



*Every soul shall taste death. Then unto Us you shall be returned.
[Al-Quran: 29:57]*

Newsletter Ramadan 2011

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Sadaqah Jariyah - Continuous Charity, During Life and After Death

Prophet Muhammad (Peace Be Upon Him) said, "When a man dies, his deeds come to an end except for three things: **Sadaqah Jariyah (continuous charity)**, knowledge which is beneficial, or a virtuous descendant who prays for him (for the deceased)." (Sahih Muslim, Book 13, Hadith 4005)

Hidaya Foundation offers a variety of projects which can be a Sadaqah Jariyah - in which the giver may continue to receive rewards for their donation throughout their life and even long afterwards, inshaAllah. Some of Hidaya's projects which can be considered as Sadaqah Jariyah include:

Clean Drinking Water: A Water Hand Pump costs just \$200 and can provide water to people for years, inshaAllah.

One Million Trees: Trees prostrate to Allah (Al-Quran, 55: 6), and provide many benefits to humans and wildlife. Just \$1 is enough to plant and grow a tree that could live for hundreds of years.

Marriage Support: Help orphaned and poor young women get married, and you will inshaAllah be rewarded for the good that comes from that union. Just \$100 to \$300 can help with marriage costs as well as provide gift items that will help start a household.

Support Hidaya Schools: Help support or open schools in economically depressed areas to provide on-going education to children and make a positive impact in their lives. Hidaya is currently running 27 schools which support over 2,100 students from kindergarten to 5th grade.

Spread Education: Under such sub-projects as Support Poor Students, Female Education Dropout Prevention, and Adult Education, anywhere from \$5 - \$50 per month can help someone acquire the knowledge and skills to become a positive contributing member of society.

Farmer Assistance: Farmers are provided seeds, fertilizer, and pesticides free of cost to help them support their families and break out of an ongoing cycle of poverty.

Animal Farming: \$200 for a pair of goats or \$50 for a flock of chickens can start a family off to farm animals for meat, milk or eggs.

Small Businesses for the Poor: Help poor families stand on their own feet. A sewing machine can be given to a woman for \$75, a push-cart and supplies can be given to start a street vending business for \$200, and a retail shop can be set up for \$200 - \$500. ♦

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East Africa Drought Crisis

Years of drought in East Africa has negatively impacted the lives of millions of people throughout several countries including Somalia, Kenya, Ethiopia, and Djibouti. Currently, tens of thousands of people from Somalia are traveling on foot to camps in neighboring Kenya and Ethiopia escaping conflict and in search of food in hopes that someone will help them save the lives of their starving children.

Prophet Muhammad (peace be upon him) said, "The similitude of believers in regard to mutual love, affection, and fellow-feeling is that of one body; when any limb of it aches, the whole body aches, because of sleeplessness and fever." (Sahih Muslim, Book 32, Hadith 6528)

Hidaya is currently collecting Zakat and Sadaqah for helping those affected by this crisis and intends to utilize funds in refugee camps. ♦

Let us Remember the Poor and Not Waste



"According to the US Department of Agriculture, up to one-fifth of America's food goes to waste each year, with an estimated 130 pounds of food per person ending up in landfills. The annual value of this lost food is estimated at around \$31 billion, but the real story is that roughly 49 million people could have been fed by those lost resources."

Source: <http://www.soundvision.com/Info/poor/statistics.asp>

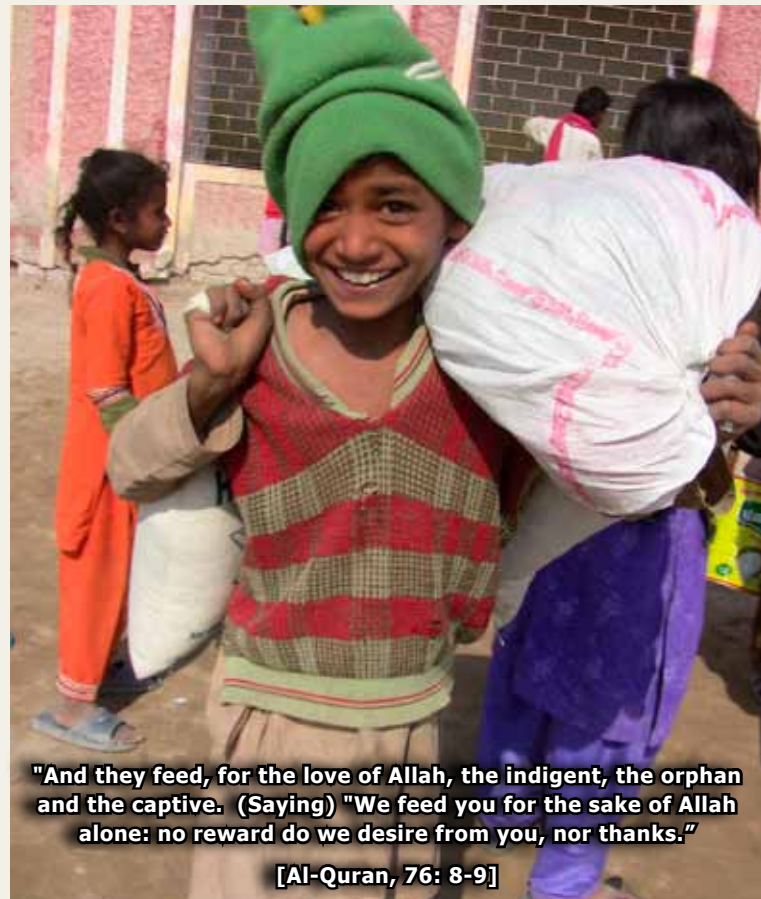
Millions of people all over the world go through life hungry, never being able to fully satisfy that hunger. In contrast, so many of us have been blessed to the point of having more than we need. Let us show appreciation to Allah, Al-Razzaq (The Sustainer), for the bounties He has given us by remembering those in need all over the world this Ramadan, and not wasting. Under each of the below projects, Hidaya Foundation feeds the poor by providing them with family packages of dry-ration foods:

One Million Meals: Hidaya Foundation strives to provide One Million Meals each year to the poor in areas of the world where we work. Family packages of dry ration food are given, which due to buying in bulk, **costs only 50 cents per meal**. Cooked meals are also given under this project in which a large pot of rice (feeds up to 40 people) **costs just \$30**. So far in 2011, Hidaya has already distributed 1,977 dry ration packages to over 8,790 individuals which is equivalent to approximately 439,500 meals.

Sadaqat-ul-Fitr: Every Muslim required to pay Zakat must also pay Sadaqat-ul-Fitr (or Zakat-ul-Fitr) during Ramadan and before Eid-ul-Fitr so the less fortunate Muslims can enjoy Eid. This Ramadan, the cost of **Sadaqat-ul-Fitr is \$3.50 per person** according to Hanafi school of thought **or \$7.00** according to other major schools of thought. In 2010, Hidaya Foundation distributed 800 dry ration packages to 800 families (4,800 individuals). The total weight of these supplies was 25,388 kilograms or 25.38 metric tons.

Fidya (Compensation for Missed Fasts): Muslims who can't fast due to old age or illness should give fidya for each day of fasting missed in Ramadan. The **cost of Fidya** for each missed day of fasting is **\$3.50** (Hanafi school of thought) **or \$7.00** (other schools of thought). In 2010, Hidaya Foundation distributed 1,424 dry ration packages to 1,424 families (8,544 individuals) on behalf of donors who gave Fidya. The total weight of these supplies was 40,692.35 kilograms or 40.69 metric tons.

Kaffara: The prescribed way of making amends for wrong actions is by giving Kaffara. Amount given can range based on various factors involved in that wrong action. Hidaya arranges the distribution of Kaffara by feeding the poor on your behalf. ♦



"And they feed, for the love of Allah, the indigent, the orphan and the captive. (Saying) "We feed you for the sake of Allah alone: no reward do we desire from you, nor thanks."

[Al-Quran, 76: 8-9]

A boy receives a dry-ration package to take home to his family

How Does Hidaya Work?

One Village at a Time:

With the Blessings of Allah (SWT), Hidaya's infrastructure in Pakistan has grown to over 220 team members giving us the ability to implement over 30 projects simultaneously year round from several district offices.

In the early years of Hidaya, a "One Family at a Time" methodology was used, which was more of a pull method. Families would come to Hidaya to state their needs, then Hidaya team members would go and investigate and provide aid accordingly.

Alhamdulillah, as Hidaya's infrastructure has grown, we have been able to implement a "One Village at a Time" infrastructure, which is more of a push method. Now our team members go to impoverished villages and visit each family to understand their needs and the needs of the village as a



A poor village is visited and investigated by Hidaya's team under the one village at a time methodology

whole. After investigations are completed, project proposal reports are compiled and presented to our management. Once approved, project managers for over 30 projects go to work - installing water hand pumps, planting trees, providing dry ration packages for meals, giving family packages of clothes, giving monthly financial assistance to orphans, widows, and poor students, opening or supporting schools, giving assistance to families of poor young women for their marriages, giving goats and chickens for animal farming, providing assistance for starting small businesses, providing medical assistance, and more.

The "One Village at a Time" methodology allows not only for a greater positive change at a faster pace, but it also increases efficiency among our administration and cuts down significantly on overhead costs. ♦

Integrated Projects Approach:

Often times, Hidaya integrates more than one of our projects at a time for individuals or families. This way, the needs of that individual or family can be more fully met in order to have them stand on their own feet and break out of the cycle of poverty.

One specific example of this is a pilot project we are currently working on, with a group of 15 youth between the ages of 18 - 25 from various small villages throughout Pakistan. What these 15 youth have in common is that all of them were forced to drop out of primary school due to poverty, and are now struggling to make a

living for themselves. Hidaya is helping these youth under two projects - **Adult Education which is a sub-project under Spread Education, and Hidaya Institute of Farming and Agriculture (HIFA).**

In the morning, the youth attend classes from 7:00am - 12:00pm, in which they are given basic education up to the 8th grade. This is a fast-paced course which will give them 8 years worth of education in 6 months. After lunch and afternoon prayers, the youth start on the second project which is HIFA - where they are learning to prepare the ground for planting rice crops, working in one of Hidaya's nurseries in which they grow seedlings and transplant them into the ground, and learn to harvest dates and mango crops which they take and sell in the market.

The benefits are many in this pilot project both for Hidaya and for the 15 youth involved. The youth are provided a stipend for living expenses, 3 meals a day, a primary school education, and practical training in farming. In return, they provide Hidaya with labor in our nursery and generate money by harvesting and selling crops in the market place. Best of all, at the end of the 6 month program, the good among them can be hired as teachers in their own villages to pass on what they have learned.

Just \$50 per month is enough to support one such youth under this effort. ♦



Hidaya's rice crops, date palms, and mango trees which are managed by HIFA students

An Insight to Hidaya's Philosophy:

Continuous Improvement: We continue to push ourselves to go on increasing our efficiency in work while lowering our overhead.

Do What We are Capable of: Before beginning any project, we carefully evaluate our own capabilities in retrospect with the situation at hand. We strongly believe that having a good plan and infrastructure is the best way to get the most meaningful work done, and aspire to have that as our model for working as much as possible.

Transparency: We give great importance to posting our financial audits as well as plenty of pictures and videos of work being completed on our website, so donors may be satisfied on how their funds are being used.

Not Just a Job, it is Ibadah (Worship): We constantly remind ourselves that we have been blessed and chosen to do this work and that we are not here to just "do our job," but to serve The Creator by serving His creation.

Donations are an Amanah (Entrustment): We realize that Allah (SWT) will hold us accountable for each and every cent we receive, so we are extremely careful not to waste and to do justice in utilizing funds.

No Orphan Without Education - 2011 Update



Countless poor children such as this one miss out on receiving an education to work long strenuous days to earn meager wages for their families and caretakers.

Due to extreme poverty, orphans in poor countries suffer more than any other group. Often times, they are sent to work for meager wages from a very young age to support their widowed mothers or caregivers. In doing so, these bright young children miss out on receiving a proper education, preventing them from ever reaching their full potential.

Hidaya Foundation is currently sponsoring over 3,200 orphans and their caregivers on a month to month basis by providing them with what they need for basic necessities of life as well as a good education. In the adjacent table, you may notice that the number of orphans we support fluctuates from month to month. This is because our project managers routinely visit the schools to check on the orphans, and if it is found that they are not attending, the orphan and their caregivers are cut off from support until they return back to regular attendance.

Please help us with this effort of taking the weakest of society and helping them reach their potential.

The cost to support an orphan is approximately \$15 per month. ♦

Orphans Supported in 2011

Month	Boys	Girls	Total # Supported
Jan	1,697	1,442	3,139
Feb	1,660	1,450	3,110
Mar	1,716	1,491	3,207
Apr	1,739	1,522	3,261
May	1,735	1,519	3,254
Jun	1,733	1,517	3,250
Jul	1,710	1,587	3,297

Fluctuating numbers due to orphans found not attending classes being cut-off from support until regular attendance resumes.



An Orphan working on an assignment in class at one of Hidaya's Schools in Pakistan

Clean Drinking Water - 2011 Update

Hidaya works to give water to some of the most neglected people in the world that would otherwise not have any access to clean water. The Clean Drinking Water project has three sub-projects in which we provide clean water in different ways:

Water Hand Pumps are installed in households of poor families (\$200 per pump) in places where the water table is shallow.

Deep Wells can get water from a much deeper level in areas where the water table is extremely deep by mechanical drilling. Hidaya is working to provide such wells along with pumps and purification plants in densely populated areas which lack water.

Delivery with Water Tanker is the newest effort under this project, in which Hidaya fills our own 1,200 gallon water tankers at our own wells, then deliver water to the masses throughout poor cities. Tankers routinely do 3 deliveries a day, 7 days a week.

So far in 2011, a total of 325 Water Hand Pumps have been installed, and around 3 million liters of water have been distributed via water tanker. ♦



One of Hidaya's Water Tankers making a stop to give water to families in Sukkur, Pakistan

Information and Communication Technology Program

Headquartered in the Silicon Valley, with most of our board of directors having a technological background, Hidayah Foundation is able to offer a unique Information & Communication Technology Program. Formerly the Information Technology Project under the Education Program - Hidayah has expanded this project into its own program due to its success and growing demand from graduate students to enhance their skills so they may compete for high paying positions in today's world-wide competitive IT job market. These hands-on classes are offered as internships at the **Hidayah Institute of Science & Technology (HIST)**, a division of Hidayah Trust - our sister organization in Pakistan.

Students from rural areas and those who are facing financial difficulties are supported by stipends for their day-to-day living expenses and a two or four month internship is offered to them on a tuition free basis. Hundreds of students sign up each semester for these highly sought internships. Because the majority of the interns Hidayah supports come from poor families, it is our goal to help the interns find work so they can in turn support their families once they find a good paying job.

Hidayah's Information & Communication Technology Program includes the following projects, each of which is a class for intern students: **Basic Computer Skills, Software Development Training, System Administration Training, Network Administration Training.** *HIST has the capacity to train 140 interns every 4 months in Software Dev. Training, and 40 interns every 2 months in System Administration & Network Administration.* ♦



Male Interns learning in Software Development Training class at HIST



Female Interns learning in Software Development Training class at HIST

Self Employment Program

Hidayah Foundation strongly believes that it is much better to help people become financially independent and self sufficient, rather than just providing them constant assistance. With this in mind, Hidayah expanded its Self Employment Project which was formerly under the Social Welfare Program, and made it into its own program to give it the importance deserved in hopes to raise awareness of this great need in the developing world. Under our Self Employment Program we currently have the following projects to help families get out of the cycle of poverty and stand on their own feet:



Goats given to a family for Animal Farming Project

Farmer Assistance

Hidayah implements its projects in countries which largely depend on agricultural economies. Unlike in more developed countries, these farmers do not receive any subsidies. Hence, this major portion of the population continues to stay below the poverty line generation after generation. *Hidayah helps such farmers in economically depressed areas by providing them with seeds, fertilizers, pesticides, and training in technical know-how.*

Animal Farming

- **Poultry Farming:** Five chickens and one rooster, or a flock of 25 chicks are given to a family (along with feeding supplies) to farm chickens and their eggs. ***It costs \$50 to start-up a small poultry farm.***

- **Goat Farming:** Goats are given to the poor to farm goats and their milk. ***It costs \$200 for a pair of goats for a family to get started.***

Small Businesses for the Poor

- **Sewing Machines to Women:** Widows and poor women are provided sewing machines for in-home tailoring businesses. ***It costs \$75 to provide an individual with a sewing machine.***

- **Tools for Various Professions:** Assistance is provided in the form of push-carts and supplies for selling vegetables or other items as street vendors, cash is given for setting up retail shops, or tools and equipment are given for various professions for starting businesses. ***It costs \$200 for a push-cart and supplies for a street vending business, it costs approx. \$200 - \$500 to set up a retail shop*** and costs vary for tools based on each profession. ♦

Donation Form

One Time Donation:

Zakat / Obligatory Charity

East Africa Drought \$ _____

One Million Meals (\$50 for 100 meals, \$500 for 1,000 meals) \$ _____

Sadaqat-ul-Fitr (\$3.50 or \$7.00 per person) \$ _____

Fidya (\$3.50 or \$7.00 per missed day of fasting) \$ _____

No Orphan without Education (\$15 per month) \$ _____

Clean Drinking Water (\$200 per hand pump) \$ _____

Other : _____ \$ _____

Total \$ _____

Name on the card: _____

Card No: _____

Expiry Date: (mm/yy) _____ Card Type: Visa, Master, Amex, Discover

Signature: _____ Date: _____

Hidaya Foundation is a non-profit 501(C)(3) charitable organization with US Tax ID # 77-0502583.

Note: This Section must be filled out completely for us to be able to process your card.

Name _____

Email _____

Address _____

City _____

State _____ ZIP _____

Phone _____

Sign up for Automatic Monthly Donation, by filling the middle and below sections and filling your credit/debit card info or by attaching a voided check:

Project Name: _____ \$ _____

Project Name: _____ \$ _____

I hereby authorize Hidaya Foundation to initiate automatic monthly withdrawal from my card or checking account via voided check on the 15th of each month starting from date signed until revoked by me.

Signature: _____ Date: _____

Name on the card: _____

Card No: _____

Expiry Date: (mm/yy) _____ Card Type: Visa, Master, Amex, Discover

Signature: _____ Date: _____

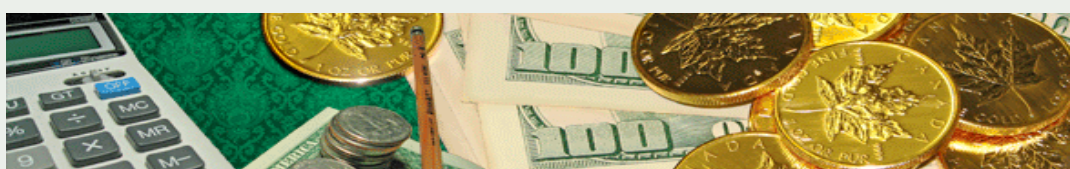
Distribution of the World's Wealth, Where Do You Stand?

The Prophet Muhammad (pbuh) said, "... I do not fear poverty overtaking you, but I fear for you that the world will be spread out for you as it was for those before you and you will contend with each other over it as they did and you will be ruined as they were ruined." (Sahih Muslim, Book 42, #7065)

Alhamdulillah, Allah (SWT) has blessed so many of us with bounties that few others throughout the history of mankind have possessed, though we may not always realize it. We all know that the wealth of the world today is un-evenly divided in which the very rich are few and the very poor are many, but do we really know where we stand in that equation? To the right are some staggering statistics for us all to ponder on. May Allah, Al-Wahhaab (The Bestower) Bless our sustenance and give us understanding so we may use what He has given us for good.

Sources for Statistics: www.wideruniversity.edu/events/past-events/2006-events/en_GB/05-12-2006; www.intel.com, Report at 2nd the January 2009; Spiegel.de, Report at 23rd August 2005; Milanovic 2002, p. 50

- The World's Richest 1%**
- Owning more than \$500,000 in assets means you are among the richest 1% of individuals in the world
 - The richest 1% of individuals in the world own 40% of global assets
- The World's Richest 10%**
- Owning \$61,000 in assets means you are among the richest 10% of individuals in the world
 - The richest 10% of individuals in the world own 85% of global assets
- The Wealth of Americans**
- 37% of individuals who are among the world's most wealthiest 1% are Americans
 - 25% of individuals who are among the world's richest 10% are Americans
 - The total income of the top 10% of Americans only is equal to the total income of the poorest 43% of people in the whole world
 - An American having the average income of the bottom US 10% is better-off than 66% of the world's population
- The World's Poor Majority**
- 50% of the total world population owns 1% of global assets
 - Over 80% of the world population lives on less than \$10/day; over 50% of the world population lives on less than \$2/day



Zakat (Obligatory Charity)

Allah (The Glorified and Exalted) says in the Quran: "And keep up prayer and pay the poor-due (Zakat) and obey the Messenger, so that mercy may be shown to you." [Al-Quran 24:56]

Hidaya Foundation collects and distributes Zakat donations for various projects per guidelines dictated in Islamic Law and as instructed by donors. Zakat funds are used to support orphans, widows, poor elderly, families in extreme poverty, poor young women for marriage, deserving students, poor medical patients, and people affected by disaster.

The projects where Zakat donations are utilized are: No Orphan without Education, Job Skills Training, Spread Education, Support Hidaya Schools, Hidaya Institute of Farming and Agriculture, Clean Drinking Water, Medical Assistance, Medical Camps, Basic Computer Skills, Network Administration Training, Software Development Training, System Administration Training, Animal Farming, Farmer Assistance, Small Businesses for the Poor, Disaster Relief, Marriage Support, Widow/Orphan Support, One Million Meals, and Zakat Distribution. ♦

Hidaya Foundation's Mission:

To implement educational, environmental, social welfare, and health care programs in economically depressed areas of South Asia, West Africa and North America, with focus on projects which promote self-employment.

Zakat Calculator

Item	Value
Total Gold value (excluding jewels)	
Total Silver value (excluding jewels)	
Cash on Hand	
Checking Account	
Savings Account	
Business Bank Account(s)	
Stocks & Mutual Funds	
Business Merchandise Inventory	
Retirement Plans (401K/IRA/etc.)	
Real Estate (excluding personal residence)	
Accounts Receivable	
Other funds (profit, trust accounts, partnerships, etc.)	
Sub Total	
Less deductible liabilities only	
TOTAL	
TOTAL x 0.025 (Zakat you have to pay)	

Find detailed answers to common questions about Zakat, and an easy to use Zakat Calculator at: www.hidaya.org/zakat

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