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Assalamu alaykum, Peace be upon you.

Dear Friend,

As the temperature begins to drop and the days get shorter, we know that winter is almost here. For you and me that means bundling up in sweaters and scarves, turning up the thermostat and spending time at home with family while the snow falls outside. But for many around the world, winter can be deadly.

For Syrians and Syrian refugees the need to keep warm during the coming winter is critical. Over 1.5 million Syrians have been displaced and many of them are camping in fields, or living in temporary shelters such as those provided by Zakat Foundation of America (ZF) in Syria as well as in neighboring countries.

According to the UN, more than 350,000 Syrian refugees have fled to the neighboring countries of Turkey, Jordan and Lebanon and 2.5 million Syrians urgently need humanitarian aid. With your help, ZF has been able to provide over $5 million in humanitarian aid for the people of Syria. In preparation for the coming winter, ZF has begun distributing blankets through its Blankets for Syria campaign. So far we have distributed over 5,000 blankets and tens of thousands more will be distributed during the harsh, cold winter months.

Right here at home, our country suffered a natural disaster that has brought people together in efforts to rebuild our nation. Hurricane Sandy caused catastrophic damage across the East Coast leaving millions without power, closing schools and subways, and destroying homes in its path. Alhumduillah, ZF began disaster relief work within hours of the storm making landfall, mobilizing volunteers, distributing meals, helping hurricane victims register with FEMA and coordinating with New York police and fire departments to help those affected by the hurricane.

When we come together, our ability to make a difference is extraordinary. We have witnessed this more than once in 2012. During Ramadan and Udhiya/Qurbani, ZF served more than a million people all over the world, from places such as Myanmar-Burma, Bosnia and Somalia.

Your support is vital to our work and we thank you for being a part of ZF. May Allah (swt) reward you for your compassion and generosity.

Kind Regards,

Khalil Demir, Executive Director
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Ethnic violence in Myanmar-Burma began in June after 10 Rohingya Muslims were killed by local nationalists. Rohingya Muslims have been the victims of systematic discrimination since 1982 and are denied citizenship.

Hurricane Sandy: Bringing Services to Local Victims p. 5

We have been distributing gas every day and providing blankets, winter coats, and warm clothing at our three distribution centers.

Emergency Relief in Syria: Over $5 Million in Humanitarian Aid Provided p. 6-7

Imagine that you are forced to flee your home for safety, cannot afford to feed yourself or your family, and are praying desperately for help to survive the coming winter. That is the current reality for our Muslim brothers and sisters in Syria.

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Ramadan 2012

— Khalil Demir, ZF Executive Director

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Ramadan 2012
Ethnic violence in Myanmar-Burma began in June after 10 Rohingya Muslims were killed by local nationalists. The attack was in response to allegations that three Rohingya youths raped and killed a local woman.

According to a report by the Humanitarian Aid Foundation, more than 1,000 Rohingya Muslims living in Myanmar have been killed and more than 100,000 have been left homeless since the violence began.

According to the Associated Press, 1,336 homes belonging to the Rohingya Muslims were burnt during the unrest, but other organizations say the number could be as high as 6,000. The Myanmar army and police have been accused of playing a leading role in targeting the Rohingyas through mass arrests and arbitrary violence.

Rohingyas are a Muslim people living in the Arakan region of Myanmar. The Rohingya have lived in Myanmar for centuries but in 1982 Ne Win, the military ruler at the time, stripped the community of citizenship. The United Nations says that Myanmar’s 800,000 Rohingyas are one of the most persecuted minorities in the world.

Because the Myanmar government denies the Rohingya the right to citizenship in their homeland, many Rohingyas have had their land confiscated, have limited access to education and are restricted from travel. Rohingya Muslims require government permission to marry, are forbidden from having more than two children per family and are subjected to modern-day slavery through forced labor.

As a result of the systematic discrimination they have endured, many Rohingya Muslims have been forced to migrate to Bangladesh and Malaysia: currently 300,000 Rohingya Muslims live in Bangladesh and 24,000 in Malaysia.

Zakat Foundation of America (ZF) is working to help the Rohingya Muslims suffering in Myanmar and Bangladesh. During the month of Ramadan ZF provided food packages to Rohingya Muslims in Myanmar and to refugees in Bangladesh. In September ZF held a peaceful rally for Rohingya Muslims in front of the Myanmar Embassy in Washington DC to ask that the Myanmar government stop the violence and give basic rights to the Rohingya people.

ZF donors also provided fresh meat from 150 animals to Muslims in Myanmar during Udhiya/Qurbani. ZF is committed to helping the Rohingya Muslims suffering in Myanmar during this time of civil unrest.
**Hurricane Sandy: Bringing Services to Local Victims**

Heather, a New Jersey resident, was stranded and unable to get to work on Saturday morning due to an empty gas tank when the Zakat Foundation of America’s (ZF) hurricane relief team found her. In the aftermath of Hurricane Sandy many businesses, including gas stations, have been unable to open. The ZF team offered Heather gas for her car, free of charge. Heather was taken aback by the offer and insisted on knowing the real price. The team explained ZF’s role as a charitable organization helping those in need, and Heather heartily expressed her gratitude—she had been unable to attend work for days.

Stories like Heather’s are common since Sandy came ashore, devastating vast areas along the East Coast. The superstorm has claimed more than 100 lives, and left billions of dollars of damage in its wake. ZF, a member of the Delaware Volunteer Organization registry, has been involved in hands-on relief work in a number of states hardest hit by the storm, including New York, New Jersey and Delaware.

Emergency shelters are filled to capacity. Wagner High School in Staten Island, New York, is currently home to over 400 evacuated people. These temporary residents either do not have power in their homes or their homes have been damaged too extensively to be habitable. The ZF team volunteered by carrying cots and distributing water and personal items to the hurricane victims.

In northern New Jersey people are spending countless hours waiting at gas stations to fill up their cars in order to get to work. Business owners have been unable to open their stores and shops simply because their gas tanks are empty and they have no other means of transportation. The supply of gasoline is so low that the overall economy is being affected, as individuals struggle to make it to work.

A local business owner told us, “If you did not bring this gas, I would not be able to open my store today because there is no gas in my car and no way of getting it.” A restaurant owner told us, “Gas is more important than food right now.”

We have been distributing gas every day and providing blankets, winter coats, and warm clothing through our three distribution centers. Through our regional offices, ZF is able to respond quickly to natural disasters like Hurricane Sandy. ZF’s Emergency Relief program provides immediate aid so that the process of rebuilding can begin.

USA—Top down

One of ZF’s collection/distribution centers; ZF volunteer dispensing gas to local resident; ZF volunteers setting up a generator to aid hurricane victims; Last three images: ZF volunteers enter the crawl space of a building to install a water pump as part of their clean-up efforts.
Over $5M in Aid Provided since March 2011

The boundaries and names shown and the designations used on this map do not imply official endorsement or acceptance by Zakat Foundation of America.
Emergency Relief in Syria: Over $5 Million in Humanitarian Aid Provided

Imagine that you are forced to flee your home for safety, cannot afford to feed yourself or your family, and are praying desperately for help to survive the coming winter. That is the current reality for our Muslim brothers and sisters in Syria. Since March 2011, Syria has been engaged in a violent uprising that has taken the lives of over 40,000 and displaced another 1.5 million people.

Zakat Foundation of America (ZF) has provided over $5 million in humanitarian aid to Syria since the violence began. Two of our most recent programs in Syria are Udhiya/Qurbani 2012 and the Blankets for Syria campaign. During Udhiya/Qurbani 2012, ZF sacrificed 500 animals in Syria and distributed fresh meat in Aleppo, Damascus, Daraa, Dayr ez-Zor, Hama, Homs and Idlib.

As part of our Blankets for Syria campaign, we have distributed blankets in Homs and in Swaida. As of November 2012, we have distributed over 5,000 blankets to cities inside Syria.

Since March 2011, ZF’s work has included:

- Aiding seven field clinics.
- Supporting field hospitals.
- Running two ZF medical clinics for Syrian refugees in Lebanon. The first clinic opened in Wadi Khaled, about half a mile from the Lebanese-Syrian border. We then opened a second medical clinic in Akkar, Lebanon, less than 4 miles from the Lebanese-Syrian border. Our clinics offer free treatment and medicine to refugees who do not have the means to pay for medical care.
- Distributing first aid kits and other medical supplies to civilians in Homs, Syria.
- Dispatching five trucks, each loaded with 1,000 food packages, to cities inside Syria. Two trucks to Aleppo, the largest city in Syria, a third to Idlib, Syria, and a fourth truck delivered food packages to Hama, Syria. A fifth truck delivered food packages to Syrian refugees in Kilis, Turkey.
- Distributing necessities including refrigerators, cooking gas, mattresses and blankets. Distribution took place in Homs, Damascus, Aleppo, Idlib, Lebanon, Turkey and Jordan to more than 2,000 families.
- Running an Orphan Sponsorship Program for Syrian orphan children.
- Providing housing to hundreds of displaced families in Syria, Jordan, Turkey and Lebanon. We are providing housing for 500 people in Damascus and Homs. We currently have 100 homes in Jordan, 10 homes in Turkey and 150 homes in Lebanon, providing a safe place to live for more than 3,200 displaced Syrians.

You, the generous donors to ZF, have provided humanitarian relief where it is needed the most: inside Syria. We continue to pray for the people of Syria and for an end to the violence and destruction they bravely face every day.

Syrian Humanitarian Relief Highlights Timeline

MAR 2011
› ZF begins Syrian Humanitarian Relief campaign in Syria and surrounding countries of Jordan, Lebanon and Turkey

JULY-AUG 2011
› Ramadan
› ZF Executive Director visited Turkey & distributed food packages

OCT 2011
› Second health clinic opened in Akkar, Lebanon

NOV 2011
› Udhiya/Qurbani
› 40-foot shipping containers valued at $150k delivered to Syrian Refugees in Turkey

DEC 2011
› 50,000 beneficiaries

JAN 2012
› Blanket and Clothing distribution program in Turkey

APRIL 2012
› Begin Orphan Sponsorship Program in Syria

MAY 2012
› Begin providing housing for Syrians and refugees in Turkey, Jordan and Lebanon

JUNE 2012
› ZF Executive Director visits Syria, Jordan, Turkey and Lebanon

JULY-AUG 2012
› Ramadan
› First aid distribution in Syria

AUG 2012
› First food packages truck to Syria

OCT 2012
› Udhiya/Qurbani
› 50,000 beneficiaries

NOV 2012
› Water items & blankets distribution
› Water filter distribution in camps in Turkey and Syria
Opening a Regional Office in East Africa for Long-term Development

In October, a Zakat Foundation of America (ZF) Representative in Kenya met with officials at the Somali Embassy to discuss future plans to establish a ZF office in the region. Our representative received a warm welcome and presented ZF’s plans for a new office in Somalia, which include:

> To establish a physical presence in the region to reach out to help those in need.
> To deliver Udhiya/Qurbani 2012 food packages during Eid-ul-Adha in Dadaab refugee camps and in Gedo, a region of Somalia.

Officials of the Somali Embassy showed great appreciation. Mr. Ali Mohamed, Acting Ambassador, shared his experience of visiting the Dadaab refugee camps along with the Libyan Ambassador to Kenya. He talked about the sad living conditions of the people in the camps, and said that nursing mothers, children and the elderly are most vulnerable. He added that he is glad to see an organization like ZF taking action in the region.

Ali-Nur Skeikh Ibrahim, Assistant Minister of the Ministry of Foreign Affairs, was also present at the meeting and he offered his support for ZF in the mainland of Somalia. The Honorable Bishar Ugas Ibrahim, a member of parliament from the Gedo region of Somalia, participated as well. He was glad to be able to attend and meet with the ZF staff. He talked at length about how grateful he is that ZF is willing to help the people of his constituency and thanked ZF for its recent food distribution in Gedo during the month of Ramadan.

For several years, ZF has provided humanitarian support to address the issues facing Somalis and Somali refugees in Kenya. Since the devastating famine crisis in 2011, ZF has continued to provide humanitarian relief work through food distribution programs in Dadaab Camp and Somalia.

Inshallah, ZF plans to establish an office in Somalia in the next few months with the support of local government officials.
ZF Educating Young Women in Developing Country of Kenya

Nothing is more valuable to a girl than her education. Zakat Foundation of America (ZF) has been working for years to create economic opportunities for young girls and women in developing countries around the world. In Kenya, the Heshima Kenya Girls’ Empowerment program consists of a number of different courses to educate young women.

The first is a tutoring course focusing on Math, English and Kiswahili that gives young girls who have never been to school a basic education. A second course consists of vocational training that teaches basic tailoring and sewing techniques to equip young women with the knowledge and skills needed to become economically self-sufficient.

A third course teaches life skills covering topics including how to respond to sexual and gender based violence, HIV prevention, reproductive health and nutrition, peace and human rights and community resources.

Additionally, participants are taken through a financial course on how to invest in income-generating activities.

The 6-month program runs year-round and about 30 girls graduate from the program every year. The program is designed and taught by a professional Kenyan instructor.

After they graduate, the young women enter the Maisha Collective which is an income-generating project that supports participants’ journeys into independence. During the month of October 2012, the girls in the program stitched 1,200 scarves ordered by the International Organization for Migration (IOM). They were able to put their knowledge to practice and delivered beautiful handmade scarves. The girls in the program are grateful for the opportunity to learn a skill in order to become economically self-sufficient and say that if it was not for ZF, they would have a very different life ahead of them.

Jeanette Nyambu of Congo: Once Captured by Rebels, Now Given a Second Chance

Jeanette Nyambu was captured by Congolese rebels at the age of 10 and was forced into sexual slavery for 4 years. At 14 and pregnant, Jeanette managed to escape her captor and made her way to Nairobi, Kenya where she finally found safety at Zakat Foundation of America’s (ZF) Safe House. The Democratic Republic of the Congo (DRC) is a country where poverty and violence have, sadly, become the norm. Rebel forces opposing the government have spread destruction and despair in the Congo, especially for girls like Jeanette.

At the ZF Safe House, Jeanette and her baby found a place for recovery and comfort. The ZF Safe House program provides shelter to refugee children and refugee women who are either homeless or are victims of violence and abuse.

Residents are given the opportunity to recover in a safe and peaceful environment and given emotional support through therapy and counseling.

Chantal Nyamuch, 19, also from the Congo, is another young resident of the Safe House program. Chantal was thrown out of her home because she was pregnant. Until she arrived at ZF’s Safe House, Chantal had never had a prenatal check-up. Nine days later Chantal gave birth to a beautiful baby boy, Manzi, and both mother and son are doing well thanks to the ZF Safe House program.

Pregnant women and young mothers have benefitted most from the program. Individual and group counseling is provided on site. In group counseling sessions, participants with children discuss issues related to their experiences in parenting.

The women and children also engage in relaxing activities to provide a place where they can forget about the problems they had before entering the program. Art projects, plays and music are a few of the activities that residents of the ZF Safe House program enjoy during their free time. The story of Jeanette began as a horror story but through ZF’s Safe House program, she was given the opportunity to forget her past and start a new life.
In less than a year, Zakat Foundation of America (ZF) surpassed its goal of 100 wells and has raised enough money to build 137 wells in communities across Africa in need of clean water! Each well serves a community of about 3,000 people and will be used for cooking, drinking and watering crops.

The One Year, 100 Wells campaign was launched in April 2012 with the goal of building 100 wells in communities without clean, safe water all across Africa, from the Sub-Saharan to the Horn of Africa. For rural economies that depend exclusively on agriculture and livestock, access to clean water improves the health of community members and allows communities to expand their wealth in the form of farming and grazing for livestock.

More than one billion people worldwide do not have access to safe drinking water. Ninety nine percent of all fatalities resulting from water-borne illnesses come from the developing world. The fact that nearly all water-related deaths occur in the developing world illustrates that water-born diseases are preventable.

Thank you to our generous donors for helping us achieve and surpass our goal!
Bosnia and Herzegovina, Is There a Future?
The Story of Emina Saletovic

Emina Saletovic is a hard-working tenth-grader with exceptional behavior, but it is nearly impossible for her family to pay for her education. Her parents are divorced and her mother has been diagnosed with epilepsy, leaving her and her brother to care for their mother in a country still devastated by the after-effects of a war that ended 17 years ago.

Emina’s story is common in Bosnia. Bosnia and Herzegovina is a country that was ravaged during a three-year war from 1992 to 1995. The war centered on whether Bosnia should stay in the Yugoslav Federation or whether it should become independent. Fighting quickly broke out among the country’s three ethnic groups: Croats, Serbs, and Muslims in Bosnia. Mounting evidence has shown that some Serbs were engaged in “ethnic cleansing,” a contemporary phrase for genocide, killing thousands of Muslims.

Bosnia is now an independent state but the war left the country’s infrastructure and economy in ruins. The country is now one of the poorest in Europe and many people lack access to basic services providing necessities such as safe drinking water.

ZF is working to educate young men and women through its Education & Skill Training program in Bosnia in order to make it possible for them to earn a living for their families and rebuild the country’s economy. In Tuzla, a city in northeast Bosnia and the site of a massacre during the Bosnian war, ZF is supporting students like Emina at the Behram-begova Medresa, a school with 521 students.

Through its funding, ZF is able to support tuition, room and board for students like Emina at the high school, providing a better future for the children of Bosnia.
More than 530,000 Individuals Received Humanitarian Aid this Ramadan

The blessed month of Ramadan is a time to awaken compassion and solidarity with brothers and sisters in need around the world.

Riazul Rahman is a 51-year-old former shopkeeper whom Zakat Foundation of America (ZF) helped this Ramadan in Aziznagar, the small village where he lives in Bangladesh. Four years ago, a fire broke out near Riazul’s shop. Riazul was inside when his shop was engulfed in flames. He lost both legs and his right hand, leaving him physically disabled and unable to run his business. Desperate for income, Riazul began begging in the streets to bring home enough money to support his three children.

In its efforts to expand into new areas each year, ZF distributed food packages in Riazul’s village for the first time this year. “This food will ease my life during this holy month,” Riazul expressed in gratitude, “May Allah bless Zakat Foundation of America.” Riazul is one of thousands of people ZF supported this Ramadan.

Alhumdulillah, this Ramadan ZF reached more than half a million individuals through your generous donations. With your help, we made the long days of fasting a little bit easier for 532,905 Muslim brothers and sisters. We specifically concentrated our efforts in Syria and in the neighboring countries of Jordan, Turkey and Lebanon and in Myanmar-Burma where Muslims are facing brutal oppression.

This Ramadan ZF worked in 38 countries all over the world, providing warm Iftar meals, food packages and Eid gifts to orphan children. From Bosnia to Bangladesh and from Uganda right back to the US, ZF was able to share the blessings with people like Riazul around the world.
Udhiya/Qurbani 2012

117,920 Families in 30 Countries Received Fresh Meat During Eid ul-Adha

Eid ul-Adha is a blessed time that reminds us of the kindness and compassion of our beloved Prophets. By the grace of Allah (swt) and with your generosity, Zakat Foundation of America’s (ZF) Udhiya/Qurbani 2012 campaign served over half a million people around the world. We served 30 countries this year, distributing fresh meat to 117,920 families, feeding a total of 589,600 people—more than we have served in any previous year.

A violent uprising in Syria has turned the country into a war zone, leaving more than a million Syrians displaced and in need of humanitarian aid. During Udhiya, ZF sacrificed 500 animals to provide fresh meat to every major city in Syria. Some Syrian families, like the one we met in Mazboud, Lebanon, have been forced to leave their homes. The parents and three children live in a small room and can barely afford to feed their family. ZF distributed a share of Udhiya to the family, whose smiles warmed the hearts of ZF aid workers. That night they enjoyed fresh meat for the first time in three months.

In the politically unstable and famine-stricken country of Somalia, ZF sacrificed 2,000 animals, providing fresh meat to families who are struggling to survive the current food crisis. And in Myanmar-Burma, where Muslims have been the victims of harsh oppression, ZF sacrificed 150 animals for distribution.

ZF ensures the best quality meat for distribution in the countries where Udhiya/Qurbani is performed. We buy well-maintained livestock from local farmers in each country about six weeks before Eid ul-Adha. Then, according to the practices of the Prophet (peace be upon him), the animals are fed and nurtured until the day of distribution. Our Udhiya/Qurbani is fresh, never frozen, and is performed on the first day of Eid ul-Adha.

Many poor children also received Eid gifts from generous donors who included those gifts with their Udhiya/Qurbani donation. Alhumdulillah, our generous donors made Eid a joyous celebration for Muslims around the world.
Building Awareness at Home in the USA: 
South Shore Free Health Fair

Zakat Foundation of America Community Center—Chicago (ZFCCC) organized a free Health Fair in the South Shore community on October 20, attended by more than 80 people who not only gained knowledge as to how to take charge of their health, but also received free screenings for diabetes and high blood pressure. Medical professionals were on hand to discuss a wide range of health topics, including cancer, diabetes, high blood pressure, mental health, substance abuse, sexually transmitted infections and HIV/AIDS. Students from the University of Chicago Pritzker School of Medicine and other community members generously gave their time to serve.

ZFCCC also distributed food and winter-clothes to community members in need of adequate clothing during the winter months.

In addition, ZFCCC hosted discussions focusing on the roots of violence in the community. Laila Muhammad, ZFCCC Director, led a challenging discussion. She was followed by ZF Representative Ifrah Magan, who shifted the conversation to the global problem of domestic violence, and Chicago Police Officers Darryl Neil (ret.) and Viveca Green addressed the subject of gang violence and personal safety given the widespread gang activity in the city.

This event comes from the heart of ZF’s mission and values: creating programs that provide a tangible, measurable benefit to community members who are in need of support to propel themselves and their communities toward healthier, happier, and longer lives.
A Healthy Family is a Powerful Tool for Social Change

Healthy families produce trailblazing youth able to withstand the social storm of violence, substance abuse and sex. Healthy families empower these youth to energize their own communities.

This is the vision of Zakat Foundation of America’s (ZF) Community Building programs. In partnership with local masjids, we hope to revitalize and strengthen our communities, one family at a time.

Together with communities on Chicago’s South Side, ZF held the first two in a series of monthly hands-on workshops for developing family well-being, led by experts in personal development, marriage and parenting.

Contact FamilyFirst@zakat.org to bring the Family First Forum to your community.

Relaunch of Our Website with New Design and Simplified Functionality

We are pleased to announce the relaunch of our website. The design has been developed to simplify and streamline processes, create an easy-to-use interface which is more visually appealing, improve functionality to many of our existing features and enhance content delivery.

Read more about our new features at ZAKAT.ORG.

Youth Across the USA Build Water Wells with ZF

This summer, young Muslim and Inter-Faith activists put down their gaming systems and abandoned the shopping malls in order to build wells for communities in Africa. Moved by the global water crisis, and supplied with a Zakat Foundation of America (ZF) Organizing ToolKit, 20 youth groups signed up with ZF to be human rights leaders. Their unleashed creativity has led to movies in the park, cupcake decorating contests, basketball tournaments, bike-a-thons, masjid game nights, ice cream and pastry sales, spa nights, ticketed community dinners, bowling parties and more. They have chosen to follow the footsteps of our beloved prophet (peace be upon him) by serving humanity. For these young leaders, working for the basic human rights of others has restored meaning and spiritual vibrancy into their own lives.

ZF designs leadership and service-learning opportunities for school and community youth groups by connecting them to our humanitarian efforts in the USA and abroad. In the coming months, we will plant urban community gardens, empower refugee children, and mentor youth in disadvantaged communities.

To get involved, email StudentsForService@zakat.org.

WHEN PEOPLE DO NOT HAVE THE SAME BLESSINGS AS US, WE NEED TO DO ANYTHING WE CAN TO FIX THAT. WE, NEUQUA VALLEY HIGH STUDENTS OF VARIOUS FAITH BACKGROUNDS COMPLETED THE FUNDS FOR ONE WATER WELL. Aiah Elessawy–15 Neuqua Valley High School, IL

USA, IL—Youth mobilized to build water wells - Sisters Steppin’ Up.
SPONSOR AN ORPHAN TODAY!