Inside this Special Ramadan issue:

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- 30 Ramadan Acts of Kindness
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It’s in your Hands
FROM THE DIRECTOR:
DURING RAMADAN WE REFOCUS OUR HEARTS

THIS EID, A BRIGHTER FUTURE IS IN YOUR HANDS

RAMADAN ACTS OF KINDNESS

ZAKAT FAQS

HUNGER AT HOME: FOOD INSECURITY IN THE U.S.

BUILD FOOD SECURITY FROM YOUR OWN COMMUNITY

PROGRAM HIGHLIGHTS

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 to subscribe to our eNewsletter.

SOCIAL NETWORKS

A PARTNER YOU CAN TRUST
ZF takes pride in careful management and distribution of funds raised. In 2013, 91.88 cents of every dollar spent went directly into our programs.
Dear Friend,
Assalamu alaykum (Peace be upon you) and Ramadan Mubarak.

By the grace of God Almighty, the holy month of Ramadan is approaching. During Ramadan we refocus our hearts on God, showing our gratitude for His bounty through caring and generosity.

While we fast we are connected to all those who hunger. Millions living in poverty must fast every day: Syrians, Burmese, Central African refugees, and Palestinians in Gaza and the West Bank, and many others.

With the help of God and your generosity, Zakat Foundation of America (ZF) can deliver food packages, serve warm iftars and bring joy to the hearts of children with an Eid gift.

What if your Eid gift could give a family a brighter future?

When I was a boy, though we were poor, my mother nourished her seven children with the dairy products from our family’s goat and paid our school fees by selling yogurt, cheese and butter at market.

Now you and I can help families like the one I grew up in. Your Eid gift of livestock to a family in Africa or Asia will give a family nutritious dairy products to eat and a long-term livelihood: Full bellies, stronger bodies, and a way to send their children to school. This Eid gift will bless the family who receives it for generations to come!

Look at the difference that one goat made: My parents were illiterate. My father was a laborer. But that goat gave a brighter future to me, my siblings, our children, grandchildren and into the future.

This Ramadan, whether you give livestock, a warm iftar or a food package to a family, or a new toy to a child, we know that God can multiply the blessings of your charity for generations to come.

Ramadan Mubarak to you and your family!

Wassalamu Alaykum,

Khalil Demir
ZF Executive Director

P.S. Use the enclosed envelope to rush your Zakat / Ramadan donation today.
In many parts of the world, livestock is the only wealth that matters. Cows, sheep and goats give milk that feeds their owners and can be sold at market. They produce young that expand the herd or can be given as gifts. They are prized as members of the family and insurance against lean times.

Most of us reading this hold our material wealth in banks, properties and investments.

And many around the world have neither kind of wealth.

For countless families across the globe, wars and climate change have disrupted a traditional rural lifestyle. They are cut off from both the living wealth of their ancestors and the prosperity of the modern world.

But you can change that.

This Eid, through the ZF livestock gift program, a small token of your wealth can give the gift of a milking cow or a mating pair of sheep or goats to a poor family in Africa or Asia.

The milk the livestock produces will nourish the family and be sold at market. The children will grow stronger and the family will be able to pay their children’s school fees.

With full stomachs these children will be more able to pay attention in school. They may become doctors or teachers, or maybe they will continue as farmers, producing food for their communities. Going to school will give them options.

This one Eid gift, a dairy cow or a mating pair of sheep or goats, will reconnect that family to its traditions, to its dignity and its ability to care for its own. And the livestock gift gives future generations access to the modern world of knowledge, healthcare and the ability to be of service.

Dignity, knowledge and service: with an Eid gift of livestock, the wealth of generations is in your hands.
But those firm in knowledge among them and the believers believe in what has been revealed to you, [O Muhammad], and what was revealed before you. And the establishers of prayer [especially] and the givers of zakat and the believers in Allah and the Last Day - those We will give a great reward. – Quran 4:126
RAMADAN ACTS OF KINDNESS

The act of fasting helps us turn our hearts toward God. The light of this blessed time shines out in gestures, both great and small, of charity and generosity. ZF offers these 30 acts of kindness as a daily practice of caring to illuminate the gems hidden in this holy month. Tell your story on social media using #ZF30acts.

- Read about mercy in the first 10 days.
- Volunteer at a nursing home.
- Pick up a good habit to keep, like reading Quran everyday or praying five times on time.
- Forgive someone who hurt you.
- Give a take-home treat to friends or coworkers.
- Plant a tree.
- Give iftar to a needy person.
- Learn about a companion of the Prophet (pbuh), and share the story with family at iftar.
- At iftar time, ask everyone at the table to share what their strongest connection to Allah is.
- Invite a person who is not Muslim to an iftar.

- Read about forgiveness in the second set of 10 days.
- Mow your neighbor’s lawn.
- Volunteer at a local mosque.
- Pick one bad habit to break.
- Apologize for a mistake you made.
- Read double the amount of Quran you usually read.
- Encourage a friend to attend taraweeh with you.
- Pray two raka’at (prayer units) after suhoor and before Fajir prayer.
- Thank your parents for something specific they have done for you.
- Donate gently used items to a community center, hospital, or mosque.

- Read about how to seek salvation in the third set of 10 days.
- Volunteer at a soup kitchen or food bank.
- Share news on your social media for important causes that matter to you.
- Pay for another family’s dinner at a restaurant.
- Clean the home of a loved one or friend.
- Write a letter to a loved one.
- Buy something for the person in line behind you.
- Donate to a cause.
- Hug your child or sibling with words of affection.
- Send flowers to a friend or family member.
ZAKAT FAQS

PERSONAL ZAKAT CALCULATION

What Zakat is Due on Personal Wealth?
Zakat equalling 2.5 percent of a person’s zakatable wealth must be paid once a year.

Do I Need to Be in Possession of My 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 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 My Salary or 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 during the year. This wealth can be in the form of cash, gold, stocks, business commodities or other wealth.

Do I Pay Zakat on Jewelry?
According to the Maliki, Shafi`, and Hanbali schools, there is no zakat on jewelry. According to the Hanafi position, jewelry is zakatable.

Do I Pay Zakat on Retirement Funds?
Individuals should consider all such accounts—401(k), Keogh, IRA, SEP-IRA, Roth IRA and any other retirement planning—as part of personal net worth, since the individual has eventual and determinative access to these funds.

Are Debts Zakatable for Lenders?
Lenders must pay zakat on non-delinquent debt. The lender does not pay zakat on delinquent debt until it is received.

Can I Deduct my Debts?
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. Car loans and mortgages are not deductible.

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: 

\[(\text{Merchandise Wholesale Value} + \text{Cash on Hand} + \text{Amount in Savings and Checking} + \text{Receivables} - \text{Payables}) \times 2.5 \text{ percent} = \text{Zakat Owed}\]

Is Zakat Owed on Stocks, Shares, and Bonds?
Yes. Two major opinions regarding zakat on such assets concur that stocks, shares, and bonds are zakatable.

How do I Calculate the Zakat I Owe?
Use our convenient zakat calculator at zakat.org, download the ZF zakat calculator app or use the enclosed envelope.

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 Own a Grocery Store, Restaurant or Other Retail Business, What Zakat Do I Pay?
You do not have to pay zakat on equipment such as refrigerators, cash registers, and other usable equipment and tools. The store itself, if you own it, is not zakatable. However, you must pay zakat on the wholesale price of all inventory and net annual income.

If I Am a Service Provider Without Equipment or Inventory, How Do I Pay My Zakat?
There is no zakat due on the value of equipment used for business. But because you own your business you should combine your personal zakatable wealth with that of your business. The zakat would be payable on your zakatable wealth after a full year of meeting your expenses and those of the business.
Imagine you are a single mother with three children. Between your temp job and babysitting for your neighbor, you earn just enough for rent and food. But when your car breaks down you face a cruel decision: pay for repairs, keep the temp job but go without groceries for a week, or pay for groceries and lose the job?

This is food insecurity: not knowing that you or your family will always have the food you need to be healthy and active. In 2012, 49 million Americans lived in food insecure households; 16 million of them were children. The number of hungry in the U.S. has doubled in the last five years.

Even when families living in or near poverty have the cash for groceries, they may still experience malnutrition because many low-income neighborhoods are also food deserts. A food desert is a low-income area that is at least one mile from the nearest supermarket. While food deserts offer few healthy foods, they often have fast food restaurants or convenience stores that sell only sugary, fatty, processed foods.

ZF community centers in Chicago and Delaware address the issue of food insecurity in a variety of ways. Community gardens at both centers offer fresh, local vegetables and the opportunity for residents to learn to grow their own food.

The center in Chicago, ZFCCC, participates in the Seamless Summer Food Program that gives free meals to low-income children during the summer months when school lunches are not available. Community iftars and giveaways of Thanksgiving turkeys also make holidays a little easier for residents in ZFCCC’s South Shore neighborhood.

Delaware’s community center, ZFCCD, supports local food banks by collecting and donating canned goods, as well as distributing school supplies and warm coats to children in need. While these items are not edible, they free the families to spend their limited resources on food.

In the spirit of Ramadan, ZF encourages you to do something to build food security in your area. You may be able to volunteer at ZFCCC or ZFCCD, or you can help strengthen the food security of low-income families in your area by joining the #ZFfeed5K campaign and volunteering at a local soup kitchen (see facing page).

“They ask you (O Muhammad) what they should spend in charity. Say: 'Whatever you spend with a good heart, give it to parents, relatives, orphans, the helpless, and travellers in need. Whatever good you do, God is aware of it.'” –The Holy Quran, 2:215
BUILD FOOD SECURITY FROM YOUR OWN COMMUNITY

GIVE A LIVESTOCK GIFT
This Ramadan, give a Livestock Gift to one or more families by hosting a potluck-style Taste of Ramadan Iftar at your home or community center. Your friends and family simply bring a dish to share, and pay a set entrance fee toward a life-changing Livestock Gift for a family in Asia or Africa.

For poor families around the world, owning livestock creates food security that open the door to a brighter future. Children grow stronger when they eat protein-rich dairy products. Yogurt, cheese and butter can be sold to pay children’s school fees. Food security creates opportunities that will change these families’ fortunes for generations to come.

As you welcome your guests, tell them about the importance of livestock for poor families and the difference they can make with a Livestock Gift (for more info about the ZF Livestock Gift Program see pg 4). Set a fundraising goal and let your guests know what it is. Be ambitious! How many livestock gifts can your community give?

One dairy cow costs $450, a mating pair of sheep or goats costs $200 and one sheep or goat costs $100. Mating pairs produce young that will be given to additional families, multiplying the blessing of these gifts even more.

You may also offer a sale of desserts or children’s art work to boost contributions.

Announce the amount of funds collected at the end of the evening so that everyone can celebrate. End your event with a prayer for the future generations of the family who receives the gift and all who united to give it.

Please send the proceeds from your iftar to ZF, and include high-quality photos of your event to feature on zakat.org. You can also tweet your photos using #ZFLivestockGift.

JOIN US TO FEED 5K
Participate in the #ZFfeed5K movement to feed 5,000 meals to those in need this Ramadan.

This Ramadan, ZF invites you to be part of an effort to feed 5,000 meals at soup kitchens and feeding centers. Volunteer at a local feeding center by preparing and serving food.

Homeless, low-income and working-poor families throughout the U.S. depend on soup kitchens and feeding centers for daily nutrition. By supporting these centers you can strengthen the food security of low-income communities in the spirit of Ramadan.

Get involved by posting your service day and number of meals served on social media using #ZFfeed5K.

Contact getinvolved@zakat.org for a five-step guide to organizing your #ZFfeed5K volunteer day.

The number of hungry in the U.S, has doubled in five years. | SERVICE OPPORTUNITIES 9
PERMACULTURE

> Anti-Malarial Herb for Medicine
  2000 Artemisia plants brought from Malawi for use as a natural medicine–2000 beneficiaries
> Aquaculture School
  Two 30,000 liter cement water tanks in which to raise tilapia, teaching students to care for the fish as a reliable source of protein
> Earth Dam
  Earth dam captures floodwater, tripling the irrigation capacity of neighboring communities and increasing food security.
> Moringa Trees
  Nursery for cultivation and distribution of vitamin C- and calcium-rich Moringa trees.
> Poultry Production School
  Small-scale poultry production to supplement students’ dietary needs

AGRICULTURAL CO-OPS

> Ghana
  73 women operate two cassava and yam agricultural cooperatives

EDUCATION SPONSORSHIP

> Afghanistan
  510 students in different parts of the country receive sponsorship for school dormitory fees.
> Pakistan - Rumi School
  510 beneficiaries receive schooling, uniforms and supplies in 10th year of ZF sponsorship.
> Turkey
  1100 students sponsored for uniforms, supplies and teaching staff for two schools in Gaziantep; 1st to 8th grade; the teachers are refugees.

EDUCATION

DEVELOPMENT

BAKERY

> Deir ez-Zur, Syria
  350 families a day receive daily bread in inside Syria

CONSTRUCTION

3 MOSQUES CONSTRUCTED

> Masjid Durbah
  in Lwakhakha, Kenya completed Nov. 2013
> Masjid Rahmah in Banda Nkwanta, Ghana completed on Feb. 2014
> Masjid Taqwa in Berekum, Ghana completed on Feb. 2014

WELL CONSTRUCTION

> Burkina Faso, Ethiopia, Ghana, Kenya, Sierra Leone, Somalia, and Uganda.
  Wells built to support communities.

ORPHAN CARE

> Bangladesh, Bosnia, Ghana, India, Kenya, Lebanon, Nepal, Sri Lanka, and Palestine
  550 orphans receive food, shelter, education and healthcare in 10 countries.

SKILL TRAINING

> Ghana, Bangladesh and Jordan
  Sewing skills instruction, with a sewing machine and start up materials for graduates.

GIRLS EMPOWERMENT PROJECT (GEP)

> Heshima Kenya
  70 girls sponsored for academic and tailoring instruction through the GEP.
Conflict in Syria
Food packages distributed in Yarmouk Camp, Damascus, through UNRWA. Food distribution sponsored by Bait-ul-Mal in Hama & Idlib.

Flooding, Bosnia
Delivering humanitarian aid as needed.

Landslides, Afghanistan
570 people received food packages and personal items.

Sectarian Violence, Central African Republic
427 refugees in Chad received food packages.

Cyclone, Somalia
600 people received food and supplies in lower Shabelle and Puntland regions after floods and a cyclone hit in November, 2013.

Typhoon, Philippines
500 people received food packages and personal items; 50 families received sheet metal to repair houses.

Volcanic Relief, Indonesia
600 beneficiaries received food items, personal items and cleaning supplies in five locations.

Winter Relief - Gaza, India, Jordan, Pakistan, Syria, and US
2600 in Syria, 1200 in Gaza, 1000 in India, 568 in Pakistan, 150 in Jordan and 100 in the U.S. received coats, blankets and winter clothing.

FIELD CLINICS
Established clinics offer routine, preventative and acute care, free medicines and referrals to hospitals for more serious cases.
- Bangladesh
- Palestine

MOBILE CLINICS
Temporary medical relief offering services such as routine check-ups, immunizations, cervical cancer screenings, free medicines and minor surgical procedures.
- Kenya
- Philippines

MEDICAL SPONSORSHIP
- Somalia, Hawa Abdi Foundation
  792 women and 438 children under 5 received medicine through sponsorship of a free hospital operated by a partner organization.
- Jordan
  Surgery for a badly wounded refugee child in Zaatari
- Palestine
  Health and hygiene education, and anti-parasitic treatment for children in Gaza.

HOUSING
- Jordan and Turkey
  Housing for Syrian refugee families

SEEDS: Safety, Education, Engagement, Dignity and Service.
- Chicago
  ZFCCC promotes education and health through feeding and mentoring programs in an inner city neighborhood and invests in the long-term transformation of the community.

Delaware
ZFCCD channels the activist spirit of Muslims along the East Coast into fundraising efforts to sponsor orphans, feeding at soup kitchens, canned food drives, community gardening, distribution of backpacks and school supplies to low-income children, afterschool tutoring and writing programs.

SERVICE OPPORTUNITIES
- ZF offers opportunities for youth to be involved in humanitarian and social justice work, both locally and globally.
This interactive Zakat Calculator allows you to easily navigate the road of Islamic charity.