

MISSION



Zakat Foundation of America (ZF) is an international charity organization that helps generous and caring people reach out to those in need. ZF transforms charitable giving into actions that alleviate the immediate suffering of poor communities and build long-term development projects to foster individual and community growth worldwide.

VISION



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

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THANK YOU TO ALL OUR REPRESENTATIVES, FRIENDS, AND PARTNERS WHO CONTRIBUTED STORIES AND PHOTOS FOR THIS ISSUE.

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MAKE A DIFFERENCE

eNEWSLETTER

SOCIAL NETWORK



Letter from **EXECUTIVE DIRECTOR**

Dear friends, sisters, and brothers.

Assalamu Alaykum. Peace and blessings be upon you.

As you read this, there are hundreds of lives rediscovering hope. Many young minds are looking, once again, to a bright future. One after another, peace is finding its rightful place in the hearts of a certain group of young women and men.

Allah (swt) inspired the giving that made such a ripple effect of hope possible. Sponsored by the generous supporters of Zakat Foundation of America (ZF), a newly established university in Gaziantep, Turkey has given way to a fresh path for a

youth not long ago deemed "the lost generation of Syria." Classrooms of computer science, education, management, humanities, social sciences, and English awaited 400 students as Zahra University opened its doors in September 2015. With the support of ZF donors and the Turkish government, a university degree is no longer a dream for the refugees of Syria but a reality.

During Ramadan earlier this year, I visited one of the schools that ZF donors are sponsoring for the younger Syrian children seeking refuge in Gaziantep alongside Mr. John Bass, the U.S. ambassador to Turkey. On this occasion, Mr. Bass expressed, "The difference between Zakat Foundation and others solely depends on the support of American Muslims and friends."

Yes, it is true that we are living in a time when news outlets are flooding our consciousness with images of violence, catastrophes, hunger, and famine. However, it is also true that we have found ourselves in a time, as it tests our collective conscience, it brings forth great compassion from our Ummah. What has been inspired is greater motivation than ever before to help those in need persevere through the trials of life.

With the help of ZF, you have all that is needed to send your love and compassion their way. Through our many different programs, you are not only supporting hundreds of thousands of people, you are actually sustaining development projects that will help generations to come. We do not work short term. We do not take over. Instead, we lend a helpful hand. We intend to build a foundation for our fellow human beings to thrive and to leave a positive, lasting impression on our world.

As you might know, the Arabic word for "action" is "harakah." The Arabic word for blessing, growth, and betterment of any kind is "barakah." As the world endures such crises, let us double our "harakah" to gain more "barakah." Indeed, blessing is what our world is in need of right now. With the source of blessings being the love of our Lord (swt), let us live a life that knows love, shares love, and gives love.

Your brother,
Khalil Demir
Khalil Demir





by Jamie Merchant

"They forced their way into our house, searching for armed persons," she said as stoicism graced her features. "More than once they came to our house unexpectedly, breaking the door down and beating us. They took my husband and my son. They burned our house down, forcing us out." She continued to share the story of how the bodies of her husband and son were carried out on stretchers. This brave mother and her remaining family were able to leave the danger of war-torn Syria and, through the generosity of ZF donors, received abundant food provisions during Ramadan and Eid-ul-Adha.

A heartwrenching crisis has been unfolding before our eyes. Facing constant war and deprivation at home, displaced, damaged families are setting off from Syria, Libya, Eritrea, Somalia, Afghanistan, and Iraq in search of a place to live where violence is not a basic feature of everyday life. While many of us take our everyday safety for granted, they have lived in unending fear. When and where will the next bombs explode? Where can we seek medical help when our hospitals have been destroyed? Where will children be educated when our schools have been destroyed? And, most importantly. where will we find food and clean water when all of our stores and our infrastructure are destroyed? Fleeing the mindless cruelty of war, millions of refugees are risking treacherous journeys across land and sea simply to have access to the basic features of civil society. These are resources that every human being needs and deserves, and this simple but essential fact is driving many to seek refuge in the countries of the European Union.

Yet it is not only the threat of war that is causing so many people to make the dangerous decision to migrate. The plight of the millions of Syrians seeking asylum in surrounding countries shows the severe economic hardship they face as they flee the never-ending conflict in their country. While hundreds of thousands are living in enormous, overcrowded refugee camps, the vast majority of refugees – some three million, according to the latest UN estimate – are living in the urban areas of Turkey, Lebanon, and Jordan. Without legal permission to work in these countries they are lucky to find any employment, and even if such work is found it often pays poverty level wages that are barely able to cover basic necessities like food, water, and shelter. Beyond that, the sheer size of the immigration has created new cultural tensions with local populations, as the resources of these host countries are taxed to their limits to accommodate the new arrivals.

All these factors are contributing to the massive transcontinental migration to Europe we are currently witnessing. Rather than remaining trapped in limbo between disaster and destitution, hundreds of thousands are trying to once again take their lives into their own hands. Since 2011 ZF has been on the ground across the Middle East providing emergency relief and developing sustainable, durable programs to address the long term needs of displaced people and to help them retake control of their lives from the disasters that have been forced upon them. ZF has focused especially on educational

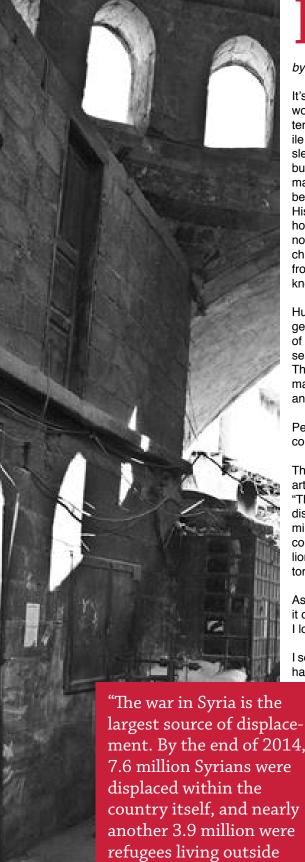
needs to help save Syria's lost generation, providing funding for free education to four schools in Syria, and nine schools – including a university – in Turkey. These resources are uplifting Syrian children, allowing them to fulfill their great potential that would otherwise be lost as just another casualty of war.

However, ZF is now mobilizing to address the crisis unfolding at the borders of Europe. In September, ZF field representatives rushed to the border between Macedonia and Serbia to assist the refugees in their confrontation with hostile security forces, providing much needed food and other supplies such as raincoats and insulated blankets to endure the cold, wet weather. While officials discuss immigration quotas and border policies, a humanitarian emergency is unfolding at their doorstep. Even if the refugees do manage to obtain asylum, they will then face the challenge of suspicion and heightened cultural tensions in their host countries. With the help of God and our donors, ZF will continue to provide support to our brothers and sisters during this trying time.

The need to assist those who endure such trials was well known to the Prophet (pbuh).

"They ask you (O Prophet), what they should spend (in charity). Say: "Whatever you spend is good, (it) must be for parents and relatives, and orphans, and those in need, and for the wayfarers. And whatever you do (for them) that is good, Allah knows it well" (Surah al-Bagarah, 215).





the war-torn nation."

HOPE AMIDST SYRIA

It's a story that's been told around the world. Brushed ashore off the rough waters of the Mediterranean Sea lay a fragile little boy in what seemed like a sound sleep. But he had nothing to curl up into but the thrashing waves. This little boy, like many from his country, was forced to flee because of the ongoing tragedies of war. His parents had placed every last drop of hope for a "better life" in a journey that put not only their lives, but the lives of their children at risk. They were on a journey from Syria to Turkey in what have become known as "the boats of death."

Hundreds of thousands of Syrian refugees have used these boats as a method of "traveling" through the Mediterranean seas to reach the European countries. Thousands of them never make it. One may wonder why parents would risk theirs and their children's lives.

Perhaps it is because the water has become safer than the land.

The crisis is massive. According to a recent article published in The New York Times, The war in Syria is the largest source of displacement. By the end of 2014, 7.6 million Syrians were displaced within the country itself, and nearly another 3.9 million were refugees living outside the wartorn nation."

As I walk through the streets of Damascus. it does not look like the Damascus I knew, I loved. I lived.

I see pale worried faces. I see children who have grown much older than their age.

> Tragedies of war can be seen in the eyes of the people. I see old men weighted down from the burden and fear they carry on their shoulders.

Homes in the suburbs of Damascus have been destroyed and many of the residents have moved to the city. I doubt that there is any Syrian family that hasn't suffered in one way or another. Some have lost their homes, loved ones, and jobs, while a majority of them have lost nearly all.

Five years ago, Syria was considered one of the safest places to live. Women could feel safe walking down the street



even at three o'clock in the early morning. Now, being out and about after 11 PM is unsafe even for men.

Back then, ordinary amenities, such as electricity and water, were always in abundance. Syria even used to provide these to neighboring countries. Now, these utilities are barely available even for its own people.

Traveling from one place to another is no longer easy, roads are closed, and the ones accessible have checkpoints. The road from Hama to Damascus that used to take two hours to travel can now take up to eight.

Zakat Foundation of America (ZF) has taken great initiative in helping those affected inside Syria as well as those seeking refuge in neighboring countries, such as Turkey, Lebanon, and Jordan. Being a Syrian as well as a member of the ZF team, I have found it a great opportunity to be able to work in helping the innocent lives devastated by war through aid in the forms of emergency relief, education, healthcare, vocational training, and shelter.

The joy in this work lies in the smiling faces of women and children when you help them meet their needs. I will never forget a 12-year-old orphaned boy whose leg was severely injured and who lost five of his family members in the Syrian conflict, including his mother and four siblings. ZF fully covered the cost of the surgeries for him to be able to walk again.

On the anniversary of my mom's passing, the boy came to me at the ZF office in Jordan to give me flowers and a card. In the card, he wrote to me in Arabic: "May Allah bless a mom who gave birth to a candle that lights the path of children."

The happiness I felt at that moment is the reason I keep doing what I'm doing.



LIGHTS OUT IN GAZA

by Ayah Chehade

Everyone in Lebanon knew. At some point during the day, the lights would go out, the faucets would go dry, and the fans would no longer run. And yet, every time the elec- This morning alone, you turned on sevtricity would go out for those three hours in my family's mountainous rural village, my siblings and I would sit there melodramatically groaning about how hot it was or the fact that we had to wait to cook anything. In Lebanon, it became a habit to conserve gallons of water for wudu before prayer and to avoid keeping perishable foods in the fridge.

All this, for three hours.

Looking back at that summer now, I realize – the struggle my family had to face was only a fraction of the reality that Gazans live through, every single day.

Having been under siege for eight years now by land, air, and sea, the people of Gaza continue to endure extreme difficulties in order to survive. As opposed to my experiences in Lebanon, however, power outages in Gaza last for 16 hours.

We hear these numbers and we may shake

our head, but do we really understand the weight of 16 hours?

eral light switches, you turned on a faucet, flushed a toilet, took food out of a working fridge, walked through a heated household, and possibly ran a shower. Although crucial, these actions have become habitual and, for most of us, the essential use of electricity isn't often something we reflect on to be a luxury. For families living in Gaza, however, electricity can mean life or death.

the lack of fuel and energy is one of the greatest difficulties for Gazans. Lack of electricity not only limits communication with those outside of Gaza, but it essentially paralyzes the industrial and commercial sector, preventing Gazans from rebuilding their own economy. Power outages of such length also damage essential foods like meat and fish, which are vital to proper

Hospitals are generally considered safe havens of rehabilitation and treatment, but, in Gaza, hospitals are struggling. Frequent

and prolonged power outages have severely impacted the lives of patients who rely on heart devices and other medical equipment to stay alive.

These conditions often feel foreign and inaccessible to us, but they are conditions in which people are presently being forced to live. With a population of almost two million, Gaza has grown reliant on humanitar-

With the Grace of God and your help. Zakat Foundation of America has most recently According to a ZF representative in Gaza, distributed Ramadan food packages and \$2.7 million in medical aid to the region.

> The fact is: we have electricity. At this moment, you probably have a fully charged phone and a light near you. Families in Gaza, however, do not. For this, it is our responsibility to give from the abundant blessings God has entrusted to us and to help Gaza persevere.

As a ZF representative in Gaza states: To this moment, Gaza still has hope. Gaza still teaches the world the meaning of life.



On past memories, faith, and hopes for a better future

by Ifrah Magan

On a beautiful, sunny Saturday afternoon on the 8th of August, I had the opportunity to interview members of the Rohingya community in Chicago. Accompanied by a friend and colleague from Zakat Foundation of America (ZF), I began my interview at the home of Mr. Ali, a Rohingya refugee community leader. Mr. Ali and his family provided a warm welcome as they prepared delicious food to share. Even in their struggle, their hospitality and warmth is a reflection of their beautiful humanity and dignified way of life- a noteworthy example of the prophetic legacy of giving and sharing, as even when they had little they were inclined to share it. I spoke to the family about my hopes to gather pieces of their migration stories in an effort to raise awareness about the plight of Rohingya refugees in Chicago. The family was delighted and grateful to share their stories, which often remain untold and invisible. They felt the need for the world to hear about their plight and for humanity to respond in ways that reflect compassion, mercy, and understanding.

Mr. Ali has been living in Chicago with his wife, two daughters, his father, and younger brother. Resettled by a Chicago refugee agency, Mr. Ali's life prior to living in the United States is filled with memories of statelessness, horror, and trauma like that of many Rohingya refugees. Mr. Ali along with his brother, Abdullah, spoke about their life as young children in Burma. They were never granted the opportunity to live freely-never given the right to seek education, employment, and the basic necessities of life. Similar to many Rohingya refugees, Mr. Ali and Abdullah told stories of oppression and extreme cruelty-being kidnapped as children and forced into child labor - all due to their religious beliefs and belonging to the Rohingya community.

Abdullah, 30, recalls his childhood memories as he faced persecution in his own land, "As a 12-year old child, I was kidnapped by border security and forced into labor. I was dealing with this discrimination and persecution since I was born. Taken away from my village and being forced into labor by security forces."

He tells a story of a young child who was never granted the opportunity to experience childhood-a story that is all too common for the Rohingya children whose lives are at risk of trafficking, violence, and extreme torture.

After fleeing the religious and ethnic persecution against the Rohingya, Abdullah began his long journey to seek refuge. Abdullah sought resettlement in Thailand and later entered Malaysia as an undocumented minor. In Malaysia, Abdullah recounts sentiments of fear and unsettlement. He was arrested several times by immigration security due to his undocumented status and, while in detention, Abdullah recalls facing torture and humiliation.

The Rohingya refugees' migration stories consist of horrific memories of dealing with border traffickers and smugglers-experiences that placed women and youth in great risk of violence and death. Abdullah survived those long years of persecution and discrimination and, despite what he has faced, he remains thankful to Allah (swt) for bringing him to the United States, a place where he has experienced peace for the first time.

I asked Abdullah about his sentiments upon arriving in the United States. He responded, "When I came to the United States, I felt like I am a newborn. I feel the freedom of life. That is something I [have] never seen in my life."

Mr. Ali also agrees with his brother, stating, "There is peace and freedom in the U.S." Mr. Ali's wife, Noor, shares similar migration expe-

riences. However, her journey as a woman was even more difficult due to the numerous violent crimes committed against Rohingya women in Burma. Like other Rohingya women in Burma, Noor never experienced the freedom of life. Now that she is in the United States, she shared, "My greatest hope is education for me and education for my children." And it is this hope for education and a better life that stood out as a salient theme in my

conversation with the family.

In order to accomplish a better resettlement transition, the Rohingya community is hoping to construct a sense of belonging in a new land by establishing a Rohingya community center to serve refugee resettlement needs, provide educational support, and offer a cultural, communal space for the Rohingya people in Chicago. For Abdullah, the community center



ZF is currently working on efforts to assist the Chicagoland Rohingya community in securing a community center to call their own. The community members are grateful to ZF and its effort to assist Rohingya refugees with the resettlement process. "We are thankful and grateful to Zakat Foundation for helping us establish a community center for the Rohingya people in Chicago," states Mr. Ali. The establishment of a Rohingya community center provides an opportunity to have a space they call their own-for the first time in their lives.

While finding their own place in a new land, Mr. Ali speaks about memories of his own land, "I cannot forget my country." Community members also shared the sentiment of holding on to memories of their homeland. Despite facing inhumane treatment and cruelty in Burma in addition to the denial of their existence, the Rohingva community still hopes for peace and vows not to forget the homeland. They remain hopeful in Allah's (swt) plan for their families, their people, and their land.

To a community of people that were living under a great deal of agony in their own land, resettlement in the United States means another chance at life without persecution as a result of their religious beliefs or ethnic group. The long-standing history of violence against the Rohingya people must end. Too many people have lost their lives, and others are living in a constant state of hopelessness and despair. The Rohingya refugee crisis continues, and it is our duty to respond to this humanitarian call by advocating on behalf of innocent people around the world. And in our respective local communities, we must not forget refugee groups and their resettlement needs. I am reminded of the

> heart-calming verse from the Quran Al-Kareem: "Verily with every difficulty comes ease. Indeed, with every difficulty comes ease." May Allah (swt) bring

peace to all of the oppressed around the

For those interested in helping with local refugee projects, please feel welcome to contact us at info@zakat.org (subject line: Refugee Aid).

Note: Names have been changed in respect of privacy.

TO ZAKAT FOUNDATION FOR HELPING US ESTABLISH A COMMUNITY CENTER FOR THE ROHINGYA PEOPLE IN CHICAGO. will serve a pivotal need. "We don't have a community center yet. We don't have a

WE ARE THANKFUL AND GRATEFUL

learning center. We don't have an Islamic center. Most of my people are uneducated. They follow whatever people tell us to follow. I am afraid we [will] lose our culture and our religion, especially our children, and as Muslims it is our responsibility to teach them [the children] what is right and what is wrong."

A 21st Century

by Abu Omar

We have come now to the year 1437 in the Muslim calendar, a troubled page even in the diary of a people whose forebears have stained countless, haunting entries with their tears.

New years, by their very nature, spring hope. Ours all the more so, coming as it does with the holy footprint of the Prophet, on him be peace. His joyous arrival in Madinah hoisting high again the banner of belief in the breeze of human history. At his heels a miraculous escape with a good Companion from deadly violence, and a guided migration out of Makkah from soulless persecution.

Still, my heart has no wings this year, clipped by sorrow, furled with the fear of what this, our mark of the Hijrah, the prophetic flight that sets off our calendar, will unfold before us.

A shadow lies upon it. It is the indelible silhouette of another vast and unprecedented migration. The crawling amid rubble and corpses of Afghanis and Yemenis. The endless death walks of Eritreans and Iraqis. The capsized boats of huddled Syrians and Somalis.

Some call this mixed multitude fleeing war and civil collapse, washing up on European shores, migrants. But the Prophet, on him be peace, gave their like in Madinah, and their hosts, another more essential name. Brothers.

It is true that we do not compare, neither in the stature of our faith, nor the purity of our hearts, even remotely, with the Muhajirin, the Èmigrès, and the Ansar, the Host Helpers. But Allah, Most High, sent his Messenger, peace and blessings, for a single purpose: To convey His message of faith to humanity and to embody for all of us how to translate that Heavenly light into earthly action.

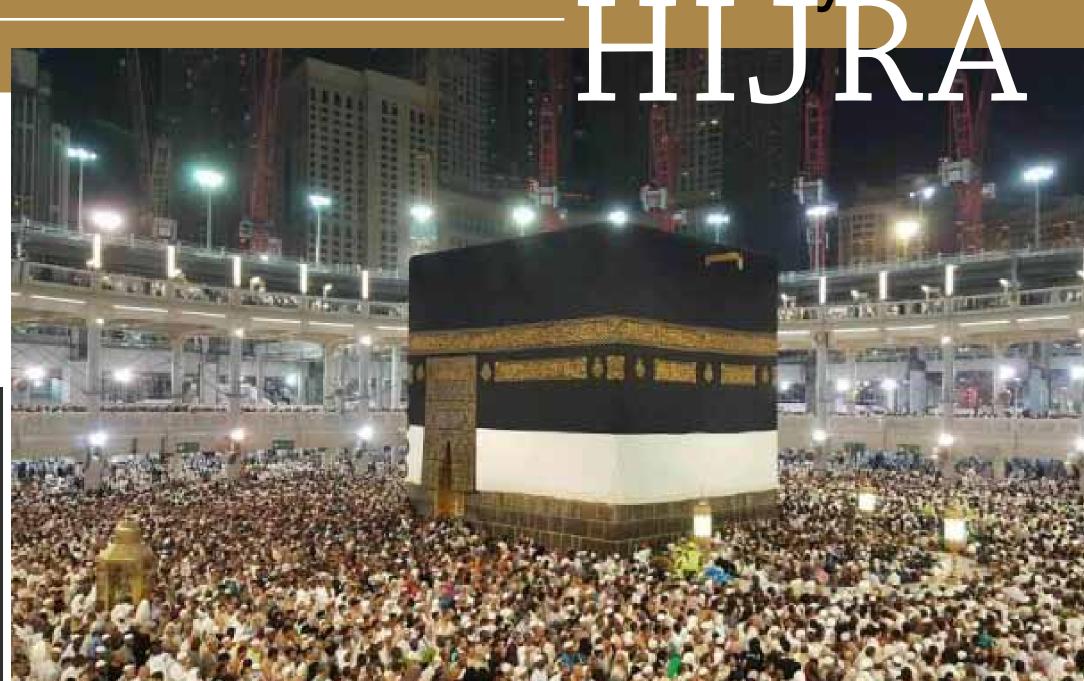
The belief-imperative in Islam is at heart about doing the right thing, not merely saying it. Those deeds, moreover, to be right,

must have a direct basis in the instruction and exemplary narratives of the Quran, as explained and demonstrated by the Prophet, on him be peace.

So when it comes to the migration of Muslims in desperate need—that is, people who seek to live their faith in the expansive breadth of God's world, rather than to die in the bondage of oppression or be ravaged in havoc by the dogs of war—by his own instruction and action in the Hijrah, the Prophet, on him be peace, has made crystalline clear what we are to do.

Moreover, we can have no better example than how the Muhajirin and the Ansar affected the Prophet's designation of brotherhood (ukhuwwah) between them.

- We are to recognize that these people in flight are our brothers and accord them that status as if they were of our own mothers—rather, our own selves.
- We are to take them in to the shelter of our households and provide for them as any other member of the household, including food, clothing, and space.
- 3. We are to share our wealth with them, apportioning for them as we apportion for ourselves.
- We are to make room for them in our communities, according to them not the status of guest or visitor but of fully empowered and equal community member
- We are to support them toward economic parity in participation in our markets and trade, setting up grants for them, and whatever institutional assistance, education, or help will facilitate their independent economic function.
- We are not to resent them, look down upon them, begrudge them, or despise them, nor turn them into an unspoken but understood underclass
- We are to love them like a brother, with the full feeling of this deliberately nurtured in our hearts and expressed in our welcoming interaction with them.



I know that this may sound to some like idealistic, unrealistic, naïve, or romantic counsel against the hardness of bitter reality. What sort of utopia is this, one might ask.

Trepidation at the enormity of this challenge is understandable. And trembling of the believing heart for fear of one's shortcomings in the face of so great a charge, in recognition of one's inner

weakness, bespeaks a healthy humility. But if you find something of cynicism to be the reflex in your own chest, then beware two things.

First, the Quran and the Sunnah (or the practical prophetic model) record doubt-less reports of exactly this kind of communal answer to the catastrophe of dislocation and migration that took place between the Muslims of Makkah and Ma-

dinah during the Hijrah.

That alone makes this kind of impulse-tobrotherhood Islam. That makes this kind of personal and communal thrust religion.

Second, foolish is the one who looks upon his brother, even with pity, but fails to realize, but for the grace of God....

Where, tell me, are the Muslims secure in

the land, beneath the mercy and justice of Islam well-established?

Are you, then, safe against the design of God?

Give for yourself, for the Face of God. Give your brother his due.

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UDHIYA 2015



"Their meat will not reach Allah, nor will their blood, but what reaches Him is piety from you." (22:37)

NUMBER OF FAMILIES IMPACTED WORLDWIDE:

33,000+

Case Studies by Yara Daoud

TOTAL NUMBER OF BENEFICIARIES: 165,000+ # OF INDIVIDUAL BENEFICIARIES Asia: 55,000+ Middle East: 70,000+ Africa: 40,000+ WE ALSO PRESENTED EID-UL-ADHA GIFTS TO 864 ORPHANS ON BEHALF OF ZF DONORS!



WEST BANK, PALESTINE RAJANOUR, PAKISTAN

She wasn't afraid anymore; she was numb. Her heart was pounding as she looked up into the sky, raising her shaking hands, crying, "We are alive, Alhamdulillah!" Tears rolled down her red-stained cheeks, but her smile continued to radiate through them. The bomb had spared her and her children.

Nasra is a 52-year-old widow who lost her husband to cancer. She is a woman of great strength and gratitude. Although her life carries many challenges, she has the strength to smile through it all. Nasra was left with her husband's unpaid debt that she was unaware even existed. Her two boys were thrown in jail to "pay dues" for their father's debt. Nasra's righteous heart and honest well-being drove her down a conscientious path of hard work to retrieve her sons. As soon as her boys were released, they tried to find a job to support their family and continue to pay off their father's debt. Unfortunately, no one was willing to employ them because they feared they would follow their father's footsteps of borrowing money. Facing such mountains, the family struggles to put food on the table.

A family of six – mother, father, and four children - lives in a small house made of mud in Rajanour, Pakistan. Despite doing all that is possible, the family is barely able to earn the equivalent of about \$100 per month just to scrape by.

Zohra, the mother, and two of her children are physically disabled, while her other two children are mentally disabled. She and her husband are only able to provide food for their family once a day, which leaves their children weak and malnourished. They are nearly incapable of covering their electricity and water bills. and are also unable to afford access to the healthcare that Zohra and her children desperately need.

Every day, the children ask for different meals, but their parents are only able to mother from the inside, she promised provide them with rice.

DARAA, SYRIA

"At the end of each day, I just thank Godthat it's over." Samah is a 39-year-old widow who was forced out of her beloved homeland of Daraa, Syria. Her husband and son were arrested and tortured to death, and the family has been displaced since her house was burned down. As her life shattered, she was forced to move to Jordan with her three children. She rented an apartment with another woman and her kids in order to be able to afford the rent. Her oldest son at 13 years of age goes to school and works to pay their rent. In his mother's words, he is "the man of the house."

Samah's children would cry of hunger, saying they wanted the food they smelled from the neighbor's kitchen in the upstairs apartment. As this statement killed their them she would make that dish the following day. Not having the money, she never did. Her children kept asking as she kept painfully giving excuses. Samah just wishes her kids were happy, healthy, and getting an education.

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Meet Ibrahim

His is just one of many such stories of strength found amongst the Syrian youth.

by Tabinda Syed

known amongst people but who are famous in the Heavens for the angels and Allah (swt) Himself speak highly of their prayer. patience, and perseverance to one another.

This summer, I came to learn of such an individual. And I know I will be sharing his story for years to come. InshaAllah.

When ZF Executive Director, Mr. Khalil Demir, returned from his visit to the ZF-sponsored school in Gaziantep, Turkey this year, he shared with the rest of the ZF team about the lively spirits of the Syrian refugee students who attend the school. Amongst them was 8-year-old Ibrahim.

Young Ibrahim's story reminds one of those very elements – prayer, patience, and perseverance - that brought his prophetic namesake, Ibrahim (may peace and blessings be upon him), to be amongst the most beloved creations of Allah (swt) as he continued against all odds to fulfill his divine purpose.

At an age when many are just beginning to learn about the life that surrounds them, young Ibrahim has lost his father to the tragedy in Syria, crossed the border to Gaziantep, Turkey with had to cope with the fact that his mother, too, is stricken with that, despite all of this, this child is a Hafiz of The Holy Quran, already a guardian of the Word of Allah (swt) even as he faces for such deserving individuals. the challenges his eight years of life have held.

Underneath his small hat shine a pair of beautiful eyes that hold a sort of peace one might only expect in someone sev-

It is said that there are people in this world who may not be eral times his age. This peace is a promise of what he and many other young children like him are capable of giving to the world. A generation that has long come to be called "the lost generation of Syria" is to be lost no more while the gentle flames of such candles still flicker, while children like Ibrahim endure so much and still continue to spread light to all who surround them.

> His is just one of many such stories of strength found amongst the Syrian youth. Imagine the impact each one of them has the potential to make.

> Providing a quality education for children affected by the Syrian conflict remains one of the foremost priorities of the Zakat Foundation of America (ZF) and it is a mission supported by the Turkish Ministry of Education alongside the Syrian Ministry of Education. To date, ZF has sponsored the education of approximately 5,800 Syrian children by providing teacher salaries, school supplies, and after-school programs amidst other forms of support. Since the beginning of this initiative, 32 additional schools in Turkey have opened their doors to educate and empower Syrian children.

his family in search of refuge, begun to battle cancer, and has As the conflict rages on, ZF holds close to its heart children like Ibrahim, a young boy whose strength and determination defy same illness. A deep silence fell over my senses when I realized the odds as he perseveres alongside his family to rebuild life one day at a time. Please join us in ensuring a brighter future



The paint is still drying on the walls of Zahra University. In the coming weeks, more young Syrians will fill the six floors of this renovated building. For many of the displaced youth, it will be their first time in years being back in the classroom. However, this upcoming semester, they will not have to worry about crossing the front lines of a conflict zone just to make it to the front doors of their university.

A glance outside the window and you can view Gaziantep, the town that lies on the Turkish-Syrian border and sees the arrival of new refugees every day. Only 75 miles from here is Aleppo, once a thriving urban center of Syria but now a complete warzone. The massive refugee issue has arisen with a regional education crisis and UNICEF estimates millions of Syrian children have no access to education.

Zakat Foundation of America (ZF) has taken a monumental step towards a solution by opening its very own university to serve these Syrian refugee students. "The ultimate goal is to empower the next generation of Syrian professionals who will rebuild their

country," said Mr. Kh alil Demir, one of the founders of ZF, in an interview with Al-Fanar Media.

The institution will feature a cafeteria, library, fulltime faculty, and 36 classrooms. One of the distinguishing factors of Zahra University is that courses will be taught in Arabic. In the past, Syrian students have struggled to integrate into the Turkish higher education system and this will hopefully help with language barriers.

Courses will be offered in computer science, education, management, humanities, social sciences, and English. Already, 120 students have signed up with more enrolling each day. ZF representatives in Gaziantep believe the university will easily reach its maximum capacity of 400.

The lost generation of Syria is facing considerable odds. Some young Syrians have lost it all - families, homes, and their chances of a proper education. ZF believes education is the foundation of the youth and, with these efforts, hopes Zahra University will produce the next generation of Syrians who will rebuild their country.





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by Jamie Merchant

In all of its work, Zakat Foundation of America (ZF) seeks to develop programs that bring long-term, sustainable growth for the most troubled communities across the world. One of the main challenges for community self-development is including local residents in the process. Sometimes, well-meaning non-governmental organizations (NGOs) plan a new, promising project, but in a way that excludes the people they are trying to help from the process. As a result, the people from the local community may feel left out and more like they are passively receiving a gift than actively shaping their own future.

To empower communities in the course of this process, ZF is currently incorporating participatory planning into all its major developmental projects. This approach brings the knowledge, skills, and assets of local populations into the planning process, drawing on the strengths of local communities to strengthen the project itself and increase long-term sustainability.

One such project is underway in the drought-stricken district of Thar, Pakistan. An arid, parched desert spanning 7,582 square miles, Thar is home to an estimated 1.58 million people, according

to the Pakistan Bureau of Statistics. In a region where even the monsoon season has brought scarce rain since 2012, the lack of an adequate supply of clean water has taken a severe toll on the struggling residents of the district. When water is scarce or unclean, it affects almost all of life's basic necessities. Whole crops are lost to drought and diseases decimate community livestock, leading to acute malnutrition, and inadequate resources for hygiene and sanitation make a trial out of everyday life.

Because of the sheer challenge presented by daily life, the residents of places like Thar are forced to spend a great deal of effort just supporting their day to day existence. Women and children must devote large parts of the day to gathering enough water for their families' needs, sometimes walking miles through the scorching heat to a communal water source. This necessity leaves very little time for schooling or other kinds of productive work.

ZF is incorporating participatory planning as part of its mission to strengthen communities undergoing such trials. In Thar, the residents play an essential role in planning the installation of water pumps for 18 villages and the distribution of 200 livestock amongst 100 of the poorest families. It presents a uniquely powerful way for them to acquire the tools and the knowledge they need to uplift themselves and overcome the challenges they face.

There are three main benefits of participatory approaches to community development, which can be easily seen in ZF's efforts to get abundant, clean water to the villages of Thar.

First, actively incorporating the community speeds up the initial appraisal of the community's situation. By listening to and working with a diverse group of residents, organizational personnel are able to more quickly identify their actual needs, along with the available local resources and any important locations. For instance, residents create a "resource map" by drawing a diagram representing the entire village on the ground. Then, they mark all the most important areas and resources, including the areas containing the poorest families. This allows the community and the organization to work as a team to identify the most effective and efficient places to install water pumps.

Second, when the members of the community actively participate in

project planning and installation, they develop a sense of collective ownership. This sense remains long after the project team has left, which strengthens community cohesion since everyone becomes part of the project, rather than just one or two individuals.

Lastly, it strengthens the quality of routine upkeep and repair, since a larger number of people take ownership and, thus, an active role in maintaining the pump, increasing its durability over time.

Overall, an inclusive planning process empowers the community and goes a long way toward achieving self-sustenance, comfort, and collective growth. Importantly, it also multiplies the impact of the kind donations from ZF supporters, as it allows every dollar to go further and do more to help the most needy across the world.

ZF is making participatory planning a part of all its major development projects going forward. With the continuing compassion of its donors and by the grace of God, this innovative approach will continue to reap the abundant fruits of knowledge and community confidence.

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HONORING OUR ORPHANS:

ZF Expands Orphan Sponsorship Program in 2015

by Bashirah Mack

Every Muslim is aware of the special status of orphans in the Islamic tradition. There are numerous hadith that exemplify the importance of orphans and how they should be taken into care. After all, the best of creation and the most beloved of God, Prophet Muhammad (pbuh), was himself an orphan.

Zakat Foundation of America (ZF) considers the Orphan Sponsorship Program (OSP) one of its premier projects. OSP has always gone hand in hand with emergency relief and humanitarian aid. The past year saw additional expansion to ZF's Orphan Sponsorship Program enabling us to serve more vulnerable children across the world.

This year, in our Asia region, we learned about the story of a young boy named Malik Rehan, from India. Malik's mother, Afreen, did not know how she could support her children after the death of her husband. Through our local partner, Sister Afreen was connected to ZF's Orphan Sponsorship Program where she could enroll her son Malik and ensure financial support towards his continued education. Today, Malik excels at his studies and Afreen expresses gratitude to ZF donors for making support possible through OSP.

In more recent months, ZF has closely monitored the refugee crisis in the Middle East. The conflict in Syria has created millions of refugee children, many of whom have lost one or both parents. ZF currently supports 100 internally displaced children in Syria by providing access to education at one of the ZF-sponsored institutions. In Turkey, ZF hosts an additional 60 children who are Syrian refugees sponsored by our generous donors. With our recent launch of OSP in Jordan, ZF is now supporting 86 Syrian refugees in Amman and Irbid.

To provide a broader perspective, ZF is looking after a number of orphans in various countries. This includes 237 or-

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phans in the West Bank and Gaza, Palestine, while there has also been growth in the Orphan Sponsorship Program across Africa in countries like Mali (50), Ghana (54), and Kenya (70). ZF's OSP is even active in Europe, particularly in the Balkans where 10 children are part of the program in Bosnia. One of the largest OSP operations is set to take place in Pakistan with over 100 orphans. Similar OSP projects are active in neighboring India (50), Sri Lanka (44), Bangladesh (30), and Nepal (60).

Overall, 851 orphans are currently enrolled and active in ZF's OSP. Another 400 orphans are expected to enroll in the program in the following months. This means 1,251 orphans will be supported across 14 countries by the end of 2015. This would not have been possible without the generous support of our donors.

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"It was heart-moving to see the excitement and joy on the children's faces upon receiving their backpacks..."



"It may be a small thing. But it makes the difference

of all the mountains on this earth combined."

A SERVICE TO OUR TOMORROWS

by Tabinda Syed









As summer tiptoed away to make room for autumn this year, sweet nostalgia paid me a visit. Any time I stepped inside a store or turned a corner to see an excited child hopping down the sidewalk being lovingly "wrangled" by a parent, I was flooded with warm memories of going to shop for new school supplies with my own family years ago.

The crisp, brightly colored folders. Those freshly sharpened pencils (with just the right amount of eraser to double as a drumstick). That backpack that fit my books just right – large enough to hold an elephant, yet light enough to swing right onto my back on those hectic mornings. With all this and a beautiful family to come home to every day, all that was left for little me to feel on top of the world was a superhero cape and the peak of a mountain. Alhamdullilah.

It may be a small thing. But it makes the difference of all the mountains on this earth combined. Especially for those young hearts who may not have a parent (or either parent) at home.

The confidence that we can give a child when she has the supplies necessary to make it a smooth school year and the simple peace that we bring to the mind of another when there's no concern of going without these small but important tools for success can't be understated. The removal of such pebbles from the path of these young leaders today is nothing less than a service to our tomorrows.

It is in this spirit that Zakat Foundation of America (ZF) continues its tradition of sponsoring backpack distributions as every new school year appears on the horizon. The passionate souls and intelligent minds of youth both in the United States and several countries abroad benefit from this effort, while ZF rep-

resentatives, too, are left rejuvenated by the bright smiles they see on these young faces. ZF staff member Lena Tleib explains it well when she says, "It was heart–moving to see the excitement and joy on the children's faces upon receiving their backpacks, which made all the hard work put into it worthwhile. Albert Einstein once said, 'Only a life lived in the service to others is worth living.' We are proud to take part in the Back-to-School program and we hope all the students succeed throughout their education."

Next time you find yourself in a store and surrounded by shelves of backpacks, filler paper, folders, pens, markers, erasers, and the like, consider the treasure these hold for a young life, an architect of the future, a teacher of tomorrow, a leader in her or his own way even today. All that's needed is some of your support.





Please consider the following ways to help:

Make a contribution by visiting **WWW.ZAKAT.ORG.**

Volunteer with us by contacting **VOLUNTEER@ZAKAT.ORG.**

Include these children and our shared future in your prayers.

May Ar-Rashid, The Righteous Teacher, guide us all on our paths and bring forth good from us for the benefit of others. Ameen.

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VOLUNTEER HIGHLIGHTS

"We wanted to give youth opportunity to who couldn't The you \$2,50

---Shadi Jabali.

OPPC Youth Organizer

by Amal Ali

"After hearing the ZF representative speak about ZF's refugee education initiative, I chose to bring it to SSU because it resonated so strongly in our particular age group and life experiences. We rarely ever think about education as a privilege, but it lays the foundation for the rest of our lives...We organized an initial fundraising Iftar and continued the campaign, handing out pledges and selling baked goods, churros, and Eid cards during Taraweeh. We raised nearly \$5,000 throughout

Ramadan, enough to sponsor the education of 100 Syrian children for a year, Alhamdulillah!"

> —Afreen Ahmed, Sisters Steppin' Up (SSU) Shura member

> > the number of Syrian refugee children who couldn't go to school, I was eager to find out what I can do for Zakat Foundation to help with their Syrian Education Initiative. On a local basis, the most important thing we could do was getting the word out and encouraging donations. At my local mosque, I handed out Syrian Education pledges by hand to community members and explained the purpose of the initiative. It was an honor to familiarize my community members with this important cause, and to be a part of the amazing humanitarian work that Zakat Foundation does." —Hiba Ahmed, Sisters Steppin' Up

> > > (SSU) member

E KITS FOR CHICAGO'S A

sisters' class at the Mosque Foundation in Bridgeview Illinois also soring the education of Syrian refugee children. They will coneducation project for Syrians displaced by the conflict: Zahra University.

"Our beloved Prophet (pbuh) taught us the importance of taking care of our neighbors. We often forget that there are many in our very own city of Chicago that can't afford shampoo, toothpaste, deodorant, and other basic hygiene necessities. The MAS Youth at Islamic Community Center of Illinois (ICCI) partnered with Zakat

Allah (swt), 100 hygiene kits were packaged, boxed up, and distributed to homeless shelters in Chicago."

Foundation of America (ZF), and, by the grace of

HGENE --- Sharifah Abdallah, MAS Youth Organizer STAN LOR SYRIAN CHILDREN "When I heard about

worked to raise funds for spontinue raising funds for ZF's latest ING CHICAGO'S HOMELES.S

Team effort, motivation and a busy assembly line resulted in 200 bagged lunches for Chicago's food-insecure families, including a sandwich with the works, a drink, and chips/cookie along with an uplifting note all prepared by long-time ZF supporters, MAS youth in Bridgeview, IL. "Feeding others is such a crucial part of our faith. We spend so much time doing things for ourselves that it was a fulfilling experience to do something for someone else. The organizers encouraged us to write a note to personalize the lunches. A lot of the kids wrote very beautiful messages and nice statements of support for the person receiving the lunch. A nice statement like 'I'm thinking of you' will hopefully make someone's day." --- Serene Jabri, MAS Youth Counselor

The Students for Justice in Palestine (SJP) Benedictine University chapter is one of many

college student groups that volunteers its time year

after year for ZF's humanitarian causes. The SJP at BU

has launched campus activities for orphan sponsor-

ship in the occupied West Bank and Gaza strip.

"People ask us, 'You're spreading awareness, but now what?'

Our answer: 'We will be working with one of the biggest human-

itarian organizations, Zakat Foundation of America, to sponsor

at least one orphan this year in the name of Benedictine SJP.'

We have special events planned to raise funds for this project,

including our second annual basketball tournament, and

our all-time successful falafel sales. Our goal is to spon-

sor at least one child, but we hope to be able to raise

enough money for multiple children!"

--- Helwa Saleh, SJP BU Chapter President

Every human being deserves an education. Each year through the grace of Allah (swt) and generous donors, ZF has been able to assist tens of thousands of children worldwide through its Educational Program. This program not only reaches out to children overseas, but locally as well. There are approximately 30 different locations nationwide where needy families benefit from our backpack distributions. Volunteers are the heart and soul of this program as they generously give their time to putting together hundreds of backpacks with school supplies and handwritten notes for the young recipients.

BUILDING A SCHOOL IN HOMOR OF A DEAR FRIEND

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of A group of dedicated young ZF volunteers have come together under the name "Murad & Brothers" to raise funds for the construction of a school in a marginalized Ghanaian village where children currently walk several miles to receive **an education**. The school will be constructed as a sadaga jariyah (continual charity) in honor of their dear friend, Murad Abusalim, who passed on to His Creator last year at a young age. They have launched their fundraising activities, including a ticketed event to be held on November 8, 2015 at the Orland

Park Prayer Center.

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Zabiha Halal Food Pantries Bring Communities Together

Food pantries have long been among the most tried and true resources for helping the poor and needy in our communities. At no cost, high-quality food provisions are distributed to those who have no other options and no other place to go. They express the spirit of selfless generosity and compassion that ZF strives to embody in all its humanitarian work.

For Muslims who are undergoing poverty and hardship, however, it can be difficult to benefit from many food pantries because they often do not carry halal products. In such cases, needy Muslims have to go without rejuvenating protein, a particular misfortune for those who are chronically hungry.

Fortunately, Zakat Foundation of America (ZF) has partnered with Unity House and the Muslim Soup Kitchen Project (MSKP) to distribute halal meat to those in need. Recently, ZF donated a freezer to MSKP, a program started at the Al-Hidaya Center, an Islamic community serving the towns of Latham and Troy in New York.

The freezer provided by ZF was supplied with 215 pounds of fresh halal meat and placed at the Unity House in Troy, a well-established non-profit organization that serves 150 to 200 free meals per day. The goal is to provide meals to the homeless and those in need and to provide the option of halal meat. ZF reaches out to the entire community, Muslim and non-Muslim alike, by collaborating with local organizations such as Unity House and MSKP.

The MSKP was started in 2003 by a group of local Muslim college students. Now, it has grown to over 150 dedicated volunteers who actively participate in monthly food drives, distributing fresh meats, vegetables, fruits, and desserts.

"This particular collaborative project was launched during the summer right before Ramadan," explained Murat Kose, ZF's East Coast Program Director. "We were very much interested in the concept of food drives and liked the idea of partnering with organizations who do similar work."

Uzma Popal, a volunteer with MSKP, emphasized the importance of using charity to bring as many people together as possible. "Muslim Soup Kitchen Project believes

in faith, unity, and action," she said, adding that "MSKP wants to create unity among everyone and through this unity; we want to help as many people as possible."

Most recently, MSKP conducted a meat drive in Albany, New York for the benefit of low-income Muslims in the area. The Muslim community of Albany donated over 1000 pounds of halal meat for the drive, all of which will go to aid its poorest citizens.

By partnering with local organizations like MSKP and Unity House, ZF is able to expand its reach and capacity to help both Muslims and non-Muslims who are undergoing hardship. This type of mutually beneficial partnership is easy to reproduce as ZF connects with non-profit organizations that are already well-established to provide them with halal meat options and storage facilities. Through the generosity of our donors, we look forward to continued success in collaborating with our partners to provide free nourishment to people in need across the United States.

If you are interested in acquiring halal products for a food pantry in your community, please contact ZF at info@zakat.org.





ZF EAST COAST OFFICE ENRICHES THE COMMUNITY

Zakat Foundation of America (ZF) continues to benefit from an amazing network of volunteers in and around the east coast of the U.S. The ZF Delaware center has been quite busy organizing an abundance of community enriching programs and activities, including after-school tutoring and homework help, test preparation workshops, youth humanitarian projects, bake sales, food drives and distributions, and family counseling, to name only a few.

Irfan Patel, a volunteer at the ZF community center in Delaware, was recently honored with the 2015 Governor's Outstanding Volunteer Service Award in the social justice & advocacy category. In addition, ZF Youth Mentors Naila Arifulla, Rizwana Ahmed, Nayma Kose, Irfan Patel, Syed Khalid Ahmed, and Mohammad Majeed also will be receiving the Governor's Outstanding Service Award for contributing more than 4,000 hours in the past three years tutoring and mentoring youth to achieve success in academics and encouraging them to serve their community.

Recently, the ZF Delaware center even sponsored a national hadith competition focusing on the character of the Prophet. Following several months of study and preparation, the contest took place on September 12, 2015 with contestants memorizing and reciting 25 hadith in English, 50 in English, and 25 in both English and Arabic for different age groups. There were about 15 participants on the final day with adults participating online. In addition to the reward of learning the Sunnah of the Prophet, winners were given a monetary prize.

We hope that the dedication shown by the participants in the competition will help them follow the Hadith in their daily lives. The winners received their awards from Mr. Murat Kose, ZF East Coast Programs Director, on September 20th, 2015 at the ZF Community Center in Delaware.

COMPASSION: FOR ALL HUMANITY

by Lena Tleib



oing out of your way to help someone else is not always simple. At times, we give from our time and our hard-earned wealth, and maybe lose some precious sleep. Feeling another's pain, while alleviating their suffering, is compassion. Compassion is not only a feeling of sympathy, but an action to aid those in need through their hardship. We can learn compassion and mercy from Allah (swt), the Creator of the Heavens and the Earth. The first words that begin our journey through the words of Allah, the Holy Quran, are:

"In the Name of Allah, the Most Gracious, the Most Merciful (Ar-Rahman, Ar-Raheem) [1:1]."

Allah first introduces us to His Mercy.

Allah (swt) loves all of His creation and showers His mercy equally on all of them. Imam Al-Ghazali said Ar-Rahman is "the Entirely Merciful" whose "all-inclusive mercy is given to both the worthy and the unworthy. The mercy of Allah is perfect by being all-inclusive. It is perfect in the sense that He not only wills the satisfaction of the needs of the needy but actually satisfies them. It is all-inclusive in that it includes the worthy and the unworthy, this life and that which is to come, and encompasses the essentials, needs, and advantages which go beyond them. Thus, He is in truth the Compassionate, absolutely." Allah does not judge us by the language we speak, the color of our skin, or what is in our bank accounts. We should always try to imitate His attributes to the best of our ability through loving humanity, internally and externally. Those we know and those we do not know; those we love and those we do not love. Imam Ali (as) said to be "like the flower that gives its fragrance to even the hand that crushes it." We should do acts of goodness with the intention of pleasing Allah (swt).

Compassion is among the best qualities a person can have. Through Allah's words in the Holy Quran, a Muslim is responsible for treating all people, whether Muslim or non-Muslim, kindly and justly, protecting the needy and the innocent, and "preventing the dissemination of mischief." Mischief comprises all forms of anarchy and terror that remove security, comfort, and peace.

Looking at those suffering all around the world in the Middle East, Africa, Asia, Latin America, and here in the United States, we cannot help but say, "How can I help?" When hearing the news reports and seeing the images of the people and their living conditions, we cannot help but think, "What if this happened to me and my family?" How would we want people to help us? How would we feel if people just turned their backs? We cannot turn our backs knowing there are individuals who are in desperate need of basic living necessities and do nothing about it. The Prophet Muhammad (pbuh) said:

"The believers in their mutual love, mercy, and sympathy are just like one body. When one of the limbs suffers, the whole body responds to it with sleeplessness and fever [Muslim]"

We cannot see people hungry and not feed them. We cannot see people hurt and not aid them.

Sometimes, we become numb to the suffering around us. We get so caught up in our own lives that we lose the connection to others and cannot empathize with their hardships and struggles. It is important for each of us to take time specifically to reflect on what it means to be a sister or a brother to a fellow human. This is a call for us all to clothe ourselves with compassion, humility, kindness, love, mercy and patience towards all of Allah's creation.

ZF EARNS 4-STAR RATING ON CHARITY NAVIGATOR



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

October 1, 2015

Khalil Demir The Zakat Foundation of America P.O. Box 639 Worth, IL 60482

Dear Khalil Demir:

On behalf of Charity Navigator, I wish to congratulate The Zakat Foundation of America on achieving our coveted 4-star rating for sound fiscal management and commitment to accountability and transparency.

As the nonprofit sector continues to grow at an unprecedented pace, savvy donors are demanding more accountability, transparency and quantifiable results from the charities they choose to support with their hard-earned dollars. In this competitive philanthropic marketplace, Charity Navigator, America's premier charity evaluator, highlights the fine work of efficient, ethical and open charities. Our goal in all of this is to provide donors with essential information needed to give them greater confidence in the charitable choices they make.

Based on the most recent information available, we have issued a new rating for your organization. We are proud to announce The Zakat Foundation of America has earned a 4-star rating. Receiving four out of a possible four stars indicates that your organization adheres to good governance and other best practices that minimize the chance of unethical activities and consistently executes its mission in a fiscally responsible way. Approximately a quarter of the charities we evaluate have received our highest rating, indicating that The Zakat Foundation of America outperforms most other charities in America. This "exceptional" designation from Charity Navigator differentiates The Zakat Foundation of America from its peers and demonstrates to the public it is worthy of their trust.

Forbes, Business Week, and Kiplinger's Financial Magazine, among others, have profiled and celebrated our unique method of applying data-driven analysis to the charitable sector. We evaluate ten times more charities than our nearest competitor and currently attract more visitors to our website than all other charity rating groups combined, thus making us the leading charity evaluator in America. Our data shows that users of our site gave more than they planned to before viewing our findings, and in fact, it is estimated that last year Charity Navigator influenced approximately \$10 billion in charitable gifts.

We believe our service will enhance your organization's fundraising and public relations efforts. Our favorable review of The Zakat Foundation of America's fiscal health and commitment to accountability & transparency is now visible on our website.

We wish you continued success in your charitable endeavors.

Sincerely,

Michael Thatcher President and CEO



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Give the gift of mercy this winter and Bundle Up the World this Winter!