

2012-ISSUE 2

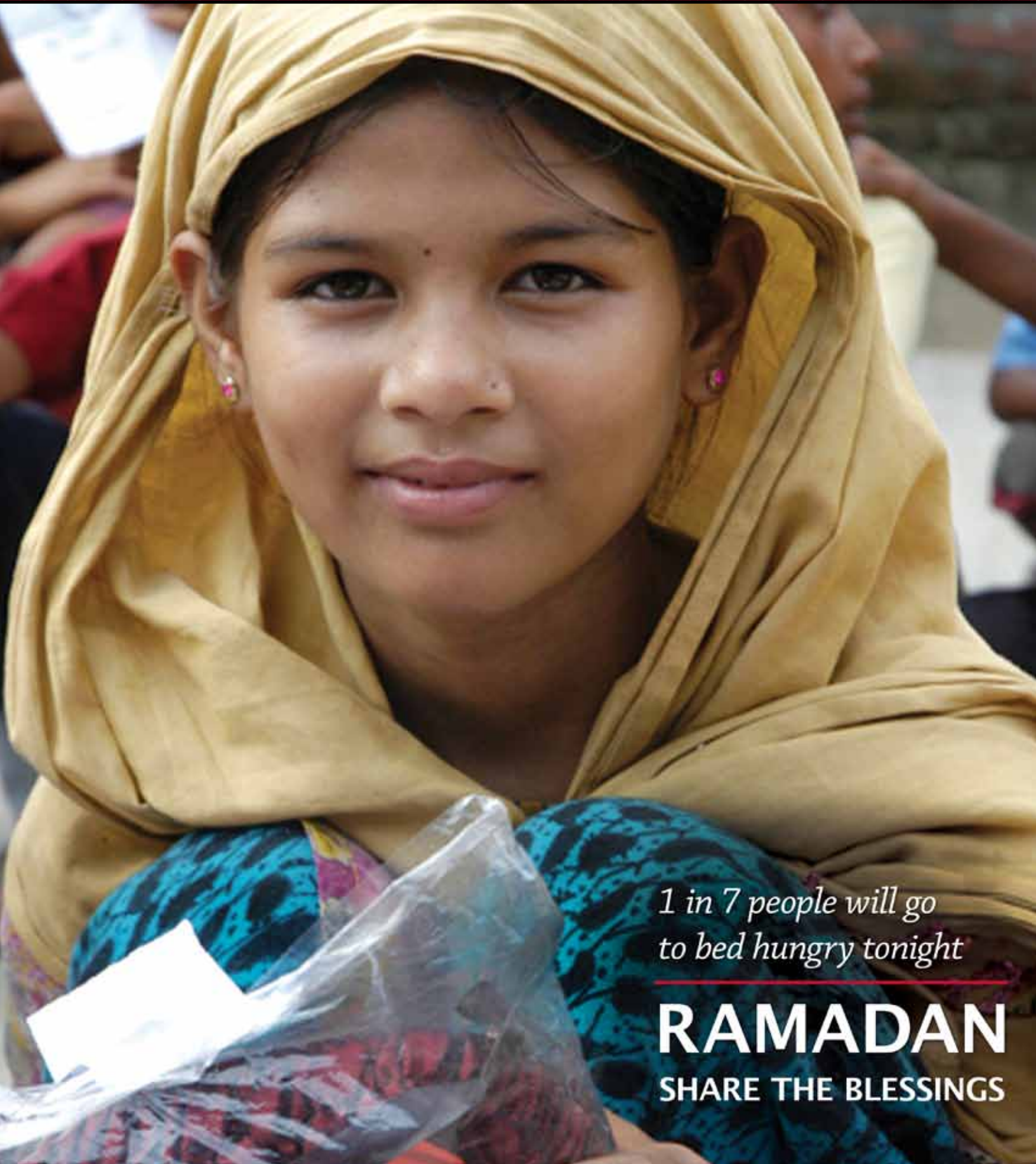
ZAKATNEWS

The Leader in Empowering Lives through Zakat



In Service Since 2001

ZAKAT
FOUNDATION
of AMERICA



*1 in 7 people will go
to bed hungry tonight*

RAMADAN
SHARE THE BLESSINGS

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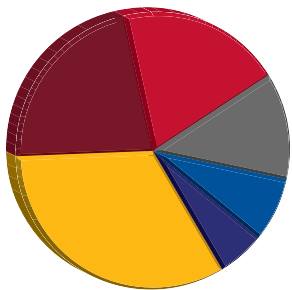
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OUR MISSION

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

A PARTNER YOU CAN TRUST

ZF takes pride in careful management and distribution of funds raised. In 2011, 94.42 cents of every dollar donated went directly into our programs.



FUND ALLOCATION

21.89%	SEASONAL PROGRAMS
19.61%	ORPHAN SCHOLARSHIP
12.29%	EDUCATION
7.58%	DEVELOPMENT
5.44%	PROGRAM SUPPORT
33.18%	EMERGENCY AID

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Zakat News is a free triannual publication from Zakat Foundation of America.

Cover: Bangladesh—Young girl receives an Eid gift during ZF's Ramadan 2011 campaign.

FROM THE DIRECTOR



Left: Khalil Demir (center), helping with distribution for Syrian refugees in Turkey.

Right: Khalil in Haiti helping those affected by the earthquake.

Assalamu alaykum, Peace be upon you.

Dear Donor, Ramadan Mubarak!

This is a remarkable and holy month of goodness, generosity and caring. As you fast to remember those who suffer and go hungry this blessed Ramadan, we would like to bring your attention to two programs we have launched to help those in desperate need.

Many Syrians are suffering as a result of the ongoing crisis in Syria. We have spent close to \$3 million in aid to Syrian refugees in Turkey, Jordan and Lebanon, as well as those displaced inside Syria. Unfortunately, as we are reminded almost daily in the news, the lives of innocent Syrians—mostly women and children—are still in danger. We have reached out to victims of the Syrian crisis by supplying food, water and care packages, providing medical care at our clinics, and by renting temporary housing for those most in need.

The second program is across the African continent where many suffer from poverty, illness and hunger due not only to political situations, but often because of natural disasters such as drought and famine. This spring we launched our ambitious One Year, 100 Wells Campaign across Africa. This campaign aims to build 100 wells in villages where water is needed most: places where people have no access to safe drinking water and therefore die from waterborne illnesses at an alarming rate. The wells are built with the help of local residents. So far, 16 wells have been built in Ghana, Burkina Faso, Ivory Coast, Kenya, Uganda, Somalia and Ethiopia, and 10 more wells are currently under construction.

But we cannot forget about war stricken Afghanistan, struggling Pakistan and the slums of India at this time either. So during this holy month, please extend your hand in generosity to those in need around the world to show them that you care!

Last Ramadan, Zakat Foundation of America programs included providing warm meals for Iftar or dinner, distributing food packages, sharing Eid gifts, and giving Fitra. We reached over 350,000 people in 40 countries. This year, we need to assist so many waiting for our help, but in particular the Syrian refugees and those without access to clean water, through the One Year, 100 Wells Campaign.

I urge you to use the attached envelope to calculate your Zakat and give towards our Ramadan programs. May Allah (swt) reward you for your compassion and generosity.

Kind Regards,

Khalil Demir

Khalil Demir,
Executive Director

Syrian Refugees: 212 Homes Rented for Syrians in Lebanon, Jordan, Syria and Turkey

Zakat Foundation of America (ZF) has sustained relief efforts on behalf of Syrian refugees and Syrians for over a year, spending close to \$3 million on food packages, medicine, first aid kits, hospital bills, rent, and orphan sponsorship.

In an effort to provide stability and improve the living conditions of refugees in Lebanon, Jordan, Syria and Turkey, ZF has rented 212 homes for refugee families. This decision was in response to a growing need of Syrian refugees to find homes that accommodate their extended refuge from Syria.

Families who could afford to rent homes were sharing cramped living quarters with up to 20 other refugees.

The homes that ZF has rented will allow families the decency and space to live comfortably

with their immediate families. Families who cannot afford extended stays in these homes now have the peace of mind to stay until the end of the Syrian crisis because ZF has paid the rent for a year in advance for each family. ■

Turkey—Syrian refugee housing.



One Year, 100 Wells Campaign Update

By the grace of God, we are 16 percent complete with our One Year, 100 Wells Campaign, an initiative to build 100 wells across Africa by April 2013. The countries where we have dug wells are severely afflicted by many water related issues, such as drought, floods and especially contamination of freshwater sources.

We have completed construction of 10 wells in West Africa: six in Ghana, three in Ivory Coast and one in Burkina Faso. In East Africa we have completed two wells in Ethiopia, two in Somalia, one in Uganda and one in Kenya. We have also raised funds to build 10 more wells and the construction of those wells are now underway.

Local residents in these communities have played a vital role in building these wells. Your donations have supplied the essential materials. Together we are bringing one of life's most basic necessities into their communities: clean water.

According to the UN, nearly 1 billion people do not have access to clean, safe drinking water. But we are changing that, one community at a time. Each community is made up of about 3,000 residents and with 16 wells already built, ZF is already providing water to almost 50,000 people. With the continued support of our generous donors, we have no doubt we will reach our goal of 100 wells before the year is over. ■

Ghana—Beneficiaries using their new well built by ZF.

Refugees and IDPs: Quenching the Hunger and Thirst of the Homeless

Refugee: one that flees to a foreign country or power to escape conflict or disaster.

Internally Displaced Person (IDP): one that is forced to leave home due to conflict or disaster within their national boundaries.



AFGHANISTAN (Refugees)

Situation: Since the war in Afghanistan, hundreds of Afghan families were forced to flee their villages to avoid conflict. Many have found homes in Pakistan's Northwest Frontier Province.

2012 Program(s): Zakat Foundation of America (ZF) has sponsored the Rumi International School to further the education of Afghan youth. We also provide food packages and iftars throughout the year.



IVORY COAST (IDPs & Refugees)

Situation: In 2011, Ivory Coast witnessed its second civil war. Many human rights violations were reported and many families are still suffering.

2012 Program(s): Since the beginning of the civil war in early 2011, ZF's Ghana office has provided assistance to families, primarily women and children, with food packages, medicine, bedding and now skills training courses to reestablish life for refugees in neighboring Ghana.



UGANDA (IDPs & Refugees)

Situation: Inhabitants of Uganda's northern region have experienced massive poverty and conflict for over a decade. Some have fled to neighboring Kenya; others have remained in Uganda. In early 2012, Uganda faced disastrous floods that wiped out crops and livestock and decimated the only form of income most families had. Moreover, many families faced malaria outbreaks due to the flooding.

2012 Program(s): ZF provided mosquito nets to families to combat malaria outbreaks and prevent any further outbreaks. Meanwhile in Kenya, we have sponsored an orphanage to provide for the needs of Ugandan refugee orphans.



BOSNIA (IDPs)

Situation: In the early 90s, Bosnians witnessed one of the worst examples of ethnic cleansing in Europe. Many Muslims were targeted and displaced in the conflict. Even after two decades, life has yet to return to normal for many survivors of the conflict.

2012 Program(s): Livestock Development Project. More than 50 people have benefitted by the distribution of cows that will help these families earn a livelihood.



SOMALIA (IDPs & Refugees)

Situation: In 2011, Somalia suffered the worst drought in 60 years, resulting in the UN recognizing the situation as a famine. Tens of thousands of Somali people fled to neighboring Kenya and Ethiopia for food, water, and shelter.

2012 Program(s): We launched the One Year, 100 Wells Campaign in order to provide Somalia and other African countries with a solution to drought relief in the years to come. Along with wells in Somalia, we have built wells in other areas with large concentrations of refugees.

LIBYA (IDPs & Refugees)

Situation: The Arab Spring in 2011 was a time in which citizens of Arab speaking countries raised their voices for change. Like all those in the countries affected, Libyans were displaced both within their country and into neighboring countries.

2012 Program(s): Emergency relief campaigns distributed clothes, toys and baby formula, among other goods, from two shipping containers.



SYRIA (IDPs & Refugees)

Situation: Like Libyans, Syrians protested poor economic conditions in their country. Their government's response resulted in thousands of civilian deaths and hundreds of thousands of displaced people in Syria and neighboring countries.

2012 Program(s): Emergency relief campaigns in Syria, Lebanon, Turkey and Jordan distributed food and first aid kits, provided healthcare and housing, facilitated patient intake at hospitals and clinics and supported Syrian children affected by the crisis.





Sustainable Development: Permaculture Program Launched in Mozambique

The term “permaculture” combines the words “permanent” and “agriculture” and is used because this method aims to give individuals or families with a very limited area in which to plant, the ability to grow small scale, sustainable crops.

This February, Zakat Foundation of America (ZF) launched a permaculture program in Maputo, Mozambique. Mozambique is an ideal location for permaculture with an economy heavily dependent on agriculture and foreign aid and 54 percent of the population in poverty.

SOME BENEFITS OF PERMACULTURE INCLUDE

- > Extremely cost effective
- > Organic and non-industrial methods of productivity
- > Allows for the natural preservation of the ecosystem
- > Most effective in regions of the world that are considered underdeveloped and in areas where people depend on the land as a source of life

ZF MOZAMBIQUE PERMACULTURE PROGRAM

- > Constructed the Permaculture Learning Center
- > Designed and built a plant nursery and vegetable garden within the Learning Center complex

- > Three 60,000 liter water tanks serve the facility
- > Planted seeds and cuttings of medicinal plants and fruit trees in the plant nursery
- > Offered a medicinal plant course for women
- > Taught a five-day Introduction to Permaculture Course to Ministry of the Environment field technicians
- > Built a 50-meter dam to hold at least 20 million liters of runoff rainwater—seven Asian style terraces are part of the design and form an integrated aquaculture system
- > Established production of compost and biofertilizer
- > Taught computer skills to 40 rural school teachers in the first cycle of a course that offers daily classes in three month cycles using laptop computers, desks and chairs purchased with donations from ZF donors

This is ZF’s first innovative model program for fostering self-sustainability within an impoverished community. With your support, we aim to grow and reproduce programs like this throughout the world. ■



Mozambique—

Facing page, Clockwise:

Community meeting assembled in the school;

School building with view of nursery area and water storage tanks;

Nursery being prepared to receive plants;

One of the first Introduction to Permaculture courses taught in the school.

This page: Manmade dam wall supported by seven terraces.

Personal Zakat Calculation

What Zakat Is Due on Personal Wealth?

2.5 percent of a person's Zakatable wealth must be paid toward Zakat once a year.

Do I have to Possess the Amount of Zakatable Wealth for a Complete Lunar Year Before I Have to Pay Zakat on It?

No, you only need to own the minimum amount of wealth, or Nisab for the year. Therefore, you should evaluate your Zakatable wealth on your Zakat due date, regardless of when you acquired this wealth, as long as you have a minimum of Nisab.

Is Zakat Due on Earned Income?

No, Zakat is not based on your yearly income. Zakat is only paid on the wealth that is left over after taking care of your expenses. This wealth can be in the form of cash, gold, stocks, business commodities or other wealth.

Does One Pay Zakat on Jewelry and Ornaments?

According to the Mālikī, Shāfiī, and Hanbalī schools, there is no Zakat on women's jewelry and ornaments. According to the Hanafi position, jewelry is Zakatable.

Is There Zakat on Retirement Funds?

It is best for the individual to consider all such accounts—401(k), Keogh, IRA, SEP-IRA, Roth IRA, etc.—as part of personal net worth, since the individual has eventual and determinative access to these funds.

Are Debts Zakatable for Lenders?

A debt is considered "good" when the debtor expresses a willingness to pay. Lenders must pay Zakat on good debt. A debt is considered "bad" if it is not likely to be repaid, either because the debtor is unable to pay or he denies the debt exists. The lender does not pay Zakat on bad debt.

Can I Deduct my Debts from Zakatable Wealth?

Optimally, if debts are due before the Zakat due date, one should repay them and then pay Zakat on all remaining Zakatable wealth. Most scholars do not allow debt deduction if debt due dates come after the Zakat due date.

Can an Interest-Bearing Mortgage or Car Loan Be Counted as Deductible Debt?

No. Counting such debts as deductible debt would make most American Muslims Zakat-exempt.

How do I Calculate the Zakat I Owe?

Zakat Foundation of America provides you with a Zakat Calculator on our website, ZAKAT.ORG.

Business Zakat Calculation

How Is the Zakat of a Business Calculated?

Zakat for a business is calculated on the Zakat due date according to the following formula: (Appraised Merchandise Wholesale Value + Cash on Hand and in Deposit + Good Debt Owed to Business - Eligible Debt) x 2.5 percent = Zakat Amount Due.

How and When Does One Determine the Value of a Business Zakatable Asset?

Zakat is calculated based on the market value of an asset and distributed immediately upon due date. For example, one determines the market value of a stock portfolio or trade goods on the Zakat due date when owner pays Zakat annually.

How Is Zakat Calculated on Rental Property and Income?

Zakat is assessed for rental property on net income only. The fixed asset itself is exempted from Zakat. Zakat on rental income is calculated at 2.5 percent of net revenues after all expenses are deducted for the Zakat year. However, rental businesses (equipment, vehicles, etc.) pay Zakat on: (1) the wholesale value of all rental assets at 2.5 percent; and (2) on net income at 2.5 percent.

If I Have a Grocery Store what Zakat Do I Have to Pay?

You do not have to pay Zakat on your equipment, such as refrigerators, cashier registers, and other usable equipment and tools. Even if you own the store property, you do not have to pay Zakat on it. However, you must pay Zakat on the wholesale price of all inventories and net annual income.

I Have a Service Provider Company with No Inventory. How Do I Pay My Zakat?

There is no Zakat due on the value of the equipment, since they are used for business. But because you own this company, you should combine your Zakatable wealth with that of the company. The Zakat would be payable on what you own in Zakatable wealth after a full year of meeting your expenses and those of the company's.

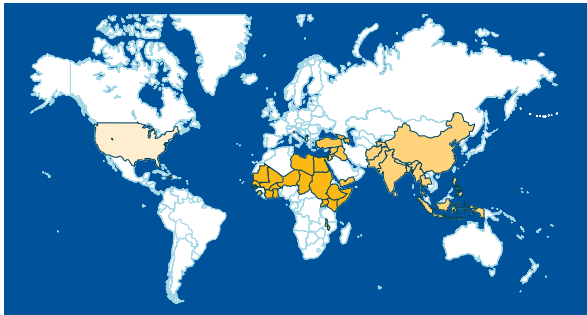
Visit **ZAKAT.ORG** to use our free, easy Zakat calculator!

Or use the enclosed envelope with easy Zakat worksheet.

In 2011, your generous support reached

351,633
beneficiaries
in 40 countries

Beneficiaries received hot iftar dinners, food packages, and Eid gifts throughout the holy month of Ramadan.



Going Green This Ramadan

Ramadan is the perfect time to practice letting go of wasteful habits and replacing them with more environmentally conscious ones. A good verse to keep in mind is "...eat and drink, but be not excessive. Indeed, God likes not those who commit excess."

Qur'an [7:31]

- > Use locally grown food and prepare only a few, nutrient dense foods instead of many, empty calorie foods.
- > When going to Iftars at the Mosque, or to Jum'ah and Taraweeh prayers, carpool with family or neighbors to reduce greenhouse gases and save fuel.
- > When performing wudhu or ghusl, use just enough water to wash the specific body part.

To read more *Going Green This Ramadan* tips visit ZAKAT.ORG

Living Healthy During Ramadan

- > Drink as much water as possible from dusk to dawn. Keeping hydrated will keep you energized during the day.
- > Not eating and drinking all day can leave you low on essential vitamins and minerals. Make fresh fruits and vegetables a part of every meal. They have lots of water which will keep you hydrated, fiber to keep you full, and are full of vitamins and minerals to boost your immune system.
- > Aim to exercise every day. A good time to exercise is after Iftar. Even 20 minutes of brisk walking is enough to help keep your heart healthy.

To read more *Living Healthy During Ramadan* tips visit ZAKAT.ORG

Visit **ZAKAT.ORG** to learn more about Zakat and to download these tips and others for free!



Kashmir—School rehab in progress.

Helping Occupied Kashmir Heal through School Renovations:

Renovation of Madrasa Darul Haq

In Kashmir, India continues to assert that they have sovereignty, while Pakistan maintains that it is a disputed territory. It has been argued that the status quo cannot be considered a long-term solution, yet Kashmiris continue to suffer through periodic conflicts because of this unresolved situation. Education is important for many reasons, but in Kashmir it has the added importance of helping to build long-term stability in an otherwise unstable area.

In 1969, between the second and third wars over Kashmir, Madrasa Darul Haq was set up and recognized by the government as serving pupils from first through eighth grade. The school, located in Wanpoh, Islamabad, has been run by local educators and religious figures and has been

supported mainly by local donations. However, due to limited resources, the management has not been able to provide basic facilities for the students.

Since most of the students enrolled in the school belong to very poor families, Zakat Foundation of America (ZF) stepped in to support this school and keep it running.

ZF began renovation on the school just a few months ago. The work is expected to continue for a few more months. When the renovation is complete pupils will be able to return to classrooms better equipped to serve them. Thanks to your generous support, Madrasa Darul Haq can remain as a symbol of stability in the region, educating youth for a better tomorrow. ■

Rumi International School: A Blessing for Afghan Orphans

Zakat Foundation of America (ZF) has sponsored Rumi International School, a school for Afghan refugee children in Haripur, Pakistan, since 2003.

The main objective of the school is to provide quality education to its students while creating programs that cater to the social, mental and emotional development of the refugee children. By the grace of Allah (*swt*), thousands of students have been educated at Rumi International School.

Enrollment is currently at 510 and is expected to increase every year. Teachers at Rumi International School prepare students for the Education Board Examination, which tests analytical skills in subjects including math, science, English and social studies. Students are also given the opportunity to take elective classes such as music, computer training, calligraphy and art.

Mahir Ullah is only 5 years old and he and his younger sister have lost their mother to cancer. At the time of his mother's death, Mahir's father was unemployed and began to sell fruit to earn a living. Still unable to support Mahir and his sister, he left them in the care of their grandmother.

Rumi International School has been a blessing for Mahir and his family. Mahir expressed how grateful he is for our help:

“I am studying in Rumi International School since last year. In this school I am getting free education. School administration is providing us books and uniform also.

I am very thankful to Zakat Foundation of America for this act of kindness. May Allah bless Zakat Foundation of America (*Aameen*).” ■

Pakistan—Rumi International School students.



Fulbanu is Almost 100 Years Old and Grateful for Your Support

Fulbanu does not remember exactly how old she is, but she knows she is definitely in her nineties. Fulbanu is the mother of eight and lives with one of her daughters in a slum in Hazaribagh, west of Dhaka city in Bangladesh.

Fulbanu says that once her life was easier. But in 1965 Fulbanu's husband left home on a fishing trip and was killed by a group of men who were trying to rob him. With eight children at home and no husband, life became a struggle for Fulbanu and has been one ever since.

Now that her children are grown, most have moved out of the slum and into better areas, except for her eldest daughter, who tries to care and provide for her ailing mother.

Fulbanu visits the Zakat Foundation of America (ZF) office in Bangladesh for the food program that provides local residents with free meals. While visiting the ZF Bangladesh Office, ZF health workers noticed that Fulbanu was not getting the medical attention that she needed so they decided to help her. Fulbanu now

receives medical care through one of our free clinics and is getting the mental and physical care she needs.

"To me life is unbearable," says Fulbanu. "It is very wonderful that I can get free treatment from ZF clinic and also get food from them. May Allah give them great reward for that."

With the support of generous donors like you, ZF is able to help people around the world who are desperately in need. Your contribution truly makes a lasting difference in the lives of people like Fulbanu every day. ■

*Bangladesh,
Hazaribagh—
Fulbanu, grateful
beneficiary.*



A Deed that Unites You With the Prophets: *Orphan Sponsorship has Expanded to Kenya*

As a result of the HIV/AIDS epidemic, roughly 1 million children in Kenya are left orphaned every year. It is difficult to imagine the magnitude of this situation and know that these children are left to helplessly make their way without parents. In addition, there are many orphans in Kenya who are refugees and have fled their countries. Along the way, they have lost their parents.

In October 2005, an Islamic boarding institution was formed in Angorom, near the Kenyan border with Uganda, to address this issue; it officially began operations in June 2007.

Kun Faya Kun Islamic Centre is an Islamic educational, cultural, spiritual and social boarding institution for the memorization of the holy Quran, the basic teachings of Islam, and the secular education to orphaned Muslim girls and boys from 8 to 13 years old. This organization has made it their responsibility to take care of these disadvantaged children. They currently serve 83 children at the boarding school and more than 37 children have been transferred to Malindi, Mombasa and Kilifi towns.

Since local residents are generally very poor and Muslims are a minority in Kenya, Kun Faya Kun is the only Islamic boarding school in the area. Not only is the center financially challenged to operate with their current resources, but more than 200 children are waiting to join the center. The school is struggling to pay salaries for its eight teachers, two cooks and two watchmen, as well as for food and the rent for the classrooms, students' houses and school office.

Zakat Foundation of America's Orphan and Orphanage Programs have been central to our work since our inception in 2001. We are excited to be able to support Kun Faya Fun in Kenya as a model orphanage and school. Your sponsorship of one of these students helps us to provide nutritious food, clothing, educational programs, and comprehensive healthcare. Orphan sponsorship enrollment includes an automatic, monthly payment for one year, or a one-time payment towards our general orphan fund. Please visit us at ZAKAT.ORG and click the "Sponsor an Orphan" tab to learn more about the Kenyan orphans. ■



Ali Hassan Netuwa



Saumu Atieno Fadhilil



Ajra Achieng faraj



Farhiya Anyango



Zamuda Achieng Rajab



Suleiman Hassan Netuwa

Kenya—Six of the available Kenyan orphans waiting for your support.



USA—Karyne Islam, 74 year old ZF volunteer, tending to the community garden.

Zakat Foundation of America Opens New Chicago Community Center

While most of Zakat Foundation of America's (ZF) programs are international, our Social Services Program was specifically created to help people in the Chicagoland area and across the United States. Alhamdulillah, ZF recently opened a new Chicago Community Center at 1759 East 75th Street in Chicago's South Shore neighborhood to serve local the local community.

Thanks to the enthusiastic welcome and involvement of local community members we had our first event: an evening tea honoring mothers. Participating mothers received gifts and shared their wealth of knowledge as we talked about the community and our collective hopes and aspiration for it.

In the community garden we are growing cauliflower, summer squash, cucumber, onion, pepper, tomato, spinach, lettuce, and parsley, which is soon to be harvested and shared with our neighbors. Some of the volunteers come by every day to help in the garden or with the cleaning of the center.

New programs will include:

EDUCATIONAL AND TUTORING PROGRAMS FOR YOUTH AND SENIORS

- > Nutrition and Health Awareness
- > Arabic, and Spanish classes
- > GED, ACT, and SAT prep
- > Math and English tutoring
- > Cultural Arts

INDIVIDUAL AND GROUP WORKSHOPS

- > Health
- > Employment
- > Marriage and Parenting

Many community events at the center are scheduled for this summer, including our greatly anticipated Open House in August. ZF is committed to serving the needs of the community and we are excited about joining the South Shore community in Chicago to expand our reach. ■

ZF Puts Family First with New Program

Zakat Foundation of America (ZF) not only answers the call to dire crises abroad, but the ZF team is embracing much needed domestic services here in the United States. The ZF community building team is gearing up for the Family First Forums, a series of monthly family forums facilitated by professional family counselors for supporting marital, parental and overall family well-being.

ZF understands that the well-being of a community relies on the well-being of its families as the fundamental sphere of society. While educational and spiritual programs are important, we lack an immensely critical component when we fail to supplement these with family support programs.

ZF is partnering with several local institutions in Chicago's suburban and urban south side communities to deliver the monthly Family First Forums starting this August 2012.

Family First Forums will engage marriage partners, parents, teens, and siblings in a positive and safe environment where they can develop new knowledge and skills for better family relationships and communication. ZF envisions a future with healthy communities, made up of healthy home environments that nurture each member's growth.

The Family First Forum is in high demand and seats are limited so register today. Contact ZF's Director of Youth & Community Building at 708.233.0555. ■

ZF Invites Youth to Become Human Rights Activists

WHAT ARE YOU GOING TO DO THIS SUMMER?

- A. Play endless hours of video games.
- B. Shop every outlet mall in town.
- C. Watch all the reruns of my favorite television episodes.
- D.** Be a Human Rights Activist and help Zakat Foundation of America (ZF) build 100 water wells in 100 needy communities.

DID YOU KNOW...

- > 1.6 billion people die each year because they do not have access to clean water.
- > An average family in Africa uses 4 gallons of water per day, while an average American uses 175 gallons of water per day. 30 percent of that is for toilet flushing.
- > Half of the world's hospital beds contain patients with a water-borne disease.
- > 2.5 billion gallons of water can support 5 billion people; while 2.5 billion gallons of water are used each year to keep the world's golf courses looking green and lush.
- > Every 20 seconds a child dies because of dirty water.

Teens and youth groups all across America are embarking on a well building venture with ZF. Contact us and we will send you a One Year, 100 Wells Tool Kit and you will have everything you need to get started.

Contact ZF's Director of Youth & Community Building for more info at amal@zakat.org. ■



Ghana—Women collecting dirty water from a local stream, their only water source.



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