

2013-ISSUE 1

# ZAKATNEWS

*The Leader in Empowering Lives through Zakat*



**ZAKAT**  
FOUNDATION  
of AMERICA



**THIS RAMADAN  
FEED HOPE. PAY ZAKAT.**



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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.

### MAKE A DIFFERENCE

Join us in making change happen.

### ENEWSLETTER

Visit [zakat.org](http://zakat.org) to subscribe to our eNewsletter.

### SOCIAL NETWORKS



### A PARTNER YOU CAN TRUST

ZF takes pride in careful management and distribution of funds raised. In 2012, 94.5 cents of every dollar went directly into our programs.



■ 2.4% Fundraising  
■ 3.1% Administrative  
■ 94.5% Program Services

Dear Friend,

Asaalamu alaykum (*Peace be upon you*) and Ramadan Mubarak,

Once again the holy month of Ramadan is upon us. For Muslims this is a time of extreme generosity. We lay our zakat and sadaqa at the threshold of the All-Merciful and pray that our gifts will be found worthy.

These gifts find their fulfillment when they alleviate the suffering of our brothers and sisters around the world. Most of us will spend this month with family in the comfort of our homes, but millions around the world suffer from lack of food, limited access to health care and homelessness. Women, children and the elderly suffer more than anyone else.

This Ramadan, Zakat Foundation of America (ZF) will continue to work diligently to provide hope and comfort in Syria, Bangladesh, The Horn of Africa, the U.S.A. and over 30 other countries.

The crisis in Syria has spiralled out of control. According to the UN, 6.8 million people stand in need of assistance, of whom 4.3 million are internally displaced and 1.6 million are refugees. ZF has spent close to \$8 million in direct relief aid to hundreds of thousands of Syrians by providing them with free medical care, housing them, distributing food packages and caring for the sick and wounded. During Ramadan, ZF will operate bakeries to produce food for the hungry, and rent homes for refugees.

Many of us are blessed with material resources that would enable us to house or feed a whole family in these refugee camps. But for that Syrian family, it can mean the difference between fear and security, hunger and health.

The Syria crisis requires urgent action, but around the world ZF holds sustainable development as a core value. This Ramadan, ZF will donate rickshaws to Bangladeshi families in need of a source of livelihood. This one-time gift will yield myriad rewards as the families eat better, send their children to school, and seek medical help when they need it

The Horn of Africa continues to be afflicted with war, drought, and human suffering. ZF will be providing clothing packages to children in this area alongside our ongoing projects. We need your continued support to keep these important programs thriving.

We thank Allah (*swt*) for blessing us with another Ramadan: a month of compassion and selfless giving. Though we fast voluntarily, millions of people go hungry worldwide. This Ramadan, through ZF, your heartfelt charity will give them warm meals for Sa'em iftar, food packages, childrens' clothing and Eid gifts.

Please calculate your zakat and rush your contributions to help those in need. I pray that Allah (*swt*) will accept your worship and charity during this joyous month.

Your Brother,

*Khalil Demir*

Khalil Demir,

Executive Director



Bangladesh—Khalil Demir distributes food packages to the needy.



Sri Lanka—Khalil Demir speaks with orphans in a school.



## *\$8M in aid has gone to providing continued relief to Syrians—* **LOOKING FOR LONG-TERM SOLUTIONS**

*The United Nations estimates that 8.2 million Syrians in the region need humanitarian aid. Approximately 1.5 million refugees have fled the country and 78 percent of those in need are women and children. ZF is committed to meeting their needs to the greatest extent possible for as long as it takes until Syria is at peace again.*

### **SYRIAN HUMANITARIAN RELIEF CAMPAIGN HIGHLIGHTS**

#### **RELIEF DISTRIBUTIONS**

These innocent civilians need the basics of survival: food, water, shelter and medical care.

► **Aug 2011**—ZF delivered food packages to the refugees in Jordan, Lebanon, and Turkey.

► **Dec 2011**—Forty-foot shipping container valued at \$150K delivered to refugees in Jordan.

► **Jan 2012**—Blanket and clothing distribution in Turkey.

► **Aug 2012**—The first of five trucks full of food packages delivered in Syria.

► **Oct 2012**—50,000 Blankets for Syrians campaign delivers

blankets to 70,000 refugees and displaced people.

► **Nov/Dec 2012**—Winterization kits including mattress, blankets, boots, and socks for children and adults distributed; heaters distributed in Homs; water filter distribution in camps in Turkey and Syria.

► **Jan 2013**—ZF distributed 1000 coats to children in Idlib.

► **Feb 2013**—Three trucks of humanitarian aid sent to Jordan and distributed to refugees.

#### **ORPHAN CARE**

Caring for orphans is an important part of our mission at ZF, and orphan sponsorship has been a powerful way to create a stable future for orphans. In April 2012 we began an orphan sponsorship program for Syria. However, as the crisis continues, we have found that the sheer numbers of orphans and the massive disruption in the population made following individual orphans nearly impossible. So we altered our approach and are offering General Orphan and Widow Aid to any and all we can reach, a program that can be sustained for as long as necessary.



*Syrian child sleeping on a mattress outside.*

**78 PERCENT OF SYRIAN  
REFUGEES ARE WOMEN  
AND CHILDREN**

## HEALTHCARE

Healthcare is a human right and should never be compromised under any circumstance. The generous contributions of our donors are working to make healthcare accessible around the world.

- **Oct 2011**—ZF opened a clinic in Akkar, Lebanon for refugees at the border with Syria.
- **Nov 2011**—ZF funded a hospital in Tripoli, Lebanon to cover medical care for injured refugees.
- **April 2012**—ZF began supporting seven medical clinics in different Syrian cities.
- **Sep 2012**—ZF provided funding provided for a hospital in Irbid, Jordan, to cover medical care for refugees.

## HOUSING

Life in a refugee camp tent offers little of the security that refugees desperately need. ZF has found creative solutions to the needs for solid, safe housing for refugees.

- **Aug 2011**—ZF procured housing in Lebanon for the refugees.
- **May 2012**—ZF began providing housing for Syrians and refugees in Lebanon, Jordan and Turkey.
- **May 2012**—ZF procured housing for IDP's inside Syria.
- **April 2013**—ZF rented a 14-room hotel in Amman, Jordan, for Syrian refugees in need of temporary shelter. Mobile homes were installed at Zaatari Camp.

## LEADERSHIP VISITS

In order to maximize the effectiveness of every donor dollar, ZF leadership has repeatedly visited Syria and the region to speak with refugees and ZF regional staff, and witness first-hand the changing needs of refugees and internally displaced people (IDPs).

- **July 2011**—ZF Executive Director (ED) visited Syria, Jordan, Lebanon and Turkey to assess program effectiveness.
- **Jun 2012**—ZF ED visits Syria, Jordan, Lebanon and Turkey to assess programs.
- **Mar 2013**—ZF Chief Operations Officer and Middle East Program Director visited Syria and Turkey to assess and re-evaluate ZF's programs. They distributed food inside Qah Camp and in Darit Ezza, near the city of Aleppo.
- **Apr 2013**—ZF Middle East Program Director visited refugees in Jordan in Zaatari camp and in Irbid, near the Syrian border, to assess needs.

## SEASONAL PROGRAMS

ZF's Seasonal Programs give Muslims the opportunity to give to those in need during blessed times of the year as the Sunnah (Traditions) of the Prophet, peace be upon him, taught.

- **Ramadan 2011/2012**  
Warm Ramadan iftar meals distributed in Syria, Lebanon, Jordan and Turkey.
- **Udhiya/Qrubani 2011/2012**  
Udhiya / Qurbani distribution of fresh meat in Syria, Lebanon, Jordan and Turkey.

## BUILDING SUSTAINABLE PROGRAMS

Although the Syrian conflict has no end in sight, at ZF we are planning for the end of hostilities when Syrians will return to their homes needing a way to rebuild their lives. The long-term goal of ZF's sustainability programs is to lend stability to these communities as they recover from war.

- **May 2013**—ZF has begun building water wells inside Syria.

## UPCOMING PROJECTS

- > ZF will provide a dialysis machine, kidney specialist and nurses for the refugees in Jordan.
- > ZF has funded a bakery on the Turkish border with Syria to supply bread to refugees in nearby camps.
- > Women empowerment through education and skill training in Jordan.

Your donation can bring healing, help and comfort to Syrian refugees. Please donate today. ■

Mali:

## RECOVERING FROM CHAOS

For many rural Africans, livestock represent both normalcy and security. Caring for livestock is a familiar part of everyday life, and the livestock themselves provide insurance against hungry times.

For Malian refugees living in camps in Burkina Faso and internally displaced Malians, the gift of a sheep or a goat can provide stability and help soothe the trauma of Mali's recent violent coup and its aftermath. Zakat Foundation of America (ZF) has distributed hundreds of sheep and goats to families living in the refugee camps in an effort to address the physical and psychological needs of Malians whose lives have been thrown into turmoil by the coup that rocked their country.

In March 2012, soldiers in Bamako, the capital of Mali,

rose up in a military coup to overthrow the elected government due to its inability to stop uprisings in northern Mali. As the newly formed military government took power, conflict escalated, resulting in violence that has caused massive displacement. Malians in the northern part of the country are fleeing for safety with 300,000 internally displaced inside Mali, and over 400,000 taking refuge in surrounding countries.

According to the United Nations Refugee Agency (UNHCR) reports, hundreds of thousands of Malian refugees have fled so far to surrounding countries. Roughly 75,850 refugees have poured into Mauritania, over 49,000 to Burkina Faso and some 50,000 to Niger.

In Burkina Faso, Zakat Foundation of America (ZF) manages local relief operations in established camps. Since August 2012, in conjunction with UNHCR, ZF has dispatched a relief team to provide supplies as well as food packages during Ramadan and Udhiya/Qurbani for food-deprived families. In December 2012, ZF deployed a team in Bamako, Mali to provide relief to the internally displaced, who have been neglected by other relief organizations.

UNHCR projections show the number of refugees increasing in the coming year, making donor support more urgent. Your generosity can give comfort, shelter and sustenance to refugees who have not seen their homes in more than a year. ■

Mali—

*Left: Children receive fresh bread during relief distribution .  
Right: Malian herder attentively cares for a goat herd.*





## Muslims cooperate with diverse groups on OKLAHOMA TORNADO CLEANUP

The month of May saw severe tornados rampage through Oklahoma, killing 38 and injuring hundreds more in two separate events 11 days apart. Thousands of survivors found themselves homeless and thankful to be alive as the dust settled around them.

Zakat Foundation of America (ZF) volunteers launched into action, collecting donations from Oklahoma City and Tulsa Muslim communities, delivering supplies to the Red Cross for distribution, and helping with cleanup efforts alongside a diverse array of groups who united to help those affected by the tornados get back on their feet.

Murat Kose, ZF East Coast Program Director, reported in an e-mail that ZF volunteers worked alongside members of a veterans group, Team Rubicon, at a Red Cross distribution center, to unload the truckloads of donated water, canned food, diapers, personal care items and other necessities that had been collected at the Islamic Society of Greater Oklahoma City.

When Mr. Kose visited a Muslim brother, Saad Sulaiman, whose home was destroyed by the tornado that touched down on May 20, a Mormon group was cleaning up the wreckage of his house and offered to collaborate with ZF volunteers whenever possible.

The feeling of unity was strengthened when Mr. Kose shared her appreciation for help that Mormons had given with cleanup at an Atlantic City mosque after Hurricane Sandy.

“One main characteristic I have seen,” Mr. Kose wrote, “was everyone in a good mood and with a very positive attitude. It was nice to see people smiling after having such a disaster and losing everything.”

Mr. Kose extended an invitation for anyone who wishes to volunteer to travel to Oklahoma even for as little as a weekend.

With your generous support, ZF will continue to provide relief, help and comfort to those affected by the recent tornados in Oklahoma. ■



USA—clockwise

- > Team Rubicon veterans group help unload truckloads of relief items.
- > ZF volunteer helping team Rubicon unload relief items.

- > Cleaning up destruction.
- > Mormon group cleaning up house destroyed in the tornado.
- > Diversity of relief team fully captured as they load trucks.





Over the last decade, ZF donors shared the blessings with over  
**2.5 MILLION NEEDY IN RAMADAN**



*Warm Iftar meals in homes and shelters feed the hungry, food packages nourish families, and Eid gifts delight and comfort needy children.*



*They feed with food—despite their own desire for it—the indigent, and the orphan the captive (saying): “We feed you purely for the sake of God. We desire no reward from you, nor thankfulness.”*



—SURAH AL-INSAN 8-9



# *This Ramadan with the generous support of donors ZF aims to* **REACH OVER 100,000 NEEDY FAMILIES**

The sacred month of Ramadan is a special time of the year where families come together to break their fast. For Zakat Foundation of America (ZF), Ramadan is a time where we share our blessings with those who are less fortunate. ZF carries the spirit of Ramadan to hundreds of thousands of people in over 30 countries around the world with warm meals and Eid gifts.

This Ramadan, Zakat Foundation of America plans to carry out their most aggressive Ramadan program to date. ZF will serve:

- > Families living on less than a dollar a day
- > Pregnant mothers
- > Orphans
- > Widows
- > Terminally ill patients
- > Internally Displaced People
- > Disabled persons

Moreover, ZF will carry out several of our signature programs in drought-stricken Horn of Africa, war-torn Syria and Gaza, the impoverished Bangladesh as well as the inner-cities of America.

## **HORN OF AFRICA**

In the Horn of Africa, ZF will hold Ramadan programs in the countries of Kenya, Uganda, Ethiopia, Somalia, Sudan.

In the Horn of Africa, like in other regions, we offer culturally appropriate food packages for families that will include: sorghum, flour, mixed spices, juice, maize, cooking oil, sugar and dates.

In addition to culturally appropriate food packages, ZF will gift Eid outfits to children throughout the region. Eid outfits will include a shirt, pants, and shoes.

## **SYRIA**

Syria has been ravaged by conflict for over two years as hundreds of thousands have been displaced. ZF has given refuge to Syrians since the start of the conflict with food, water, shelter, and healthcare in:

- > Lebanon—healthcare, housing, and food aid
- > Syria—healthcare, housing, food aid, and water wells
- > Turkey—food aid
- > Jordan—healthcare, housing, and food aid.

In Ramadan, ZF will:

- > Open a bakery, providing enough bread for more than 15,000 people daily
- > Provide permanent housing for families in Jordan
- > Build wells in Syria to replace the contaminated water wells children and families must use now
- > Food packages, warm meals, eid gifts, and zakat al-fitr

## **BANGLADESH**

Bangladesh is a coastal country that has faced several challenges: poverty, overpopulation, an abundance of natural disasters, and most recently the building collapse in the capital, Dhaka, which took the lives of more than 1200 people and injured 2500 people.

ZF's Bangladesh office has served the people of Bangladesh for several years through healthcare, orphan support, and relief programs.

This Ramadan, ZF will provide families a gift that will serve them for years to come, rickshaws. Rickshaws will allow families to become self-sufficient as they offer a greater income than the average Bangladeshi household.

## **GAZA**

Gaza remains under siege and the importation of foreign goods and medicine continues to be a daunting task for most Palestinians in the Gaza strip. ZF has provided essential medical supplies during the most recent crisis.

ZF will provide food packages throughout the Gaza strip to the most vulnerable populations.

## **USA**

The United States is a land of overabundance. But in some areas access to healthy food is severely limited. These areas are called food deserts, and residents cannot easily reach grocery stores that sell healthy, nutritious and affordable food.

ZF will provide warm and healthy meals to communities in the inner-cities across the country. ■

## Tips for having a

# HEALTHY, PRODUCTIVE RAMADAN

*Ramadan is upon us once again, promising blessings for those who turn away from physical comfort and attempt to purify themselves and their lives. As we embrace the spiritual bounties of this holy month, certain practical considerations can help those who are fasting stay healthy.*

### HEALTHY CHOICES

First, maintaining a healthy lifestyle of proper diet, exercise and stress relief prepares you for a successful fast. Fasting, when done properly, is a healthy way to detoxify the body, and can even minimize the effects of withdrawal for those who take the opportunity Ramadan offers to move away from addictions to smoking, caffeine, alcohol or drugs. Your health care provider may also have advice on supplements to take while fasting.

Drinking as much water as possible and eating fruits and vegetables between sunset and the pre-dawn meal help you stay hydrated. Eating protein from meat, fish, legumes, dairy products and nuts helps keep your energy up. For Suhur, the early morning meal, eat complex carbohydrates from minimally-processed whole grains that will keep you feeling full longer and give sustained energy through the day. And break your fast each evening with a few dates and a glass of water to rehydrate, restore blood sugar levels and stimulate digestion.

### TIME MANAGEMENT

Making time for worship, exercise and extra rest on the long fasting days can be a challenge. Good time management can help you get the most out of each blessed day.

First, create a routine for each day that makes time for work or school, worship and rest to get yourself through until after evening prayers. Plan tasks that require more concentration for early in the day when you will have the most energy. Save easier tasks for later in the day. And try to spend less time cooking, watching television and online browsing; instead use that time for Ibadah (worship), including reading the Qu'ran, doing dhikr, reading hadith, listening to Islamic lectures and making plenty of dua.

### GREEN RAMADAN

Another way to adjust priorities during Ramadan is to focus on living a more frugal and environmentally conscious life. As the prophet Muhammad (pbuh) taught, "The world is green and beautiful, and Allah has appointed you his guardian over it."

Prepare meals of nutritious, locally-grown foods instead of highly-processed and packaged foods. Use dinnerware that can be washed and reused instead of disposable. 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. Promote recycling at home and at your mosque.

Water conservation is another environmentally healthy habit for Ramadan. When performing

wudhu or ghusl, use just enough water to wash the specific body part. Water can be conserved by turning off the tap while brushing teeth or shaving, limiting showers to less than five minutes, and running the dishwasher and washing machine only when they are full.

In the yard or garden, water can be saved by watering only in the early morning hours, and catching rain in rain barrels for use on the lawn. Composting the fruit and vegetable scraps from the garden creates a rich organic fertilizer that can be used in the garden instead of chemicals.

### FASTING

These habits of stewardship can be practiced by all Muslims, even those who are not able to fast. Travellers, those who are ill, women in their courses, pregnant, recovering from birth or breastfeeding, the elderly and those who do hard physical work are all exempt from fasting but may make up their missed fasting days at another time or pay Fidya instead of fasting. Those who are mentally incompetent are not required to fast or pay Fidya, and children, while not required to fast, should learn to fast little by little before puberty so they will be able to fast once they reach maturity. Those who have questions about fasting should seek advice at their local mosque. ■





“During the holy month of Ramadan we intentionally fast in part to empathize with those who go hungry. We know we will have a plentiful iftar at the end of each day. I ask that you remember those who do not have enough to eat not only during Ramadan but year-round.

—Safaa Zarzour, ZF COO and General Counsel

Kenya—Happy beneficiary receives food package during Ramadan 2012 food distribution.

# Ramadan:

## ACTS OF KINDNESS

- ☐ Donate used books to a library or community center.
- ☐ Give a care package to the homeless.
- ☐ Collect canned food for a food pantry.
- ☐ Give an elderly person a gift.
- ☐ Devote time to reading the Qu'ran.
- ☐ Volunteer for your favorite charity or cause.
- ☐ Hold open a door for a stranger.
- ☐ Return shopping carts to the store.
- ☐ Make dua (prayer) for your parents.
- ☐ Bring flowers to an iftar dinner.

### 1ST TEN DAYS

- ☐ Cook a healthy iftar.
- ☐ Thank a police officer or fireman.
- ☐ Encourage someone to do a good deed.
- ☐ Thank someone for an act of kindness.
- ☐ Share a smile with a stranger.
- ☐ Call someone you lost contact with.
- ☐ Go to bed without being upset at someone.
- ☐ Use reusable dinnerware for iftars.
- ☐ Go to bed in a state of Wudu.
- ☐ Be productive.

### 2ND TEN DAYS

- ☐ Have a nutritious breakfast.
- ☐ Create hand-made Eid cards with your family.
- ☐ Make dua (prayer) for the Prophet (swt).
- ☐ Plant a tree or community garden.
- ☐ Break fast with water and a date.
- ☐ Make a gift for the mail carrier.
- ☐ Teach someone about Islam.
- ☐ Take a family walk after iftar.
- ☐ Share an inspirational quote.
- ☐ Pay zakat.



### 3RD TEN DAYS

Syria—Refugee children.



*Ramadan is the perfect time for self-improvement. This Ramadan, we ask that you take up our challenge of participating in 30 acts of kindness. Complete a task a day and receive the blessings of this holy month.*

*"Your smile for your brother is charity."*

—Prophet Muhammed  
PBUH

Download copies of this list from [zakat.org](http://zakat.org) and share it with your friends and family.

Join us on our social media to share your experiences and inspire others. Live the spirit of Islam everyday through acts of kindness.

[facebook.com/zakatfoundation](https://facebook.com/zakatfoundation)

[twitter.com/zakatus](https://twitter.com/zakatus)

[instagram.com/zakatus](https://instagram.com/zakatus)





*Your questions answered:*

# ZAKAT FREQUENTLY ASKED QUESTIONS

## 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.

### *What is Nisab?*

Nisab is the specific minimum amount in each zakatable category of wealth used for the purpose of calculating Zakat.

### *Does One Pay Zakat on Jewelry and Ornaments?*

According to the Mālikī, Shāfiī, and Hanbali 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.

### *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.

### *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.

### *How do I Calculate the Zakat I Owe?*

With our free Zakat Calculator on our website—[zakat.org](http://zakat.org) or free iPhone app. ■



## 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 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 to Pay My Zakat as a service provider with no inventory?*

There is no Zakat due on the value of the equipment. But as the owner of 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. ■



Bangladesh—Khalil Demir, ED of ZF, distributes food packages to those in most need.

Visit [zakat.org](http://zakat.org)  
for over a 100  
Zakat questions  
answered and  
ask an imam.



*ZF cares for the sick across the globe:*  
**GLOBAL HEALTHCARE  
EXPANSION**

Zakat Foundation of America (ZF) is using its position as a leading Islamic charity organization in the United States to address some of the world's most entrenched problems. ZF builds schools and orphanages, distributes food, provides housing, and administers healthcare in 40 countries worldwide. To reduce the incidence of preventable illnesses caused by poverty and lack of education, and ease the suffering of women, children and the elderly, ZF has opened up clinics in countries that are plagued by severe poverty and violence.

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### **CARING FOR SYRIANS BEYOND BORDERS**

Since March of 2011, 1.5 million people have fled the borders of Syria. Syrian refugees can be found in neighboring countries such as Jordan and Lebanon. Most families live in dire situations with barely enough money to buy food, much less seek needed medical care. In some cases this can lead to permanent disability or even death.

In Syria, ZF has two fully operating health clinics that have served over 10,000 people. Patients are seen by a doctor free of charge, providing care that prevents further complications from illnesses and injuries. Both clinics offer physical exams, prescription refills and follow-up care. ZF is also in the process of purchasing dialysis machines for people with kidney failure. These machines will be operated by a nephrologist (kidney specialist) and nurses.

ZF is committed to the belief that proper health care is a human right and should never be compromised under any circumstance. The generous contributions of our donors are working to make health care accessible around the world.

In order to fully address the medical needs of those struck by war and poverty, we need your help. Donate today to bring healing and hope to Syrian families displaced by the civil war.



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## CHOLERA PREVENTION IN HAITI

In February 2013, ZF began a cholera prevention program in Haiti. Since 2010, when more than 200,000 people lost their lives in a magnitude 7.0 earthquake, Haiti has been rebuilding its fragmented infrastructure. After the earthquake the country was hit with devastating mass outbreaks of cholera. Haiti was unprepared to deal with such a widespread epidemic.

Cholera is a bacterial disease that affects the small intestine. The transmission of this disease usually involves drinking water contaminated with fecal matter. Cholera symptoms include severe diarrhea and vomiting, leading to dehydration and malnutrition that can prove fatal if not treated quickly. Children and those who have weakened immune systems are at greatest risk of death if they are infected with cholera. Nearly 8,000 people have died and the numbers are steadily rising. The only way to effectively combat the disease is to replenish the body with intravenous fluids and prevent future illness by decontaminating water sources.

ZF distributed chlorine water tablets to purify water before consumption. These tablets are easy to use but too expensive for most Haitians to purchase on their own. Many families have also received water filters that stop the risk of cholera transmission for their households.

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## HEALING FAMILIES IN PALESTINE / GAZA

In late 2012 an airstrike in Gaza resulted in many Palestinian deaths and critical injuries. The severely wounded needed immediate medical attention and treatment with antibiotics to prevent life-threatening infections. Through the generous support of donors, ZF supplied a powerful antibiotic called Cefuroxime to treat hundreds of these patients.

ZF also started a vaccination program to protect Palestinian children from preventable infectious diseases, and is supporting the medical needs of refugees by supplying the clinic that cares for them.

Refugees in the Palestinian city of Nablus depended on both the Yazoor Charity Clinic and the United Nations Relief and Works Administration (UNRWA) office for their healthcare needs until the UNRWA clinic hours were reduced because of airstrikes. Since then, the Yazoor staff have struggled to meet the needs of the Palestinian residents and refugees from three camps seeking their help.

The Yazoor Clinic provides health care to Palestinians living in the three refugee camps in Nablus, Palestine. Patients are charged a small fee, but those who cannot pay are cared for free of charge.

Thanks to the generous support of ZF donors, Yazoor Clinic reports that they have adequate stores of the most commonly required medicines on hand.

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## WELLNESS WEDNESDAYS TO UNDERSERVED IN USA

In July the Zakat Foundation of America Community Center—Chicago (ZFCCC) will begin a new project to provide regular access to health screenings that empower individuals to take charge of their healthcare needs.

Wellness Wednesdays will offer free blood pressure, glucose and cholesterol screenings. Jackson Park Medical Center, a neighborhood hospital, is partnering with ZFCCC to receive and work with anyone who requires follow-up to understand their test results and receive appropriate care.

“People in this neighborhood can take better care of themselves if they have the tools they need,” Ihssan Tahir, the registered nurse and driving force behind Wellness Wednesdays, told Zakat eNews. “Regular screenings and access to doctors put those tools in their hands so they can get healthy.”

High blood pressure, cholesterol and glucose can all point to a higher risk of cardiovascular disease or diabetes. But without regular health screenings it is possible to have these conditions without knowing. If left untreated, any of these can cause serious illness or death.

On Chicago’s South Side, healthcare access can be a tremendous challenge. ZFCCC is striving to change this landscape through its wellness initiatives, health fairs and a community garden. ■

## *Tarbiya Program:* **IMPARTS EDUCATION IN INDIA**

The Tarbiya program provides introductory spoken English and English literacy for Urdu-speaking secondary students in Hubli-Dharwad City of Karnataka, India. The program began on May 20th with a positive response from the students and their parents. Zakat Foundation of America (ZF)-supported program has begun in three schools in Hubli-Dharwad. In each one, 1,600 students will be trained within 90 days.

The Tarbiya Team first visited each school and tested the 10th standard students to check their proficiency in spoken English. This program emphasizes spoken English while introducing

students to entry-level reading skills. A carefully designed curriculum progressively introduces English starting from familiar and simple language skills to relatively complex skills using rhymes, games and conversations. The materials include a teacher's manual, work books, flip charts and flash cards.

The Activity Based Learning techniques that shape the program are designed to come naturally to children and use an integrated approach in which saying, doing and reading are combined, as in a game. Students are engaged in a variety of interconnected activities, which allow them to learn the material independently.

A branch of the Affus Woman Welfare Association (AWWA), a non-governmental organization promoting the socio-economic advancement of women and children, has designed child-friendly Teaching Learning Aids that support the program through constant interaction with the teachers, and measured its success through various assessment strategies.

Educating children with the skills they need to work and participate in the global village will improve the lives of their children and grandchildren. By donating to ZF's education and sustainable development programs, your contributions can change the lives of generations. ■

*India—Class of students in the Tarbiya program.*







*Ghana—Cassava  
Coop harvest and  
cassava processing.*

## *Ghana Microcredit Program brings*

# SELF-SUFFICIENCY TO COHORT OF WOMEN

Two collectives of rural and urban women in the northern Ghanaian communities of Teselima and Jama are finding self-sufficiency with help from microcredit loans from Zakat Foundation of America (ZF).

One collective of 30 women buys farm produce, particularly yams, to sell at local markets. The other group farms cassava and process it into gari, a starchy staple food which can be stored for longer and sold on the street ready to eat.

Microcredit is the practice of lending small amounts of money to fund small business initiatives. International development efforts have begun using this approach to empower entrepreneurs who would otherwise be cut off from traditional banking because they lack collateral or a credit history.

In Ghana, women have traditionally faced gender-based barriers in

access to microcredit and credit in general. But studies have also shown that women who received microcredit were more likely to repay their loans and also showed improvements in their psychological and economic well-being. ZF's microcredit programs are increasing access and elevating the status of women in their homes and communities.

These microcredit agricultural programs benefit the women, and by extension their families and neighborhoods, by providing gainful employment that serves the food needs of their communities and encourages farmers to plant, knowing they will have a buyer for their produce.

Cassava is the third most consumed staple crop in the developing world, behind rice and maize. It grows

well on poor soils and in dry conditions. As a perennial crop it requires less tillage and promotes soil conservation. However, the tubers deteriorate quickly after harvesting, which makes processing them into gari necessary. The gari, when dried, is a powder that is mixed with hot water to form a stiff, doughy and filling side dish that accompanies meat dishes.

Through this program and others like it, ZF is building the capacity of disadvantaged people to support themselves, their families and communities. Instead of creating dependence on help from elsewhere, your donations to ZF help build self-sufficient, empowered individuals and communities. Your support of ZF's sustainability programs can make a tremendous difference in the lives of women for years to come. ■

# USA COMMUNITY OUTREACH

## HEALTH INITIATIVES

Zakat Foundation of America Community Center—Chicago's (ZFCCC) second community Health Fair, centered on the health benefits of laughter, welcomed close to 60 community members. The event offered screenings for blood pressure, glucose and mental health. Participants enjoyed presentations by health professionals on topics such as the importance of a plant-based diet and the benefits of laughter and humor for stress reduction and depression. Children and adults laughed heartily at the antics of a clown who came to help all relieve stress through humor and fun, and enjoyed a movie, "Allah Made Me Funny". Participants took home their personalized screening results as well as information on healthier diets including recipes and tips on relieving stress. ZFCCC invites all to join us for the Back-To-School Health Fair in August.

ZFCCC will offer Wellness Wednesdays with weekly health screenings for all members of the community. Read more about this initiative in the Global Healthcare section.

Zakat Foundation Community Centers promote food justice in impoverished communities through community gardens and community education.

## ZFCCC HONORS MOTHERS

On Saturday, May 11th, the ZFCCC welcomed 30 mothers and daughters between the ages of six and 75 for the annual Spring Refresh Honoring Mothers, an event designed to elevate the moods and educate the minds of women and girls in the South Shore neighborhood.

## CHILDREN'S ART CAMP

*JULY 1–AUGUST 1*

ZFCCC will host a summer arts camp starting in early July and ending in early August. The camp will focus on a different artistic theme each week, exposing children aged seven to fourteen to dance, music, painting, drawing, crafts, drama, storytelling and more through classes and collaborations with other community groups. Camp will run Monday through Thursday and will provide children in the South Shore neighborhood with a healthy breakfast and lunch during the program hours of 9:00 a.m. to 3:00 p.m. Contact the ZFCCC for registration information.

## 99 ORPHANS PROJECT

In early April, a group of more than 20 dedicated youth in the Delaware area banded together to raise money for orphans as part of Zakat Foundation of America Community Center—Delaware (ZFCCD). They call it the 99 Orphans Project. They have succeeded in raising money to sponsor more than 20 orphans in countries around the world.

The members have organized their own events, created a website and e-mail group, and regularly meet to discuss ideas for their project. They are actively recruiting other youth to join the 99 Orphans Project, and have already collaborated with youth in Fayetteville, North Carolina who have started their own team raising over \$300 thus far.

## EDUCATION WORKSHOPS

During March and April 2013, the ZFCCD hosted a six-week spring writing workshop for fourth- and fifth-grade schoolchildren. The workshop was made available online as well so that people outside the center could participate.

Teen author Nur Kose taught the workshop using interactive activities and writing prompts to improve students' writing skills. The students wrote weekly journal entries and worked on expanding their vocabularies.

ZFCCD hosted a 10-week math workshop from January to March for kindergarten to 6th grade. After 10 weeks of tutoring, students MCAS math test scores improved by more than 20 percent. Between 25 and 30 students attended the workshop. With only three students per teacher, each student received ample individualized attention.

At ZFCCC, ZFCCD, Massachusetts and Texas, ZF is sponsoring free SAT preparation classes. Students receive individualized instruction and take practice SAT tests, subsequently going over the answers and explanations of each question.

One student increased her score by over 200 points and received a generous scholarship for the University of Delaware. Another student raised his score from the 1700s to 2120, with a perfect score on the math section. All students who have attended the SAT classes have expressed their gratitude to ZF for the valuable help. ■





“ *For those who believe and work righteous deeds, there will be Gardens of Bliss.*

—Surah Luqman 8





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