



2014 ANNUAL REPORT



ZAKAT
FOUNDATION
of AMERICA

The Leader in Empowering Lives Through Zakat



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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

ZF believes that those whom God has granted wealth must cleanse that wealth through charity, and those whom God has tried with loss must be provided a rightful share from the resources of the affluent.

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WHERE WE WORK

Afghanistan
Albania
Azad Kashmir
Azerbaijan
Bangladesh
Bolivia
Bosnia
Brazil
Burkina Faso

Central African Republic
Chad
Chechnya
China
Egypt
Ethiopia
Georgia
Ghana
Haiti

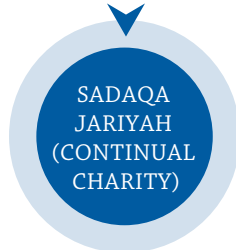
India
Indonesia
Iraq
Ivory Coast
Japan
Jordan
Kenya
Kosovo
Lebanon

Libya
Macedonia
Malawi
Mali
Mauritania
Mozambique
Myanmar
Burma
Nepal

Niger
Nigeria
Pakistan
Palestine
Philippines
Senegal
Sierra Leone
Somalia
Sri Lanka

Sudan
Syria
Tajikistan
Thailand
The Gambia
Turkey
Uganda
USA
Yemen

WHAT WE DO



Community Centers



Students for Humanitea



Housing



Mosques



Sustainable Development



Education & Skills Training



Orphan Care



Healthcare

A Note of Gratitude from the Executive Director

Dear brothers, sisters, and friends,

Assalamu alaykum.



It is with humble gratitude that I present to you the Zakat Foundation of America's (ZF) Annual Report for 2014. Throughout the year, we remained faithful to our mission of delivering quality humanitarian services to save lives and empower communities around the globe and here in the USA. None of this would have been possible without the generous spirit of donors and volunteers like you.

Nothing compares to seeing the ZF aid programs carried out to fruition inside Syria and the bordering countries of Jordan, Lebanon, and Turkey. While there, I witnessed the courage and giving hearts of the ZF team members inside Syria who risk their lives every day to reach out to the needy, poor, and destitute. To them, I am deeply indebted.

I am equally as grateful to our team and friends in Gaza. While Ramadan arrived to see countless Gazans suffering from the devastating bombardment, the holy month also witnessed the dedication and tireless efforts of ZF staff and volunteers who willingly stepped before danger to deliver much-needed aid in the area.

While we are one of the most active organizations in the Middle East, we have not neglected other parts of the world. Our Ramadan and Udhiya programs have continued to serve hundreds of thousands of people in numerous countries. Through yet other programs, thousands of people have received educational services and healthcare assistance. Our development projects, such as water wells, agricultural farming, and family sponsorship, have brought lasting changes to the lives of thousands. What's more is that our Sadaqa Jariyah (continual charity) projects have built mosques in several parts of the world to serve thousands of people, physically as well as spiritually.

By the grace of Allah (swt), we have expanded our network of support in the Sahel of Africa. By opening two new offices in Mali and in the Central African Republic, we hope to support life where disasters, both man-made and natural, pose a challenge to basic living. ZF recognizes how urgently this region requires its services and, backed by your donations, our team has stepped forward to meet this need.

As a former refugee, I am blessed and humbled by Allah (swt) for giving me the opportunity to lead this great organization. Without the help of our Lord (swt) and your support, we could not have done any of this. The Prophet Muhammad, peace be upon him, has been known to say, "He has not thanked Allah who has not thanked people." On behalf of our board, staff, volunteers, partners, and program beneficiaries, I thank you from the bottom of my heart.

May Allah (swt) reward you.

Kind Regards,

Khalil Demir

Khalil Demir

Executive Director, Zakat Foundation of America

Letter from President: What Helping Others Says About You



Dear ZF Supporter:

Assalamu alaykum, peace be upon you.

Rice, flour, sugar, and milk - these are a few things that are included in most of the food packages that you helped Zakat Foundation distribute this year. For millions around the world, it is unthinkable that these not be present in the kitchen. In fact, sometimes a trip is specifically made to the grocery store for one of these necessities. But this is not the reality for millions of others. For those millions, getting these basic items might even pose a life risk. With you donating to bring these and other kinds of aid to the underprivileged, you do more than just meet their basic needs. You have done so much more with your donation than you can imagine.

You have reminded a family that other humans do care.

You have eased the hardship of obtaining essential needs for families in conflict regions.

When you donated to the Livestock Campaign, you recognized the basic human right to be self-sustainable.

When you donated in Ramadan and Udhiya, you recognized humanity's responsibility to share from the wealth we have been given with those who don't have enough.

When you donated to Winter Kits, you admitted to God that He has given you more than enough that you can share the excess with others. This, by its very nature, is an expression of gratitude.

You have influenced anyone around you who witnessed your giving, including children who will grow up to follow your example.

You have inspired the Zakat Foundation Staff by your selflessness and generosity.

God is the source of all wealth, and we choose to give from the wealth He has bestowed upon us. When you gave this past year, you did more than benefit and ease the hardship of families and children across the world. You changed you, your influence, and your future.

Thank you, dear friend, for changing the reality of those in need, and we commend you for, at the same time, bettering our entire world.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Hasan Arslan'.

Hasan Arslan, Ph. D.

President, Zakat Foundation of America

EMERGENCY RELIEF

Tough Times Inspire a Community to Help

"I was seeing footage of [Syrian] children eating stale bread, eating garbage off the floor," said Fahim Arif, a passionate member of the Mosque Foundation's Board of Directors. "Our whole community here feels so helpless when we see what is happening in Syria; we are all eager to do something to help."

And they did something big. Fahim Arif posted a simple video on YouTube appealing to the Muslim community of Bridgeview, IL to bring non-perishable food items to the Mosque Foundation (MF) as in-kind donations to be loaded onto two 40-foot containers to be sent to internally displaced Syrians who have fled their homes due to ongoing conflict. MF received an overwhelming amount of donations that filled both containers to the brim.

The containers first arrived at the port city of Mersin, Turkey and were then transported to a ZF warehouse in Idlib, Syria. ZF's dedicated and brave staff on the ground sorted the food into packages and distributed them to 480 families. Hence, the generosity of tens of people spiritually lifted an already devout community thousands of miles away.



Kids are kids, no matter the chaos in their lives.

Tents Amidst Tumult, Food Amidst Fear

The world looked on in horror as fighting in Iraq led to a humanitarian crisis of alarming proportions. In 2014, the persecution of the Yazidi and other minorities had caused the displacement of more than 3 million* Iraqis, creating an international condemnation. While the Yazidis were facing violent prejudice, the Zakat Foundation of America (ZF) sought to be the face of compassion.

ZF rushed tents and food packages to displaced Yazidi families in the Duhok City of Iraq and to refugees across the border in Turkey. They received 150 tents along with five truckloads of food items that contained 24 tons flour, 14 tons of pasta, milk, and other food supplies that were distributed. The real gift to these families, the show of support in the midst of tragedy, is immeasurable.

*<http://www.internal-displacement.org/middle-east-and-north-africa/iraq/figures-analysis>



A loving convoy makes its way through Iraq to provide caring support to the Yazidi refugees.

A Taste of Home for the War-Torn Soul

“We left our homes because they were attacking us,” a young Syrian girl cried to a ZF representative as she hugged her baby brother to her side. A fresh set of tears began to stream down as she sobbed and turned to hide her face.

In the midst of war, any grain of stability can be a source of warmth and connection to home. When Syrian families had their homes rattled by gunfire and their lives shaken by bombardment, they found themselves deprived of a basic source of nourishment: the traditional, round flatbread that is at the center of most Syrian meals.

Deeply concerned, ZF sought to provide Syrian families access to this staple. Such an effort required machinery that is nearly impossible to find in a country where hundreds of bakeries have been bombed as people stood in line to buy bread for their families. To fulfill this fundamental need, ZF donors financed the assembly and operation of a large-scale bakery in an isolated warehouse in Syria.

It was December 7, 2013 when the gears began to turn, steam began to rise, and an appetizing smell perfumed the air at the ZF Watan Bakery in the city of Deir ez-Zor. On this first day of operation, trucks carrying 2,200 bags of round flatbread were sent out for distribution amongst impoverished families in surrounding neighborhoods.

As he participated in loading food packages to trucks alongside ZF team members and volunteers during one of his trips to Syria, Executive Director Khalil Demir voiced his hope for such aid programs to “help ease the pain of our Syrian brothers and sisters.” This bread, too, was produced with this sentiment at heart.

At the Watan Bakery, a small boy balanced a loaf of bread



The children's faces showed delight upon receiving the Watan Bakery bread.

on his forearm and gave a faint smile, “We had no bread and the electricity was out, but the charity bakery came and gave us bread.”

The ZF-sponsored bakery continued to provide plate-sized loaves at one-eighth the usual cost for packs of eight. In the days of its operation, the bakery used two tons of flour per day with each ton producing 1,100 packs of bread and feeding more than 350 families.

In the spring of 2014, the bakery was forced to shut down due to the heightened danger of the city, but not before about 2,200 people had been served on a daily basis since its doors opened by the grace of Allah (swt).

Our beloved Prophet Muhammad (pbuh) encouraged thankful manners in relation to food, beginning a meal with the name of Allah (swt) and praising Him for each provision when finished. ZF donors became the means for such gratitude and praise when they joined together to provide

the war-torn Syrian population with its daily bread. Through the support of our donors, ZF hopes to continue easing hunger, bringing peace to minds and comfort to souls in war-torn regions around the world.

“We left our homes because they were attacking us.”



The bread was made with care under the watchful eyes of workers hired locally by ZF.



Refugees scramble for any help they may be able to find.





A child refugee sits quietly to warm his hands by a small fire.

Fleeing One War Only To Find Another

Imagine living in an abandoned, war-torn city without electricity, heat, or water, surviving on one meal a day and living by fire. For thousands, this is a reality. One of the largest pre-conflict Palestinian refugee communities in Syria was originally home to 160,000 inhabitants, but, when clashes intensified in December 2012, Yarmouk witnessed a sharp decrease in population. After months of siege that began in July 2013, about 18,000* individuals got trapped in Yarmouk without resources to sustain a normal living.

“Like our donors, all of us at Zakat Foundation are deeply concerned about the extreme conditions the people of Yarmouk are facing. The residents’ stories have been absolutely heartbreaking,” explained Khalil Demir, ZF Executive Director. “To support those residents, through our partnership with UNRWA, we were able to send food parcels to the hungry and needy Palestinian families,” Mr. Demir continued.

Sharing a sincere concern for the Palestinian refugees in the war-ravaged camp within the southern suburbs of Damascus, ZF and the American Friends of UN Relief and Works Agency (UNRWA USA) partnered to provide much-needed emergency food aid to Yarmouk for as long as distributing aid was allowed. In March, ZF and UNRWA USA signed a US \$50,000-agreement to feed nearly 1,000 Palestinian families (4,000 individuals) seeking refuge in the area, hoping to lighten the weight of the difficulty of being a refugee in a foreign country’s war.

*<http://www.unrwa.org/crisis-in-yarmouk>



Two children look on as a ZF volunteer prepares to distribute aid in Gaza.

A Lifeline for Gaza

What became a 50-day bombardment in Gaza began during Ramadan in 2014. ZF partners and volunteers on assignment to distribute food packages for those observing the holy month had completed their mission and were prepared to direct their attention to the unfolding tragedy.

About one-eighth of the Gazan population fled their homes to seek refuge in shelters. The ZF partners and volunteers rushed food, medicine, hygiene supplies, bedding and weatherproofing materials that were desperately in demand by those in shelters and damaged homes.

To break their fasts, the Gazan people were able to enjoy the food provided by ZF's implementing partners. For these families, ZF provided 5,000 meals and delivered food packages to another 800. To further ease the hardship of the displaced, 500 mattresses, 750 blankets, and 270 large floor mats were distributed to affected families. Tarpaulins and plastic sheeting to cover holes in walls and roofs were given to those who chose to stay in their homes. To alleviate the devastated Gazans' suffering, ZF provided food packages, hygiene kits, clothing, bedding, and supplies specifically for infant and toddler care to 250 families. Additionally, ZF delivered enough antibiotics in the region to treat 2,000 injured people.

As 50 days of bombing left the area crippled and devastated, ZF pushed forward to improve support the grief-stricken and hopes to continue alleviating the suffering of Gaza by the will of Allah (swt).





Life-Saving Food Aid Distributed to Victims of Pakistan Floods

Days of heavy rain in the late monsoon season of 2014 unleashed deadly floods and widespread destruction across Pakistan and India. Raging rivers swept away entire villages as survivors who were able to run to higher ground looked on in disbelief and utter shock. The torrential rains killed nearly 500 people and affected more than three million.

By September 12, 2014, ZF representatives were on the ground distributing food packages that reached approximately 2,000 victims in the hard hit areas of Gujrat and Hafizabad in Pakistan. These food rations were life-saving as many areas were beyond reach for many days until the flood waters subsided.





TURKEY



LEBANON



SYRIA



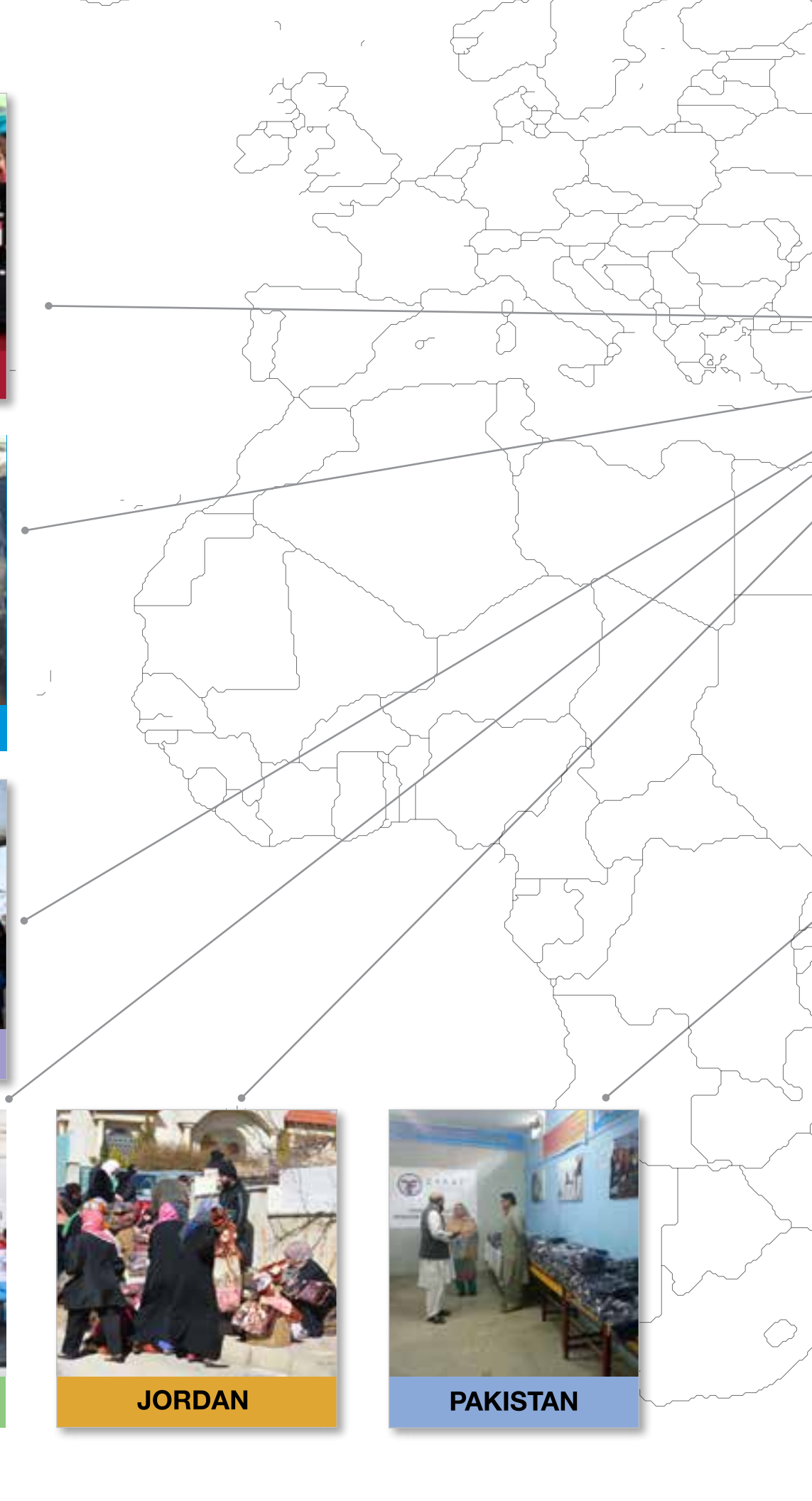
PALESTINE



JORDAN



PAKISTAN



Winter Kits Distributed to Those in Need



NEPAL



INDIA



BANGLADESH

SEASONAL PROGRAMS

ZF Reaches Remote Areas in Kenya

Ramadan is a special time for Muslims all over the world, a time for inner reflection and spirituality. For our field representatives, preparing for Ramadan is a long journey filled with stories of poverty and deprivation.

The task of identifying needy families in different parts of Kenya is a process that spans weeks before the start of the holy month. ZF field representatives and a group of volunteers combed the Kenyan countryside to reach families who could benefit from food packages this past summer.

“We have been going to the most remote areas on [four-wheel drive] trucks,” one of the field representatives reported. “In other areas where trucks cannot go, we have been hiring motorbikes and, where the motorbikes could not access the families, we just walked on foot.”





Families who received food packages can be categorized by one or more of the following criteria:

- Income is less than \$2.00 per day
- Headed by women
- Caring for a terminally ill person
- Caring for one or more orphans
- Families headed by children or children living alone
- Pregnant and breastfeeding women
- Internally displaced people or refugees

ZF field representatives play a key role in connecting with our program recipients. They forge lasting connections by listening to the beneficiaries tell their stories and sharing with them the joy of giving. “Most of them are overjoyed that we are reaching them. They feel remembered and cared for by other Muslims,” a ZF field representative remarked.



Bringing Smiles to Grieving Hearts on Ramadan and Eid

The holy month of Ramadan saw many difficult situations in the lives of Syrians both inside and outside their home country. Amidst such circumstances, the giving spirits of ZF donors shined even brighter to share the joys of Ramadan and Eid with their Syrian brothers and sisters.

Tournaments and Carnivals in Jordan

In the Jordanian cities of Amman and Irbid, ZF organized a much-needed break for Syrian refugee children from the suffering of more than three years. Staff and volunteers facilitated a 5-day soccer tournament and several carnivals, treating the children to fun on the field and the Ferris wheel to help fade their pain, if only for a few days. The children happily received vouchers for new Eid outfits, another novelty for the conflicted place and time in which they live. Additionally, ZF distributed protein-based food to 1,500 families in the area.

Saving Lives in Syria

Within Syria, internally displaced families were in desperate need of food and made repeated requests in search of help. ZF arrived for their aid with 2,500 food packages and 10,000 pounds of potatoes. In Homs, an area that is amongst the most difficult for aid organizations to reach, ZF reached out to more than 5,000 people in need, delivering food packages during Ramadan. Long days of fasting without shelter from the sun is the norm during Ramadan in Hama. There, ZF stepped forward with ice blocks to help ease the suffering. Meanwhile, the Tah camp benefited at the end of the holy month with an Eid celebration made possible by ZF efforts.

A Ray of Happiness Amidst Chaos

ZF Executive Director Khalil Demir traveled to Gaziantep, Turkey and personally delivered backpacks and other school supplies to Syrian refugee children. Teachers, too, were on the minds of ZF donors, staff and volunteers. Food packages were provided to Syrian teachers and their families in hopes of adding to their security and encouraging them to remain hopeful and steadfast during this difficult time.

The mats were laid out in Istanbul, Turkey and adorned with warm, comforting food as more than 300 of the poor sat down to a ZF-sponsored iftar. With ZF taking a step further, food packages helped feed 500 to 5,000 more Syrian refugee families in Turkey.



Zakat Foundation Seasonal Programs Reach Thousands of Families in

+30 Countries

Seasonal Programs are a time for Zakat Foundation to share the joy of Eid and Ramadan with the rest of the Muslim world. Every year in celebration of Eid Al-Adha, our field representatives distribute fresh meat to thousands of people all over the globe, including war-torn countries.

The Syrian conflict, which has been growing in intensity, did not deter ZF's efforts to reach the most dangerous areas inside Syria where generous rations of meat were distributed to families in cities such as Hama, Halab, Idlib, and Latakia. Food had become scarce in these areas and other parts of Syria.

This aid brought a special time in lives of children who have been affected by war for so many years. Much to their delight, they were treated to carnival rides and provided ZF-sponsored gifts and sweets in celebration of this happy occasion.

A Convoy of Smiles for Syrian Children

Having lost her father in the long war, a five-year-old girl approached the Banoon convoy's face-painter with a simple request to write the words "I WANT MY DAD" on her forehead.

The Banoon convoy is a humanitarian initiative organized by a group of NGOs. In early May of 2014, ZF participated in the convoy, transporting truckloads of supplies and toys to orphans and schoolchildren in Idlib and Hama, two Syrian cities devastated by war.

Like the little girl missing her dad, many of the children in this area have been overwhelmed by unstable, violent circumstances for the past three years. However, on the happy day the convoy rolled into their town, their painful memories momentarily faded and they were able to catch a glimpse of childhood.

Aside from all the fun, the Banoon's children's convoy brought with it baby bottles, pacifiers, infant formula, baby powder, and fever reducers. The children also received comic books, playdough, and crayons.

ZF began distributing humanitarian aid in Syria shortly after the conflict began in March of 2011. So far, ZF has contributed more than 10 million dollars in aid to Syria. As conditions rapidly deteriorated on the ground, ZF worked tirelessly to meet the needs of both internally displaced Syrian civilians as well as Syrian refugees.





Ramadan and Eid al-Fitr 2014

The beautiful moments of Ramadan and Eid al-Fitr brought even greater joy to the families blessed by the grace of Allah (swt) through food packages, community iftars, Eid gifts, and life-changing livestock gifts from ZF donors.

- 37 countries
- 22,534 individuals received iftar
- 79,286 needy persons received food packages
- 779 people in need received non-food items
- 2,765 children received Eid gifts
- 400 beneficiaries received cash donations
- 725 Syrian refugee children enjoyed an Eid carnival
- 3,350 individuals received Eid livestock gifts



India



37 countries



millions of people received food packages, Eid gifts, Eid livestock gifts, non-food items and cash donations



725 Syrian refugee children enjoyed an Eid carnival



Pakistan



Jordan



Central African Republic



Syria

"I am immensely grateful to work with Zakat Foundation and fundraise during Ramadan for another year. The success of my fundraising efforts is, in large part, due to the Foundation's trusted reputation and commitment to serving the world's most vulnerable by fighting against hunger. Thank you to all the incredible donors that varied from my personal contacts, family, friends, and strangers. Together, we can change the world!"

- Eda T. (partner in New York who voluntarily raises \$10,000 every year for ZF)



Ghana



China



El Salvador



Udhiya/Qurbani 2014

Sharing abundance with the less fortunate is a show of gratitude to the Most Merciful, the Most Beneficent. ZF donors sacrificed generously during Udhiya/Qurbani 2014 and made fresh meat available for communities in 30 poor and underdeveloped countries. ZF assisted the local economies in the impoverished regions by purchasing healthy livestock locally and proceeded to distribute the animals to needy families for Eid ul-Adha.

- 5,052 shares distributed in 30 countries
- One sheep weighs around 15 kg, which is distributed amongst 10 people to provide 1.5 kg per family. Hence, approximately 50,000 individuals benefited from the 5,052 shares distributed by ZF.

Jordan

«ZF brings purification for donors, beneficiaries, and staff. As an Imam and a formal relief worker, I am proud of the great humanitarian aid they provide to the needy, locally and worldwide.»

- Sheikh Kifah Mustapha (Imam & Director, Orland Park Prayer Center)



1 sheep



10 people



5,052 sheep



Approximately

**50,000
people**



Kosovo



Burkina Faso



India



Bangladesh

Syrian Refugee Children Find Safe Haven in Gaziantep, Turkey

The spring of 2014 in Gaziantep, Turkey welcomed the Zakat Foundation sponsorship of a primary school dedicated solely to Syrian refugee children. When these children left their homes in Syria with their families, they didn't just leave behind a stable life, they had to walk away from their beloved schools, classmates, and teachers. Bringing back a sense of stability to their lives is part of what ZF strives to do through this school sponsorship.

Located in the heart of Gaziantep and 60 miles north of Aleppo, the school lies within walking distance from home for the 450 students. Its doors open to Syrian children in the afternoon after Turkish students and staff members have been dismissed for the day.

"The first school we sponsored is on the outskirts of Gaziantep, so we transport 600 students there every day," a ZF staff member shared the details. "It is costly, but, of course, those children need to be in school. It is worth every penny. But we want to open more schools

like this new one, right in the city so the children can walk there. Their parents can go to the school if they need to talk to the teacher and we can put more money into students, supplies, and teachers."

When they heard news that a school will be opening its doors to them, the Syrian refugee students celebrated ZF's sponsorship of their primary education in Gaziantep by immediately donning their new uniforms. The two schools' teachers are also Syrian refugees and are paid through the ZF sponsorship. These educators are dealing with their own challenges, adjusting to a new schedule and employing an accelerated program through the summer aimed at getting the children ready to start the new year at grade-level.

To date, ZF has supported eight different schools in Gaziantep with over 4,600 students and our sponsorship for three schools is still ongoing for 1,450 Syrian refugee children.



A Second Chance for Afghani Women

In Afghanistan where girls are often expected to stay home and help with house chores, ZF sponsors the education of 67 young women and girls at a private secondary school.

Hamida, a 10th grader shared her story:

"I was 20 years old and in sixth grade when I started school in 2010. When I was younger, due to our traditions, I stayed at home. My father and my brother did not allow me to go to school. When [ZF] started educational services in our area, I visited the school and saw it was for girls. After discussions with my parents and brother, I was able to join. Before starting school, I was very nervous, but I am very happy now. I am studying and I believe in myself. Let me say a big thank you to the people who supported us in the past and who are supporting us now, Zakat Foundation."

It is heartwarming to see these women go from not having any personal goals in life to one day being able to pursue higher education.

Khadija, a 9th grader, detailed her circumstances and voiced her sentiments:

"I came to this school six years ago. I belong to a very poor family. Without this tuition support, I am not able to continue my education and graduate from 12th grade. I am very thankful to A4T organization and Zakat Foundation for providing this opportunity so I can study. Access to higher education is my goal. Thank you for supporting us."



A Life Lesson from an Unlikely Source

A delegation of 30 graduate students from the Center for World Religions Diplomacy and Conflict Resolution (CRDC) visited a ZF-sponsored school for Syrian refugee children in Gaziantep, Turkey. Hind Kabawat, a senior researcher in conflict resolution, brought the students to learn through an exchange of thoughts and stories with the young Syrian refugees.

"We wanted to try to learn about the Syrian conflict," Ms. Kabawat explained, "since I am Syrian and this subject is very close to my heart."

The delegation brought sports equipment and school

supplies for the children and engaged them in fun and play throughout the visit. The graduate students shared that they truly appreciated the opportunity to see the effects of the Syrian conflict with their own eyes. The exchange certainly left a lasting impact.

"I hope that, when I go home, I can spread that message, what I've learned here," said Taylor Rockoff, a graduate student in international development at American University.

Sahl ibn Sa'd reported: "The Prophet, peace and blessings be upon him, said, 'The one who cares for an orphan and myself will be together in Paradise like this,' and he held his two fingers together to illustrate."

(Sahih Bukhari, 5659)

Donors' Generosity Shines at MAS-ICNA 2014

Generous donations to orphan support at the MAS-ICNA Convention in December of 2014 will enable Zakat Foundation of America (ZF) to sponsor 545 new orphans in 2015, nearly doubling the number of ZF-sponsored orphans.

Donors' enthusiasm reached its peak during Orland Park Prayer Center Imam Sheikh Kifah Mustapha's speech on Entertainment Night when those present inspired one another to pledge sponsorship and join #TeamYateem ("yateem" is Arabic for "orphan") by raising their hands to publicly commit.

The ZF booth allowed donors to give to the Orphan Sponsorship Fund throughout the convention and placed a tealight inside a large, transparent globe to symbolize helping an orphan's light to shine by providing food, shelter, healthcare, and education. With donations rolling in, the staff had to empty the globe at the end of each day to make way for new donors to help "light up" the world.

"People gave so generously," said Leena Suleiman, ZF Communications Coordinator. "It was incredibly moving. Everyone contributing to orphan sponsorship and lighting up the globe made us all feel like anything is possible."

The trivia contests at the conference booth attracted crowds who vied to share their knowledge by answering the questions and winning small prizes.

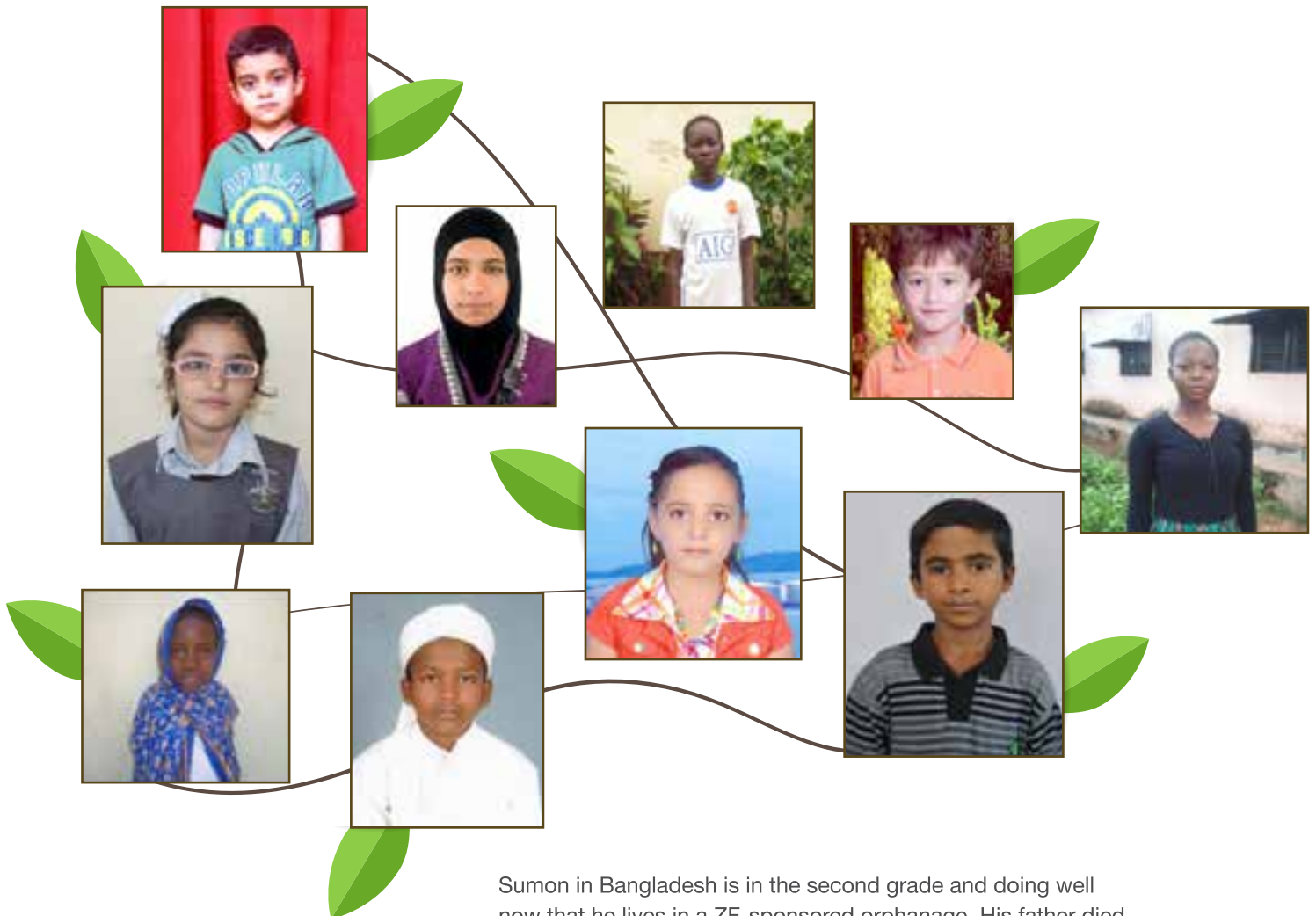
The ZF presence at the MAS-ICNA convention was a resounding success thanks to donors and their generous donations. Sincere charity really can light up the world.



Impacting the Lives of 629 Orphans

Generous ZF orphan sponsors made a tremendous difference in the lives of orphans around the world in 2014. The effects of sponsorship vary from child to child, country to country. Here are two of those orphans' stories:

Meet Abuya. At 10 years old, she has suffered the loss of both parents and barely supported herself and her grandmother by begging on the street in a Kenyan slum. Just obtaining food on a daily basis was a struggle. But now, as a sponsored orphan, she is eating well every day and attending school for the first time in her life and has a much brighter future.



Sumon in Bangladesh is in the second grade and doing well now that he lives in a ZF-sponsored orphanage. His father died unexpectedly when Sumon was young, leaving his mother and older brother to care for him. As farmers in an area of Bangladesh that is frequently hit by catastrophic monsoon floods, his family was extremely poor and unable to provide even two meals per day. Now, he is in school, getting regular meals and receiving healthcare, and has dreams of being a manager someday. He says he has everything he needs, thanks to the generosity of people who opened their hearts and gave to the ZF orphanage fund.

HEALTHCARE



Mobile Clinics Deliver Key Health Services to Underserved Kenyans

In the midst of a massive upheaval in 2014, the Kenyan healthcare system was being taxed beyond its capacity with only 4,500 doctors in practice struggling to care for more than 40 million people. When the country's medical personnel went on strike, ZF mobile clinics stepped in to serve the needs of Kenya's rural people. These clinics do not have a set closing time, and they serve people living in the most remote places of Kenya.

At no cost to patients, the three ZF mobile clinics in Kenya fulfill a variety of needs for the communities they serve:

- Prescription drugs and medical equipment for patients
- HIV testing and counseling
- Maternal child health services
- Nutritional therapy to mothers
- Health education to the community, particularly to breastfeeding mothers
- Mobilizing community health volunteers
- Referring patients who require more involved treatment to public health facilities

ZF mobile health clinics served 2,700 patients in their first year of 2011 and have increased their capacity each year since that time. In improving the basic health of rural and impoverished communities, the mobile clinics make other developmental efforts possible.

Making Every Minute Count in Bamako, Mali

Minutes are nothing less than an eternity when it comes to saving a life. In critical conditions, a moment's delay can mean the difference between life and death.

When Ms. Donna Demir, a registered nurse and medical advisor at the Zakat Foundation of America, visited various parts of Africa, poverty that left nothing untouched, not even hospitals providing care to the most vulnerable of society, stunned her beyond words.

“When you see a place that has maybe two blood pressure cuffs for an entire medical facility, it makes you think. It makes you wonder how they can possibly make it work for an entire community,” Ms. Demir expressed her disbelief. She continued to tell the story of villages where the demand for medical care was so high and the available staff and resources so few that it may be years before a clinic's personnel could examine the same patient a second time.

In Bamako, Mali, ZF strived to fulfill such a dire need. Providing IV tubes, masks, bandages, shower chairs, and crutches among other necessary equipment, ZF enabled the local hospital staff to deliver quality, timely care to the inhabitants.

A container full of essential medical equipment – an estimated value of \$470,000 – arrived at Hospital Point G in Bamako on September 25, 2014. Follow-up visits were made to ensure that the ZF donors' dollars had reached their mark through the appropriate use of these supplies.

“We were so much in need of this equipment,” Dr. Sékou Dramé, Director of Hospital Point G, shared, “just have a look at our inventory of equipment and consumables. You will see the speed of utilization of your material by our cardiac surgery service and the anesthesia. We are grateful and thank Zakat Foundation every day and hope that your support will continue.”





It was time to celebrate as new equipment was unpacked at the hospital.



The ZF Country Representative in Mali, Mrs. Mariam Colubaly, remembered the arterial damage her mother sustained prior to passing away due to the lack of such essential equipment as dilation pumps that could have made the necessary treatment possible. “If this was here two months ago...maybe she would have still been with us,” she wondered out loud. “We will never know; let’s accept Allah’s decision that her time had come. The pumps will now save someone else’s life.”

Mrs. Colubaly’s optimism echoes the spirit behind ZF’s efforts to improve healthcare in Mali. While it may not have been possible before, it is now time to make every minute count when it comes to saving lives in Bamako. May Allah (swt) bless the ZF donors and staff whose giving hearts have paved the path to quality healthcare in Mali.



Safaa Zarzour promises Mohammed that ZF will fund his care.

Hope for Shrapnel-Wounded Syrian Refugee Boy

At 11, an age when more fortunate children spend their time in school and play, Mohammed was living a nightmare. He lost his mother and three siblings when an airstrike over Damascus killed them in 2013. His baby sister was only three months old. With shrapnel lodged in his leg, he and his father fled across the border to Jordan, leaving behind the home they shared with their deceased family. They have been living in the Zataari camp since the tragedy struck.

In February 2014, the ZF staff members in Jordan met him and his father, and found themselves heartbroken by the young boy's loss and trials. ZF then offered to cover the considerable medical expense of treating Mohammed's wounds.

Safaa Zarzour, the ZF Chief Operating Officer (COO) at the time, promised Mohammed that ZF would see his surgeries through until his health was restored.

Mohammed has undergone four surgeries to date and has been placed on an ongoing antibiotic treatment to prevent infection. Although his treatment is not yet complete, the selflessness of ZF donors and staff have given him and his father hope about his prospects despite the emotional and physical hardships they have braved.

SADAQA JARIYAH/DEVELOPMENT

The Adhan Resounds in Nambuya

Business came to a standstill in Nambuya, Kenya on November 1, 2014 when Muslims and non-Muslims from the surrounding market centers came together to open the first ever mosque in their city.

The Masjid Al-Saad was inaugurated by guest of honor Sheikh Irshad Ibrahim (World Assembly of Muslim Youth or WAMY) and Mr. Benson Kosgey (Assistant County Commissioner from the Office of President). The opening ceremony sent many prayers and words of praise to Allah (swt).

Sheikh Irshad recognized ZF for the work being done to support Muslims in the rural areas of Kenya through mosque projects, water wells, and seasonal programs. He also donated hundreds of Holy Qurans to the mosque and community. Assistant County Commissioner Mr. Kosgey further encouraged ZF's efforts by noting, "The construction of the many mosques by ZF in my jurisdiction has nurtured spiritual growth, which has contributed to the security in the district." The local leaders thanked ZF and its donors whose funds made the construction of Masjid Al-Saad possible, praying for Allah (swt) to reward them abundantly.

Following the ceremony, the call of the first adhan emanated from the mosque and enveloped the nearby neighborhoods. Muslims joyfully formed lines for prayer, while non-Muslims surrounded the mosque and observed them in prayer. As praise of Him encircled hearts, seven of those present entered Islam upon witnessing this devotion to the One and Only Allah (swt).



Permaculture Boosts Nutrition and Fights Disease in Mozambique

The Zakat Foundation firmly believes in sustainable, long term development. In 2014, ZF helped thousands in Mozambique with a number of projects aimed to boost nutrition and fight disease.

Lessons in Aquaculture

ZF has built two cement water tanks that contain a combined 100,000 liters for raising tilapia fish. Tilapia is known for its high protein content, large size, and rapid growth, making it a great species to raise and harvest. The tilapia fish also has an omnivorous diet; such a broad diet helps it thrive in diverse environments.

There are currently 20,000 fish weighing approximately 300 grams per fish. Students are taught to care for the tilapia, receiving an important set of lessons in aquaculture.

Earth Dam Construction to Ensure Water Supply

Another permaculture/developmental project ZF has been involved in is the construction of an earth dam in the district of Boane in southern Mozambique. It is approximately 50 meters in length and 35 meters in width and ranges from 2 meters in depth to 6 meters. The dam was completely full by rainfall and has sufficient water for irrigation for a whole year, thus securing a water source for the community.

In many regions, access to large quantities of water is either unrealistic or risky due to many factors. It may be essential for a dam to be built on a river to allow for storage of water supplies. Capturing floodwater has tripled the irrigation capacity of neighboring communities, resulting in increased food security.

ZF Launches Centers to Build Communities

ZF has launched a center that offers many programs for the community at large with the focus being on providing clean drinking water. Building tanks on top of the roofs helps children access clean drinking water, reducing the number of people afflicted with stomach viruses due to water borne illnesses.

The installation of three water fountains has eliminated the need to haul water every day from unsanitary sources by the poor. The center offers computer skills and English vocabulary lessons to increase literacy amongst the community. Another project was the completion of a bakery that produces 500 loaves of bread daily.



Bringing Sunshine to the Slums of Hazaribug, Bangladesh

The young mother's eyes shone with delight as she watched the doctor examine her baby. Wearing a white lab coat over her brightly colored sari, the doctor gently pressed her stethoscope against the baby boy's chest, listening for an even rhythm. The lady doctor appeared confident and keenly aware of the great responsibility she was serving through the Zakat Foundation of America.

Approximately 21% of the 40 million people living in the urban areas of Bangladesh live well below the poverty line, scraping by on less than \$2 per day. As they scavenge for the means to live, the identity of the Bangladeshi slum dwellers as rightful citizens is challenged on a daily basis. These individuals lack access to healthcare, sanitation, and education facilities, while every minute of their day is spent in a seemingly simple attempt to stay alive. Parents, children, and extended family members are often crammed into a small room barely sufficient for one person.

And it only gets worse. The economic prospects for the "slum people" of Bangladesh are next to none. With no hope of climbing out of the dark alone, the Hazaribug slum residents were given a hand by the ZF staff. ZF sought to help these poorest of the poor by opening a comprehensive service center for them in Dhaka city, which includes a health clinic, a pre-primary school, and a sewing training center.

For the benefit of the struggling Hazaribug community, a senior female doctor provides medical treatment and check-ups twice a week completely free of charge to this vulnerable group of people. Medicines, too, are distributed free of cost. Every day, as many as 50 to 60 mothers and their children benefit from services offered at the ZF-sponsored medical center.



These efforts continue beyond the center's doors. Two trained healthcare professionals from ZF move from door-to-door in slum areas to raise healthcare awareness and to impart critical health education to the residents. This includes health-related advice concerning such essentials as first aid, timely vaccinations, child bearing, reproductive health, pregnancy, and balanced, nutritious diet. When necessary, serious cases are transported to hospitals or medical centers for appropriate treatment.

In 2014, a total number of 5,618 patients received medical treatment from the ZF-sponsored medical center, namely 2,253 children, 2,651 women, and 714 men.

To revive the community in additional areas of life, ZF began a pre-primary school for the deprived and destitute children of Hazaribug in 2009. Here, students continue to receive books, notebooks, pencils, school bags, and other stationery completely free of cost.

Adults, too, are being prepared for an improved lifestyle. ZF sponsored a sewing training program for the women living in the slum in order to help them earn a living to provide for their families. These women receive nine months of training on the craft of sewing and, after successful completion of the course, go home with a brand new sewing machine each as a gift from ZF. The sewing course remains popular amongst the slum-dwelling women and, in the year 2014, successfully trained 35 women to set them on track to make an improved living.

ZF works tirelessly to give rise to hope in the struggling slums of Hazaribug, bringing joy to the lives of many who would otherwise go without even the very essentials of life.

Ghanaian Women Radiate Confidence at Farm Co-op



The women of two distant and marginalized villages in Ghana have been empowered to break free from the cycle of poverty by running a farm-to-market cooperative that is sponsored by the Zakat Foundation of America (ZF). Nearly 73 women gather daily for planting and harvesting cassava and yams, both staple vegetables of the Ghanaian diet.

Twice a week, the village women assemble under the shade of a makeshift gazebo, peeling mounds of cassava while their babies nap in slings wrapped around their bodies. From blocks away, their collective chants and chatter can be heard with an almost celebratory tone in honor of their financial sustenance and ability to nourish their families.

After hours of peeling, the women process the cassava into a shelf-stable flour using machines provided by ZF. Once a week, the processed vegetables are taken to the local market for sale. The profits are then shared by the women of the ZF co-op.

Projects for long term sustainable development such as this farm co-op are a priority for the Zakat Foundation as they empower those who are most vulnerable to achieve a state of self-sufficiency. These strong-spirited Ghanaian women radiate confidence and happiness largely due to their economic empowerment through the ZF farm co-op.



Sewing Paths to Success in India

As a collection of villages grows to become the city of Hubli in India, a number of basic needs yearn to be met. Among these are adequate employment to earn a living and the empowerment of women to support themselves and the rest of their households in such a time of hardship.

To address these needs, ZF partnered with the Affus Woman Welfare Association (AWWA) to establish a vocational training school for women in Hubli. Celebrating its fourth year and the graduation of its 650th student in 2014, the school offers three-month sewing courses that enrolls 30 students per class and covers an array of skills necessary for fashion design, hand embroidery and machine embroidery. ZF and its partner, AWWA, seek to increase the students' standard of living, while boosting their basic functional literacy, health awareness and ability to generate income for their families.

With the will of Allah (swt), success awaits these skilled students. As training progresses, they are paid to complete stitching work brought to the school and after graduation, some continue to work independently from home. Many of the school's graduates go forward to gain employment in the local garment industry.



Change on the Horizon: Empowering Low-Income Women to Earn a Living

The Zakat Foundation vocational training school in Irbid, Jordan opened its doors in February of 2014. The center offers instruction in sewing, weaving, English language, computer skills, and handcrafting to underprivileged women. It gives these women the opportunity to learn a new skill and seek jobs after completing the program.

Ms. Maays Mohammad Naimat, a recent graduate, commented about the impact of this program, “I live with my family in a small apartment in Irbid. I was unemployed, but, after taking sewing classes at the center, I was able to secure a job and help provide for my family. It’s a great center. I love the fact that you supply us with the needed materials for the courses.”

Less than a year since its opening, applications for the VTC outgrew the space available, so Zakat Foundation decided to expand the initiative and move to a new location to be able to serve a larger number of applicants.

More than 300 women so far have participated in or graduated from the different programs. In July 2014 alone, the

sewing school output reached 437 dresses. With the will of Allah (swt), the upcoming terms will extend to nine months and students will receive a certificate of completion from the Jordanian Labor Ministry.

Essra Al-Johari completed the handcraft training at the VTC and felt empowered, stating, “After completing the program, I was able to spend my time doing useful things and create beautiful work that I’m able to sell at shops and festivals.”

With the influx of Syrian refugees, the economic pressure on local communities has increased, making skills training for local women urgently needed. This ZF-sponsored program opens the door to greater economic opportunity for local women and their refugee counterparts.



ZAKAT FOUNDATION donors help

BUILD WATER WELLS

around the world



FROM AWARENESS TO ACTION



ZF Teahouse: Where Spirituality Serves Humanity

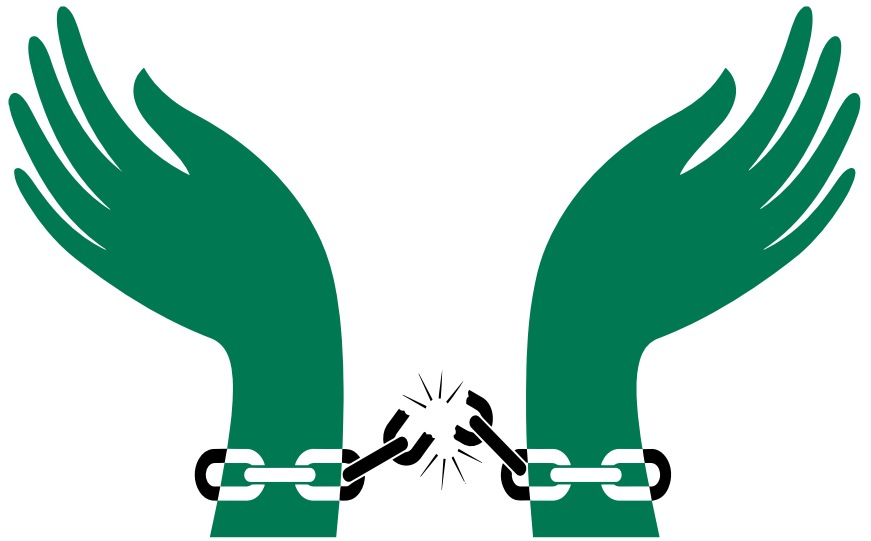
The year 2014 marked the launching of ZF Teahouse, a forum for inspiring young adults to serve humanity. Over 300 people enjoyed the friendly ambiance of teahouse warmth hosted by the Zakat Foundation of America. Continuing the Prophetic legacy of empathy and social justice, each ZF teahouse highlighted a specific social issue, such as modern-day slavery, refugee empowerment and food justice, followed up by offering its guests opportunities to get involved.

The ZF Teahouses were held bi-monthly from January through June of 2014 and featured inspirational speakers including Yasmin Mogahed, poet Abdi Phenomenal, AbdelRahman Murphy and Ustadh Usama Canon. After listening to riveting stories about service in Islam, personal narratives of forced migration, and the struggles of refugee families, participants turned their inspiration into action by packaging 200 winter care kits, planting urban food gardens and supporting orphaned and vulnerable children through other ZF campaigns.



Muslim Girl Scouts Confront Water Crisis

In an effort to address the global water crisis, Muslim Girl Scout Troop 70528 from Tinley Park, Illinois organized a formal community dinner to spread awareness and raise funds for the construction of a water well in West Africa. To their own surprise, in a single night, they successfully raised funds for not only one, but two water wells with enough funds left over to sponsor an orphan for a year. The Zakat Foundation of America is deeply inspired by and applauds these young girls' leadership and determination to address the water crisis.



Create Your Own Way to Combat Human Trafficking

On a cold March evening in Chicago, close to 100 young adults found seats in a cozy, if crowded, café. The lights were dim and the tea steaming hot. But the topic of this ZF Teahouse was as chilling as the wind outside: modern-day slavery and human trafficking.

Ustadh AbdelRahman Murphy, a youth minister in the Muslim community of Knoxville and Muslim Chaplain at the University of Tennessee, addressed the ZF Teahouse, weaving together Quranic verses with parables and sayings from the Prophet Muhammad (pbuh). He first established that no one is meant to live well at the expense of others. Continuing forward, he linked the concept of modern-day slavery to the many ways that servitude is abused and weakness exploited, whether through trafficking, forced prostitution, child labor, child pornography or abusing labor laws to take advantage of workers. Afterwards, ZF staff led a group activity in which each person examined and measured their own slavery footprint or the number of slaves supporting their lifestyle. They were encouraged to start looking at the labels of their clothes and asking if they come from countries with sound labor practices.

Amal Ali, ZF Outreach Director, mobilized the teahouse audience to not only reduce their demand for slave-made goods but to pool their resources and support the education of poor, orphaned and vulnerable children by utilizing a ZF Education Fundraising Toolkit. The toolkit guides students and volunteers in how to organize fundraising efforts to secure a more promising future for vulnerable children

around the world.

“Education,” Ms. Ali elaborated, “makes it harder to traffic children because they are in a healthier and more stable environment. If they go to school, if they are mentored, if they have a safe place to be after school, they can avoid being trafficked into forced labor or prostitution.”

Studies sponsored by the World Bank have shown that girls who go further in school earn higher wages as adults and their children are more likely to survive the delicate years of infancy and early childhood. They are also less likely to experience violence.

The ZF “Educate to Elevate” publication can be downloaded at www.ZAKAT.org. Schools, youth groups, families, and friends are invited to use the toolkit and help provide education to vulnerable, orphaned, and refugee children around the globe.

Youth Mobilize for #ZFfeed5K Movement

Although most of them were fasting at the time, hundreds of ZF volunteers across the U.S. fed more than 5,500 meals to low-income, food-insecure, homeless, or otherwise disadvantaged people as part of the #ZFfeed5K movement in Ramadan of 2014.

In Chicago, nearly 100 ZF volunteers served meals on Sundays at the Remake the World Veterans Center, which offers support to homeless and low-income families in one of the city's largest food deserts. They also planted a community garden that will continue to feed the neighborhood long after the volunteers have gone home.

ZF volunteers in Delaware cooked dinner for 85 homeless families, one with a seriously ill child. And in Newark, DE, youth packed and served another 250 meals to low-income and homeless individuals and families.

In Pittsburgh, a group of enthusiastic youth led by ZF volunteer Nadeen Salama prepared and served lunch to 100 people at a local soup kitchen, serving those who are

low-income, chronically ill, unemployed and homeless. The volunteers loved serving so much, they quickly organized more feeding days around Pittsburgh, including a women's shelter and a local farm where the volunteers picked produce and distributed it to families in need.

In Nashville, activists led by ZF supporter Drost Kokoye took to the streets, distributing 185 bag lunches to homeless people. To help ZF reach its Feed5K goal, this group of young activists also prepared and served a dinner of Kurdish and Southern dishes for 20 families at their local Ronald McDonald House. In Washington, DC, ZF volunteers led by Hena Zuberi spent the first Friday of Ramadan preparing a halal barbeque for 215 low-income neighbors of the Islamic Heritage Museum.

From Seattle to Atlanta, Toledo to Ashburn, Knoxville to Brooklyn, and Northern California to North Carolina, these young people's passion to serve made them less concerned with their own hunger and thirst than with those who fast by force all year.



Connecting Students Across the Seas: ZF Offers Unforgettable Service Program



Through a Zakat Foundation of America (ZF) service-learning curriculum, students from a US-based Islamic school had a virtual exchange with Ghanaian students in West Africa. The US students wearing jeans and sweatshirts in a colorfully-decorated and comfortably-carpeted classroom connected with 4th- through 8th-grade Ghanaian students clad in bright blue uniforms gathered in the cement-floored assembly room of their school. Sunlight streamed in from the gaps between the rough wood planks that make up the walls. An ocean apart, they exchanged words and smiles across a screen monitor learning not only about each other's favorite foods and past-time activities, but also about the dire disparity between them in accessing clean water.



In one video session, the Ghanaian students had shown their U.S. friends how difficult it is for them to access clean water. When the Chicago students saw this, they resolved to raise money for a water well to be constructed on the Ghanaian's school grounds. After several successful bake sales, a student-run movie night and pinewood derby race, the students raised the cost of the water well with some extra funds which they allocated for school supplies. Today, the students are able to drink, wash, and perform wudu for their daily prayers without any problem.

In another video conference, the students held a virtual spelling bee which the Ghanaian's won, proving that material prosperity and academic ability do not always go together. They took turns spelling words in English. "Foreign. F-O-R-E-I-G-N. Foreign." After each correctly spelled word, both groups burst into boisterous applause.

The Ghanaian students' first language is Twi. Their second and third languages are Arabic and English, but this did not stop them from defeating their American peers. They spelled 18 words correctly, while the U.S. students spelled nine. A young Ghanaian student closed the spelling bee with a recitation of verses from the Quran.

ZF service-learning programs teach students about global issues such as water disparity, and how to lead and organize social change. But more importantly, they create opportunities for connections like these to form. The prophet Muhammad (pbuh) taught us that service is always a reciprocal exchange between provider and beneficiary; an exchange of both material assistance as well as spiritual growth.

To bring ZF service-learning opportunities to your school, email StudentsForService@zakat.org



Humanitea Time 2014: Performing Arts, Service, and Chai

The second annual Humanitea Time event brought together 400 change-makers, including families, students, young adults, people of all colors and diverse faiths, refugees, and those touched by war from across the Chicago area. Participants packed the Preston Bradley room at the historic Chicago Cultural Center on November 9, 2014 for performances driven by the desire for peace and the pain of violence, and to be part of changing the world.

“Everyone has a special talent, gift, or passion,” said critically acclaimed playwright Rohina Malik after a moving performance of a scene from her play, *Mecca Tales*. “Search and reflect deeply on what that is for you, and do your part to make the world a better place.”

The program’s featured artists performed works related to the impact of violence on people’s lives and the transformative power of compassion. Kuumba Lynx Performance Ensemble’s 20-minute piece on police brutality incorporated poetry, film, and theater. Dawud Wharnsby’s mellow voice and acoustic guitar rang out over the audience in his songs dealing with peace and war, vulnerable children in conflict situations, and stories of sacrifices made for peace. Amal Kassir’s poetry combined

environmental consciousness and political tyranny in a piece about her grandmother’s farm in Syria, the recipes made from its harvest, and the tyrant’s disregard for the very land that feeds him. And Mustafa the Poet wove together poems on the effects of bullying, mental health, and empathy.

ZF Director of Outreach, Amal Ali, invited everyone present to “listen to each other’s stories and consider your capacity for making change, for uplifting the other.”

The event harnessed participants’ desire to change the world by offering an opportunity to donate and pack warm winter coats for local distribution as part of the “Warm a Heart with a Warm Coat: #GivingTuesday” initiative. The Action Bazaar gave attendees a chance to browse and sign up to volunteer at organizations, including the greater Chicago chapter of the United Nations Association, Heshima Kenya, Arise Chicago (an organization for workers’ rights), Amnesty International USA, American Muslim Health Professionals, and more.



Dawud Wharnsby, Artist



Thanks to You

#GivingTuesday Exceeded All Expectations

Thanks to your generosity, this year's #GivingTuesday campaign, Warm a Heart with a Winter Coat, was an overwhelming success. The original goal for #GivingTuesday was to raise enough money for 400 winter kits, including coats, hats, mittens and other winter essentials. But thanks to the generosity of donors and the work of numerous dedicated volunteers, funds were raised for more than 650 winter kits!

Following the shopping frenzies of Black Friday and Cyber Monday, #GivingTuesday is a movement to refocus on community involvement by designating the first Tuesday after Thanksgiving as a day of charitable giving.



U.S. COMMUNITY CENTERS

Violence Prevention Through Mentoring and Outreach

Although Chicago suffered through a summer of gang-related violence in 2014, the ZF Community Center Chicago (ZFCCC) in South Shore worked to address this critical issue through mentoring, outreach, and organizational collaboration.

The multifaceted approach ZFCCC Director Laila Muhammad has overseen is heavily weighted towards violence prevention.



"If you can reach out to younger children, especially young boys, when they are still open, still have a light in their eyes, they still have the fresh innocence of a child, before they become numb," Ms. Muhammad urged, "you can give them some tools to resist the pull of gangs and violence because they will run into that."

Otherwise, she said, "When they see death all around them, it begins to turn the light off and the innocence is taken."

A stunningly pragmatic example of the problem of violence but also hope for reducing it came out of a CeaseFire-sponsored event Ms. Muhammad attended along with community and gang leaders.

"The conversation we had was about 'giving a pass,' meaning if the gangs have a 'target' and plan to kill that person and if they see that person around any children, family, or anyone else who is not involved, they agree to 'give a pass' and not shoot them, to wait until they are alone." Ms. Muhammad described.

The majority of the gang leaders agreed to that, she said, though sadly they did not agree to stop killing.

During the summer, older high school-aged ZF volunteers have participated in mentor training through Loyola University and CeaseFire that will equip them to mentor younger grade-school students on a weekly basis.

Ms. Laila explained the importance of mentoring young students. Through mentoring, she detailed, "We can give them confidence and pride in themselves. [Staying away from violence] is difficult unless they have some definite empowerment and self-esteem. Children become part of the violence because they don't have the confidence to stay out of it." As children return to school, they receive new supplies, such as backpacks, to take to school, which adds an extra layer of excitement to the new year.

ZFCCC has collaborated with Families and Prisoners United, Blessed Child and the organization, Imagine Englewood to send volunteers and resources into Englewood, one of Chicago's struggling neighborhoods.

Earlier this summer, ZFCCC volunteers distributed sports equipment to the neighborhood elementary school, encouraging students to channel their energy and aggression into healthy competition and activity.

Ms. Muhammad stressed the need to continue these programs throughout the year.

"We need support to empower inner-city youth to have confidence and the desire to become all that they can be, to live long lives," she shared. "The virus of violence spreads. It affects and infects everyone in the community. Today, it might be my child; tomorrow, it might be your child."

"We need support to empower inner-city youth to have confidence and the desire to become all that they can be, to live long lives."

Creative Camp Enriched Children With Arts and Mentorship

Children from impoverished neighborhoods came for the arts and stayed for the mentoring at Creative Camp 2014. The arts camp at the Zakat Foundation of America Community Center Chicago (ZFCCC) launched in mid-June with eight powerhouse campers ranging in age from 9 through 12. They experimented with a wide range of arts, including cooking, painting, writing and even martial arts.



Amina Demir, a ZF staff member, took the children on field trips every Thursday. One trip was to Devon Street on Chicago's North Side, where they ate Indian food and played with traditional Indian toys.

"Providing these children with a small but meaningful glimpse into the world around them is a blessing," Ms. Demir said of her exuberant charges. "Even coming from the most destitute regions of the South Side of Chicago, these children have more heart and passion than most adults I have met."

Beyond the art instruction and field trips, ZFCCC Director Laila Muhammad noted what an important age the children have reached.

"They are at that age where their decisions could make or break them, so we're working with them," Ms. Muhammad said. "Every day we hear about shootings and killings and we talk about it together."

"The security guard on duty at ZFCCC also engaged the children in conversations about their lives," Ms. Muhammad said, "and a CeaseFire volunteer came to discuss the neighborhood violence with them as well."

The ZFCCC provides a safe alternative space for anyone of any age to uplift the community intellectually and spiritually through various activities provided to the public.



Transitional Living Helps Struggling Women Get Their Lives Back on Track

The Zakat Foundation started its first transitional living program in the spring of 2014. The program is aimed at providing shelter to women experiencing homelessness. As soon as the first residents of the ZF Mentoring House moved in, they immediately began to receive the support they need not only to become independent but to also support each other and contribute to the community.

The women in the ZF transitional program are responsible for paying a low monthly fee and looking for work. Ms. James* is a medical administrator who recently lost one of her two adult children following a long illness, and Ms. Flores* is a young mother with a two-year-old son and a baby born three months prematurely who is still in the hospital. The two women stayed in the transitional house, while working to improve the challenging circumstances in their lives.

ZFCCC had helped Ms. Flores pay for her bed in the shelter but when ZF Mentoring House opened, ZFCCC Director Laila Muhammad knew it was time to give this family an opportunity at a better life.

"When I gave her a key and she signed her lease, I felt so blessed

to be part of that," Ms. Muhammad said. "That was high on the chart of feeling good."

ZF Mentoring House will eventually house three women for six months at a time. While they stay there, they are required to be in school, seek employment, or set goals for advancement within their professional fields. Additionally, they volunteer at ZFCCC and other local non-profit organizations as well as tend the house's garden. They pay reduced rent and receive coaching and mentoring as they create a life plan that covers their mental, physical, financial, and social lives. They learn budgeting and are provided with opportunities to network in the fields in which they are interested.

"Ms. James was already paired up with a mentor who had lost her child," Ms. Muhammad commented, "but I'm looking at how God put these two roommates together. One has lost her son; the other has a fragile child. One is entering the field of medical administration; the other has a long history in it. I think it will be a good healing for them both."

Ms. Muhammad takes no credit for these small miracles. "When you get in sync with all of creation," she said, "it just works. God makes this stuff work for you."

Bitter Cold Brings Out Compassionate Hearts

The United States endured record low temperatures in the early months of 2014. The Southeast in particular was taken by surprise as the chilly days arrived and parts as far south as the capital of Florida experienced snow flurries for the first time in 25 years. About 280 miles north of this unexpected snowfall, homeless families, individuals and the elderly of Athens, Georgia, too, were caught off-guard by the harshness of the winter.



In January of that year, ZF provided a meal for those suffering from the cold, offering some desperately needed warmth in the local Salvation Army hall. Nearly 100 people enjoyed the nourishing meal that included chicken, fish, rice, pasta and salad along with cake for dessert. Several of the homeless elderly and families stayed in the dormitory attached to the hall to find comfort away from the dangerously cold temperature outside. Further up and along the east coast, the ZF office in Delaware stepped forward the following month to distribute food to the needy at the Islamic Heritage Museum in Washington, DC.

"Verily, with every hardship comes ease" (The Holy Qur'an, 94:6). At any given time, human beings are facing emergencies, both natural and man-made, and it is the Almighty Allah (SWT) who creates ways to send help that ZF is able to soothe these individuals' pain.

A Silver Lining for South Shore Youth

The South Shore community area of Chicago, IL stands witness to a steady economic decline and faces a number of issues, including crime and gang-related activity. The Zakat Foundation Chicago Community Center strives to better the life of residents by providing various forms of support to the community.

ZFCCC nourished mind, body and soul through mentoring programs, a mental health workshop, CPR instruction, live music and spoken word performances on April 5, 2014.

More than 50 people came to ZFCCC to laugh together at jokes and start the day with a lighthearted presentation on the benefits of laughter, honoring the theme of Humor Awareness. Inspired by the day's activities, 20 young attendees signed up for ongoing mentoring.

ZFCCC Director Laila Muhammad specified that the primary goal for this new group (ages 14 - 21) is the

pursuit of education and employment. In the following week, several of these young men and women met with Ms. Muhammad, participated in mock interviews, filled out mock applications, discussed appropriate attire for job interviews and brainstormed answers to probable interview questions. Through personal conversation, Ms. Muhammad explored each youth's special interests and encouraged everyone to pursue their dreams.

"The things they really like in life fit them naturally," Ms. Muhammad remarked. "That can be a source of success for them. Whatever their interest may be, we try to encourage them to go for it."





Kids in Action: Never Too Young for Social Consciousness

The Rescue Rangers was founded by a group of youth, ages 7 through 12, who are dedicated to raising public awareness on poverty, natural hazards and disaster risks. These young individuals teamed up at the Zakat Foundation of America Community Center in Delaware (ZFCCD) and rose to the challenge of helping the needy by organizing different fundraisers and taking part in contests throughout the state.

To say they have made a difference in the past few years would be an understatement. Their efforts impacted people right here on American soil and as far as Southeast Asia and Africa. Touched by the devastation of Typhoon Yolanda in the Philippines, they were able to raise funds and went on to help the Indonesian Volcano victims.

Throughout the year of 2014, they have worked tirelessly with the guidance of our Lord (swt) on different projects from baking to making jewelry to writing skits and organizing surveys. Even in the face of challenges, they have never wavered from their mission “to inspire others to take action and make a difference.” It is very humbling to see these advocates so selflessly devoted to humanitarian causes at such a young age.

ZF Volunteers Did It Again: Delaware Governor's Youth Volunteer Service Awards

Since 2012 and for three years in a row, the Zakat Foundation of America Delaware Community Center has been selected for and presented with the Governor's Youth Volunteer Service Award in the Community Service category.

Tasneem Wilson, Nur Kose and Aamir Majeed are three very enthusiastic young people who actively organized and led projects at the ZFDCC. Their exceptional achievements in community service were recognized by the University of Delaware, which awarded Tasneem Wilson a full scholarship, including room and board, and granted Aamir Majid an additional \$8,000 scholarship after winning the Governor's award.

ZF is grateful to the ZFDCC youth for their dedication to serving humanity.



99 Orphan Project in Honor of the One with 99 Names

The year 2013 marked the inauguration of the 99 Orphans Project by young members of the Zakat Foundation of America in Delaware. Our young volunteers were so moved by stories of orphan children, they decided to start a fundraiser for Orphan Sponsorship and named it after the 99 names of Allah (swt), recognizing that each name nurtures a specific aspect of consciousness and humility in people.

In the first year, these young volunteers were able to raise funds to sponsor 130 orphans, greatly surpassing their target number by more than 30. Due to the successful start of this project, they decided to keep it rolling for yet another year and were able to collect enough in proceeds for 99 orphans in 2014.

These fundraisers could not have succeeded without the unwavering resolve of these youth, and even more so, without the support of ZF's donors who attended various fundraising events.

May Allah (swt) reward the kindness shown to these orphans by donors and volunteers alike.

Zakat Foundation Awarded 4-Star Rating Again!



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

October 1, 2014

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 our third consecutive 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. Only 12% of the charities we rate have received at least 3 consecutive 4-star evaluations, 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 is now visible on our website.

We wish you continued success in your charitable endeavors.

Sincerely,

Ken Berger
President & Chief Executive Officer

INDEPENDENT AUDITORS' REPORT

To the Board of Directors
The Zakat Foundation of America

We have audited the accompanying financial statements of The Zakat Foundation of America (an Illinois not-for-profit corporation), which comprise the statements of financial position as of June 30, 2014 and 2013, and the related statements of activities, functional expenses and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

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 involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

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, 2014 and 2013, and the changes in its net assets and its cash flows for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Knutte & Associates, P.C.

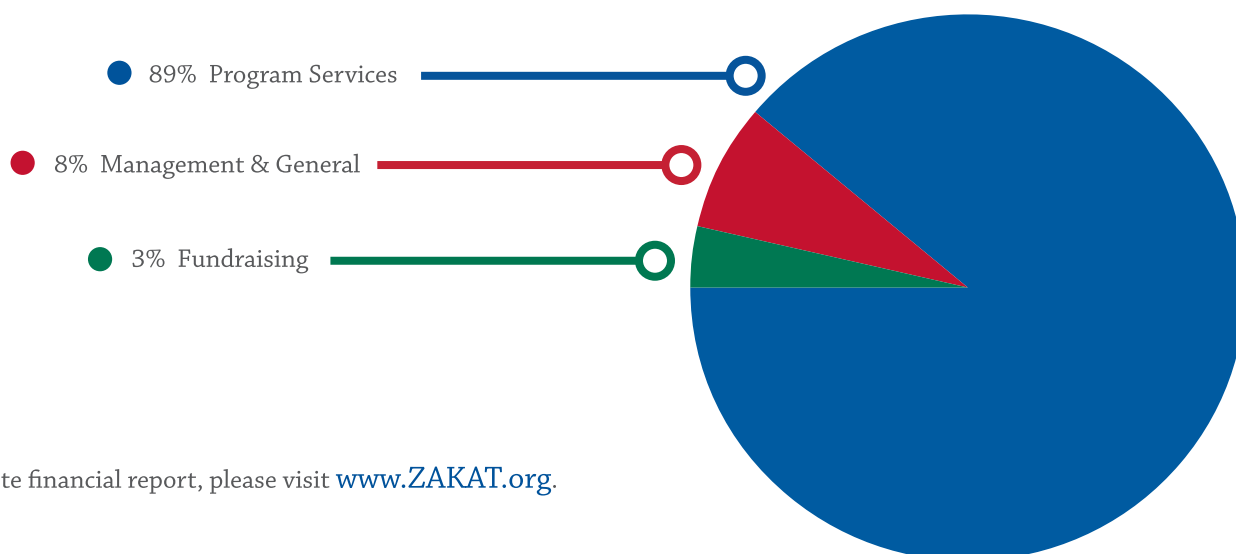
THE ZAKAT FOUNDATION OF AMERICA

STATEMENT OF ACTIVITIES

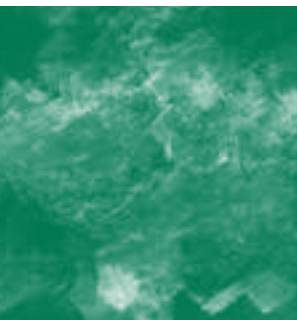
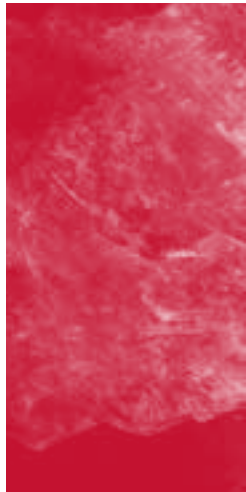
FOR THE YEAR ENDED JUNE 30, 2014

	UNRESTRICTED	TEMPORARILY RESTRICTED	PERMANENTLY RESTRICTED	TOTAL
PUBLIC SUPPORT AND REVENUES				
Contributions	\$ 3,234,524	\$ 3,641,639	\$ 0	\$ 6,876,163
In-Kind Donations	679,962	0	0	679,962
Interest Revenue	74	0	0	74
Net Assets Released from Restrictions	3,026,370	(3,026,370)	0	0
TOTAL PUBLIC SUPPORT AND REVENUES	6,940,930	615,269	0	7,556,199
FUNCTIONAL EXPENSES				
Program Services				
Emergency Aid	2,666,150	0	0	2,666,150
Seasonal Programs	1,538,343	0	0	1,538,343
Education	1,240,731	0	0	1,240,731
Orphan Sponsorship	343,473	0	0	343,473
Development	295,861	0	0	295,861
Other Program Support	268,106	0	0	268,106
Total Program Services	6,352,664	0	0	6,352,664
Management and General	552,628	0	0	552,628
Fundraising	261,953	0	0	261,953
TOTAL FUNCTIONAL EXPENSES	7,167,245	0	0	7,167,245
CHANGE IN NET ASSETS	(226,315)	615,269	0	388,954
NET ASSETS,				
BEGINNING OF YEAR	5,003,039	37,073	0	5,040,112
END OF YEAR	\$ 4,776,724	\$ 652,342	\$ 0	\$ 5,429,066

FINANCIAL EFFICIENCY



To view the complete financial report, please visit www.ZAKAT.org.



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