



2013
ANNUAL REPORT

The Leader in Empowering Lives Through Zakat



In Service Since 2001

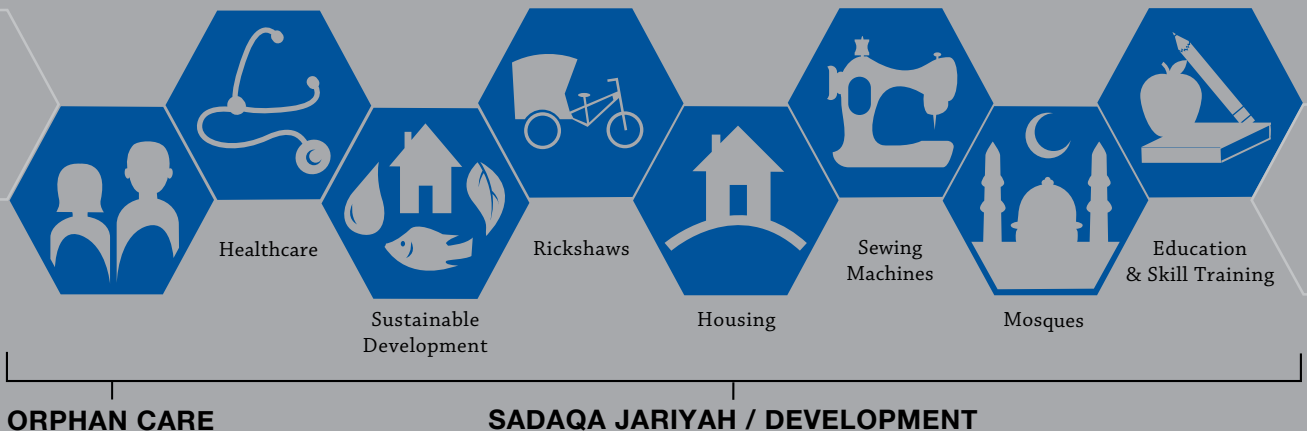
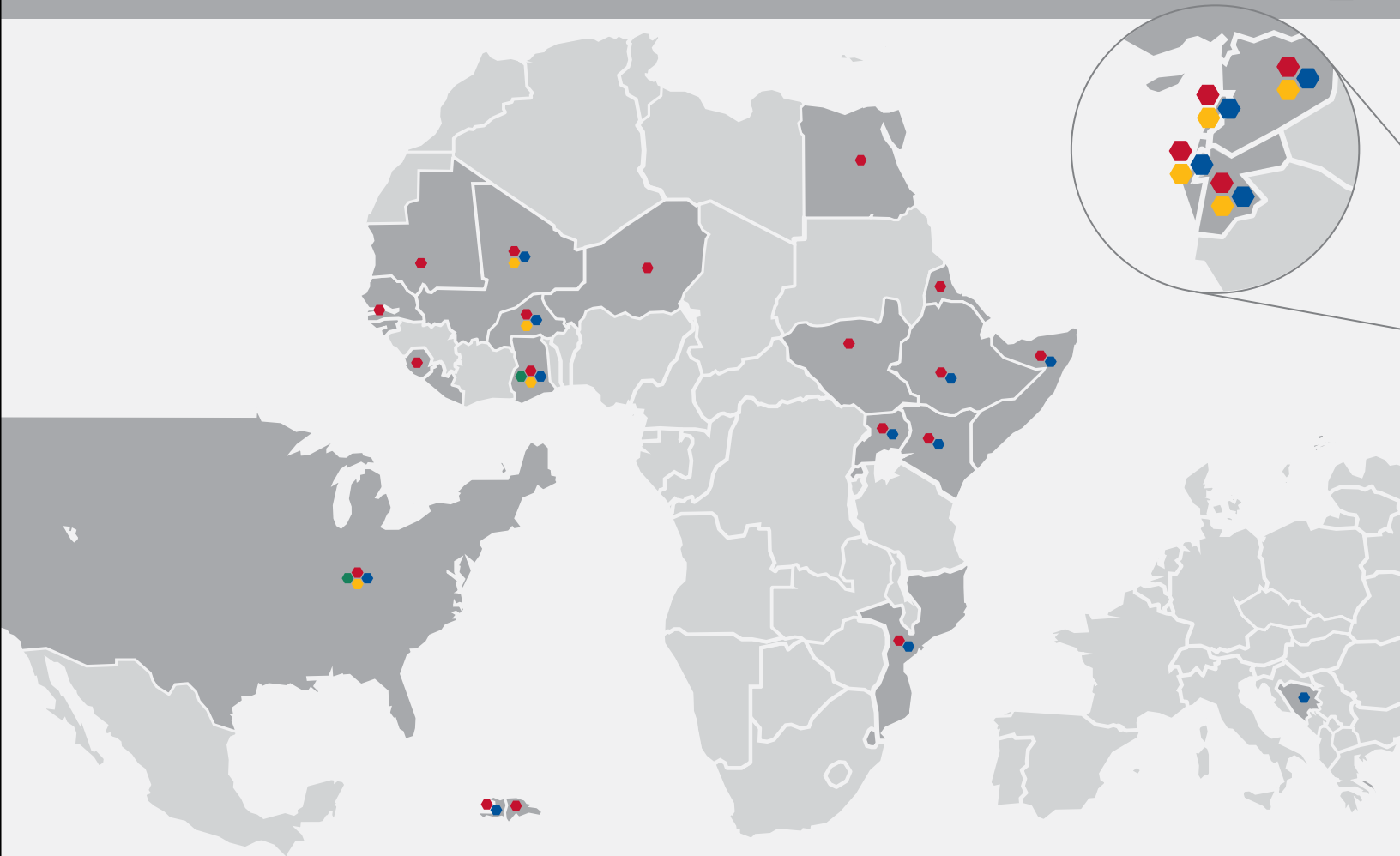
ZAKAT
FOUNDATION
of AMERICA

MISSION

Zakat Foundation of America (ZF) is an International charity organization that helps generous and caring people reach out to those in need. ZF transforms charitable giving into actions that alleviate the immediate suffering of poor communities and build long-term development projects to foster individual and community growth worldwide.

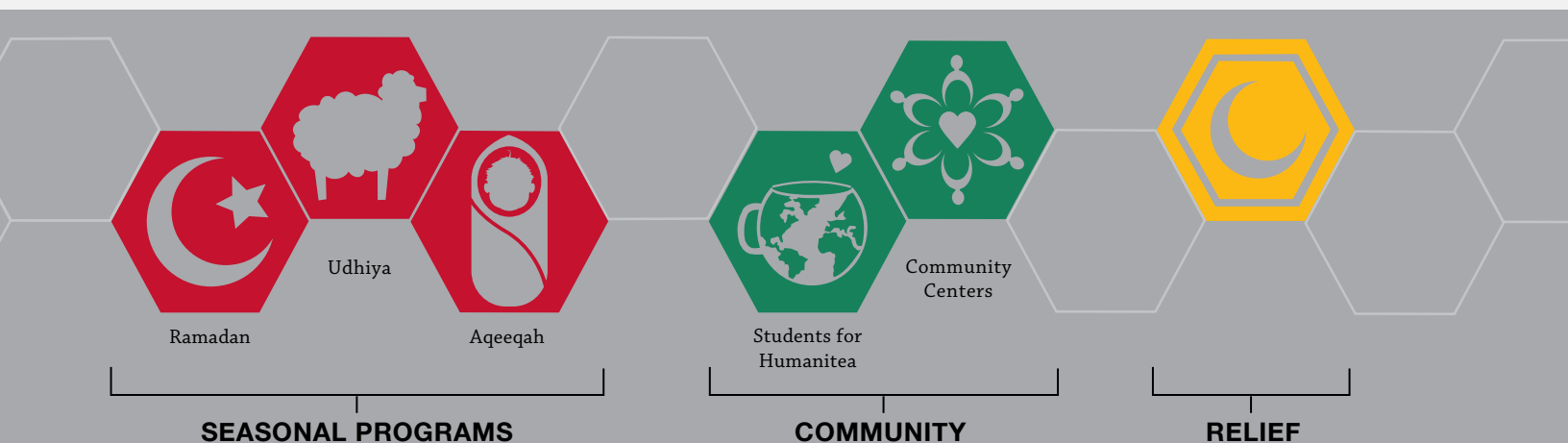
VISION

The Leader in Empowering Lives Through Zakat



SERVING

Afghanistan	Egypt	Iraq	Nepal	South Sudan
Balkans	Eritrea	Jordan	Niger	Sri Lanka
Bangladesh	Ethiopia	Kenya	Pakistan	Syria
Bosnia	The Gambia	Lebanon	Palestine	Turkey
Burkina Faso	Ghana	Mali	Philippines	Uganda
China	Haiti	Mauritania	Sierra Leone	United States
Darfur	India	Mozambique	Somalia	
Dom. Republic	Indonesia	Myanmar-Burma		



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Distributing emergency supplies to internally displaced Syrians near the Turkish border.

Changing lives permanently: THE HIGHEST GOAL OF ZAKAT

Dear Friend,
Assalamu alaykum, Peace and Blessings.

By the grace of God Almighty we have successfully completed another year of growth. We could not have done it without our beloved donors, supporters and volunteers. We are grateful to each of you for your continued support.

Delivering emergency relief in places such as Gaza, Mali, Syria, Somalia and Philippines is fraught with challenges. However ZF is driven to be one of the first organizations to reach those who need immediate help.

In Syria our courageous team could be killed or kidnapped at almost any moment. But ZF remains in the interior, passionately determined to deliver humanitarian aid—to refugees and internally displaced, to victims of man-made or natural disasters—wherever it is most needed. Alhamdulillah!

But dear friend, the highest goal of Zakat goes beyond delivering short-term aid. Creating economic justice, so that giving changes lives permanently, is the best way to utilize Zakat.

You know that through the years we have touched hundreds of thousands of lives, whether during seasonal programs such as Ramadan and Udhiya / Qurbani, or through our educational and development projects. We have trained hundreds of people and given them tools to earn their living. In 2013 we gave rickshaws as Eid gifts. Every family that received a rickshaw now has a permanent source of income.

We raised money for water wells in rural African communities. Now the children can go to school instead of hauling water every day from polluted streams miles away. The livestock can drink and the vegetable gardens can flourish.

ZF believes in bringing donors, volunteers and beneficiaries together in ways that change lives. In 2013 we organized a group of young American women who visited Ghana, West Africa, to learn and serve in a different culture, bringing back a global perspective they never could have gained at home. We will continue to offer these service-learning experiences, inshallah.

My ZF colleagues and I traveled extensively in 2013 to evaluate the impact of the work we do. We met high-ranking people such as the justice minister of Sri Lanka and the newly-elected president of Mali, and hundreds of beneficiaries whom we strive to serve. Our goal is to maximize the effectiveness of every dollar you have entrusted to us.

We hope our financial report will show you what your donations are accomplishing around the world. As usual if you have any questions or concerns, please do not hesitate to contact us.

I believe that together we will build a better future and a better world. I am an optimist! As an individual, as executive director, I do what I can do and leave the rest to the Lord of heaven and earth.

Wassalamu Alaykum,



Khalil Demir
ZF Executive Director



Khalil Demir, ZF Executive Director, visits Malians displaced by civil conflict and severe flooding in 2013.

Donors' generosity

GIVES US HOPE FOR A BETTER WORLD



Hasan Arslan, Ph. D., ZF President

Dear ZF Supporter:
Assalamu alaykum, Peace be upon you.

Do you ever wonder if there is hope for the world? How can we not wonder when we see the turmoil and violence that afflict so many countries?

The ongoing war in Syria shocked and horrified us all in 2013 with chemical attacks, reports of starvation and torture.

The collapse of an unsafe textile factory in Bangladesh left more than a thousand families grieving their lost loved ones.

The rebellion in Mali displaced hundreds of thousands who then faced catastrophic flooding.

But although my heart threatens to break with every new disaster, you, our donors, give me hope. Through your generosity ZF delivered warm clothing, tents and food to displaced Syrian civilians. Your donations enrolled refugee children in school, bundled them in warm coats, and filled their backpacks with supplies. Your kindness built a bakery and distributed fresh bread to hungry families.

Through your charity ZF fed the families of textile workers killed in the collapse, taught the women of Dhaka's slums to sew on their own sewing machines and gave fathers hope for their families when they received a rickshaw of their own.

Your willingness to share your resources brought doctors and medicines to Malian refugees who were sick and in pain.

And you understand that many of these problems have their roots in the entrenched poverty around the world. You share our passion to address the causes of poverty in every country where we work.

Children who are sick and untreated cannot go to school. A child who spends the day carrying water cannot go to school. Parents who have no skills or equipment to earn a living cannot afford to send their children to school, take them to the doctor when they are sick, or even feed them. Without nutritious food, good health and an education, how can young people hope for a productive future for themselves and their communities?

With your help ZF is determined to create hope for impoverished communities. Schools, permaculture projects, water wells, skill-building programs and health clinics are just some of the ways that ZF is working to create a world in which everyone has opportunities to learn and contribute, no one goes hungry, and no one is discarded or forgotten.

From the bottom of my heart, thank you for being part of this vision. Your spirit and your faith shine through the despair.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Hasan Arslan', written in a cursive style.

Hasan Arslan, Ph. D.
ZF President



ORPHAN CARE

Like the prophet Muhammad (pbuh), who was himself an orphan, these vulnerable children need loving care, protection, guidance and education in order to eventually offer their gifts to the world.

PROGRAM HIGHLIGHTS

Orphan sponsorship provides for more than 550 orphans under 10 programs in Bangladesh, Bosnia, Ghana, India, Kenya, Lebanon, Nepal, Sri Lanka and Palestine.

ORPHAN CENTER IN BANGLADESH READY TO FILL NEW RESIDENCE AND ADD NEW PROGRAMS

This year, the ZF orphan program in Bangladesh worked on expanding its capacity:

- > 29 orphans currently receive food, shelter, clothing, education, and medical care
- > New flat in Bangladesh purchased with a full kitchen, dining hall, dormitory rooms, and lecture halls
- > After-school programs in English, Math, and Islamic Studies in planning stages

Sonali and her family have hope for a brighter future.



Orphan sponsorship keeps DREAMS ALIVE IN INDIA

When Sonali's father died, he left his wife and three children destitute. Schooling would have been out of the question except that Sonali's mother knew how important education was. The widow searched her city of Hubli-Dharwad, roughly 260 miles north of Bangalore, India, to find ways to pay her children's tuition. She cleaned houses, took in sewing, did any odd job she could find, and lived rent-free in a shed in order to send Sonali and her two sons to elementary school. But secondary school was out of the question.

Then ZF Orphan Sponsorship came into Sonali's life. Now Sonali, 14, is not only enrolled in school, but the sponsorship also

helps her family buy additional food so she is better nourished.

"I am very thankful to God who has sent an angel named ZF, and its donors who have come forward to support my education," Sonali said, adding that she prays for the donor who sponsored her and gave her hope for a better life.

"I used to dream of becoming something very good in life because I have seen poverty since my childhood and did not want this to continue for my whole life. God has heard my prayers and now my dreams are coming true." ■



Relief aid for those affected by natural and manmade disasters allows our donors to relieve the immediate suffering of innocents around the world.

BANGLADESH: BUILDING COLLAPSE

The Situation: On April 24, Bangladesh drew international attention after the Rana Plaza building collapse in Dhaka. More than 1,200 people perished in the building collapse and 2,500 were seriously injured. The building collapse has been called one of the worst structural failures in modern times.

ZF staff in Bangladesh delivered food packages to victims' families.

PAKISTAN: FLOODS

The Situation: In late August, a series of flash floods destroyed homes, killed livestock, and contaminated water sources in Muzaffargarh, Punjab, Pakistan. More than one million people were affected by the flash floods caused by heavy monsoon rains.

ZF relief teams in Pakistan distributed

- > 4,351 warm meals of meat, rice, and fresh vegetables to flood victims
- > 226 food packages containing sugar, rice, lentils, tea, flour, cooking oil, and bottled water to last families up to one week

PHILIPPINES: TYPHOON HAIYAN

The Situation: On November 7, 2013, Super Typhoon Haiyan, one of the worst typhoons in history, hit the Philippines, devastating the areas of Cebu, Samar and Leyte.

- > 6,000 lives lost
- > 1,700 still missing
- > 13 million people affected in nine regions, displacing 4 million people and damaging approximately 1 million houses

ZF deployed an emergency response team to assess the needs of the people and provide aid in the remote areas of Cebu, Samar and Leyte.

- > Food packages containing rice, noodles, canned meat, vegetables, dry foods, and crackers as well as essential items such as insect repellent, slippers and diapers for 500 families
- > Sheet metal for roof repair to a remote Muslim community in Bogo City, three hours north of Cebu, where families have been living in the open since their homes were destroyed

In the coming months, ZF will continue to provide aid to the people in the Philippines through long-term sustainable initiatives.

Rescue Rangers Group Established In Wake of Philippines Typhoons

The Rescue Rangers Project is a youth initiative meeting weekly in the ZF Community Center—Delaware to inspire others to take action and make a difference.

- > Their first project was to help the Philippine Typhoon survivors. In November they raised money through a bake sale to provide food packages to survivors.
- > They created awareness of the plight of Philippine Haiyan survivors.

USA: OKLAHOMA TORNADO

The Situation: On May 20, a powerful tornado peaking at 210 mph touched Moore, Oklahoma, taking the lives of 23 people including several children.

ZF was among the first Muslim organizations to respond to the disaster. ZF Emergency Response teams distributed hygiene products, canned food, and clothing.

GLOBAL: WINTER RELIEF CAMPAIGN

- > 2600 winter kits in Syria
- > 1000 coats in India
- > 300 warm outfits in Gaza, Palestine
- > 568 coats in Pakistan
- > 150 heaters to refugee camps in Jordan
- > 100 coats distributed in the US



MALI IN TURMOIL

The Situation: The aftermath of an internal conflict in 2012 and heavy flooding in August have exacerbated the dire poverty of the Malian people.

- > 300,000 internally displaced in Mali
- > 400,000 displaced in surrounding countries (per UNHCR)

Many Malians suffer needlessly with common illnesses because they are unable to buy medicines or access medical care. ZF addressed this issue by buying and delivering prescription medicines for more than 150 people.

ZF also distributed food packages, baby formula, and toys for the children.

To address the food insecurity of Malian refugees in Burkina Faso, ZF distributed

- > sheep and goats to Malian refugee families
- > 245 shares of meat for Udhiya / Qurbani
- > 900 meals during Ramadan

ZF will continue its presence in Burkina Faso and Mali, providing essential health care and other necessities. ■



Top down:

Khalil Demir distributes food packages to displaced Malians.

ZF volunteers collaborate on clean-up efforts after the Oklahoma tornado.

Pakistani flood victims receive emergency food and drinking water.



FOCUS ON SYRIA

\$9 million spent in emergency aid to the Syrian people since 2011.

The Syrian conflict began in March of 2011, and ZF began almost immediately distributing emergency aid to refugees and internally displaced people (IDP) who had lost everything. Since the beginning of the country's violent upheaval ZF has poured more than \$9 million in relief into the area. ZF is also looking to the future and developing sustainability programs that will help Syrians rebuild once the conflict is over.

► REFUGEES & IDPS

- > 2 million registered Syrian Refugees in Egypt, Iraq, Jordan, Lebanon and Turkey
- > 86,000 awaiting registration
- > 78 percent of refugees are women & children
- > 4.25 million IDP
- > 45,000 IDP in 22 camps on the Syrian side of the Turkish border
- > 469 health workers are currently imprisoned
- > 15,000 doctors have been forced to flee the country

ZF LEADERSHIP HAVE CLOSELY MONITORED THE NEEDS AND EVALUATED ZF PROGRAMS IN SYRIA AND THE REGION.

- > *March 2013*
ZF Chief Operating Officer visited Turkey & Syria with the Middle East Program Director
- > *April 2013*
ZF Middle East Program Director visited Jordan
- > *June 2013*
ZF Executive Director and Chief Operating Officer visited Turkey
- > *August 2013*
ZF Chief Operating Officer traveled to the heart of Syria to assess the situation of IDPs deep in the interior

JORDAN HOUSING FOR SYRIAN RELIEF

600,000 refugees living in tents are in immediate need of secure housing.

- > Provided emergency housing for 150 Syrian families
- > Rented a 14-room hotel to serve as an emergency shelter for sick and wounded refugees
- > Delivered more than 550 packages of food and cleaning supplies to sponsored families

JORDAN VOCATIONAL TRAINING

ZF ran a pilot vocational program in Irbid for Syrian refugee and Jordanian women.

- > This workshop produced its first 50 abaya in a few weeks for about \$10 each.
- > Lessons learned from the pilot program will be implemented in 2014.

Safaa Zarzour visits the home of a ZF-sponsored Syrian refugee family in Turkey.





Safaa Zarzour visits a clinic in a cave where displaced Syrians took shelter after the destruction of their homes.



Syrian children in the new winter clothes they received through the Winter Kit campaign.



Syrian refugee children resume their education at a ZF-sponsored school in Gaziantep.

MEDICAL AID TO SYRIA ADDRESSES DESPERATE NEED FOR HEALTHCARE

Each person, adult or child, who suffers a permanent injury or dies from a treatable medical condition represents a loss to the future of Syria. Donations to ZF healthcare initiatives keep hope alive for a Syria at peace, healthy and thriving.

ZF FIRST ON SCENE OF CHEMICAL WEAPONS ATTACKS IN DAMASCUS

When chemical weapons rained down on the suburbs of Damascus on August 21, 2013, killing hundreds of civilians as they slept, ZF was the first to deliver emergency aid for victims of the attack.

Hospitals, clinics, schools and mosques rapidly filled to capacity with the injured and dying. ZF rushed medicines and supplies to area clinics, allowing immediate life-saving treatment.

More than 1,800 people were treated for chemical weapons exposure with hydrocortisone, adrenaline, serum and other medicines supplied by ZF.

Throughout the conflict ZF has supplied continuous medical aid to field clinics serving civilians within Syria, a ZF clinic in Lebanon that serves 25 Syrian refugees each day, and medical sponsorship of wounded refugees in Jordan.

MORE THAN 2,500 SYRIANS WARMED BY WINTER CLOTHES DISTRIBUTION

As winter storms swept through the Middle East in December, 2013, ZF rapidly deployed teams to distribute 11,000 coats, boots, sweaters, long dresses, tights, socks and underwear at 13 sites and clothing 2,586 people.

Within Syria many are living in tents or caves, beyond the reach of most aid groups. ZF is committed to serve those internally displaced who are in desperate need.

In one camp, more than 200 displaced families live in tattered tents since their villages were shelled. Most residents have no source of clean water, sanitary facilities or electricity and rely on wood fires for heat.


Winter kits are essential in the cold weather, but ZF also distributed hygiene packs containing personal care items for adults and children in 2013. For refugees and IDPs, access to these non-food items makes a tremendous difference.

REFUGEE CHILDREN ENROLL IN SCHOOL IN GAZIANTEP, TURKEY

For 600 Syrian refugee children in Gaziantep, Turkey, life is starting to feel a little bit more normal. They are back in school.

In 2013, ZF sponsored the ongoing education of 600 children in a Gaziantep school. Children's uniforms, books and school supplies are covered by ZF, and the children received warm winter coats to protect them from the cold. The teachers, also refugees, are able to serve their community and support their families.

Your support for ZF educational programs ensures a more normal life and a brighter future for these children. ■

A photograph of a man with grey hair and a beard, wearing a yellow safety vest over a grey shirt, smiling warmly at a group of about ten young children. The children are of various ages, mostly boys, and are looking towards the camera or the man. They are wearing casual clothing like hoodies and jackets. The background is slightly out of focus, showing what appears to be an outdoor setting with some structures.

“One vital issue for the future of the Syrian people is education. How can the country ever recover once the fighting ends, if the children have not been educated?”
—Safaa Zarzour, ZF COO

Safaa Zarzour visits some of the most important residents of Zaatari refugee camp in Jordan.



Safaa Zarzour:

THE VIEW FROM INSIDE SYRIA

My visit to Syria in 2013 fundamentally challenged my perceptions about the country and how it is faring during this conflict.

The first surprise was how many people are still inside the country. It is logical, but given the focus on refugees and the huge numbers of them, you do not realize that in a country of 23 million, even if you take away 2 to 5 million refugees, there is still a large number of people left. You forget that the absolute majority of people are still in there.

The second realization was how much these people are suffering in silence. There are no reporters, no media outlets; no cameras. Outside the borders, no one knows about them. The Syrians still inside the country face indiscriminate bombing, extremely harsh conditions; inadequate food, water, medicine. And it is all in silence. The world knows almost nothing.

The third thing that just broke my heart was how few relief organizations make it all the way to where we were on the inside. I was shocked because during my entire visit, I came across only two other organizations in addition to ZF. Think about this: if you operate in the Atmah camp, you will find 60 to 70 organizations. If you are in Turkey, you will find 150! But in a large area that takes about 2 hours to drive across, you only see three organizations.

The fourth thing that struck me was how far the help goes when you are inside versus on the border. For example, you can hire three employees on the inside for the cost of one employee outside. The cost of food locally is cheaper. As an organization, you can do much more with the same amount of donations.

One vital issue for the future of the Syrian people is education. How can the country ever recover once the fighting ends, if the children have not been educated? Even though they are in extreme difficulties, the people want their children in school and teachers want to teach.

I will give you one example: I was introduced to a gentleman who was a teacher in his local school. Right now, there is no local government in his town so the school is closed. At the beginning of the academic year, completely on his own, this man rounded up teachers willing to teach and students eager to learn. He found an organization willing to print and provide books. The teachers started work based on this man's promise that he would secure a salary. He said, "We are going to start the school even if we do not have anything. We must get these children in school!" So he opened the school.

This is one school we hope to sponsor. We were floored by the determination of this young man and the people who were willing to work without knowing they would be paid.

With your help, we can support these courageous teachers and many others like them deep inside Syria: The doctors who are providing medical care in caves, the entire towns that are hiding in fields and caves because their homes were bombed, the children and elderly who are waiting for essential medicines. With your help and the blessings of Allah (swt) we can be there for them for as long as they need us. ■



SEASONAL PROGRAMS

Sanctifying the most blessed times of the year through charitable giving.



Ramadan

**1.7 MILLION MEALS
SERVED, 100,000
FAMILIES FED**

The blessed month of Ramadan reconnects us to the perennial suffering of the poor and hungry. Feeding the hungry and providing for the poor come from our deep commitment to social justice and allow our donors to receive the spiritual bounties of this sacred time. ■

Food distribution in Kenya brought smiles to the faces of more than 4,000 families.

ZF provided:



1.7

MILLION MEALS



100,000

FAMILIES



36

COUNTRIES



150

SYRIAN REFUGEE FAMILIES
RECEIVED SHELTER



8,675

CHILDREN
AROUND THE WORLD
RECEIVED EID GIFTS

Udhiya / Qurbani

OVER 100,000 NEEDY RECEIVED UDHIYA IN 30 COUNTRIES

Udhiya / Qurbani connects the ancient Abrahamic tradition of sacrifice to the immediate needs of the hungry worldwide. With grateful hearts, we help Muslims perform this obligation.

This year, ZF focused on providing meat to

- > refugee and displaced Syrian families
- > impoverished and displaced Rohingya Muslims in Bangladesh
- > Malians affected by flooding and an internal conflict

ZF ensures the best quality of meat for distribution in all of the countries it serves. Well-maintained livestock is purchased locally approximately six weeks before Eid-ul-Adha. Then, according to the practices of the Prophet (pbuh), the animals are fed and nurtured until they are sacrificed. Udhiya / Qurbani is always fresh, never frozen and is performed on all three days of Eid. ■



Udhiya / Qurbani food distribution in Myanmar / Burma reached embattled Rohingya Muslims.



100,000+

PEOPLE IN
30 COUNTRIES



FOCUS

ON BANGLADESH,
MALI AND SYRIA



Healthy local livestock for Aqeeqah sacrifice.

Aqeeqah

30 FAMILIES CELEBRATE



Aqeeqah offers families an opportunity to celebrate the birth of a child in a truly meaningful way, by donating high-quality livestock whose meat is distributed in needy communities abroad.

30 families performed Aqeeqah in 2013. Meat distribution took place in Ghana and Bangladesh. ■

Eid gifts bring joy to the **FACES OF SYRIAN CHILDREN**

During Eid ul-Adha of 2013, ZF distributed Udhiya / Qurbani meat within Syria to relieve, even briefly, the scarcity of protein on the tables of those whose lives have been disrupted by the country's ongoing conflict. But food alone cannot restore a sense of normalcy for children whose worlds have been turned upside down, so ZF brought something that would.

The children's faces lit up as they opened their Eid gifts: toy balls, teddy bears, badminton sets and jump ropes were immediately tossed in the air, squeezed and tried out. Their parents smiled, too, some with tears in their eyes, knowing that their children would remember this Eid for many years to come.

For children whose lives have been disrupted by war, natural disasters and poverty, the gift of a toy or new outfit at Eid can make a difference in how they feel about themselves and their ability to cope with change. The gift you give to support ZF seasonal programs is also a gift to the parents who, for once, can enjoy seeing their child's eyes light up with joy at Eid. ■







SADAQA JARIYAH / DEVELOPMENT

Long-term, sustainable projects give the poor the power to change their future.



BANGLADESH

Rickshaw Distribution

- > 100 rickshaws were gifted to breadwinners who will no longer have to rent one in order to work.
- > Thanks to the overwhelming support of this program, ZF will distribute 67 more rickshaws in coming months.

Sewing Program

- > A six-month sewing class served women living in the slums of Dhaka.
- > 40 women participated.
- > One brand-new sewing machine was given to each graduate.

GHANAIA CASSAVA AND YAM COOPERATIVES

In 2010 ZF helped establish two cooperative enterprises that support local agriculture, increase food security and now employ more than 70 local women in the northern Ghanaian towns of Teselima and Jugboi.

- > 33 women purchase farm produce, particularly yams, from local farmers and sell them at the market.
- > A portion of earnings was reinvested into a grinding mill as an additional source of revenue.
- > 40 women process cassava from a collectively owned farm into gari, a less perishable staple, on their own grinding mill.

MOSQUE CONSTRUCTION IN GHANA AND KENYA

- > 1 mosque and community center was built between February and September, 2013, serving Carpenter and Branam, Ghana.
- > 3 more mosques are under construction in Ghana and Kenya, which will be completed in early 2014, inshallah.

Women pack Cassava processed at ZF-sponsored Cassava Coop that supports local agriculture and food security.



LIVESTOCK AND HERDING PROGRAM FOR MALIAN REFUGEES

Malian refugee families in Ouagadougou, Burkina Faso, received livestock that increased their food security and returned a sense of normalcy to their disrupted lives.

- > Program began with 50 animals that have been allowed to breed to increase stock.
- > Families with five or more children received the livestock.

MOZAMBIQUE PERMACULTURE PROGRAMS BUILD FOOD SECURITY AND ENVIRONMENTAL RESILIENCE

In late 2013 the governor of Maputo Province in southern Mozambique praised ZF initiatives that increase the food and water security of the local community, promote diversification of agricultural crops, innovate fish and poultry production, and promote the cultivation of medicinal and highly nutritive crops.

Above: Local herder tends to his herd of goats.

ZF Builds Earth Dam to Help Local Farmers by Ensuring the Availability of Water

- > A 12- by 52-meter earth dam captures floodwater
- > Triples the irrigation capacity of the neighboring communities
- > Increases general food security by
 - > Allowing increased diversity of cultivated crops
 - > Guaranteeing a water source during drought
 - > Serving as a potential aquaculture fish production system

School Aquaculture Pilot Program Seeks to Raise Tilapia Above Ground

- > 2 reinforced cement tanks filled with 30,000 liters of water
- > Tilapia are resilient and considered adaptable to different environments
- > Expected production
 - > Each fish to grow to one kilo size in six months
 - > 3000 tilapia per six months
- > Students help to feed the fish

School Poultry Production Supplements Students' Dietary Needs

- > 20,000 liter reinforced cement water tank
- > 50 ducks raised with student involvement

Cultivation of Anti-Malarial Herb Brings Low-Cost Natural Medicine to Local Gardens

- > The *Artemisia* plant is used as a traditional treatment for malaria
- > 2000 plants brought from Malawi
- > An international *Artemisia* specialist is advising on this project
- > Planned distribution to local households

Cultivation of Vitamin- and Mineral-Rich Moringa Tree Supports Local Nutrition and Health

- > Preparation for mass planting underway
- > Leaves rich in vitamin C and calcium
- > Recommended for general nutrition and immune support for people with HIV/AIDS

SYRIA

See "Focus on Syria" Relief section for details about development projects for Syrian IDPs and refugees. pg 10-11 ■

Empowering the poor with SKILLS AND EQUIPMENT IN BANGLADESH

In Bangladesh this year ZF gave 40 sewing machines to graduates of its six-month sewing course and 100 rickshaws to heads of household during Ramadan.

The Bangladesh ZF team started the sewing course for some of the poorest women in the slums to enable them through skill development to provide for their families. The women who completed the training received a certificate, but many of them worried about how they would manage to purchase a sewing machine.

“My family earns very little. Despite learning how to sew, it will be very difficult for me to earn money without a machine of my own,” said Ms. Akhter, a graduate of the sewing course.

So ZF, through the generosity of its donors, provided sewing machines as a gift for all those who successfully finished the course and attained their certificate.

The women were thrilled to receive the equipment they needed.

“It was a big surprise that after giving me all the necessary training, ZF also provided me with a sewing machine! It is beyond what I could have asked for!” said Ms. Begum.

The men who had previously rented their rickshaws—paying a large proportion of their earnings to the rickshaw owner—expressed similar amazement and gratitude.

“I cannot explain in words how important it is for me to own my own rickshaw. I cannot believe that I am finally an owner... It is a big asset for me,” Mr. Azizul commented upon receiving a rickshaw.

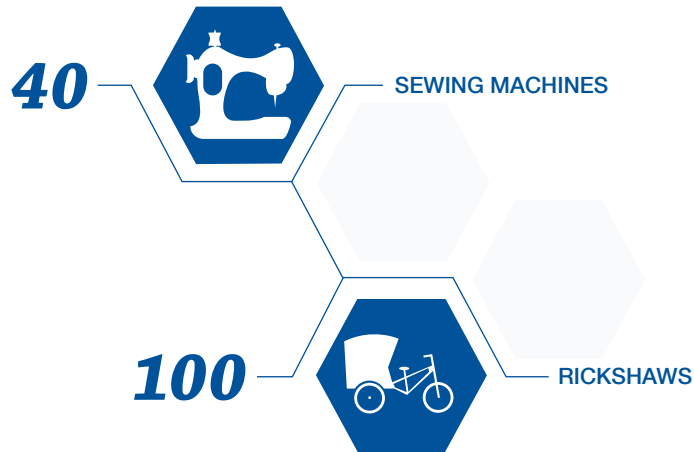
The rickshaws were given during a ceremony that was attended by government officials of Netrakona District. Speakers expressed a deep appreciation for the long-term benefits of the program and encouraged the community to follow ZF’s example to provide an empowering means of escape from poverty.

Rickshaw recipients like Mr. Abedin discussed the importance of owning a new rickshaw. “I am a very poor man,” he said. “After paying rent on my rickshaw,

I cannot provide for my family. ZF’s gift of a rickshaw has changed my life.”

The lives of rickshaw pullers in Bangladesh are characterized by financial hardship and chronic poverty. In times of slow business, rickshaw pullers cover rental expenses from their own pockets. This makes it difficult for rickshaw pullers to earn enough to live day to day, much less save. “Due to lack of money,” one rickshaw recipient said, “I cannot send my children to school or buy medicine in times of sickness.”

Putting the means to earn into the hands of the poor means their children will be educated, their illnesses treated, their nutritional needs met. When you support ZF development programs, you are helping families meet these basic needs that form the foundation of long-term, sustainable development. ■





Rickshaw recipients are overjoyed with their Eid gifts.

One of 40 sewing class graduates carrying her new sewing machine.



EDUCATION

Education uplifts the poor for generations to come.



WOMEN AND GIRLS GAINING EDUCATION AND SKILLS IN KENYA

The Girls Empowerment Project (GEP), through a partnership with ZF, offers an educational alternative to Nairobi's refugee girls and young women aged 13 to 23. Through a seven-month tailoring course, participants learn basic skills related to machine stitching, measuring and cutting of fabrics, and sewing. Girls are then able to work and produce scarves for the market.

Nairobi's refugee girls and women, many of whom have been separated from their families, bear the physical and emotional scars of war, exploitation and abuse. Their access to shelter, education and medical care is extremely limited so they live with dire poverty and insecurity.

- > In 2013 70 young women were enrolled in GEP
- > #GivingTuesday fundraised \$650 for GEP

GHANAIA SEWING SCHOOL EMPOWERS NEEDY GIRLS

- > 15 students from families that could not afford school fees
- > Graduates are provided a sewing machine and start-up materials

RUMI SCHOOL EDUCATES OVER 500 AFGHAN REFUGEE CHILDREN IN TENTH YEAR

Rumi International School is a school for Afghan refugee children in Haripur, Pakistan, with the objective of providing quality education and programs that cater to the social, intellectual and emotional development of refugee children.

- > Tenth year of ZF sponsorship
- > 510 enrolled students

SYRIA

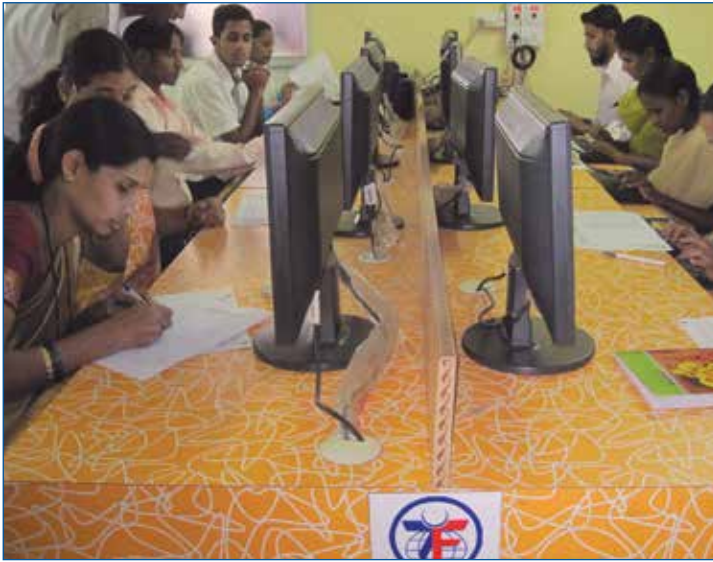
See "Focus on Syria" Relief section for details about education projects for Syrian IDPs and refugees. pg 10-11 ■



Top down:

Refugee girls and women learn life skills, a craft and general academics through the Girls Empowerment Project.

Students at the Rumi School gain an education regardless of their family's ability to pay.



Comtech University makes higher-level technological skills available to rural students.

“My father’s income was not enough to meet the daily costs of living, but I was interested in continuing my higher studies. I was able to find Comtech and after my diploma, I worked as a graphic designer part time for a private firm.”

–Mr. Riyas

Comtech University: A PATH OUT OF POVERTY

The farmers, laborers and fishermen of Sainthamarathu, Sri Lanka, a predominantly Muslim town with a population of 600,000 people, cannot afford to send their children away for high school. Decades of ethnic strife, and destruction from the tsunami in 2004, have left the community without secondary schools while its young people search for a path out of poverty.

To address the educational needs of Sainthamarathu, ZF established funding for Comtech University in 2009 to provide an affordable higher education opportunity for local low-income students. More than 300 students were enrolled in the vocational and technology school in 2013.

One graduate, Mr. Riyas said that Comtech provided a means for him to obtain employment in a field he was passionate about, while being able to support his family.

“My father’s income was not enough to meet the daily costs of living,” he said, “but I was interested in continuing my higher studies. I was able to find Comtech and after my diploma, I worked as a graphic designer part time for a private firm.”

His new part-time job allowed Mr. Riyas to cover his expenses and enroll in another program at a government technical school. Now he is working full-time for a company in Qatar.

The school focuses on preparing students for skilled jobs in information technology, management, accounting and finance, among others, along with essential instruction in English. Upon graduation most students receive domestic and international job offers, particularly in the Middle East, or become self-employed.

Another student, Mr. Ajimeer said that the opportunities provided by Comtech encouraged him to pursue

his studies. “I shall never forget Comtech for its encouragement at a time when I gave up the idea of continuing my higher studies. My parents could not afford to send me to school.”

After receiving a full scholarship from Comtech, Mr. Ajimeer completed the information technology and English programs. He then furthered his education in business from the College University Islam Melaka in Malaysia and upon graduation, received a job as a computer analyst in Kuala Lumpur, Malaysia.

Mr. Ajimeer and Mr. Riyas are just two examples of the many successful alumni of Comtech University.

With your support, ZF will continue fueling the dreams of Sri Lankan youth who now have a chance at a brighter future. ■



HEALTHCARE

Healthcare is a basic human right and a keystone of sustainable development.

BANGLADESH HEALTH CLINIC MEETS HEALTHCARE NEEDS FOR 4,500 IN DHAKA SLUMS

The ZF health clinic in the Hazaribagh slums of Dhaka served

- > 4,562 people in 2013
- > Open two days a week for medical consultations, health advice, immunizations, and medication
- > Cost is 10 taka, or about 12 cents per visit
- > More than 18,077 patients seen since 2009

PALESTINE PRESCHOOL HEALTH PROGRAM TREATS OVER 1,000 KIDS, TEACHES HYGIENE TO FAMILIES

Through a partnership with American Near East Refugee Aid (ANERA), ZF donors funded the mass treatment of underprivileged children at 15 Gaza preschools with antiparasitic medicine, and hygiene and preventative health training programs for mothers.

- > Worked with 10 preschools distributed across Gaza Strip
- > Treated 1,179 preschool children with Mebendazole
- > Educated 1,179 children's mothers
- > Distributed 1,179 hygiene kits and brochures

ZF LAUNCHES CHOLERA PREVENTION PROGRAM IN HAITI

Haiti's cholera epidemic slowed in 2013 through clean water efforts such as ZF-sponsored distribution of free bleach tablets to Haitians. Water purification through bleach tablets or filtration prevent transmission of the digestive illness that causes severe, even lethal, dehydration.

In 2013*:

- > Average of 1,120 new cholera cases per week (compare with 6,730 in 2011 and 1,945 in 2012)
- > Average of 9 deaths per week (compare with 56 in 2011 and 18 in 2012)
- > Outbreak began late in October, 2012
- > 692,098 sickened
- > 8,470 died

**Pan-American Health Organization*

SYRIA

See "Focus on Syria" Relief section for details about healthcare projects for Syrian IDPs and refugees. pg 10-11 ■



Top down:

Families in Gaza receive hygiene information through the Preschool Health Program.

Bleach tablets reduce the risk of cholera exposure in Haiti.

Refugee Hotel: **A PLACE OF HEALING**

For 13-year-old Ali and his family, the hotel that ZF rented as a refugee shelter was a place of healing.

Ali's family fled from Syria to Jordan in April after the fighting in their hometown of Daara became too intense. Ali, the oldest of three children, was injured by a shrapnel wound to his leg and had to be hospitalized.

When Ali was released from the hospital his family needed a safe, clean place where he could heal. Through the generosity of ZF donors, his family checked into a clean, secure hotel room with electricity and running water. Finally they could rest and recover from their ordeal.

The 14-room hotel also houses nine other families who would otherwise be in the refugee camps. ZF supplied residents with food packages and cleaning supplies. Four families who had been in the hotel have now found apartments, and their places have been taken by other families who are healing from illness or injuries.

Your generous donation to Syrian relief efforts helps bring healing to the Syrian children and families who yearn for peace to return to their land. ■



Syrian refugee families settle in at the hotel that ZF donors made available to them.



STUDENTS FOR HUMANITEA

Service-learning and volunteer opportunities that allow good people of all ages to get involved in changing the world.

Student Service Trip - Ghana 2013

10 STUDENT SERVICE TRIP YOUTH INSPIRED TO LISTEN, LEARN AND HELP IN GHANA

ZF service trips offer life-changing opportunities that educate, inspire, and produce active global citizens by connecting students with sustainable development and humanitarian initiatives around the world.

In the summer of 2013, a group of ten high school and

college students from the U.S. embarked on a two-week service-immersion trip to Ghana, West Africa. Participating students were required to demonstrate volunteer commitment to ZF and pay a tuition for the trip which covered all travel arrangements as well as a pre-departure orientation, hands-on service projects, educational

workshops, daily language lessons, historical and ecological tourism, 24-hour support from our U.S. and Ghanaian staff, a ZF travel journal and t-shirt, and more. A few scholarships were awarded based on financial need and a demonstrated commitment to service. ■

YOUTH REFLECTIONS FROM GHANA



"There is something very solemnly impressive and benevolent when it comes to the spirituality and devotional beliefs of the Ghanaian Muslims that I met. Free from the distractions of technology—of iPhones and iPads, the busy 9-to-5 Western career lifestyle that limits family and personal time, and, perhaps the biggest distraction of all, laziness."

—Noor Hassan



"Going to Ghana is one of the most beautiful memories I will ever know. I truly believe that Ghana is a starting point, a launching pad to fulfilling my individual and unique potential to change and be changed."

—Hannan Ouyoun



"Going to Ghana was truly a life changing experience, *Alhamdulillah*. Until this day, not a minute passes without me thinking of all the wonderful men, women, and children I've met."

—Ayat Musleh



"Going to Ghana gave me a grasp of what Google's endless search options never can."

—Muryem Quadri



ZF Students for Humanitea join hands with Ghanaian village women at a ZF-funded cassava co-op where they harvest and prepare cassava to be sold at the local market.



While sitting with the village chief and community, ZF students asked, "What are your dreams?" The villagers replied after some thought, "Our children walk several miles to school. We fear for their safety. We cannot accompany them because we must work the fields. We dream of having a school constructed in our village." If you would like to help make their dream come true, contact studentsforservice@zakat.org.

ZF Students for Humanitea helped to construct this water well after a workshop on the global water crisis. The students learned that water contamination caused poor eyesight and even blindness in this village which had limited access to clean water. They also learned that a family in this rural Ghanaian community uses an average of 5 gallons of water per day, while the average daily usage in the US is 175 gallons. The Prophet (pbuh) said, "Conserve water, even when making wudu beside a fast flowing river."



ZF Students for Humanitea were inspired by Ghanaian children at a school in Sunyani Ghana where there is no running water, no electricity, no crayons, bulletin boards or colorful walls, but they learn three languages fluently including classical Arabic, and they memorize the entire Quran by high school graduation. The Prophet (pbuh) said, "People of simplicity are the people of greatest intellect."



Students at Aqsa School hold a bake sale to build water wells in Africa.

Students for Humanitea inspires **YOUTH TO WORK FOR CHANGE**

In 2013 more than 650 youth from the U.S. and Saudi Arabia organized tournaments and walk-a-thons, and sold wristbands and water bottles to fund the construction of 100 water wells for communities in West Africa.

ZF designs service-learning opportunities for schools and student groups. Students learn about a social issue such as food justice, the global water crisis, or refugee empowerment while actively engaging in a service project that revolves around that issue. ■

Humanitea Time Attracts **400 YOUTH TO FOCUS ON SOCIAL JUSTICE**

ZF presented Humanitea Time, a dynamic platform for inspiring youth activism around social causes, both local and global. Over a steaming cup of organic, fair-trade tea, youth engaged with presentations reflecting a range of social issues through performing arts, authentic narratives, and inspirational speakers. Students discovered their potential as change-makers around issues such as gun violence, food deserts, global water disparity, and human rights crises around the world including Syria and Gaza.

Brimming with passion and potential to serve humanity, a diverse student audience of nearly 400 packed the historic International House to capacity on January 13, 2013 at the University of Chicago. This ZF event was held in partnership with the world's largest human rights organization, Amnesty International, and the University of Chicago. The program featured legendary Chicago activist Father Michael Pfleger; star of the award winning documentary "The Interrupters," Ameena Matthews; contemporary American Imam Suhaib Webb, riveting poets Tasleem Jamila Firdausee and Amal Kassir, and the Kuumba Lynx Performance Ensemble. ■



Tasleem Jamila speaks at ZF's first Humanitea Time.



U.S. COMMUNITY CENTERS

The true spirit of charity seeks to help those who are next door as well as the needy far away.

MENTORING, HEALTH, ART AND NUTRITION AT CHICAGO COMMUNITY CENTER

The ZF Community Center—Chicago (ZFCCC) is flourishing in its second year. In 2013 the generational mentoring program has grown and continues to blossom, empowering neighborhood residents with help from trained mentors.

The free medical screenings of Wednesday Wellness, which started in July, and Quarterly Health Fairs that delved more deeply into preventative physical and mental health education have also made better health attainable to the community.

During the summer the Creative Camp boosted the self-esteem of the neighborhood children while the Summer Seamless Food Program helped meet their nutritional needs. In the late fall and winter the children collected warm clothes from the center.

The ZFCCC community garden infused vitality to the center's nutrition and health initiatives. The Healthy Food Distributions was available to neighborhood residents all year while community Iftars, Udhiya / Qurbani distribution and the donation of free Thanksgiving turkeys to community members marked the holidays.



DELAWARE COMMUNITY CENTER PROMOTES CREATIVITY AND SERVICE

The ZF Community Center—Delaware (ZFCCD) hosted writing workshops and after-school tutoring in 2013, compiling the writing samples into a bound volume that was sold to support the 99 Orphans Project.

In the spring, along with planting seeds in its community garden, the ZFCCD East Coast Health Fair provided free health screenings. During the long, hot days of summer the Kids' Activity Days encouraged the creativity, character and leadership of students aged four to seven. And as summer drew to a close, bringing families to the center to harvest crops from the garden, volunteers at ZFCCD packed 500 backpacks for needy schoolchildren. ■



Top down:
Gallery presentation
on the closing day of
Creative Camp
Writing workshops
and after-school
tutoring at ZFCCD

Changing lives through MENTORING AT ZFCCC

When Flora, a volunteer at Zakat Foundation Community Center–Chicago (ZFCCC) enrolled her young son in Creative Camp last summer, she thought it would be a good experience for him. She had no idea what effect it would have on her.

For each class, Flora, 22, sat with her four-year-old son and helped him complete the crafts and projects. But she did them for herself, too. As she created her self-portrait and listed her strengths, she started to realize she could do more to serve her community. She was inspired.

So she went to ZFCCC director Laila Muhammad and asked to join the center’s mentorship program. This program pairs community members with volunteer mentors trained onsite, or with staff member Sharon King, a social worker, community organizer and trained mentor.

The generational mentoring program at ZFCCC offers a variety of services to neighborhood residents of all ages.

“When seniors come in, we help them if they are interested in a second career, or volunteering during their latter years,” Ms. Muhammad said.

Mentorship may also help adults with everyday skills they never had a chance to learn.

“You would be surprised how many people do not know how to read,” Ms. Muhammad said,

“They get messed up with their bills because they do not know what it is saying or how to call in and make arrangements. One guy was close to not having heat! He just needed to make an arrangement.”

Community members can also get help finding work through ZFCCC’s computer classes and internet access, instruction in filling out applications online, mock interviews and use of the center’s phone.

Flora wanted to enter the health field, so she was paired with a mentor in a medical profession. Now she is studying to be a dialysis technician. Her mentor helped with her application and counseled her on money management to help her address financial needs like childcare.

Flora is just finding her passion in life, which is one of the functions of mentoring for young adults and teens in the community.

Desiree, a girl of 12, identified her artistic talent through the praise she received at Creative Camp last summer. With encouragement from ZFCCC staff she began creating unique hair barrettes and coin purses to sell. She also expresses her artistry through hair braiding and is making money developing her talents.

The youngest Creative Camper paints a self-portrait.

Your support of mentorship and arts programs at ZFCCC has the power to create this kind of personal empowerment throughout the South Shore community, where so many people want to change their lives for the better but do not know where to start. A little encouragement and shared wisdom go a long way. ■



Names have been changed to protect the privacy of the beneficiaries.



Students create coil pots after learning about the history of ceramics and vessel forms.



A PARTNER YOU CAN TRUST

ZF is a partner you can trust. As a 501(c)(3) nonprofit organization ZF seeks to be transparent in its financial operations by making our financial and legal documents publicly available.

What people are saying about... ZF ON SOCIAL NETWORKS



"Congrats to our newest GuideStarExchange participant, signifying the highest commitment to transparency."

—Great Nonprofits



13 Jul

"The Zakat Foundation is a great organization. My daughter just returned from a youth service trip in Ghana. Sponsored by @ZakatUS"

—Ayesha Durrani



31 Aug

"Zakat Foundation of America is a small organization but makes a huge impact. We need more organizations like Zakat Foundation of America."

—Nash293957

Join the Conversation



540,994 likes



23.4K followers



6 Jun

"I absolutely love this app! It's so convenient and super easy to follow!"

—DoubleZ1024



UDHIYA APP

This interactive app gives users the capability to select from 30 different countries to fulfill the prophetic tradition with convenience and peace of mind.



ZAKAT APP

Looking for an easy way to calculate your zakat? This interactive zakat calculator allows you to easily navigate the road of Islamic charity.

ZF APPS

Find them on the app store.



2013



presented to

Zakat Foundation Of America

presented by

A handwritten signature in black ink, appearing to read "Perla Ni".

Perla Ni
CEO Greatnonprofits



139 Harristown Rd • Glen Rock, NJ 07452
phone (201) 818-1288 • fax (201) 818-4694
www.charitynavigator.org

March 1, 2013

Halil Demir
The Zakat Foundation of America
P.O. Box 639
Worth, IL 60482

Dear Halil Demir:

On behalf of Charity Navigator, I wish to congratulate The Zakat Foundation of America on achieving our coveted 4-star rating for sound fiscal management and commitment to accountability and transparency.

As the nonprofit sector continues to grow at an unprecedented pace, savvy donors are demanding more accountability, transparency and quantifiable results from the charities they choose to support with their hard-earned dollars. In this competitive philanthropic marketplace, Charity Navigator, America's premier charity evaluator, highlights the fine work of efficient, ethical and open charities. Our goal in all of this is to provide donors with essential information needed to give them greater confidence in the charitable choices they make.

Based on the most recent information available, we have issued a new rating for your organization. We are proud to announce The Zakat Foundation of America has earned a 4-star rating. Receiving four out of a possible four stars indicates that your organization adheres to good governance and other best practices that minimize the chance of unethical activities and consistently executes its mission in a fiscally responsible way. Approximately a quarter of the charities we evaluate have received our highest rating, indicating that The Zakat Foundation of America outperforms most other charities in America. This "exceptional" designation from Charity Navigator differentiates The Zakat Foundation of America from its peers and demonstrates to the public it is worthy of their trust.

Forbes, *Business Week*, and *Kiplinger's Financial Magazine*, among others, have profiled and celebrated our unique method of applying data-driven analysis to the charitable sector. We evaluate ten times more charities than our nearest competitor and currently attract more visitors to our website than all other charity rating groups combined, thus making us the leading charity evaluator in America. Our data shows that users of our site gave more than they planned to before viewing our findings, and in fact, it is estimated that last year Charity Navigator influenced approximately \$10 billion in charitable gifts.

We believe our service will enhance your organization's fundraising and public relations efforts. Our favorable review of The Zakat Foundation of America's fiscal health and commitment to accountability & transparency will be visible on our website as of March 1st.

We wish you continued success in your charitable endeavors.

Sincerely,

Ken Berger
President & Chief Executive Officer

www.charitynavigator.org

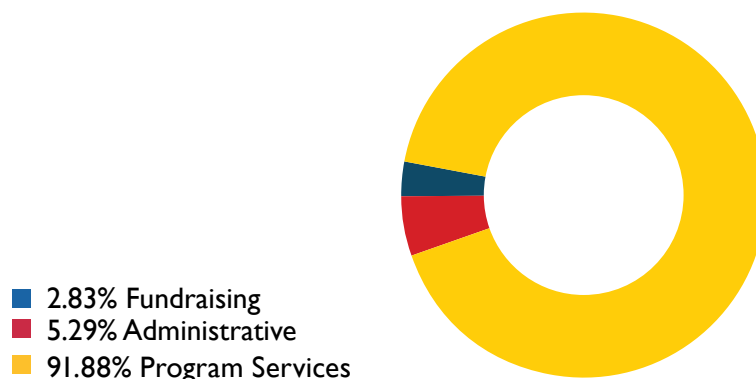
Year Ended June 30, 2013

STATEMENT OF ACTIVITIES

	<i>Unrestricted</i>	<i>Temporarily</i>	<i>Permanently</i>	<i>Total</i>
PUBLIC SUPPORT, REVENUES AND GAINS				
Contributions	\$3,983,604	\$3,643,903	\$0	\$7,627,507
In-Kind Donations	2,076,766	0	\$0	2,076,766
Gain on Sale of Fixed Assets	119,488			119,488
Miscellaneous	503	0	0	503
Net Assets Released from Restrictions	3,780,871	(3,780,871)	0	0
TOTAL PUBLIC SUPPORT, REVENUES AND GAINS	9,961,232	(136,968)	0	9,824,264
FUNTIONAL EXPENSES				
Program Services				
Emergency Aid	4,472,270	0	0	4,472,270
Seasonal Programs	1,240,293	0	0	1,240,293
Orphan Sponsorship	591,291	0	0	591,291
Education	471,914	0	0	471,914
Development	249,144	0	0	249,144
Other Program Support	227,182	0	0	227,182
TOTAL PROGRAM SERVICES	7,252,094	0	0	7,252,094
MANAGEMENT AND GENERAL	417,929	0	0	417,929
FUNDRAISING	223,127	0	0	223,127
TOTAL FUNCTIONAL EXPENSES	7,893,150	0	0	7,893,150
CHANGE IN NET ASSETS	2,068,082	(136,968)	0	1,931,114
NET ASSETS				
Beginning of Year	1,782,020	1,326,978	0	3,108,998
Prior Period Adjustment	1,152,937	(1,152,937)	0	0
Beginning of Year, Restated	2,934,957	174,041	0	3,108,998
End of Year	5,003,039	37,073	0	5,040,112

Funds Allocation

91.88 CENTS OF EVERY DOLLAR SPENT WENT DIRECTLY INTO OUR PROGRAMS





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of AMERICA



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of receiving a warm winter clothes.*