ZAKATNEWS

ZAKAT FOUNDATION Of AMERICA

The Leader in Empowering Lives through Zakat



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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



Dear Brothers and Sisters, Assalamu alaykum, Peace and Blessings.

Many years ago while visiting a cemetery in Turkey, a gravestone caught my attention. Not the stone itself, but what was written on the stone, made me take notice, reading it over and over in order to understand the message it was trying to convey. On the gravestone was written, "If I will not burn, if you would not burn, if they will not burn (i.e. sacrifice), how is it possible to bring light to the darkness of oppression (Dhulm)?"

It seems as if this is exactly what happened in the Arab world. Someone has to light a candle in order to lighten darkness. Mohamed Bouazizi, a Tunisian street vendor, set himself on fire on December 7, 2010 in protest of the confiscation of his wares. This act of desperation and helplessness sparked deadly demonstrations that ended a 23 year old oppressive regime.

The fall of the autocratic regime in Egypt followed that of Tunis. The revolution brought tyranny to its knees. While we are writing this article, social upheaval is continuing in the Arab world. Corrupted regimes are in fear, now that the people have left fear and are standing up for what is just and right. For many years, these regimes held on to power with iron fists. But iron fists cannot help them anymore. Social, economic, and political injustices reached a level that drove people to desperation. Fear will not and cannot force desperate masses into submission. Change will come one way or another.

It is difficult to predict the course of events but these regimes must take the wishes of the revolting masses into consideration. They must know that without freedom, justice, transparency, and accountability they will not be able to stop new revolutions. It is our firm belief that only economical, political, and social justice can bring about peace, equality and prosperity to the Middle East and to the world.

As an American Muslim humanitarian organization, we hold on to our American values. We believe in freedom, democracy, equality, social justice and peace. We stand for the human dignity. We believe human dignity must be respected, here at home and anywhere else in the world!

This in mind, we will offer our services to the needy, poor, destitute, elderly, orphans, and single mothers, in countries with political turmoil such as Egypt, Libya and Tunis. They need our help, to survive these uncertain times. We hope to reach as many people as possible. We count on the help of our Lord, God Almighty (swt), and our beloved donors.

Peace and blessings, .

Khalil Demir, Executive Director



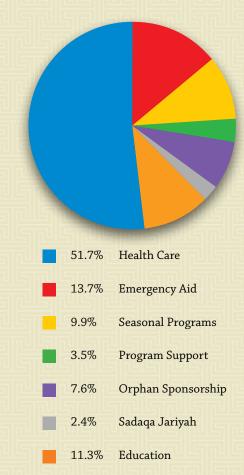
FINANCIAL STATEMENT

In 2010, 93 cents of every dollar donated went directly into our programs



PROGRAM ALLOCATION

By the grace of Allah, and the generous support of our donors and volunteers, Zakat Foundation of America has been able to provide consistent relief and development efforts to those in need, as well as improve the quality of our program services and increase our fundraising efficiency.





Certified Public Accountants 7900 S. Cass Avenue Darien, Illinois 60561 (630) 960-3337 FAX (630) 960-9960

INDEPENDENT AUDITORS' REPORT

To the Board of Directors
The Zakat Foundation of America

We have audited the accompanying statements of financial position of The Zakat Foundation of America (a not-for-profit organization) as of June 30, 2010 and 2009 and the related statements of activities, functional expenses, and cash flows for the years then ended. These financial statements are the responsibility of The Zakat Foundation of America's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The Zakat Foundation of America as of June 30, 2010 and 2009 and the changes in its net assets and its cash flows for the years then ended, in conformity with accounting principles generally accepted in the United States of



November 12, 2010

Natural Disasters Continue to Affect Haiti

Distributing Food Packages to Victims of Hurricane Tomas



In early November 2010, the people of Haiti gripped themselves for the crippling affects of Hurricane Tomas. The Hurricane hit Haiti with less intensity than was expected. The rains and heavy winds did not do much damage to the capital city of Port au Prince, yet the Hurricane's force was truly felt in a town called Leogane, approximately twelve miles west of the capital.

Leogane was at the epicenter of the January 2010 earthquake that destroyed nearly every house and building there. At least 30,000 of its residents died as a result of the earthquake. When Hurricane Tomas struck the town, an estimated 90,000 people were still living in tent camps. Many of these camps were completely flooded as the storm waters submerged the town.

In the wake of the storm, access to food and clean water became a vital priority for the people in Leogane. Zakat Foundation of America's (ZF) representatives on the ground in Haiti traveled to the flooded area and distributed food packages to the victims. The families expressed their gratitude to ZF for remembering them at such a crucial time.

ZF is committed to staying in Haiti long-term. It provides emergency relief when necessary, while also implementing programs that help Haitians rebuild better futures.

Local Community Unites Once Again to Assist Flood Victims

Zakat Foundation Sends \$150,000 in Aid to Pakistan

Zakat Foundation of America (ZF) maintains its ongoing commitment to help ease the suffering of the poor and disaster-stricken people of Pakistan. Since its establishment in 2001, ZF has been actively helping the needy in Pakistan through orphan sponsorships, seasonal food distributions, and supporting schools for refugees and emergency relief operations during the 2005 and 2008 earthquakes, 2009 Swat Valley conflicts, and 2010 flooding disaster.

"The shipping container is the second shipment to Pakistan since the flood disaster in Ramadan 2010. Since the flooding took place in Pakistan, our community has rushed to help once, twice, and is willing to help again and again to assist our brothers and sisters in need," states Khalil Demir, Executive Director of Zakat Foundation of America.

Students from all over the community rushed to help in sorting, packing, taking inventory, tagging, stacking and loading the donated items into the 40-foot container. These students came from Universal School, Aqsa School, Stagg, HS, Moraine Valley Community College, Reavis HS, Conrady Jr. High, and included many mothers who took part in this great experience with their children.

"By collaborating with the schools, local organizations, Masjids, and their communities, we have collected medical supplies and equipment, blankets, clothing, hygienic supplies, school supplies, bicycles, dried foods and money for victims of the flood," said ZF's Social Service Director, Sheryl Bilal.

The Container will be received by a ZF representative currently in Pakistan, who will distribute the goods to the needy and vulnerable throughout the flood-affected areas.



Please visit our website at www.zakat.org to view pictures of our current relief efforts in Pakistan.



Sewing School in India Creates Environmentally Friendly Bags



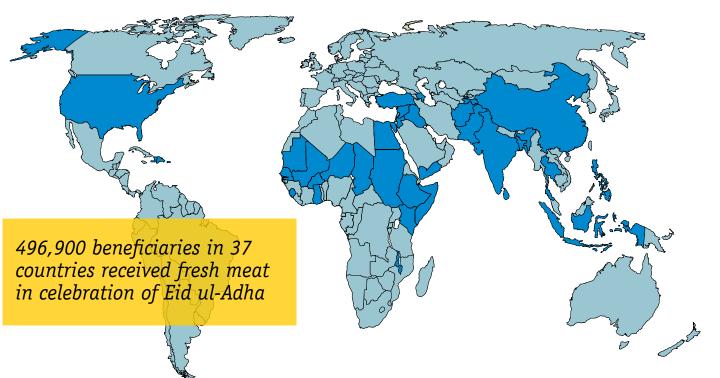
In order to maintain hygienic standards when distributing Udhiya/Qurbani meat, Zakat Foundation of America (ZF) and its partners ensure that all meat is packed into bags. The students at ZF's Sewing School in Hubli in the state of Karnataka, India have taken a step further by creating eco-friendly bags. Instead of using non-degradable plastic bags, they stitched together cloths that are reusable and eco-friendly for our beneficiaries.

As the worldwide campaign against environmentally destructive plastic bags gathers momentum, ZF is setting an example amongst charity organizations by tackling this critical issue. Worldwide, only one percent of plastic bags are ever recycled. The rest, once discarded, live in landfills for centuries or take flight littering fields, trees, and waterways. Plastic material does not biodegrade and is made from either petroleum or natural gas. The ink used on some of them also contains toxins such as lead.

In comparison, the eco-friendly bags produced by ZF students in India are durable and made with the intention to be reused for the long-term, Insha'Allah. They are made from recycled and biodegradable materials and have very little impact on the environment. Even when they are thrown away, the eco-friendly bag will, over the course of time, break down into nontoxic, biodegradable pieces.

The production of the bags also offers the opportunity for ZF's Sewing School students to develop diverse stitching skills and techniques that may help them later in the job market.





Udhiya/Qurbani 2010 Distribution

COUNTRY	SHARES	COST	TOTAL COST	FAMILIES	INDIVIDUALS
Afghanistan	50	\$80	\$4,000	1,000	5,000
Azerbaijan (Chechen Refugees)	14	\$80	\$1,120	280	1,400
Bangladesh	260	\$65	\$16,900	5,200	26,000
Burkina Faso	49	\$65	\$3,185	980	4,900
Chad	49	\$65	\$3,185	980	4,900
Chechnya	21	\$95	\$1,995	420	2,100
China	200	\$85	\$17,000	4,000	20,000
Darfur	238	\$125	\$29,750	4,760	23,800
Dominican Republic	14	\$90	\$1,260	280	1,400
Ethiopia	430	\$65	\$27,950	8,600	43,000
Gambia	175	\$65	\$11,375	3,500	17,500
Ghana	203	\$65	\$13,195	4,060	20,300
Haiti	112	\$65	\$7,280	2,240	11,200
India	120	\$65	\$7,800	2,400	12,000
Indonesia	40	\$100	\$4,000	800	4,000
Iraq	28	\$100	\$2,800	560	2,800
Kashmir (Jammu)	38	\$123	\$4,674	760	3,800
Kenya	250	\$60	\$15,000	5,000	25,000
Lebanon (Palestinian Refugees)	42	\$230	\$9,660	840	4,200
Malawi	150	\$65	\$9,750	3,000	15,000
Mali	300	\$65	\$19,500	6,000	30,000
Mauritania	200	\$65	\$13,000	4,000	20,000
Niger	300	\$65	\$19,500	6,000	30,000
Pakistan	100	\$85	\$8,500	2,000	10,000
Palestine	35	\$280	\$9,800	700	3,500
Philippines	35	\$65	\$2,275	700	3,500
Senegal	200	\$65	\$13,000	4,000	20,000
Sierra Leone	200	\$65	\$13,000	4,000	20,000
Somalia	500	\$60	\$30,000	10,000	50,000
Sri Lanka	150	\$75	\$11,250	3,000	15,000
Sudan	250	\$90	\$22,500	5,000	25,000
Syria	14	\$180	\$2,520	280	1,400
Tajikistan	35	\$70	\$2,450	700	3,500
Thailand (Pattani)	28	\$75	\$2,100	560	2,800
Turkey	14	\$180	\$2,520	280	1,400
United States	75	\$170	\$12,750	1,500	7,500
Yemen	50	\$100	\$5,000	1,000	5,000
TOTAL	4.969		\$381,544	99,380	496,900







Udhiya/Qurbani Program Reaches Poor and Needy Around the Globe 496,900 Benefited from ZF Meat Distribution Program

During the 2010 Udhiya/Qurbani season, donors and supporters of Zakat Foundation of America (ZF) were able to provide fresh meat to approximately 99,840 hungry and needy families in 37 countries. From blockaded Gaza and famine-stricken Niger, to Kashmir and Pattani, Thailand, all of ZF's beneficiaries enjoyed the blessing of meat, some for the first time in years. Through careful planning and partnership, ZF was able to ensure that the cows, sheep, and goats dedicated to the noble Udhiya/Qurbani sacrifice were healthy and well maintained. ZF has enacted its Udhiya/Qurbani program since the establishment of the organization in 2001.

"Each year, we look to strengthen our presence in some of the world's poorest communities, while forming relationships with local farmers and community leaders. Our intention is to facilitate the religious obligation of Muslim donors and to share their sacrifice with the poor, while promoting local, sustainable farming so that a community may grow in a positive direction" shares Khalil Demir, Executive Director of ZF.

In these times of alarming increase in starvation and economic strife, it has been even more important to give the poor and hungry a portion of fresh meat, as we follow the tradition of Prophet Ibrahim (peace be upon him). It is our hope at ZF that generous and compassionate individuals will continue to fulfill the human obligation to give to the

poorest and neediest communities around the world.





Story of a Little Girl Named Ma Lan

Orphans in China Benefit from ZF's Udhiya/Qurbani Distribution





Ma Lan is a seven-year old girl who lives in Lan Zhou City, which is the capital city of the Gansu Province, in Northwestern China. Ma Lan is not able to attend an official government school since her family migrated from a village in the Kangle County, and have no formal residence permits to live in the city. Instead, she receives some schooling from a center that is called a "teaching point."

ZF brought packages of Udhiya/Qurbani meat to this center. The meat was distributed to the children so that they may share it with their families, who happen to be the working poor of Lan Zhou City.

Ma Lan's family face more challenges than most since her mother suffers from many disabilities and her stepfather is seeing-impaired. The family of five (Ma Lan has a brother and sister) live mostly from funds that are sent by her father each month as support, which is only about \$23 US dollars. Ma Lan's family rarely have food on the table, so they were especially touched to have received the gift of

ZF is proud to be there for Ma Lan and others who need our support and generosity, during these hard times.



Udhiya/Qurbani meat this year.

Musa Wattako: Blind Man Caring for Orphans at 94

Khadija Ikhuta: Blind Grandmother Cares for Orphans

Musa Wattako lives with twelve orphans and other children, who are under his care. When we visited him, we found him struggling to chew boiled maize and beans.

As we celebrate Eid-ul Adha with our families, in our dining rooms,

choosing from among a variety of delicious food to serve ourselves,

many of our Muslim brothers and sisters in Kenya are not only

missing food, but are also missing hope to have food on their tables.

Zakat Foundation of America (ZF) was informed through its local

partners that the family of Khadija Ikhuta, a 76 year-old blind widow

with 21 family members, including many orphans, had been living on

Khadija was one of the many who were issued our meat beneficiary

card. According to Khadija, upon receiving her beneficiary card,

she was not able to sleep and sat waiting for distribution day. On

distribution day, she woke up very early in the morning and asked

sugarless porridge for three days before Eid-ul Adha.

Maize and beans is the most popular meal among the poorest people in the region. It is cheap, easy to cook and can serve many family members at once. However, this meal is also known for causing stomach cramps and bloating. Musa also struggles to chew his food, because of his old age, so upon receiving the meat, he requested for it to be boiled immediately so that he could drink the broth of the meat that he has not drank in a very long time.

Musa and his family try to make the best out of their present situation by eating sugar cane for breakfast. His grandsons pull sugar canes from passing trucks that deliver raw materials to the nearby Sugar factory. They then chop the sugar into small pieces and give it to their grandfather who struggles to chew the crushed sugar canes as he breaks his fast.

Musa is a part of hundreds of beneficiaries who received meat packages from the Zakat Foundation of America through its Kenyan partner. The distribution targeted Muslims in Kakamega and Bungoma counties in Western Kenya. The two counties are the second and third most populated counties in Kenya, respectively after Nairobi with Kakamega having a population of 1,660,651

and Bungoma with a population of 1,630,934 people.

had in a very long time.

Khadija to become blind.

Muslims account for 40% of the total population in each of the counties. Western Kenya has the highest percentage of Muslim reverts since Islam is still spreading in the region. This is contrary to Coastal, Nairobi and North Eastern parts of Kenya where Islam is highly concentrated.



The region also has the highest number of poor and marginalized Muslims unlike other regions where Muslim organizations and wellwishers are concentrated.

her granddaughter, Shamimu to lead her to the distribution center. Normally, ZF delivers food packages to the homes of Muslims with

special needs like Khadija, but when we arrived at the center, she was

there waiting, expressing her anxiety and the urgency of receiving

the meat package. Khadija who is not able to see, could feel and smell

the meat and could not believe her senses. She wanted to get home

right away to make a meal for her family, which her family has not

Khadija tells us that she developed an eye problem a couple of years ago and was admitted to a hospital for treatment. She was later

discharged from the hospital when her family was unable to pay

the medical bills. The lack of treatment and medication has caused

Khadija also lives in a small old house with six orphans. The

environment that Khadija and her family live in is susceptible to

many infectious diseases. As mentioned before, she receives her

meals through well-wishers, which are not reliable sources, since she

Khadija's granddaughter Shamimu tells us that she always prays

to Allah (swt) to help her become a doctor so that she can treat her

grandmother. She wants her grandmother to be able to see her. She

hopes to one day build her grandmother a house, buy her clothes,

and her family go without meals for days at a time.

and deliver food to her table every day.

By the grace of Allah (swt) and the support of our dearest donors, ZF has managed to bring hope this year through our local partners.

For more information about how you can sponsor an orphan visit our website at zakat.org.



WINTER 2011







Safeguarding Haiti's Future through Sustainable Development

Haiti Farm Cooperative Assists in Rebuilding Haiti from the Ground Up

Zakat Foundation of America (ZF) and millions of Haitian farm families know that farming is the means by which Haiti can rebuild itself from the ground up. One of the many projects that ZF has embarked on, since the January 2010 earthquake that ravaged and destabilized the country, is one that supports a farm cooperative in rural Haiti.

In April 2010, ZF began helping the Haiti Farm Cooperative, which is located in the town of Thomonde in the Central Plateau area of Haiti, and covers 60 acres of land. With the support provided by ZF, the cooperative purchased a second tractor that was greatly needed, dug a well to help ensure that crops would survive during the dry season, and purchased seeds for planting.

A total of twelve thousand plantain trees, potatoes and yucca (cassava) were planted on the farm shortly after ZF's contribution. Plantains and cassava are high in nutrients and make up an important part of the Haitian diet. Mangoes and peppers were also planted later in order to expand on the crops grown. Months later, it is now possible to see that the assistance offered

Historically, most of rural Haiti was made up of farming communities. Over the years, these communities have become more fragmented due to poverty spurred by the poor return on crop yields and/or lack

by ZF has literally, "born fruit."

of market value in home grown crops, caused by cheap imports from abroad.

With the support provided by ZF, the cooperative purchased a second tractor that was greatly needed, dug a well to help ensure that crops would survive during the dry season, and purchased seeds for planting.

The Haitian farm cooperative is working to help alleviate this problem by helping farmers to plant, harvest and bring crops to market, as well as assisting them to find the seeds they need to plant and cultivate crops.

Currently, the cooperative is preparing a nursery of Moringa and Leucaena trees to plant amongst the mango trees that will flourish in the spring, insha'Allah. These particular trees are high in nutrients, and will provide shade for other crops to flourish, enrich the soil and thus increase yields for farmers.

It must be remembered that Haiti was increasingly self-sufficient in their food production until the 1970s, and was an exporter of food goods such as mangoes and coffee until the 1980s. A combination of bad policies has been the cumulative effect of crippling the Haitian economy and starving its people. ZF is committed to helping the Haitian farmers rebuild their country from the ground up.



Each Drop of Water is Like a Gram of Gold

ZF Completes Construction of Well in Barbare District of Ethiopia



Davud used to walk for hours everyday to reach a water source. After Zakat Foundation of America (ZF) established a water well in Ethiopia's Barbare District, Davud and others no longer have to walk far to fetch water for their families. Davud's experience with water scarcity was very painful. When water is hard to obtain, the value of each drop of water increases into a drop of gold in the eyes of Davud and others who face water scarcity.

The water scarcity in Ethiopia has had a rippling effect throughout its entire society. Conflicts develop amongst people over the limited access to the clean water that is available. Waterborne diseases are chronic issues for those whose only available water is contaminated. Children, who are often sent to fetch water for the family, have to prioritize obtaining water over their schooling. As a result, many young individuals are behind in their studies or have dropped out of school all together.

By the Mercy of Allah (swt), a generous ZF donor came forward to build a well for a needy community in Ethiopia. Since the establishment of the well in Ethiopia's Barbare District, fresh and easily accessible water has been readily available to the pastoralist community in that area. The well will benefit at least 200 households, approximately 1,500 people, and the animals that are crucial to the Ethiopian livelihoods.

Through its Sadaqah Jariyyah program, ZF matches donors funding interests with a poor community's need for a life-changing development project. The project lessens the hardship for the communities, such as Davud's village, while providing the donor with long-term rewards.

Ghani Muhammad: Raising Future Leaders in Afghanistan

ZF Supported Rumi School Provides a Bright Future for Afghan Refugees

Ghani Muhammad is a good example of how Rumi International School is playing a vital role in the lives of Afghan immigrants in Kharipur, a city located in the Northwestern province of Pakistan.

"... after an accident that left two of my fingers crushed, I was unable to continue my work. I am a full time student at Rumi International School now." - Ghani

"Since the time my family and I immigrated from Afghanistan to Pakistan, we have withstood several major hardships such as war and forced immigration. My family now depends on the remittance of one of my brothers, who is only 14-years-old and works in Kabul, Afghanistan. I also tried to work as a laborer to help my family, but after an accident that left two of my fingers crushed, I was unable to continue my work. I am a full time student at Rumi International School now," Ghani tells us.

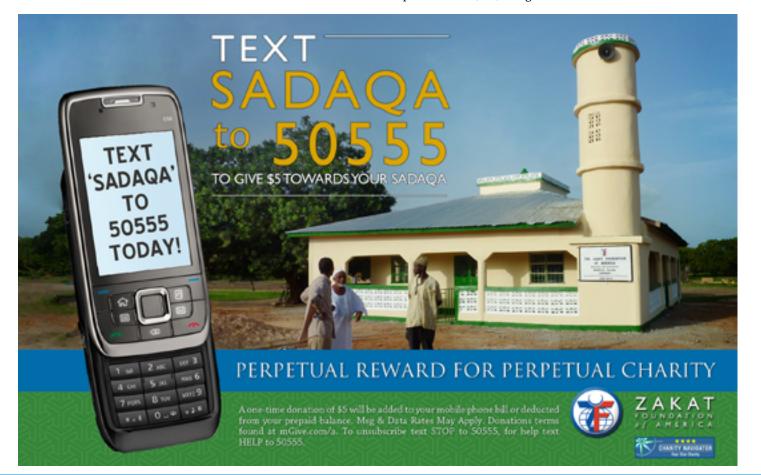
Since 2003, Zakat Foundation of America (ZF) has been supporting Rumi International School in Pakistan. The approximately 700 students that attend Rumi International School are children from

Afghani families who have sought refuge in Pakistan, due to the instability that has dominated their country for the last few decades. Although many Afghan refugees have returned home, approximately 2 million refugees still remain in Pakistan, where they attend school and work.

Ghani and the other children who attend Rumi International School receive quality education using the English language as the medium. The school curriculum is designed to fulfill the requirements of both the Pakistani and Afghani school systems. Upon graduation, the students receive diplomas that are accepted in both counties. This is done to facilitate the ability for students to continue their studies in either country.

In addition to the children's educational needs, Rumi International School tends to other needs, including the children's physical and emotional development through appropriate extracurricular activities that include music and tailoring classes.

Insha'Allah with the educational opportunities now available to Ghani, he will be able to provide a bright future for himself and for his family. ZF is able to support students such as Ghani with the help of our Lord (swt) and generous donors.



Universal School Students Take a Trip to Istanbul



There are a few moments in our lives that we will never forget. One unforgettable moment for a group of Universal School Students was taking a trip to Istanbul. With the contribution of Zakat Foundation of America (ZF), approximately 14 students and two teachers from Universal School, a Bridgeview, Illinois based school, were able to take a trip to Istanbul in June 2010.

During their trip, they visited a few sites that are a must-see for their beauty and history. A few places that were visited by the group include: Topkapi Palace, Sultanahmet (Blue) Mosque, Grand Bazaar, Egyptian Spicy Market, and the 1453 Panorama Museum.

Group leader Mr. Sharara, Universal School Staff, shares his thoughts with us after their trip:

"Alhamdulilah, the ZF made another memorable trip for our seniors at Universal School! Our trip to Istanbul for 3 days was completely filled with exciting trips to the historic museums and enormous Mosques, including the famous Blue Mosque. ZF made it possible for us to have our very own tour guide for the entire 3-day visit to Istanbul. This was an uplifting experience for our kids and certainly set the stage for our journey to Mecca to perform our Umrah".

ZF continues to provide outstanding service to our neighboring communities through providing a tour guide for school students and staff on out-of-the-country field trips, in order to provide guidance, and not to mention an unforgettable experience in Istanbul.

This is achieved through our representatives in Istanbul. ZF offers these services as a guide and a friend when visitors come to explore the beauty and history of Istanbul's architecture. We are empowered to continue to service our brothers and sisters when they too decide to take a trip to Istanbul or other parts of the world where our office is located.

ZF CANstruction Project Wins Best Meal

Zakat Foundation of America (ZF) teamed up with Islamic Association of Finger Lakes (IAFL) to participate in The 2nd Annual CANstruction Project at the Food Bank of the Southern Tier, in the state of New York.

Participants competed to build a unique structure that was made entirely of canned foods. 100% of the canned foods were used for CANstruction, and was donated to the Food Bank to support local hunger-relief efforts.

This year, ZF and the IAFL team built an impressive food pyramid from donated canned foods and won the Best Meal Award. The needy Americans living in six Southern Tier counties in New York, namely, Broome, Chemung, Schuyler, Tioga and Tompkins will benefit from these canned foods.

ZF is a global charity organization that helps generous and caring people reach out to those in need. Its goals are to address the immediate needs and ensure the self-reliance of the poor, in the US and around the world, with the Zakat and Sadaqa dollars of privileged Muslims, as well as the support of other generous donors.



www.zakat.org



Zakat Foundation Once More Rated as a Four Star Charity

Charity Navigator Gives Zakat Foundation of America Highest Rating

"On behalf of Charity Navigator, I wish to congratulate Zakat Foundation of America on achieving our coveted 4-star rating for sound fiscal management," Ken Berger from Charity Navigator wrote in a letter to Halil Demir, Executive Director of Zakat Foundation of America (ZF).

ZF has been rated as a four-star charity, as a result of our ability to efficiently manage and grow our finances that assists humanity worldwide, Alhamdullah.

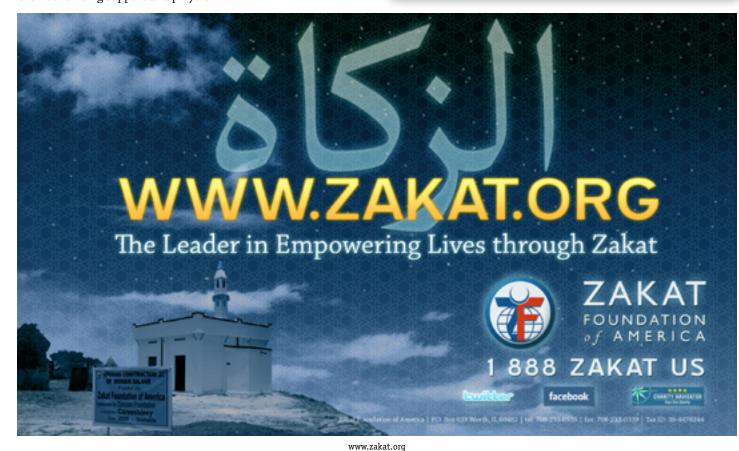
In this competitive philanthropic marketplace, Charity Navigator, America's premier charity evaluator, highlights the fine work of efficient charities such as our own, and provides donors with essential information needed to give them greater confidence in the charitable choices they make.

As the non-for-profit sector continues to grow at an unprecedented pace, savvy donors are demanding more accountability, transparency, and quantifiable results from the charities that they choose to support with their hard-earned dollars.

Insha' Allah, this "exceptional" designation from Charity Navigator differentiates ZF from its peers, and demonstrates to the public that it is worthy of their trust.

We wish to thank all of our donors, brothers, sisters, and friends for their continuing support and prayers.







ZAKAT FREQUENTLY ASKED QUESTIONS

Define Zakat?

As noted, Zakat is the third of the five perennial divine commands to humanity. The Prophet (saw) said in this regard: "Islam is built on five (pillars): Testification that there is no God but Allah, and Muhammad is His Messenger, performing the Salah-Prayers, giving the Zakat-Charity, fasting Ramadan, and performing Hajj if one is able" (Muslim, 1, No. 0019). In terms of Law, Zakat is

first and foremost a compulsory act of worship. To pay Zakat is, therefore, to obey the command of God in partial fulfillment of our divine covenant. The Companion Jarîr ibn'Abd'Allâh relates that the Messenger of Allah (saw) took a covenant directly from him to establish the Salat-Prayer, to pay the Zakat-Charity, and to give sound advice to Muslims for their (spiritual) wellbeing (Bukhârî). This means that the Prophet (saw) took pledges from his Companions to permanently institutionalize the payment of the Zakat-Charity in their lives and the life of the Muslim Community. For in the giving of Zakat one has hope of receiving Heavenly reward in the Hereafter and increase and blessing in one's wealth in this life.

Is Paying Zakat a Condition of Faith?

Flouting the First Pillar of Islam—the testification of faith (shahadah)—is unbelief. Neglect of any of the other four foundational Pillars of Islam when one is able to do them-including Zakat-is a major sin. If that neglect raises to the level of outright repudiation or defiance many scholars categorize this as an act of unbelief (As-Sayyid Sabiq, Figh-us-Sunnah, 3:7). There is particular emphasis in this regard on performance of the Salat-Prayer as the central Pillar of worship in Islam; and, as we have seen, Allah has made Zakat a strong corollary of Salât in the Quran and the Sunnah (teachings and practices) of the Prophet (saw). Confusion about the relationship between Zakat and faith often arises out of the misinformed view that the Zakat-Charity is comparable to a tax. The Microsoft WordTM dictionary, for example, defines Zakat as a "tax that goes to charity."

How Does the Divine Law of Shari'ah Yet unlike a tax, Zakat is an obligatory act of worship, the performance of which qualifies one for divine reward and whose deliberate abandonment may result in divine chastisement. The Prophet (saw) said: "Pay the Zakat-Charity so that your Islam becomes complete" (Bazzar). This implies that one's profession of faith as a Muslim is at least deficient (and possibly insincere) if one fails to pay Zakat. The first Caliph, Abû Bakr Al-Siddîq, brought the power of the state to bear on those Muslims, who renounced the due Zakat payment, though they asserted their belief in one God, the Salât-Prayer, and the fast of Ramadan.

Isn't the Zakat-Charity Voluntary?

Islam strongly exhorts the wealthy to donate much in voluntary charity (sadaqah). But as to alms-giving, it does not leave this to their discretion. To place the right of determining charitable minimums in the power of the affluent, is to subjugate the poor to them—a futile program, indeed, to alleviate poverty and its related conditions. Not only does it fail to establish an amount and payment schedule the poor can count on, it provides for no external authority to legitimately compel the rich to turn an assessable wealth-portion over to the needy on an ongoing basis. People left solely to their own consciences can still grow selfish, developing justifications and rationales for not parting with the money and possessions their hearts come to hold dearly, even above all other things. Such is the human propensity in the absence of revealed faith, as Allah describes it in the Quran:

"No indeed! Rather, you [human beings break the covenant of God: You] do not give generously to the orphan. Nor do you urge one another to feed the indigent. Moreover, you devour the inheritance [of thers] with a devouring greed. For you love wealth with an ardent love". (Al-Fair, 89: 17-20)

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