

SUMMER 2011

ZAKATNEWS

The Leader in Empowering Lives through Zakat



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: Syrian boy recieving food aid from ZF

FROM THE DIRECTOR

Dear Donor and Friend,
Assalamu alaykum (Peace be upon you),

This newsletter highlights stories from some of the people we serve through our many programs. Nafisatu from Ghana lost her father at 16 which forced her to quit school and live on the streets while searching for work. Zakat Foundation of America’s (ZF) sewing program saved her life. Nafisatu now runs a small shop that allows her not only to support her mother and four siblings, it allowed her to marry and have two children. And there is Ahmad from Lebanon, who lost his father to aimless bullets before he was born. A mere \$50 sponsorship helped return the brightness to Ahmad’s eyes and tenderness to his smile. With even such a small gift, Ahmad and his family have a chance at a life again.

Unfortunately, the enormous challenges of Nafisatu and Ahmad are not rare cases. Every single day, our representatives face similar stories around the world. We provide assistance to thousands, but we leave many more without support due to insufficient funding. On behalf of those we have supported, I would like to thank you from the bottom of my heart for your contributions. On behalf of the others who still need our support, I ask you not only to give this Ramadan, but to double your giving.

Once more Allah (swt) has blessed us with Ramadan: the month of compassion as well as the month of giving. Though we end our daily fasting with an evening meal, there are many who go to bed with hunger. There are millions who are unable to provide the basic necessities for their families. Please extend your hand of generosity and show them that you care.

WHAT CAN YOU DO THIS RAMADAN?

- > Fast during this blessed month to gain the reward and feel with those who go hungry
- > Pray your daily prayers as well as the Taraweeh prayer
- > Give your annual Zakat (use our online Zakat calculator or the enclosed Zakat Calculation Worksheet)
- > Give Sadaqah in addition to your Zakat for programs such as orphan gifts and Fitra

Last Ramadan, ZF programs—including providing warm Iftar meals, food packages, Eid gifts, and Fitra payments—reached over 225,000 people like Nafisatu and Ahmad in 32 countries. This year, we need to assist so many waiting for our help all over the world. We hope we can double our efforts this Ramadan, with your generous donations.

Please rush your Zakat, Sadaqa and Fitra contributions today in the return envelope to help needy brothers and sisters. May Allah (swt) reward you for your generosity and compassion.

Your Brother,

Khalil Demir

Khalil Demir
ZF Executive Director



Khalil in Haiti assisting with relief

NAFISATU’S STORY

GHANA

Nafisatu: How My Life Changed

Life in developing countries can be harsh on children, especially orphans, as they tend to face the most challenges and often struggle to survive. Nafisatu’s life as an orphan in Ghana has been more difficult than others.

Nafisatu is the oldest of five siblings. When her father became ill, her family had to depend on the support of relatives who were just as poor. Nafisatu’s father eventually died from a stroke and left the family in a desperate situation. Nafisatu was just 16 years old. She left school thinking that she would be able to find a job to help her family, but instead became a street kid like so many other orphans. She describes this period of her life as a nightmare, “I was always scared that something would happen to me,” she explains.

A friend told her about an organization that was offering free sewing classes and Nafisatu decided to look into this opportunity. She said that she almost wept when she saw the name “Zakat Foundation of America” (ZF) and realized how her life could change.

Alhamdulillah, not only was Nafisatu accepted into the sewing program and received training, but she also received a \$50 monthly stipend to cover expenses. After learning she was accepted into the sewing program, she wanted nothing more than to share this great news with her mother.

Nafisatu trained for six months on basic, intermediate, and advanced sewing skills. She passed the requisite exams, and after receiving her diploma, she was gifted a sewing machine from ZF to help her start her own business. Nafisatu’s sewing business grew to the point where she could rent a small shop that would not only support her mother, but also allowed her to marry and start her own family. Today, Nafisatu has two children and lives in the city of Kumasi, Ghana, where she operates her sewing shop.

What started as a simple sewing class has changed her life for the better, Alhamdulillah.

Imagine for only \$50 a month for 6 months a life can easily be changed. Many young girls and single mothers are waiting to enroll in classes today. Please consider supporting training and education to empower the life of a woman forever!

IT COSTS:

- > \$2,000 to empower 5 girls like Nafisatu to become self-employed
- > \$1,200 to empower 3 girls with training, 6 months of support, and a sewing machine
- > \$400 to empower 1 girl with training, 6 months of support, and a sewing machine
- > \$300 to train and support 1 girl for the entire program
- > \$100 to gift a sewing machine to a needy, sewing program graduate

Any amount you are able to give is a great gift to these girls and women.

Please rush your tax-deductible, zakat-eligible donation today to empower lives through your Zakat and Sadaqa. For more information, please call us at 1.888.ZAKAT.US or visit us online at zakat.org. ■



Sewing School in Ghana has graduated at least 15 women for two years in a row

Six Months On: The Mid-East Crisis

Emergency Relief Efforts Continue in Region

Since February, Zakat Foundation of America (ZF)—with your support—launched Humanitarian Relief projects to help victims of the growing political turmoil in the Mid-East region. Over the past six months, ZF has successfully:

- Implemented a Refugee Rescue Program, in partnership with UNHCR and International Organization for Migration, to return Libyan refugees to their countries of origins.
- Delivered a ship filled with rice, pasta, sugar, tea, baby milk and food, cooking oil, bottled water and medicines to the besieged residents of Misrata, Libya.
- Distributed daily food and water to thousands of refugees at the Tunisian-Libyan, Syrian-Lebanese and Syrian-Turkish borders.
- Provided medicines to support the urgent work of the Tunisian military field hospital.

Until these appalling and heartbreaking crises resolve, we will increase our commitment to reaching our brothers and sisters most in need of our resources, charity, prayers and our care. ■



Above: Food preparation in Ras Jdir Refugee camp

Right: ZF provided aid in Libya by air, land, and sea



Humanitarian Crisis in Syria

Emergency Aid Grows as Conflict Spreads

The situation in Syria becomes more tense and violent daily. The Syrian government continues to respond to its people with excessive force. Over 1,600 people have been killed. Syrian police have detained injured people seeking medical attention. Many injured agonize in pain because their fear of detainment has kept them from getting medical care.

For fear of being killed or arrested, at least 10,000 Syrians have already crossed into Turkey, and 9,000 escaped to Lebanon. Thousands more are waiting to cross into safety many of whom are women and children. Our Zakat Foundation of America (ZF) representative in Lebanon, Sheik Ghaleb, has stated that the refugees “left in a rush, leaving everything behind. It is obvious they were running to save their lives. So they need everything: from food to shelter, from baby formula to basic medical care.”

Since the beginning of this conflict all of our Middle East representatives were on alert, ready to provide help to our Syrian brothers and sisters. ZF has dispatched volunteers

to assist Syrian refugees with their arrival in Turkey. We are providing food, water, and medical assistance to these refugees who have nothing. By the grace of Allah, we are doing our best to continue to provide humanitarian relief to our Syrian brothers and sisters.

Until these dark times have passed, we need you to help us

be the light to our brothers and sisters suffering from these injustices. Please pray for the people of Syria, and continue to support our efforts so that their hope can be restored.

Please rush your donation so that we can continue to bring food, water, medical assistance and shelter to Syrians. Use the envelope in this newsletter or donate online at zakat.org. ■

Syrian children receiving food aid in Lebanon



ZF Syrian Humanitarian Campaign gives priority to alleviate the struggles of children in this conflict.

UNHCR Recognizes ZF’s Work in Ivory Coast

Violence broke out in the Ivory Coast in November 2010 following tense presidential elections. As the situation grew more complex, the conflict ignited longstanding ethnic disputes and significantly increased abusive attacks on foreign migrant workers. Zakat Foundation of America’s (ZF) Ghana office responded promptly with refugees at Camp Berekum just inside Ghana’s border with the Ivory Coast.

Although the major fighting in the Ivory Coast has subsided, people do not feel safe to return home quite yet. ZF recently received a letter of thanks from Mr. Nana Asiedo, the manager of the United Nations High Commissioner for Refugees (UNHCR) camp where ZF is assisting refugees. The text of the letter is reproduced here. ■

Dear Mr. Demir,

On behalf of NADMO (National Disaster Management Organisation) I would like to sincerely thank the Zakat Foundation of America for your generous gifts of clothes, food, communication equipment and support for small enterprises in terms of sewing machines. We know that the refugees from Cote d’Ivoire are also very grateful. Your commitment to helping them in Brong Afaho community is sincerely appreciated.

The short term aim is to establish these refugees in a more permanent camp with better facilities and service provision. With the help of donations from supporters such as you we hope to continue to see improvements in their living conditions.

Thanks again for your generous support of our efforts to provide humanitarian assistance to the refugees from Cote d’Ivoire.

Best wishes,



Mr. Nana Osei Asiedu
Camp Manager
Berekum Camp

Humanitarian aid to refugees of the Ivory Coast



“With the help of donations from supporters such as you [ZF] we hope to continue to see improvements in their living condition.” –Mr. Asiedu



Essential food items were delivered to Ntideynawen School students in Niger



Outlook on Niger Food Crisis

Habilan Hamidan is the village chief of Tazorat, Niger. He recounts the experience of the food crisis afflicting Niger: “This year is very difficult for us. People have lost many of their animals. Parents send their children to school but they cannot remain as they have no food. In a year of drought, there is so little grass, herders’ animals accidentally ingest sand while attempting to graze which causes them to die. And farmers’ crops have failed. There is no food to be found at home during the summer months.”

Niger is one of the hottest and driest countries in the world. There is only one brief rainy season each year. The months

leading up to rains – March to August – are known as the hunger season. If a rainy season is too sparse, many fall prey to illness and death during the hunger season.

In partnership with RAIN, Zakat Foundation of America (ZF) delivered food to these rural herder and farmers. For herders, some of the food donated was grain for their herd animals. The herd animals are truly the source of life for desert nomads. The Young Men’s Herding Association of Foudouk said, “People who had left in futile search for animal pasture are returning to take part in the ZF/RAIN distribution. The words to thank the ZF/RAIN for

the Sahel and Sahara escape us because the animal feed is like gold for us.”

The program provided vital food to thousands of the most at-risk people in Agadez, a remote desert region of Niger. The food aid arrived at the right time as it threatened many parents and their children out of villages to search for food. Parents have incentive to send children to school with the help they received.

We thank all donors for their generous donations as they touch the lives of thousands of lives in infertile lands such as Niger, but as well as the world. ■

WHAT IS HUNGER?

HUNGER IS (according to the Oxford Dictionary):

1. The uneasy or painful sensation caused by want of food; craving appetite. Also the exhausted condition caused by want of food.
2. The want or scarcity of food in a country.

FACTORS TO HUNGER

- > **POVERTY.** Unequal distribution of monetary wealth.
- > **CONFLICT.** Conflict affects a people's poverty level and hunger because of the impact violence has on such people. Conflict often forces a people to find refuge in other countries or become displaced within their own country without employment, shelter, identification or a sustainable future.
- > **ECONOMICS.** Economics are a key component to hunger because of the unequal distribution of resources between developed and underdeveloped countries. Developed countries consume more resources than underdeveloped countries.
- > **CLIMATE CHANGE.** Climate change is considered by many as the primary contributor to hunger in the future. Increasing drought, flooding, and changing climatic patterns requiring a shift in crops and farming practices.

INCREASE IN #'S OF UNDERNOURISHED has been due to three factors:

- > **NEGLECT** of agriculture relevant to very poor people by governments / international agencies.
- > The current **WORLDWIDE ECONOMIC CRISIS.**
- > The **SIGNIFICANT INCREASE OF FOOD PRICES** in the last several years which has been devastating to those with only a few dollars a day to spend.



SIX MONTHS ON THE MID-EAST CRISIS: PROVIDING HUMANITARIAN AID TO THOSE AFFECTED BY THE CRISIS

Zakat Foundation of America (ZF) has launched several **EMERGENCY RELIEF CAMPAIGNS** in the **MIDDLE EAST**, including **LIBYA AND SYRIA**. Camps have been set up along the borders of those countries promptly due to the offices established in neighboring countries. **ZF HAS COMMITTED TO MAINTAIN THESE CAMPAIGNS** as long as there is a **NEED FOR SUPPORT AND AID**.
Read more on p. 4-5

“And they give food in spite of love for it to the needy, the orphan, and the captive.”

—Surat Al-'Insān: 8



99,840 FAMILIES benefitted from 2010 Udhiya/Qurbani

Provided fresh meat to hungry and needy families in 37 countries.

Read more at zakat.org



RAMADAN BENEFICIARIES 2010: 229,892 IN 32 COUNTRIES

received hot iftar dinners, non-perishable food packages and Eid Gifts throughout the month of Ramadan in 2010.

- > 69,364: South Asia
- > 17,458: Europe and Central Asia
- > 45,619: Sub-saharan Africa
- > 44,410: Middle East and North Africa
- > 17,412: East Asia and Pacific
- > 28,129: Latin America and Caribbeans
- > 7,500: USA (23 locations in 8 states)

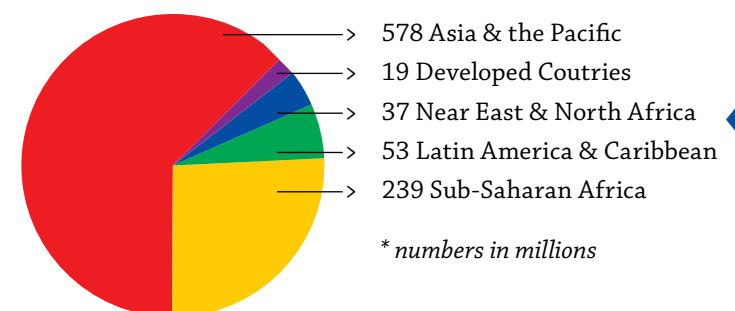
Ivory Coast

ZF Ghana office has launched a emergency relief campaign for the Ivory Coast refugees.
Read more on p. 6



GIVE YOUR SUPPORT TODAY AT ZAKAT.ORG

POVERTY ACROSS THE GLOBE 925,000,000 HUNGRY PEOPLE IN 2010



Navajo Reservation

The situation on the Navajo reservation was similar to a war-torn country. Access to food was nearly a 30-mile walk. There was no running water or electricity.
Read more at zakat.org.



Niger Food Aid

The food program provided staple items to thousands of the most at-risk people in Agadez, the remote desert region of Niger.
Read more on p. 7



13.1% OF THE WORLD POPULATION

925,000,000 SUFFER FROM HUNGER



Water wells in East Africa

Water Wells Saving and Improving Lives in East Africa

Ramadan fasting may be the closest we come to know what it’s like to live without enough water. Yet water scarcity affects one in three people on every continent. For roughly 400 million African farmers living on less than \$1.25 a day, even a small delay in the rains, let alone droughts, may have grave effects on their lives.

A series of micro-studies documented in the 2009 UN Global Assessment Report on Disaster Risk Reduction, mostly from Africa, suggested that droughts often lead to stunted growth and malnutrition in children, declines in school enrollment, and prolonged poverty.

Somalia experienced its worst drought in a decade in mid-2009, placing 3.2 million Somalis in dire need of water. In Ethiopia, an estimated three-quarters of the population lack easy access to clean drinking

water. As a result, many people fall ill with life-threatening diseases like acute diarrhea and cholera.

From 2009 to 2010, Zakat Foundation of America (ZF) built five wells in drought-stricken Somalia and Ethiopia. One ZF well, constructed in a village in the Somaliland region of Ethiopia, provides quality drinking water to more than 400 families, crucially benefiting as many as 2,500 people and their livestock. Another well, in the Barbare District, benefits over 200 households, an estimated 1,500 people and their animals, and saves them from walking miles to collect water from contaminated sources.

ZF’s well construction is part of our sustainable development campaigns. ZF is committed to addressing water shortage issues troubling poor communities in East Africa and around the world. ■

Welcome Orphan Ahmad Ahmad Khaled to the ZF Family
Your Support Brings Back His Smile

Ahmad Ahmad Khaled of Lebanon will celebrate his third birthday this September. Before Ahmad was born, his mother, Waroof Sharaf Al Din, and his five brothers and one sister—Hadi, Ali, Jibreal, Nasrallah, Oamran and Aaesha—were living in a small house in Aakar city. But Ahmad was never to know his father.

One day in May 2008, his father left his house when he thought the streets were safe from conflict. Unfortunately, when he went out there were armed groups firing gun shots aimlessly and a bullet hit Ahmad’s father in the chest. Without warning he was killed immediately.

Three months after his death, his youngest son Ahmad was born. This child—born an orphan—was given his father’s name.

Children who lose a father not only suffer deep emotional losses, they are less likely to do as well as

children with both parents. In Ahmad’s case, his father’s absence plunged him and his family into economic insecurity and instability.

Thankfully, even a little aid goes a long way in buffering children from the effects of their family’s

In Ahmad’s case, his father’s absence plunged him and his family into economic insecurity and instability...ZF has stood beside Ahmad and his family.

tragedies and financial suffering. The Zakat Foundation of America (ZF) in Lebanon has stood beside Ahmad and his family, giving them a \$50 sponsorship.

Though our gift may not be enough, Ahmad and his mother have made their gratitude for our help visible in the return of

their smiles. Our small donations to Ahmad have decreased a mother’s burden and the suffering in the soul of this orphan. With your donations ZF can continue to sponsor Ahmad and the 800 orphans like him who ZF currently help. Let’s give them many happy birthdays to remember. ■



Inset: Ahmad Ahmad Khaled



Right: Orphans sponsored by ZF

Kenyan Town Celebrates First Permanent Mosque

ZF Partners with Local Organization in Kenya to Build a Mosque

The Zakat Foundation of America (ZF) helped residents of Sangalo town in the Samulia region of Kenya achieve their dreams of building their first permanent mosque. The mosque opening on April 1st was jubilantly celebrated by most of Sangalo town.

The mosque is significant to the entire community in both religious and social development. It will serve as a keystone to learning, growth, and community prosperity. The impact crossed over religious lines offering support to the entire community.

At the opening ceremony the District Social Development Officer, Rodgers Waliula, commended the trust and unity exhibited by Muslims and acknowledged the generous donation received from ZF.

Along with the local Islamic Youth Community Organizations (IYCO), ZF to carefully implemented the project. The mosque will be managed by IYCO and will serve four sub-locations and two college institutions.

Mr. Waliula stated the mosque building project was aligned with the government’s policy of demand driven development and promotion of the harnessing of local resources for community development. Supreme Council of Kenya Muslims (SUPKEM) representative, Abdiswaleh Wafula, also thanked ZF and challenged the Samulia leaders to ensure other development,

especially in the education sector.

We are so excited to share this momentous and joyous beginning with our brothers and sisters in Kenya. ZF will, inshAllah, continue to support this community as they continue to thrive. Your donations build strong foundations for developing communities like the community of Sangalo town. ■



Workers constructing the Sangalo mosque in Southwest Kenya



The Sangalo mosque in Southwest Kenya is significant to the entire community in both religious and social development. It will serve as a keystone to learning, growth, and community prosperity.



The completed mosque in Southwest Kenya

ZF East Coast Office: Open for Business

As Zakat Foundation of America's (ZF) operations expand, an East Coast office was launched earlier this year. Based in Delaware, ZF East Coast provides several social services locally as well as to impoverished communities in neighboring states.

"The decision to launch an office on the East Coast was to respond to devastating unemployment, underemployment, and inequity in education. Furthermore, the services we envisioned would eradicate the need for dependence on government aid and uplifting the morale of all people we support," says the ZF representative on the East Coast.

Here is a list of the social services provided by the East Coast Office:

- > Mobile Soup Kitchen
- > Food Pantry
- > Educational activities and tutoring
- > Foster Parenting Certification
- > Disaster Relief Training

If you are interested in learning more about ZF East Coast services, contact Murat at murat@zakat.org or 21 Prestbury Square Building, Newark, DE 19713. ■



Children attending the ZF East Coast tutoring program

ZF Representative Retells A Navajo Reservation Story



Typical house on the Navajo Reservation

Zakat Foundation of America team traveled to New Mexico to assess the situation in the Navajo reservation. The situation on the Navajo reservation was similar to a war-torn country. There was no running water or electricity. Access to food was nearly a 30-mile walk. ■

Web Exclusive: Read more about this project and others like it at zakat.org.

SUSA Partners with Chicagoland Library Southside Community Gets Citizenship Exam Preparation

True to our goal of bringing needy communities more educational opportunities and resources, Zakat Foundation of America has partnered with a local Chicagoland library to offer educational programs. Especially in these trying economic times, the educational opportunities we offer can make a difference between someone being able to get a job and feed his family or going hungry.

This spring we launched our first School of Unity for Scholastic Advancement (SUSA) partnership with the Blue Island Library, located about 25 miles south of Chicago. Blue Island is a town of about 25,000 people with nearly 15 percent of its families living below the poverty line.



During the spring semester we offered a citizenship and résumé writing workshops at the library. Fifteen participants enrolled in the citizenship course. We are excited to report that our partnership in the area is off to a strong and promising start.

In fall, we will be expanding our efforts and creating a series of courses for this Southside community, as well as expanding from day classes to night and weekend classes. Stay tuned and expect to hear more about this new educational program!

Check us out at susainstitute.org ■

Launching a Green Ramadan

The Blessed Month of Ramadan is a month of fasting, worshiping, and donating to the less fortunate. However, Ramadan has taken on a different form in recent years, a month of over-consumption and wastefulness. For thirty days Muslims fast from sunrise to sunset to break their fasts with great bounties of food. Soon after they break their fasts they travel to their mosques in vehicles for Taraweeh prayer. This cycle continues for an entire month.

Over-consumption, wastefulness, and pollution have become unfortunate hallmarks to a tradition that values conservation and environmental awareness. In the Holy Quran, Allah says, "Do not be extravagant for Allah does not love the wasteful" [96:141]. The distaste of waste is further echoed, "But was not by excess, for Allah loves not the wasters" [7:31]. It is a religious duty to ensure that the environment is protected.

FACTS ABOUT WASTE:

- > We are losing forestland at a rate of 375 km² each day. This is more than the total area of New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New Jersey and Delaware combined.
- > In the next 30 years, as many as one-fifth of all species alive today will become extinct. Twenty three percent of all mammals' and 12% of all birds' species were considered "threatened" in 2003. Much of this is affected by the deforestation attributed to consumption of recyclable items such as paper.

For information on how to live green and to decrease your community's ecological footprint, download "My Mosque Goes Green" informational brochure from zakat.org. ■

Fu-Xing School, China



Zakat FAQs

WHAT IS THE OBLIGATION OF ZAKÂT AL-FITR?

Zakât al-Fitr is an obligatory charity due at the end of Ramadan. It means the Alms of Fast-Breaking because it marks the end of the compulsory fast of Ramadan. Unlike Zakât al-Mâl, which is a compulsory alms on wealth, Zakât al-Fitr is obligatory on all Muslims regardless of wealth (according to most 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.

WHAT IS THE PURPOSE OF ZAKÂT AL-FITR?

The purpose of Zakat 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). (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"

WHAT IS THE PAYMENT OF ZAKÂT AL-FITR?

Zakât al-Fitr is a minimal payment. In the case of America, the amount is determined to be \$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 or 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. ■



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