

FALL 2011

# ZAKATNEWS

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**ZAKAT**  
FOUNDATION  
of AMERICA



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**OUR MISSION:** Zakat Foundation of America (ZF) is an international charity organization that helps generous and caring people reach out to those in need. ZF fosters charitable giving to alleviate the immediate needs of poor communities and to establish long-term development projects that ensure individual and community growth.

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Cover: Horn of Africa refugees receiving food aid  
& Bangladesh Ramadan beneficiaries.

## FROM THE DIRECTOR

Udhiya/Qurbani 2011 CE-1432 AH

Assalamu alaykum, Peace be upon you.

Dear Brothers and Sisters:

By the mercy of Allah (swt), the holy days of Eid ul-Adha soon will be upon us. Through Eid ul-Adha we remember how the Prophet Ibrahim (peace be upon him) was ready to give his beloved son Ismail (peace be upon him) to please his Lord (swt) as an act of submission. Every year during Hajj millions of people repeat what Ibrahim said, "Labbayk Allahuma Labbayk!" (Here we come O Allah, here we come!).

Eid ul-Adha is our time to remember to live and submit like these Prophets. Eid ul-Adha is our turn to share Allah's (swt) blessings with the most impoverished people who do not have enough to eat.

The need for food and medical care for Somali refugees in Kenya is particularly dire as I write this letter. An estimated 13 million Somalis are at present in need of life-saving assistance. For weeks, at least 1,000 Somalis have crossed into Kenya each day, many of whom were robbed or raped en route. In the Dadaab refugee camp in Kenya—now Kenya's third largest city—ZF was the first Muslim organization to arrive.

When we visited Dadaab we provided some meat to the refugees but the needs were enormous and we could not meet the demands. The facilities in the camp are inadequate for the growing crisis and children are becoming ill weeks after arriving due to worsening conditions.

Last year, through the mercy of Allah (swt) and your generosity, ZF was able to distribute wholesome, fresh meat to tens of thousands of impoverished families in 37 countries around the world. We ask you this year to give multiple Udhiya/Qurbani, especially for the benefit of hungry and malnourished people in Somalia and Kenya.

We purchase animals for Udhiya/Qurbani as early as possible to avoid price increases that occur in Muslim countries just before Eid. The animals are purchased locally and well cared for until the first day of Eid, when we butcher and distribute their meat.

Please choose the location(s) where you would like ZF to perform Udhiya/Qurbani on your behalf from the list of countries on the donations worksheet. Also, please consider sharing the joy and festivities with a needy child by donating an Eid gift. These gifts can be distributed in any country where Udhiya/Qurbani is being performed.

May you and your family have a blessed Eid ul-Adha and may Allah (swt) accept your Udhiya this year.

Wassalamu Alaykum,

Khalil Demir  
Executive Director



Khalil in Haiti assisting with relief

*p.s. Please use the enclosed donation worksheet to rush your tax-deductible donation or donate online at [ZAKAT.ORG](http://ZAKAT.ORG).*



## Emergency Relief Campaign to Aid Pakistan Flood Victims

The statistics for the recent flooding in Pakistan are almost beyond comprehension:

- > 1.2 million houses destroyed
- > 6 million people trapped in the south of the country
- > 4.5 million acres of land destroyed
- > 2 million people suffering from flood-related disease
- > 750,000 people living in temporary housing
- > 60,000 cows died or disappeared
- > 7,000 people treated for snake bites

More than 17 million people have been affected by the disaster and it is estimated the floods could last months. Pakistan has been hit with three times the normal amount of rain, which caused this massive flood. Major floods tore apart Pakistan only one year ago, doubling the damages of this disaster.

The greatest tragedy would be to end the story here, to read the statistics yet not see the people who are at this moment trapped and dying. It would be tragic to ignore the children who suffer from or are at risk of contracting diarrhea, cholera, hepatitis, and malaria, and to not to see the marooned communities, exposed to the sun and without drinking water, some of which have been cut off for a month and a half without help.

They wait for news and ask themselves, when will the relief efforts equal the scale of their tragedy?

Zakat Foundation of America has launched an emergency relief campaign in Pakistan in response to these recent floods. This campaign builds on our sustained work over the last year in Pakistan.

Immediately following the floods in August 2010, we sent a four person team to assess the different areas and distribute basic necessities. Since then we have coordinated the shipment of three containers with hygiene products, medical supplies, wheelchairs, clothing, blankets, and bicycles to the most needy areas. The last container we shipped arrived in the district of Muzaffargarh in the late spring.

Presently, we are working with our local partners and have pledged \$50,000 for emergency relief in areas affected by the floods. With this strong partnership and our experience in the region we have the potential to reach many lives in desperate need. Time is of the essence. Please do not wait to reach out to those who are wondering if and when help may come. Donate today. ■



*ZF Representatives cooking warm meals for flood survivors*

## Sharing Ramadan in Dadaab Refugee Camp

When Zakat Foundation of America's (ZF) team arrived in Kenya's Dadaab refugee camp in early August they were overwhelmed by the joy and hospitality of the refugees. In the evening when our country representative, Dr. Mohamad Wangusi, had shared an Iftar with the refugees, each one shared their own story. Some refugees said they had left their families behind, walking weeks to make it to the camp.

The problems that the refugees face seem endless. One main issue, in addition to finding adequate food and health care, is the lack of education for the youth. Schools have been established in the camps; however, they are few and far between and the few schools established are unaccredited. Thus, students do not have the opportunity to further their education or change their circumstances. This is the most disheartening issue children and parents encounter with regard to their futures.

ZF's Turkey Country Representative, Dr. Mohamad Tarhan, fell sick with an unknown disease while accompanying our Kenyan team. He tried to find a doctor but he was hard pressed to find one in the region. He experienced first-hand what it meant to live in a camp.

Because the need for medical care is so great, ZF recently established a clinic in Kenya to treat the refugees who are in need of medical treatment. Read more about the clinic in Kenya on page 6. Our presence in the region so far has made a difference in the lives of many refugees. Through the clinic we hope to reach more of those in need. ■



*Famine survivors receiving food aid from ZF*



## Horn of Africa: *In a State of Disarray and Hunger*

Scarcity of food has affected millions of lives all across the globe but most profoundly in areas of poverty. Although the world produces enough food to feed everyone, not everyone has sufficient land to grow enough or has the economic power to purchase food. The 1996 World Food Summit proposed to cut the number of underfed people in the world in half by 2015. Unfortunately, the world has not been making progress toward that goal, and although there has been progress in regions such as Asia, Latin America, and the Caribbean, the continent of Africa still suffers from hunger extensively.

In recent years, African droughts have become more frequent, widespread, and severe as a result of different problems. Droughts are common in the region, and they fluctuate throughout the year, causing agricultural problems including soil infertility, land erosion, swarms of desert locusts and livestock diseases. This is quite a problem due to the fact that in many African countries, a large percent of the population is dependent on agriculture as a source of food and income. Food shortage has intensified in recent years due to a combination of drought, civil wars, and faulty economic policies. The wars alone have left roughly 19.5 million Africans displaced. It has become increasingly obvious that the food crisis in Africa is a crisis that can no longer be pushed aside. Innocent people die every day due to lack of food and thus starvation has been seen recently in Somalia, Ethiopia, and Kenya.

The situation in Somalia is catastrophic and has reached a scale not seen in 60 years. In recent months, the situation has been upgraded to a famine. Here are some alarming statistics about the Horn of Africa crisis:

- > 100,000-150,000 refugees in Ethiopia
- > 500,000 refugees in Kenya
- > 27,000 internally displaced people in Somalia

The Dadaab camp in northeast Kenya was established in the 1990s to accommodate no more than 90,000 refugees. Today, over 450,000 refugees reside in the camp. It has become Kenya's third largest city.

Zakat Foundation of America has worked tirelessly since August to ease the famine in Somalia as well as in Ethiopia and Kenya. Provided are some of our accomplishments during the month of Ramadan:

- > First Muslim organization working in the Dadaab camp
- > Sent one 40-foot container of powdered milk and two 40-foot containers of rice to Somali refugees in Ethiopia
- > Distributed food and water in the Dadaab camp
- > Provided Iftar meals to hundreds of families daily
- > First organization to distribute fresh meat
- > Established a permanent presence in the Dadaab camp

For the time being, the African people's greatest hope is the generosity and kind heartedness of donors and supporters who can afford to sustain the lives of the down-trodden. ■



*Famine survivors receiving food aid from ZF*

## Kenyan Clinic Brings Joy to Unexpected Community

Life in Kenya can be extremely harsh for those living below the poverty line. The country has a total population of 41 million people, many of whom suffer from treatable illnesses and diseases. To lessen the burden, Zakat Foundation of America (ZF) has established a mobile clinic in Kenya to tend to the health needs of impoverished communities.

Many communities in Kenya lack the basic necessities to live healthy lives and are without the proper resources needed to regularly monitor their health. This leaves them vulnerable to diseases and sicknesses that could otherwise be easily treated. In conjunction with the Ministry of Health, ZF's mobile clinic reached out to the most desolate community in Busombi, in Western Kenya's Matungu District.

ZF's Mobile Clinic has provided the people of Busombi with the following services:

- Examined and screened patients
- Dispensed drugs to patients
- Counseled and tested clients for HIV
- Provided nutrition health education to mothers
- Provided guidance to mothers and married adolescents
- Provided immunizations to children under 5 years of age
- Referred complicated cases to nearby government health facilities

ZF's mobile clinic has changed lives by offering several families an optimistic outlook on life. Our Kenyan representative shared this sentiment:

"The community said they did not expect to get free services and medicine. In fact most of them had ignored our call, but started streaming in the afternoon after realizing that it was really true. This forced us to close the clinic at dusk instead of mid-afternoon as planned."

This community never encounters such care, let alone attention, due to their social status. Our Kenyan representative also stated, "We were shocked and touched when we saw needy community members who have been suffering from treatable illnesses but because of lack of information or economic power, they have been unable to get treatment."

ZF is committed to providing the marginalized with adequate health care and health education in order to eradicate treatable illnesses and diseases in Kenya. ■



*Kenyan mobile clinic beneficiaries receiving medical screenings*







*Clinic in Lebanon to aid Syrian refugees*



## Syrian Crisis Update: ZF Opens a Second Health Clinic in Lebanon

In times of crises, the need for urgent health care cannot be underestimated. Many who receive care face a life-threatening condition that requires immediate medical care.

As the brutal crackdown of Syrian President Bashar al-Assad persists, the need to provide health care to victims of this crisis increases. More than 5,000 Syrian refugees have fled to Lebanon since the conflict in Syria began and many require health care.

Zakat Foundation of America (ZF) began an emergency relief effort to help Syrian refugees shortly after the turmoil began in mid-March. We established a health clinic in Wadi Khaled in the north of Lebanon to serve the refugees.

Health care is an ongoing need for Syrians as well as for the local Lebanese in the region of the refugee camps. In addition to maintaining ZF's existing health care clinic, a second clinic opened in mid-September.

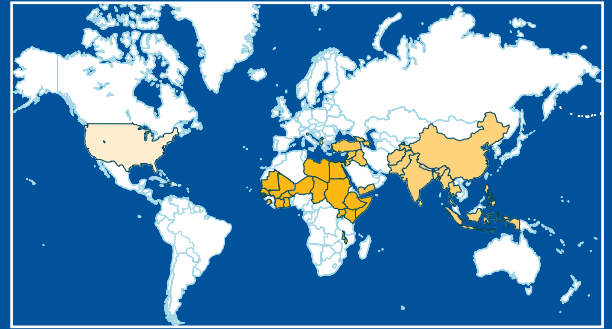
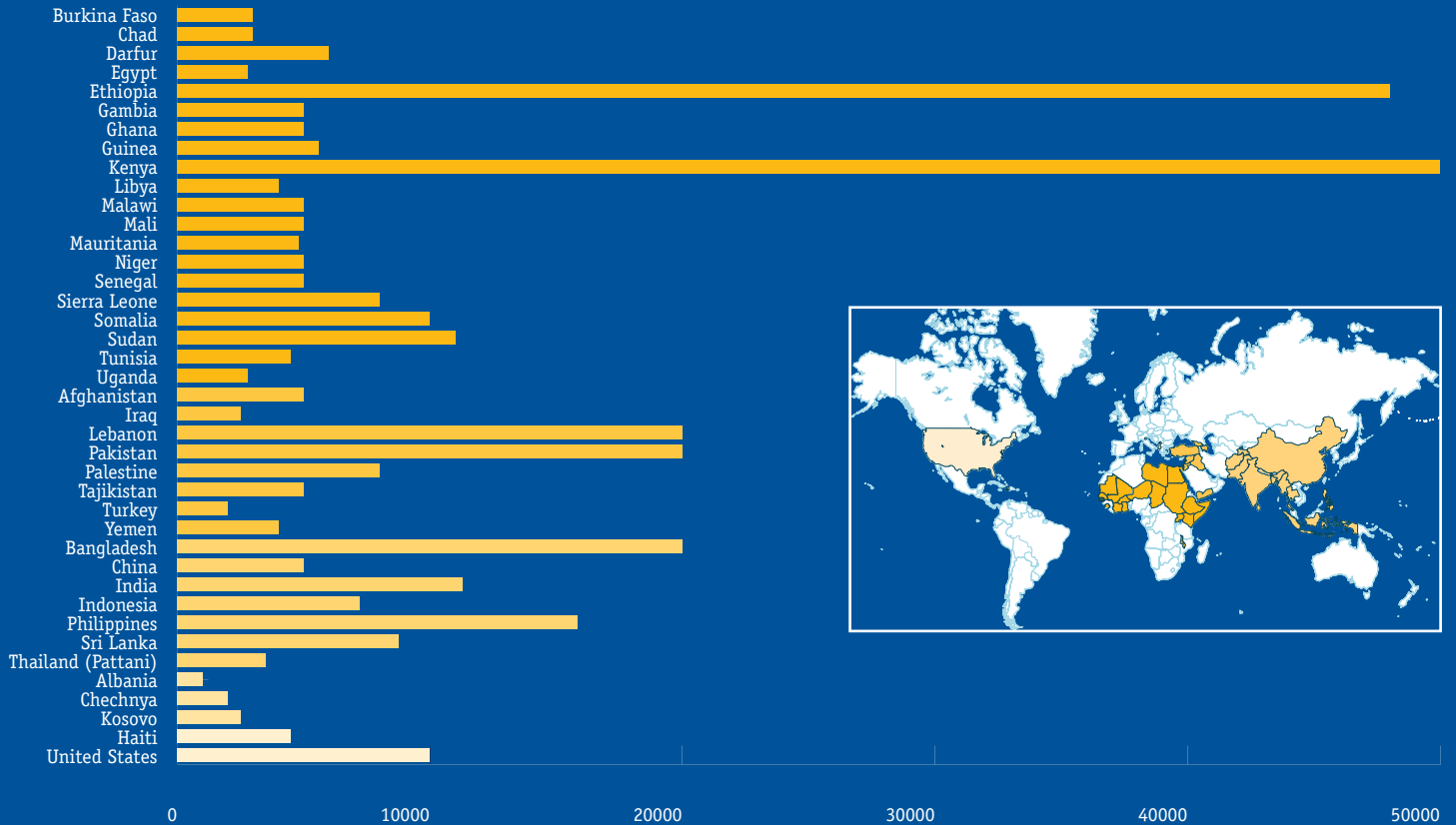
We hope to add a mobile clinic to our health services. Because everyone cannot come to the clinic, we hope to bring the clinic to them.

We hope that our donors will aid this community and help ZF in our aim of donating a mobile clinic. We pray that, *inshallah*, health and peace will soon come to the Syrian people. ■

# 2011 RAMADAN PROGRAM

## HIGHLIGHTS

2011 RAMADAN PROGRAM BENEFICIARIES



Number of Beneficiaries





# 351,633

## BENEFICIARIES IN 40 COUNTRIES

Beneficiaries received hot iftar dinners, food packages, and Eid gifts throughout Ramadan in 2011.







## Backpacks to USA and Abroad: *Connecting Children Across the World*

Just before school begins each fall we love when the local school children come to Zakat Foundation of America's (ZF) offices to help with our Backpack Program. The students pack the basic school supplies that we have purchased into bags that will be delivered to needy students just before they begin school. When these volunteers get involved in this activity you can clearly see they get really excited about doing it! Some even earn community service hours for their work.

This fall these students helped send 600 backpacks on their way to other, more needy students in Chicago, its south and southeast suburbs, and surrounding areas such as Markham and Harvey, Illinois. To most efficiently distribute the bags we partnered with:

- > Blue Island Library
- > A police and probation department working in local schools
- > Habitat for Humanity's family programs
- > Local non-profit South Side Family Services, serving both Muslim and non-Muslims
- > Local mosques

From our new ZF East Coast office we distributed an additional 200 backpacks in Delaware, New Jersey, and New York.

This year we shipped several hundred bags abroad to Tunisia, Haiti, and Pakistan. In previous years we have also distributed bags in Bangladesh, Gaza, and Lebanon.

For our international backpack distribution, our donors send us backpacks that they purchase and fill with school supplies, hygiene items such as toothpaste and toothbrushes, and often a toy or stuffed animal. Some donors include photos of their own child as well as a letter, which their child has written to the child receiving the backpack.

Thank you to all who were a part of this annual program. We had fun and brought surprised smiles to the children receiving the bags. The children who wrote letters or helped pack bags learned the joy of giving. What a beautiful way to teach children how to become a kind and charitable force in the world! ■





Fu-Xing School class



## Education and Community Development in China: A Report from the Fu-Xing School

Your donations touch the lives of high school students and their community in Gansu, one of China's poorest provinces. Our Chinese representative shared this story on how Zakat Foundation of America (ZF) impacted the Gansu community:

*Local Muslims founded our school to improve Muslims' education in an area where both educational and living conditions are far behind other regions. More than 90 percent of our graduating students continue to college and other schools of higher education.*

*However, the government implements a policy of free education for primary and junior middle schools that does*

*not allow us to collect fees from our students. Thus, we couldn't support ourselves and it was difficult to pay teachers' salaries. We lacked four months of salaries each school term.*

***Praise be to Allah (swt), the support from ZF allowed us to pay our debts incurred from paying teachers' salaries. So far, ZF has aided us in operating the school.***

*In 2007, ZF assisted us in buying a mini van, which we use for daily school affairs. This has greatly improved our working conditions.*

*During every Ramadan and Udhya/Qurbani ZF brings toys to our community and school. Not only have our students*

*enjoyed these precious and holy gifts, we shared these gifts with our neighboring communities in need. ZF began offering us shares in 2005, a year after the school opened.*

*These programs have become part of our normal and joyful activities and all of us, including our Muslim neighbors, enjoy these gifts so much that we look forward to them every festival season.*

Your donations are the key to supporting and expanding this educational and community-based success! Please donate to the Fu-Xing School. ■

## Expanding to the East Coast: ZF's Delaware Community Center

Zakat Foundation of America's Community Center (ZFCC) in Delaware, was opened this May to provide services for the community in Delaware and surrounding states. Since its opening:

- > More than 3,000 people have benefited from its services and programs
- > Over 70 people each week physically use the center
- > More than 50 volunteers have given their time to offer various services

The free services we provided this summer included:

- > Math Enrichment Programs
- > SAT Preparation Class
- > Reading, Writing and Crafts Class
- > Writing Workshop
- > Women's Aerobics Class
- > Tumbling Class
- > Children's Knitting and Sewing Class
- > Arabic Classes for adults and Learning the Deen Class

Other social service programs provided by ZF include:

- > Monthly Mobile Soup Kitchen/Food Distributions at Masjid Al Kauthar in Wilmington (100 people each month)
- > Emergency Relief Food Distributions for 120

homeless in Atlanta, 100 tornado victims in Massachusetts, and several hundred tornado victims in Alabama

- > Food Pantry (we collect nonperishable food and distribute in the community)
- > Backpack Distribution Program (new backpacks filled with school supplies were delivered to 200 needy children in Delaware, New Jersey, and New York)
- > Providing Iftars (this Ramadan 2,700 people attended 13 Iftars)

As one program participant, sister Ahlam, wrote about us, "Watching the center and how much you do for the community has taught me that giving is not only through money but extending your hand out to help in a small or big way. Thanks for all that you have done."

The ZFCC has grown in the community in a short amount of time and the community's gratitude and enthusiasm are palpable. ZFCC's programs and services will expand this fall. Similar social service centers are planned in Philadelphia, New York, and the D.C. area. ■



*Top to bottom:  
Backpack beneficiaries in  
Delaware; ZF volunteers  
distributing food in  
Atlanta*



## Orphan Sponsorship Offers Path Out of Poverty: *Abu Yusof's Story*

Zakat Foundation of America's (ZF) orphanage in Dhaka, the capital of Bangladesh, welcomed Abu Yusof when he was only eight years old and was working as a house servant. Abu Yusof is now in sixth grade and ranks number one in his class. Inspired by his teachers, he aims to be a teacher himself one day.

Abu Yusof was sponsored through ZF's program, but many more orphans like him are still waiting for sponsors.

Orphan sponsorship is one of ZF's flagship programs. We currently supports approximately 1,000 orphans in the following locations:

- > Bangladesh
- > Gaza
- > Ghana
- > Lebanon
- > Palestine
- > Sri Lanka

### What does orphan sponsorship mean?

Orphan sponsorship is the easiest and most effective way to make a needy child a part of your family. When you join the sponsorship program—either by a monthly donation to a particular girl or boy or by giving to the general fund—your money is used to provide food, clothing, education, and health care for your sponsored child.



*Abu Yusof*

Abu Yusof is now in sixth grade and ranks number one in his class. Inspired by his teachers, he aims to be a teacher himself one day.

Our orphanages have caregivers and teachers who provide the essential support needed by these children who no longer have the care and support of their parents. Children receive help with their homework and day-to-day problems. In cases of severe behavioral and health issues due to the loss of parents, the safety and security of the orphanage, the support from caring adults, and the friendships that grow in the orphanages are the best way for these orphans to move beyond their hardships.

In 2010, American nurses Donna Neil and Ihssan Tahir visited and assessed the Dhaka orphanage where Abu Yusof lives. They found the "living conditions are excellent and the orphans are well kept." They noted a classroom, large sleeping area, and recreational area for 35 orphans ranging from ages 5 to 13. They met the staff members who take care of the children: the head teacher, two cooks, and one support person.

Children are the most vulnerable members of our society. In the countries where our orphanages are located, it is not uncommon for orphaned children to beg or work on the streets in a desperate attempt to fend for themselves. Many of these children do not survive on the streets.

By sponsoring an orphan you give a child a home. Life in the orphanage will offer your sponsored child a chance not to just survive, but to thrive and lead a normal life.

Your donation can have a huge impact on a small life. Make an orphan like Abu Yusof a part of your family today. ■

## Zakat Foundation of America Speaks on Hunger at UIC

On October 6<sup>th</sup>, 2011, Zakat Foundation of America (ZF) was selected as the beneficiary for an event hosted by the University of Illinois at Chicago's Muslim Student Association (MSA). The event was the Fast-A-Thon, which invites the student body to fast from dawn to dusk in an effort to raise awareness about global hunger. The Fast-A-Thon is a national event held by MSAs all across the country.



This year UIC's MSA focused their fundraising efforts on Somalia, which suffered the worst famine in 60 years. The effects of the summer famine still have a lasting effect on over 500,000 Somali refugees. The

event brought a diverse audience of students and professors of all faith backgrounds to fast in solidarity with the millions that go hungry involuntarily every day. Our ZF representative spoke to a full crowd. When asked about what college students can do he stated, "We cannot eradicate hunger but we can change the conditions that produce hunger and that's where you play a significant role. As the future leaders, you can change the course of the future based on your awareness or indifference to world events. I implore you to continue learning about impoverished communities and think critically on how you can make a change in their lives."

Organizing events that focus on hunger issues are an important step for the next generation to help produce positive change for our brothers and sisters worldwide. ZF is honored to contribute to such initiatives and encourages more events which raise awareness about hunger and poverty. ■

**Web Exclusives:** Read more about these stories online at [ZAKAT.ORG](http://ZAKAT.ORG).

### 10 Years Onward: Envisioning the Future for ZF

In the fall of 2001, Zakat Foundation of America (ZF) was established as a small organization intent on giving donors an opportunity to connect with communities across the world. ZF supporters could impact the lives of children, mothers, and families across the globe with a simple donation.

Consistently, ZF has been recognized by charity rating agencies in America and abroad for our quality services. Going forward we will continue providing quality services and

move towards impacting our beneficiaries in a greater way. We hope to achieve this through an investment of resources in sustainable development projects. In the past 10 years, we have slowly moved towards sustainable development projects, and communities have reaped the benefits as they became empowered and financially independent.

With the help of Allah (*swt*) and all our friends and supporters, we will continue our path of impacting lives through education and empowerment. ■

### Charity Navigator 4-Star Charity



Zakat Foundation of America (ZF) is proud to announce that we have received a 4-star rating for sound fiscal management from Charity Navigator. Charity Navigator is a premier charity evaluator that objectively evaluates the work of charities all across America in order to provide donors with the necessary information to securely make a donation.

ZF has been awarded this honor for three consecutive years. Only 13 percent of all evaluated charities have achieved this feat. ■



## Udhiya: ZF Distributes ONLY Fresh Meat

ZF buys animals in countries where we distribute shares of Udhiya/Qurbani. We do this in order to provide fresh meat on the first three days of Eid, instead of frozen or canned meat. The prices of livestock differ from country to country, and we match our Udhiya/Qurbani prices to the actual cost of buying livestock. The price of an animal in New Zealand, for instance, is one third of the price in Jordan or Egypt. ZF buys livestock in Jordan in order to provide fresh meat to needy people on Eid.

Natural disasters such as flooding, earthquakes, droughts, or man-made disasters such as wars affect the prices of animals. In Pakistan, the price of Udhiya/Qurbani skyrocketed because there was a shortage of supply due to the high number of livestock that perished in the flood. Another reason for the differences in prices is that some countries supply fewer animals than the demand, or the demand suddenly increases before Eid. So if you see a price difference do not be surprised, rather pray for all those who have been affected by the flood water and give generously to support those in need. ■

ZF Udhiya/Qurbani 2010 beneficiary with fresh meat



## IS UDHIYA/QURBANI AN OBLIGATORY CHARITY?

Our scholars have characterized the practice of Udhiya/Qurbani as either a confirmed practice of the Prophet (which nearly carries the weight of an obligation), or as an outright obligation (*wajib*). To neglect Udhiya/Qurbani when one is able to do it is in the least case a reprehensible (*makruh*) act and possibly an outright violation of a compulsory religious injunction.

## CAN I PERFORM UDHIYA/QURBANI ON BEHALF OF MY MOTHER WHO HAS PASSED AWAY?

According to the majority of the scholars, one has to perform Udhiya/Qurbani on behalf of him or herself before he/she makes the intention to give Udhiya/Qurbani on behalf of loved ones who have passed away.

## HOW DOES ZF CHOOSE THE COUNTRIES WHERE UDHIYA/QURBANI WILL BE PERFORMED?

There are three categories when choosing countries in which to perform Udhiya/Qurbani.

- The first is the poorest countries in regions known to house large populations of Muslim destitute and needy, for example, the slums in Bangladesh and New Delhi, drought-stricken Mauritania and Somalia.
- The second category includes countries that are a special interest to the Muslim community, like Palestine, Iraq, and Darfur.
- The final category is countries that, despite having areas of unbelievable poverty, are not necessarily the main regions that traditionally concern the Muslim community. Udhiya/Qurbani grants these deserving people meat in their diet.

## HOW DOES ZF CHOOSE THE ANIMALS TO BE SACRIFICED?

In countries where ZF has regional offices animals are purchased about six weeks before Eid ul-Adha to ensure the best prices and the first pick of sheep, lambs, and cows in accordance with the Sunnah of the Prophet Muhammad (*saw*): to give charity from the best of one's belongings and to give to others the quality you would wish for yourself. During the weeks leading up to Eid, the animals are carefully maintained and sustained by the best care and fed the best food. ■



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