

2020 ANNUAL REPORT



ZAKAT FOUNDATION of AMERICA

Our Mission

Zakat Foundation of America fosters giving to alleviate the immediate needs of poor communities and to establish long-term development projects that ensure individual and community growth.

Our Vision

Zakat Foundation of America is unique among humanitarian organizations in advancing zakat as a vehicle for social change. Zakat Foundation channels the egalitarian spirit of zakat into a global vision of social development that transcends national boundaries, and stands as the foremost authority on interpreting zakat as a factor for positive change.





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Letter from the CEO

Dearest supporter,

As salaamu alaykum.

I must admit 2020 was one of the most challenging years for our world, our nation, our community and our organization. Never in the last 20 years of serving our communities have we had to deal with so many emergencies at once. It was not only the COVID-19 lockdown around the world, but also the systemic inequality and struggle for social justice in the United States; the ongoing human crises in Yemen, India, Kashmir and beyond; as well as the never-ending natural disasters due to climate change. But by God's grace and your support, we were able to respond to most of them. Thank you, dear friend.

Harvard University invited us as one of 200 organizations — selected from 5,000 worldwide — to share our leadership experience during crises. We shared our experience of how an international humanitarian organization became one of the leading food distribution organizations working in the streets of the United States without neglecting its international duties.

By God's grace, we successfully distributed more than 3 million pounds of food and groceries in the U.S. alone in 2020. As the saying goes: the best comes out of people in the worst of times. The generosity of our nation during these challenging times proved that once more.

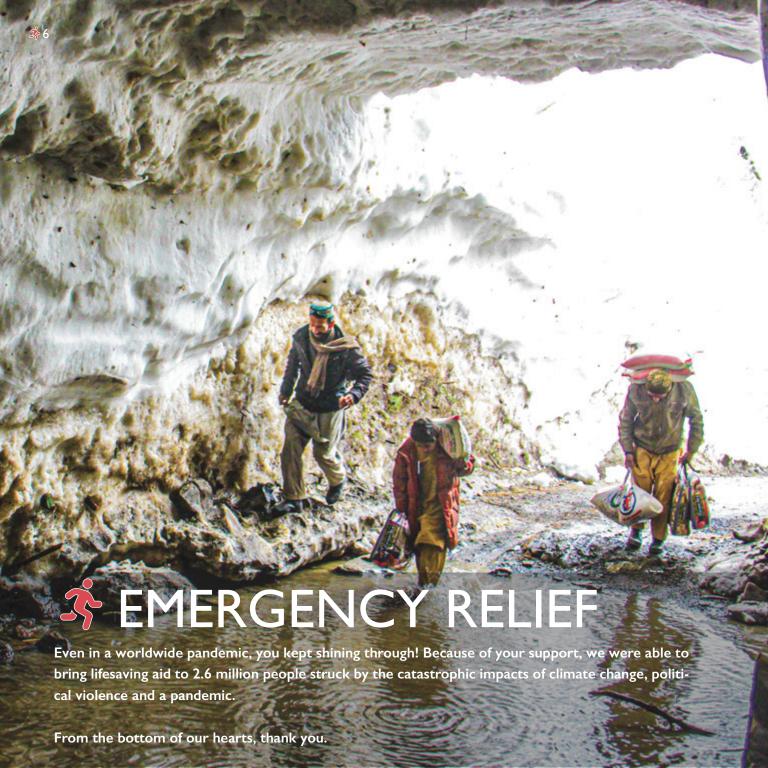
Indeed, we are ever grateful to our donors, supporters, partners, volunteers and those who align with our mission for helping us during the most desperate times to become a symbol of hope, kindness, generosity and love, for our fellow humans here at home and around the world.

Dear friend, we bow to the Almighty God with humility and thank Him for blessing us with great companions like you. We thank each and every one of you! Thank you, and God bless you!

It is due to Him — blessed be His name — and your continuous support, that millions have more reason to smile today. Please keep us in your prayers and keep supporting us as we help millions of hungry, desperate people hoping for survival.

May you be blessed!

Khalil Demir Khalil Demir Founder and CEO



COVID-19 Relief

United States: Helping Our Neighbors in Need

26.2 million people have been affected by the coronavirus in the United States, and 550,000 American lives were lost.

For more than 30 million low-income, disadvantaged Americans who were already hanging by a thread to make ends meet, the pandemic was especially shattering.

We reached 2.3 million American citizens in 62 cities across 15 states who were most affected by the pandemic, global lockdown and economic recession.

Zakat Foundation of America's aid workers packaged, trucked, unloaded and distributed more than 1,300 tons (2,426,579 lbs) of farm-fresh produce, 15,270 gallons of milk, 105,000 lbs of dairy products, 70,650 lbs of non-perishable foods, 14,301 hygiene supplies, nearly 103,950 PPE including N95 masks and medical gloves, and \$46,428 in emergency financial assistance, reaching a total of 2,280,975 people from coast to coast in the heart of store-shuttered, food-barren, protest-hit cities across the mainland United States.

Several elected officials including U.S. Congressional Representatives Ilhan Omar, Marie Newman and Jesus "Chuy" Garcia, and over 70 corporate and nonprofit partners, joined us in the hand-delivery of relief packages to Americans in need.

Also, in response to the isolation-induced rise in depression, anxiety and other mental health challenges, Zakat Foundation provided mental health services through its Khalil Center project, benefiting a total of 15,364 people in the 2020 fiscal year.







Total People Served 2,280,975



Dairy Products 105,000 LBS



Non-perishable Food 70,650 LBS



PPE 103,950 PCS





2,426,579 LBS Fresh Produce



15,270 GAL Liquid Milk



14,30 PCS Hygiene Supplies HELPING OUR NEIGHBORS IN NEED

Pandemic Relief Abroad

We combatted the spread and suffering caused by the coronavirus in more than 11 countries throughout Africa, the Middle East, and Southeast Asia through emergency response distributions of food, personal protection equipment (PPE), hygiene kits, preventative education and awareness, COVID-19 testing, mental health counseling, warm meals, shelter, and cash assistance.

Your donations brought relief to impoverished communities and medical clinics around the world including Palestine, Kenya, Yemen, Mali, Uganda, Morocco, Pakistan, India, and more.

Kashmir Relief

Zakat Foundation of America donors have supported Kashmiris — including orphans, widows, the poor, and students in need — for more than a decade now.

This reporting year, Kashmir became the most militarized place on the planet as India's nationalist government forced the entire country of Kashmir into lockdown after adding 28,000 terrorizing soldiers along with the 670,000 armed military already there. Thousands of Kashmiris were arrested, most of them young men, seized in the night in their homes, beaten, then flown into India because Kashmir has run out of prison space.

In swift response to the siege, we worked with our local partner to break open a humanitarian corridor and reach 875 of Kashmir's victims with critical aid — including storable staples of food, as well as water, blankets, and heating resources.

Pakistan Winter Avalanche

Azad Jammu Kashmir was hit hard by a winter avalanche early last year. Many people died and houses were destroyed. Your generosity helped us provide emergency food aid to 900 displaced and traumatized families in the Balochistan, Khyber Pakhtunkhwa, Azad Kashmir, and Gilgit-Baltistan provinces, benefiting a total of 4,500 people.





India Anti-Muslim Mobs

Savage riots against Muslims in northeast Delhi early last year left many mosques, homes and businesses torched and reduced to ashes. Families became homeless overnight, with nothing to eat. Victims fled to makeshift shelters in Mustafabad, and we immediately rushed to meet them there with life-saving food packs containing high-nutrition staples including rice, lentils, oils, masala spice powders, turmeric, flour, sugar, salt, and tea. Your donations provided this relief to 15,000 of India's victims of anti-Muslim mob violence.

Ethiopia Famine

Consistent drought resulted in severe agricultural loss and water depletion in the Tuli-Guled district of Ethiopia, causing mass death of livestock, famine and economic disruption. People lost their agricultural assets, breeding animals and other such sources of income. A considerable number of children were also forced to drop out of school, falling into child labor in nearby cities to help their families survive. With your generous donations, Zakat Foundation of America was able to rush relief to 2,580 people in the form of rice, milk, oil, and basic hygiene and household materials.





Ramadan & Udhiyah

The challenge of a worldwide coronavirus pandemic did not stop our Zakat Foundation of America workers from delivering your Ramadan and Udhiyah packages to the most vulnerable in 46 countries and five continents last fiscal year, delivering 5,748,360 meals to the world's most destitute in Ramadan, and reaching 251,136 people with your udhiyah gifts of fresh — never frozen, never canned — sacrificial meat.

Three Million Pounds of Food

Zakat Foundation successfully delivered over 3 million pounds of food to the homes and hands of children, women and men; those homeless or in make-shift shacks, jobless or financially insecure; here at home and across borders abroad, regardless of creed or color; day after day, month after month from the start of the pandemic and still ongoing!





Hot Meals Year-Round

For over 10 years, we have been providing hot meals to Haiti's malnourished and impoverished school children and their families in the Ti Plas Kazo community of Port-au-Prince, Haiti. Last year, we provided **48,000 meals** total. Because of your support, these now well-nourished children can focus in class and gain an education for a hopeful future.

Greenhouse Gardens

2020 marked the third successful year of our Gaza Greenhouse Home Gardens project, benefiting 384 Palestinians in Gaza each with a 150 square-meter greenhouse; along with fruit and vegetable seedlings; farming equipment; and greenhouse training on gardening, composting, pest control, and water-conserving irrigation techniques for days when the water is cut off — a frequent occurrence in Gaza. This year, we witnessed an increase in yield, year-round access to nutritious foods, and extra profit from sales, which nearly doubled each household's income!

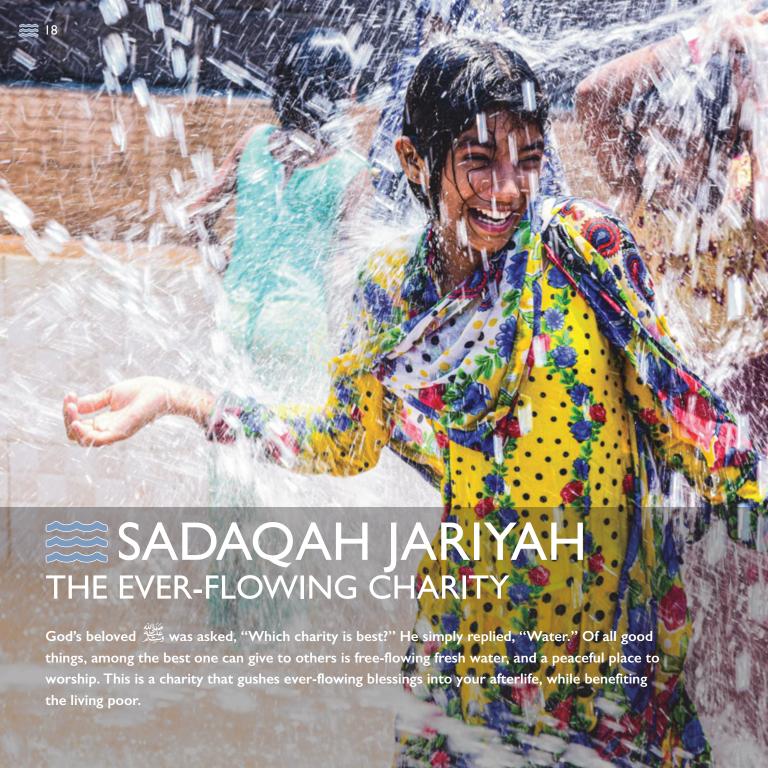
With this program's proven impact on building food security for Gazans, we have resolved to continue our commitment and enroll more families.







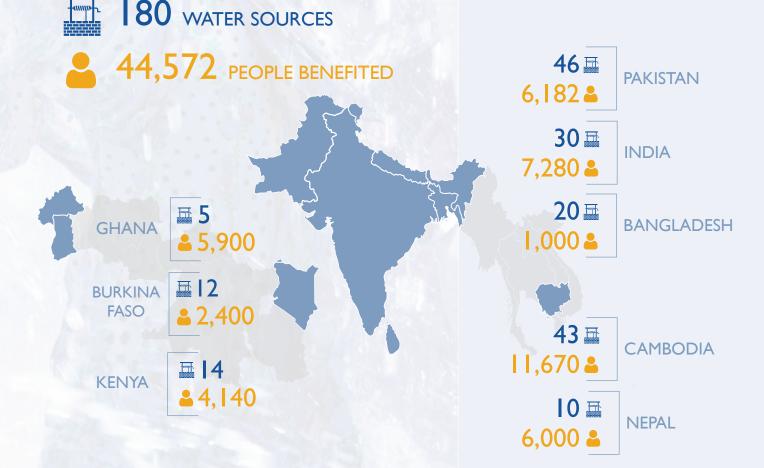




Clean Water

Our water wells were already providing 36,500 people around the world with clean water. This reporting year, our donors dug 180 more wells in honor of their loved ones. We dug them in Kenya, Burkina Faso, Ghana, Bangladesh, Pakistan, India, Cambodia and Nepal, giving 44,572 more people access to fresh flowing water, every single day. That's 44,572 people who no longer rely on contaminated water to quench their thirst; at least 15,000 girls who no longer miss school to walk miles for fetching their family's daily water supply, more than 25,000 children who are no longer susceptible to life-threatening water-borne disease, and countless animals who can now stay hydrated and healthy, offering their fresh dairy for consumption.

For every human, plant, and animal that is quenched from your gift, we pray that you and your late loved ones receive infinite rewards.









A man in need once came to the Prophet, . With his own blessed hands, the Prophet bound an axe head to a handle and gave it to the man. With this tool, the man fed, clothed, and sustained himself and his family. You have given 14,672 poor people (particularly women) the means to uplift themselves and their families to financial independence so they can afford better health, nutrition, and education, and no longer need your donation. How? Through our thriving Livelihoods programs: animal husbandry, agriculture cooperatives, and vocational and entrepreneurial training.

Entrepreneurship & Vocational Training

Your donations lifted 3,882 people out of poverty by teaching them marketable skills such as sewing and stitching, artisanry and craftsmanship, calligraphy, baking, web development and design, auto mechanics, cell phone repair, computer skills, and more. With these empowering skills, they have regained their confidence, entered the workforce, and now stand on their own two feet, no longer in need of your zakat. They are Syria's displaced and widowed mothers of orphans struggling to start over in Jordan and Turkey; they are Ghana's impoverished young men and women who cannot afford an education; Bangladesh's mothers residing in shanty slum-dwellings; Kenya's refugee girls as young as 13 years old, fleeing rape and war; and poor women heads-of-household in the Dominican Republic looking for a sustainable livelihood. With proper training and tools now in hand, their lives are on the way to positive transformation — thanks to God's Grace, and to you.

Job Placement For U.S. Refugees & Asylum Seekers

Through our partnership with Upwardly Global, we have eliminated employment barriers for immigrant, refugee and asylum-seeking families with professional qualifications by offering job training and placement, facilitating 1,543 people's transition to financial security and socioeconomic integration into their newly adopted home country, the United States.



Belinda is one of many immigrants who found employment barriers in the U.S. despite their professional background. With our partner Upwardly Global, we placed her and others in professional jobs securing financial stability for 1,543 immigrants and refugees last year. UNITED STATES





Animal Husbandry

Last year, your livestock gifts benefited **8,503** people, including war-afflicted Yemenis in the cities of Al-Hudaydah and Dhamar; widowed mothers and guardians of orphans in Kenya, Uganda and Ethiopia; internally displaced people (IDPs) of the Central African Republic and Ivory Coast; and the impoverished in Mali, Ghana, Burkina Faso, Niger, India and Bangladesh.

Our livestock husbandry program has saved many lives. We find the poorest of people off the charity-beaten path, those most marginalized and difficult to reach. Our field workers trek through vast rough pastures to find them, and when they do, they find families on the brink of death, in utter despair. We hand-deliver your gift of a mating pair of goats and then watch the family's transformation from poor, malnourished and hopeless to food-secure, self-reliant and a restored sense of dignity. The goats produce offspring to grow a herd and provide a daily supply of dairy foods, some to eat and some to sell for profit. Most beneficiaries have demonstrated business savviness with your livestock gift, saving and investing in more income-generating assets until they become free from poverty and self-sufficient. Some have even become Zakat Foundation donors in return!





Expanding Our Reach

Almost 10,000 children become orphans every day, according to UNICEF. There are at least 150 million orphans in the world, and compelling evidence shows the true number is much higher — some say double — as there are millions more orphans not included in official statistics.

In this reporting year, Zakat Foundation of America's orphan sponsorship program benefited 6,726 poor and destitute orphans in 15 countries, providing nutrition, health care, education fees, and in some cases shelter. Your donations also reached more than 600,000 vulnerable or abandoned children with food, health and education programs.

This year, we are significantly expanding our orphan care services to reach more children in need. We have already dedicated a staffed and well-trained department devoted solely to this purpose.

We believe in keeping orphans with their families or guardians when possible. For that reason, we have begun constructing guardian homes to secure shelter and facilitate the needs of orphans' families and caretakers. Your continued support will be pivotal for helping us expand our Orphan Care strategy to reach more children in need.





Khalil Center is a psychological and spiritual wellness center that fuses modern psychology with Islam's rich tradition of mental health sciences and treatment. Khalil Center's eight clinics throughout North America — and the rest of our mental health and special needs programs all over the world — have witnessed an increasingly dire demand for therapy services during this year of pandemic with ever-growing waitlists of suffering people looking for specialized faith-based treatment. With your support, we have duly delivered; 193,306 people with mental health concerns and special needs have benefited from our programs worldwide.

Mental Health & Special **Needs**

Khalil Center: A Zakat Foundation Project

The number of beneficiaries served at this professional mental health care center that specializes in Traditional Islamically Integrated Psychotherapy (TIIP) has grown exponentially as compared to the last reporting period. Nearly 15,364 people received direct counseling services at Khalil Center's multiple locations, including Los Angeles, Bay Area, New York, Toronto and Chicago.

To meet the demanding rise of depression, anxiety and an ever-increasing waitlist during this unforgiving pandemic, Khalil Center quickly hired more qualified professional staff and shifted to virtual platforms, making services accessible to the growing number of Muslims in need.

In addition to the full schedule of web therapy sessions, Khalil Center's outreach and education programming reached 174,587 beneficiaries through virtual support groups and webinars. They coached people on how to manage mental health and family dynamics during the unfolding pandemic, and how to cope with anger and grief around this year's tragic accounts of systemic racism and police brutality. Islamic and public school staff received trainings on how to support student stress related to academics and social isolation; community leaders and imams received training on suicide prevention and other mental health matters.

KHALIL CENTER'S **COVID-19 RESPONSE**





ONLINE WEB THERAPY KHALILCENTER.COM

KC has been hosting web therapy with clients since 2014 and increasing availability during COVID-19.





INFORMATIONAL VIDEOS YOUTUBE.COM/KHALII CENTER

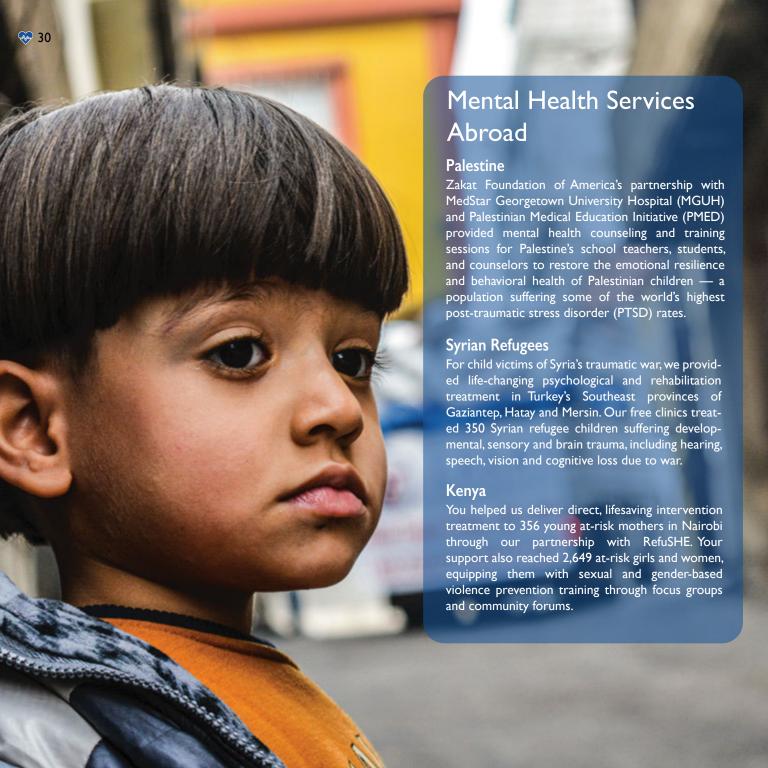
Practical steps for family and self-care in light of COVID-19.





CRISIS LINE 1-855-5HELPKC

Live chat and call-in options via our website or phone.



Zakat Foundation of America medical centers around the globe have served a total of 54,735 homeless and severely impoverished women, children and men in some of the most marginalized and forgotten corners of the earth.

Our five health centers in Mali; our Mother & Child Health Care Center, mobile clinic, and extended at-home services in Bangladesh, serving over 50 moms and tots each day; and the Ehsas free health clinic in Delhi, India, provide treatment for malnutrition, chronic illness, preventive care, maternity and reproductive health, free screenings and medications, basic health and sanitation education, and much more.

These health services you helped us to provide are a dream come true for people who lack access to safe water and sanitation and live in poor-quality slum housing, or no housing at all.

You also helped us ship 12,000 medical supplies and equipment, including transporting hospital beds and specialized surgical and dental instruments to our health care programs in Bamako, Mali.





In Afghanistan, this year marks the 10th year we support the Farda-e-Afghan girls' school by funding tuition for 83 students, staff and teachers. Because of your unyielding support over the years, we've graduated 1,186 sharp and talented girls who are now economically independent and active contributors to the advancement of their society.

In India, you helped us educate 50 girls at the Jamea-tus-Salehat school founded by scholar Mawlana Yusuf Islahi, motivated by his belief that educating girls can transform society. We too share his sentiment, and that's why we partnered with Jamea-tus-Salehat to fund poor students' tuition and 10 teacher salaries.



Since the start of Syria's refugee crisis, Zakat Foundation of America stepped in to quickly fill the gap for millions of students — primary grades through college - whose education had been interrupted due to war. This last fiscal year, we continued to serve the internally displaced and refugee population with our education programs reaching a total of 19,206 displaced Syrians in Turkey, Jordan, inside Syria, and some knowledge-seeking Turkish students, too, which has helped build bridges between the refugee and local populations. You helped build their capacity to learn and lift themselves out of despair, gave a voice to the once-silenced, and you shared our belief that education creates a powerful antidote to unrest, distrust, and war.





...And the Disadvantaged

In Ghana, a school we built in 2016 for a remote and marginalized community enjoys its fifth year of earning top ratings in the country. Its students are a clear example of what children can achieve if given an opportunity. Built by our donors as a sadaqah jariyah in memory of their beloved young friend, the blessings of the *Murad & Brothers School* continue to lift and empower its students who may now look forward to a hopeful future.

Orphans in Nepal and children living in slums of Bangladesh also attend Zakat Foundation of America's full-time quality education programs, equipping them with the necessary foundation for a successful, self-reliant, poverty-free future.

In U.S. inner-city communities, our continued support for Chicago Youth Centers — serving Chicago's distressed and underserved South Side neighborhoods — has empowered 375 youth through STEAM (Science, Technology, Engineering, Art, Math), developing their skills and ensuring access to these critical and competitive academic subjects so they may dare to dream for a more hopeful tomorrow.

In the Dominican Republic, our popular after-school English classes give elementary and junior high school students the critical and rare advantage of attaining English fluency, which is recognized by the community as a key skill for escaping poverty. This service has been offered for six years now and has graduated 420 children total.



Zakat Foundation Institute

A Muslim Philanthropy Graduate Program

2020 marks the historic founding and inauguration of the Zakat Foundation Institute, an independent, professional graduate program that provides hands-on training and thought leadership to serve Muslim charitable work. It offers advanced degrees in humanitarian and development studies in partnership with leading institutions, scholars and organizations.

The program commenced in the 2020 Fall Semester, offering specialized coursework in partnership with the Indiana University Lilly Family School of Philanthropy to students and professionals in the U.S. and abroad, with a proven commitment of service to the Muslim charitable sector.

The Institute awards humanitarian tuition fellowships annually – which Zakat Foundation of America fully funds – to professionals with a demonstrated commitment of service in established Muslim charities. This reflects the Institute's aim and commitment to bringing about much-needed and informed change to Muslim charitable work in the world and to the global humanitarian sector, which faces unprecedented and dire systemic crises.

We recognized the need for diverse, multi-generational talent who can develop sustainable, evolving, socially responsive projects while engendering an inclusive culture of compassion and mutual respect, and who change the world for the better. So we enlisted the independent help of the Center on Muslim Philanthropy (CMP), a team of academics and educational management experts. They are guiding Zakat Foundation Institute through the higher-education maze and have helped the Institute become fully and independently operational and accredited to award graduate certifications and degrees.

The Institute has begun its own life as a nonprofit independent from Zakat Foundation of America itself. The Foundation initiated the Institute and will support it with grants and hold a reserved seat on its board of directors, but it will function otherwise separately, with its own staff, assets, and direction. This model is similar to that of Zakat Foundation's thriving project, Khalil Center, which offers mental health services across the United States.

Because all required coursework for the fellowship will occur online, with a limited in-person seminar, there are no coronavirus complications for chosen fellows, half of whom are from the U.S.; the rest are international students, including several Rohingya refugees living and serving as humanitarian workers in the teeming, squalid camps of Bangladesh.





Zakat Foundation is honored to advocate for your philanthropic rights by representing your voice in thought leadership, charity coalitions, and advocacy work.

InterAction

Zakat Foundation is an active member of InterAction — a coalition of nearly 200 U.S. non-governmental organizations (NGOs) working to eliminate extreme poverty, safeguard a sustainable planet, and ensure dignity for all people.

Our participation with InterAction provides us a platform to learn and share best practices, nurture partnerships with global leaders in humanitarian service, and to share our Muslim-American story with fellow faith-based and other American charities. On your behalf, we have built critical alliances with global leaders to help open the channels for just and fair treatment to overcome the unique obstacles Muslim charities face.

Together Project

Zakat Foundation is also a founding member of the Together Project — a coalition of U.S. Muslim charities to lift the profile and facilitate the integration of Muslim-run charities with other faith-based humanitarian organizations.

Last year marks five years of our continued efforts to meet with members of Congress to nurture understanding and protect funding for our humanitarian work. Not only have we created awareness about the domestic and international impact of Muslim-American giving, but we also successfully collaborate to address misinformation and political attacks against any associate charity.

Charity & Security Network

In Zakat Foundation's capacity as an advisory member of the Charity & Security Network, we meet with agencies, lawmakers, and government to make laws easier for U.S. citizens who would like to donate to fragile political areas including Syria, Yemen, Occupied Palestine, Congo, Venezuela, and Iraq. Because of our policy recommendations, laws are in the process of changing to make it easier for Americans to give to Muslims in need abroad.

Our Partners In Serving Humanity

- ADAMS Center
- ANC, Advisory Neighborhood Commissions DC
- ANERA, American Near East Refugee
 Aid
- ARISE Chicago
- Bloom Township Food Pantry
- Bridgeview Village Mayor's Office
- C&SN, Charity & Security Network
- CAIR MN, Council on American Islamic Relations
- Chicago Council on Global Affairs
- Chicago Dream Center
- CIOGC, Council of Islamic
 Organizations of Greater Chicago
- Chicago Youth Centers
- Downtown Cluster of Congregations
- Duke University
- DuSable Museum of African American History
- Episcopal Relief & Development
- Family Promise of Delaware County
- FDLA, First Defense Legal Aid
- Feed the Children
- Gorham United Methodist Church
- Grace and Peace Church
- Heartland Alliance
- Illinois VOAD, Voluntary
 Organizations Active in Disaster
- Indiana University: Lilly Family School of Philanthropy, Lake Institute on Faith & Giving
- InterAction

- IOM, International Organization for Migration
- IRC, International Rescue
- Islamic Center of Detroit
- Islamic Relief
- Jewish Voice for Peace
- Lakeview Pantry
- Lincoln United Methodist Church
- Mercy Corps
- MGUH, MedStar Georgetown University Hospital
- NGO source
- Northern California Islamic Council
- PCRF, Palestine Children's Relief
 Fund
- Pilsen Neighborhood Community
 Council
- PMED, Palestinian Medical Education Initiative
- Proviso Baptist Church
- RefuSHE
- Relief International
- Ronald McDonald House Charities
- SOS Children's Villages
- Spanish Community Center
- Stanford University Department of Psychiatry and Behavioral Science Muslim Mental Health Lab
- TechSoup
- The Resurrection Project
- Thornton Township Food And General Assistance Center

- UNHCR, United Nations High Commissioner for Refugees
- UNICEF, United Nations International Children's Emergency Fund
- UNRWA, United Nations Relief and Works Agency
- Upwardly Global
- USA for UNHCR, the UN Relief Agency
- USDA, United States Department of Agriculture
- What If Foundation

Corporate Partners

- Cricket Wireless
- Dearborn Wholesale Grocers
- Desert Ridge Packaging, LLC.
- Foster-Caviness Company, Inc.
- Global Trading Enterprises, LLC
- Gourmet Gorilla
- Hyer Farms
- Liberty Fruit Company, Inc.
- Luberski, Inc.
- Pita Inn
- Produce Alliance, L.L.C.
- Produce Source Partners, Inc.
- Seashore Fruit & Produce

Company

- Tomato Thyme Corporation
- Warden Hutterian Brethren Company
- · Ziyad Brothers Importing

We are very grateful to Zakat Foundation of America's outreach efforts with food distribution, census promotion, and support for the community.

- Toni Preckwinkle, Cook County Board President (right)



I have participated in several food distributions with Zakat Foundation of America and witnessed their critical work firsthand in the Latinx community. Zakat Foundation provided fresh produce and PPE masks, as well as free access to COVID-19 testing. I am proud to partner with them.

- Marie Newman, U.S. Congressional Representative (left)

I'm grateful to generous organizations like Zakat Foundation for partnering with us to offer some help to my constituents.

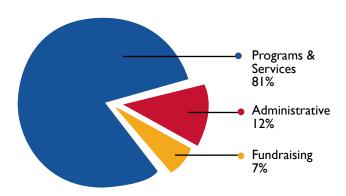
— Theresa Mah, Illinois State Representative (middle)

THE ZAKAT FOUNDATION OF AMERICA STATEMENT OF ACTIVITIES FOR THE YEAR ENDED JUNE 30, 2020

SUPPORT AND REVENUE:	PORT AND REVENUE:		
Contributions	\$12,914,855		
In-Kind Contributions	\$ 426,396		
Investment return	\$3,446		
Miscellaneous income	\$6,945		
Total support and revenue	\$13,351,642		

EXPENSES:	NSES:		
Program services	\$ 9,250,919		
Management and general	\$ 1,351,318		
Fundraising	\$ 865,106		
Total expenses	\$11,467,343		
Change in net assets	(1,884,299)		

Net assets at end of year	\$ 9,493,085		
Net assets at beginning of year	\$ 7,608,786		
NET ASSETS:			

















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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of The Zakat Foundation of America Bridgeview, Illinois

We have audited the accompanying financial statements of The Zakat Foundation of America, which comprise the statement of financial position as of June 30, 2020, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The Zakat Foundation of America as of June 30, 2020, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Emphasis of Matter

As discussed in Note 2 to the financial statements, for the year ended June 30, 2020, The Zakat Foundationof America adopted Accounting Standards Update No. 2018-08, Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made (Topic 958), Our opinion is not modified with respect to this matter.

Mully 56, UP

Orland Park, Illinois February 11, 2021













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