war and devastating drought, Somaliland was clearly in need of the Zakat Foundation's help to build a water well. Nearby villagers lent a hand in the creation of the well, and were present at its completion. After much thanks and celebration, they graciously made dua'a for the donors. We hope more brothers and sisters will support us with their Sadaqa Jariyah contributions to dig more wells, and bring more water to dry and hopeless Somali communities and elsewhere.





> Zakat Foundation's Executive Director, Mr. Demir, center, with South Asia Delegation visiting Zakat Foundation's headquarters in Chicago.

Regional Officers Come Together

South Asian Delegation Visits Zakat Foundation Headquarters in Chicago

On the 19th of November 2009, a nine party delegation of government officials, journalists, and academics hailing from six South Asian countries visited Zakat Foundation's central office. The delegation, which toured America as visitors of the US State Department, was here to examine the development and implementation of U.S. foreign policy, with an emphasis on South and Central Asia. They met with Zakat Foundation staff to learn about the ways in which charity organizations are affected by and can influence US foreign policy.

Amongst the group was Ms. Khatima Yalda Natiq, the Director of Foreign and Cultural Relations for the Ministry of Transportation

and Aviation of Afghanistan, Mr. Jigme Tenzin, from the Ministry of Foreign Affairs of Bhutan, in addition to print and TV journalists from Nepal, India, Sri Lanka, and Bangladesh.

The group inquired about Zakat Foundation's ability, as a Muslim organization, to deal with public perceptions and misconceptions of Muslims as it works to provide services abroad, and also about ZF's relationship with governments in the countries where it works. The delegation was interested to learn about Zakat Foundation's work in South Asia and several delegates suggested possible opportunities for Zakat Foundation to work on new projects with communities in their home countries.

Daily Graphic
SATURDAY, DECEMBER 12, 2009

KOMFO ANOKYE TEACHING HOSPITAL

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Website: www.kuth.org

Ref. No. KATH/00/SA/09 18th December 2009.

HALIL DEMIR
THE ZAKAT FOUNDATION OF AMERICA
9925 S. 76th AVE
BRIDGEVIEW IL 60455
U.S.A

APPRECIATION FOR DONATION

The management of Komfo Anokye Teaching Hospital wishes to express its profound gratitude to you for your kind donation of large quantities of medical consumables and equipment to the hospital.

The hospital is most grateful to your foundation for your assistance.

It is the hope of management that it can continue to count on the support of institutions like yours in the years ahead, in our quest to providing quality health care to our clients.

Once again accept our heartfelt gratitude.

Thank you.

[Signature]
DIRECTOR OF ADMINISTRATION
(J. OFFEH GYINAH)

A Centre of Excellence



KATH receives donation from 2 NGOs

THE Komfo Anokye Teaching Hospital (KATH) has taken delivery of a quantity of medical supplies, valued at about US\$900,000, at a ceremony at the hospital in Kumasi.

The items include theatre beds, X-ray equipment, stretchers, laboratory beds, infusion, skin temperature system and assorted cassette packs.

The medical supplies were donated by the Children of Abraham and the Zakat Foundation, both non-governmental organizations based in the United States of America.

Making the presentation on behalf of the donors, Mr. Salia Alhassan, the Country Director of the Zakat Foundation, said the donation was the NGOs' support to the hospital to enable it to deliver effective healthcare services, especially to needy patients who visited the hospital.

He said the foundation had already donated similar equipment to the Bole District Hospital and the Daguerre Nkwana St John of God Hospital, a modern microscope to the National Tuberculosis (Tb) Control Programme in Aboya and 24 computers with their accessories to the Nantoh Junior High School in the Nantoh Region.

The Chief Executive of KATH, Prof. Offeh Gyimah, who received the equipment on behalf of the hospital, expressed his appreciation to the donors.

Zakat Foundation Partners to Help Ghana

\$1.5 Million Worth of Hospital Equipment and Computers Sent

Zakat Foundation partnered with Children of Abraham, a non-profit organization with the principal mission of fostering reliable healthcare around the world, to ship a container of medical supplies and computers to Ghana in July of 2009. The 40-foot container was filled with more than 800 boxes of medical supplies, desktop computers and backpacks with school supplies with an estimated total worth of more than 1.5 million US dollars. Zakat Foundation's Ghana Country Director, Mr. Salia Alhassan, is a professional pharmacist who also works at the Komfo Anokye Teaching Hospital.

Mr. Alhassan assessed the most urgent needs of the hospital that would best serve the tens of thousands of patients who seek medical care there every year. Surplus medical supplies were donated by Northwest Indiana and Chicago-area hospitals. The school supplies and backpacks were donated through Zakat Foundation's Backpack Program and will be distributed to needy orphans.



ZAKAT FREQUENTLY ASKED QUESTIONS

What Zakât Is Owed for Retirement Funds (401K, etc.)?

Typically, pension funds such as 401K's are managed as follows: An employee makes optional contributions to his pension fund. The contributions are deducted from his salary checks. Employers usually contribute to the employee's 401K fund by matching a certain percentage of the contribution made by the employee. This fund grows by contribution and investment and is returned to the employee when he or she reaches retirement age. Until the time of retirement, the fund is managed by an independent agency. The employee cannot use the fund or any part of it at will, since the fund is not supposed to be withdrawn until the time of retirement. However, if the employee must withdraw the money, then that initiates certain procedures. When the money is withdrawn, both tax and penalty are imposed on the amount taken and the employee receives the remaining amount.

According to Shaykh Qardawi, if the contributor has access to the fund and can spend it at will, then Zakât is due every year on the fund, like someone who pays Zakât on loans made to others that are expected to be paid back. However, if one has no access to the fund, then Zakât is to be given only when the money is received, that is, at the time of retirement.

Are 401K-Type Funds Personally Controlled or Beyond Personal Control?

Opinions differ. Some hold it to be under the control of an independent agency and others under the employee's control (minus penalties). It may also be deemed a "good" loan (a debt likely payable in the future).

It seems best for the individual to consider all such accounts—401(k), Keogh, IRA, SEP-IRA, Roth IRA, etc.—as part of personal net worth, as the employee has eventual and determinative access to the funds. As a type of savings, it is zakatable at the rate of 2.5 percent annually (Zakât Calculation, 50-52). Usually not all the money is accessible to the investor for withdrawal, up

to 50 percent normally being allowed. The following formula, authored by Dr. Salah Al-Sawy, secretary general for the Assembly of Muslim Jurists in America (AMJA), is suggested: $(WA)-(PP)-(PT)=(ZA)$.

Withdrawal Amount (MINUS) Prescribed Penalty (MINUS) Prescribed Tax (EQUALS) Zakatable Amount.

Is There Zakât on Interest Income?

Zakât is due only upon lawful money. Islam holds interest unlawful and bonds earning interest are no exception. Bonds are nonetheless capital owned by people and, therefore, zakatable. The prohibition on accepting interest does not exempt the recipient from paying Zakât on the principle price for which the bonds were originally purchased. Zakât is not calculated on the interest income of the bonds. Rather, all interest income is to be given to the poor (separately from Zakât) with no expectation of divine reward. (*Fiqh az-Zakât*, 331-338).

Can the Wealthy Deduct Debt and Not Pay Zakât?

Optimally, if debts come due (or are payable) on or before the Zakât due date, one should repay them and then pay Zakât on all remaining zakatable wealth. Some scholars disallow debt deduction if debt due dates come after the Zakât due date. Zakât is the right of the poor and eligible. It is unjust to incur large debts in extravagance and then invoke debt deductions at the time of Zakât. This, in effect, denies the destitute their basic needs and rights for the sake of one's extravagant lifestyle. If all one's zakatable wealth is paid on without resorting to debt deduction, it will usually not cause a great increase in one's Zakât payment (*Zakât Calculation*, 33-34).

FINANCIAL STATEMENT

Last year, 91 cents of every dollar you gave went directly to our programs.

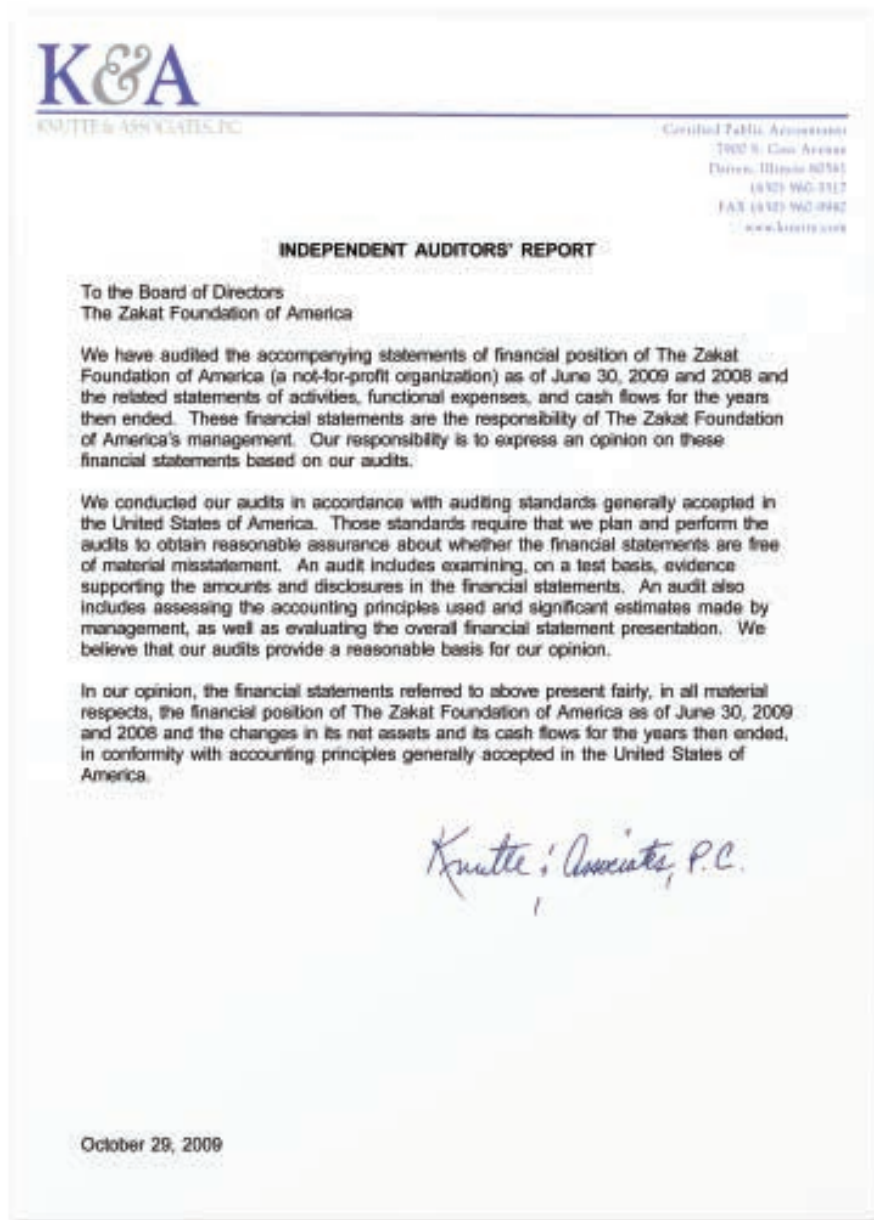


— 3% Fundraising Expenses

— 6% Administrative Expenses

— 91% Program Services

We are proud of Zakat Foundation's efficient use of your contributions! As stewards of your zakat, sadaqa, and generous donations, it is our responsibility to use every dollar wisely. The last 2 years have seen over 90 percent of our expenditures directed to program services. By keeping our administrative and fundraising costs low we have been able to consistently direct over 85 percent of our expenditures to program services every year since 2005. With the help of Allah, and the generous support of our donors and volunteers, Zakat Foundation has been able to provide consistent relief and development efforts to those who need it most. Please visit our website to download our annual reports. Full audit reports available upon request. Please call 1-888-ZAKAT-US or email us at info@zakat.org.





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> A young girl from Projeto Anchieta, a Zakat Foundation supported sustainable school in Brazil, samples some fresh food she and other children helped to grow.

Please use our online Zakat Calculator at www.zakat.org to pay your Zakat today!