



# Hidaya Foundation

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FEAR

UNCERTAINTY

UNEMPLOYMENT

INSECURITY

DISASTERS

DEBT

ECONOMIC COLLAPSE

NEXT GREAT DEPRESSION



## Newsletter Rabiul Awwal 1433/2012

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### Hidaya Foundation

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## Putting Things in Perspective

We are living in uncertain times with world-wide turmoil and looming economic crisis around us. While we all hope that peace and stability will prevail, many of us can not help but feel a sense of insecurity and fear for ourselves, our livelihood and safety and that of our families and friends during these times.

Alhamdulillah, we have plenty of practical advice from the Qur'an and examples of Prophet Muhammad, peace be upon him, which can help us deal with the challenges we face today. The following are just a few topics and advice for us all to ponder upon.

### Tips for Economic Well Being:

The global financial situation has become very fragile and almost every one of us has been affected in one way or another. While there are differences in opinions, many economic experts warn of a soon to come financial crash followed by a period of depression. In the US, we as a nation, continue to consume far more than we produce, while tens of thousands of manufacturing facilities and millions of jobs continue to leave the country. One has to be wary of these facts about our economy and not be complacent about it.

**Financial Discipline:** One of the best ways to insulate oneself from spiraling down into economic uncertainty is to exercise strict financial discipline in our daily lives. Spend only from what you have and spend only on what you absolutely need. Societies that have become too materialistic without regard to how they earn and where they spend have been plagued with economic disparities, inequalities and the resulting chaos in society. Financial discipline should start from

home, from every single individual in the society, then communities and nations. Indeed we will be questioned about the source of our income and where we spent it in the Hereafter.

*"O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful."* [Al-Qur'an 4:29]

*Allah's Messenger (pbuh) said, "Richness is not having many belongings, but richness is the richness of the soul (contentment)." (Sahih Muslim Vol. 2, Book 501 #2287)*

### Stay Away from Borrowing or Dealing with Interest, Instead Give Zakat to Multiply Your Wealth:

In our society the banks are now larger than ever while people continue to run up debt on their credit cards and home mortgages on interests, which they can not pay back. In an interest based society, the rich (who are most likely to be the lender) will exploit the poor (borrower). As a result, the rich become richer and the poor become poorer. This generates envy and hatred among the poor towards the rich, resulting in social disorders, conflicts and financial turmoil we are witnessing today with home mortgages, massive failures with business down to individual financial crisis.

*"Allah will destroy Riba (usury) and will give increase for Sadaqat (deeds of charity, alms, etc.) And Allah likes not the disbelievers, sinners."* [Al-Quran 2:276]

*"O you who have believed, fear Allah and give up what remains [due to you] of interest, if you should be believers. And if you do not, then be*

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## Putting Things in Perspective (continued from front)

informed of a war [against you] from Allah and His Messenger. But if you repent, you may have your principal - [thus] you do no wrong, nor are you wronged." [Al-Qur'an 2:278-279]

And whatever you give for interest to increase within the wealth of people will not increase with Allah . But what you give in zakah, desiring the countenance of Allah - those are the multipliers. [Al-Qur'an 30:39]

**Save for the Rainy Day:** Another key aspect of financial discipline is planning and building reserves for the future. Tangible assets like Gold and Silver can be good investments providing global liquidity.

Abu Bakr ibn Abi Maryam reported that he heard the Messenger of Allah (pbuh) say: "A time is certainly coming over mankind in which there will be nothing (left) which will be of use (or benefit) save a Dinar (gold) and a Dirham (silver)." (Musnad, Ahmad)

### Sadaqah is Protection

By helping others in their time of need and seeking only the pleasure of our Creator when doing so, He in turn rewards us and Helps and Protects us in our affairs.

"Those who spend their wealth in Allah's way by night and by day, secretly and publicly - they will have their reward with their Lord. And no fear will there be concerning them, nor will they grieve." [Al-Qur'an 2:274]

"And whatsoever you spend of anything (in Allah's Cause), He will replace it." [Al-Qur'an 34:39]

Prophet Muhammad (peace be upon him) said, "Give the Sadaqah without delay, for it stands in the way of calamity." (Tirmidhi #1887)

### Our Relatives and Neighbors Have Rights Over Us

While we are seeing our relatives, friends, and our neighbors from all walks of life suffering due to the economic down turn, it's our responsibility as individuals to be kind and helpful towards them to whatever ability Allah has given us.

"Worship Allah and associate nothing with Him, and to parents do good, and to relatives, orphans, the needy, the near neighbor, the neighbor farther away, the companion at your side, the traveler, and those whom your right hands possess. Indeed, Allah does not like those who are self-deluding and boastful." [Al-Qur'an 4:36]

A'isha said, "I said, 'Messenger of Allah, I have two neighbors. To whom should I give my gifts?' He replied, 'To the one whose door is nearer to you.'" (Bukhari Vol. 6, Book 58 #107)

Mujahid reported that a sheep was slaughtered for 'Abdullah ibn 'Amr. He asked his slave, 'Have you given any to our Jewish neighbor? Have you given any to our Jewish neighbor? I heard the Messenger of Allah, may

Allah bless him and grant him peace, say, 'Jibril kept on recommending that I treat my neighbors well until I thought that he would order me to treat them as my heirs.'" (Bukhari Vol. 6, Book 57 #105)

### Surround Yourself with Good Company

Our surroundings have profound impact on our lives, our well being and how our children are raised. It would be wise to be sensitive about where and among whom we choose to live. If one is dwelling in an area that makes them fear persecution and oppression, it is better for them to leave that place and move to a better community that could help and protect them. With a climate of economic fear, panic and violence, we must be wise to avoid impending dangers and protect ourselves and our families so that we may live in dignity, especially those of us living in areas prone to increased hostility.

"Indeed, those whom the angels take [in death] while wronging themselves - [the angels] will say, "In what [condition] were you?" They will say, "We were oppressed in the land." The angels will say, "Was not the earth of Allah spacious [enough] for you to emigrate therein?" For those, their refuge is Hell - and evil it is as a destination." [Al-Qur'an 4:97]

The first to make hijra was Prophet Ibrahim (pbuh), who, when he was threatened by his own people said: ". . . I will emigrate for the sake of my Lord. Verily, He is the All-Mighty, the All-Wise." [Al-Qur'an 29:26]

### Keep a Clear State of Mind

**Supplication (Du'a):** Prophet Muhammad (pbuh) said the following supplication would lift concerns and debt: "Oh Allah, I seek refuge in You from worry and grief, from helplessness and laziness, from cowardice and stinginess, and from overpowering of debt and from oppression of men." (Abu Dawud)

**Ask for Forgiveness (Make Istighfar):** ". . . Ask forgiveness of your Lord. Indeed, He is ever a Perpetual Forgiver. He will send [rain from] the sky upon you in [continuing] showers And give you increase in wealth and children and provide for you gardens and provide for you rivers." [Al-Qur'an 71:10-12]

**All Affairs of a Believer are Good:** Prophet Muhammad (pbuh) said, "How wonderful is the situation of the believer, for all his affairs are good. If something good happens to him, he gives thanks for it and that is good for him; if something bad happens to him, he bears it with patience, and that is good for him. This does not apply to anyone but the believer." (Sahih Muslim #2999)

**Trust in Allah (Tawakul):** "Allah is the Creator of all things, and He is the Wakeel (Trustee, Disposer of affairs, Guardian) over all things." [Al-Qur'an 39:62] ♦



### Clean Drinking Water

Hidaya installs water hand pumps (at a cost of \$200 each) in homes of poor families in deep rural areas, and also delivers clean water tankers to families in cities where potable water is not available. So far in 2012, Hidaya has installed 56 water hand pumps and distributed 945,600 liters of water via water tanker, benefiting over 16,000 families.

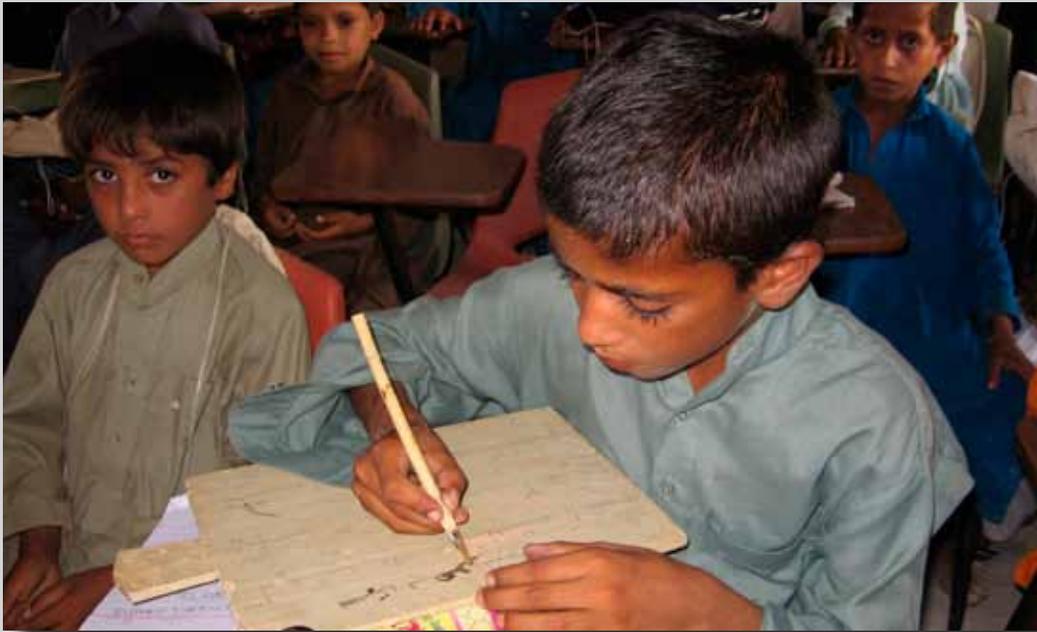
### Medical Assistance & Medical Camps

Hidaya helps poor patients who can not afford health care by providing them Medical Assistance in the form of doctors visits, medical tests, surgeries, and transportation to major hospitals. Hidaya also arranges Medical Camps in deep rural areas where there are no such services available. So far in 2012, Hidaya has arranged 21 medical camps and treated 2,535 poor patients, free of cost.

**Donate to provide clean water and health care to the poor, and may Allah give you and your family good health. ♦**

**Nearly a billion people entered the 21st century  
unable to read a book or sign their names.**

The State of the World's Children, 1999, UNICEF



## Support Hidaya Schools

Schools in economically depressed areas around the world are in a deplorable state. In poor areas of Pakistan for example, most areas do not even have schools to begin with, and often times schools that are in existence are not even running. It is common to find a school, which on paper is running and may even have teachers receiving salaries, but in reality, it is an abandoned building, which is either empty or has been taken over by a someone to be used as storage for their animals, farming supplies or some other personal purposes.

With the Blessings of Allah, under our **Support Hidaya Schools** project, Hidaya is currently operating 38 schools in Pakistan with nearly 3,000 students from KG - 5th grade.

Hidaya has made these schools fully functional by taking care of all of the administration needed to do so including: hiring teachers, training them, and paying their salaries; providing necessities such as chalkboards, floor mats and furniture; and providing books and teaching materials.

Hidaya team members regularly monitor the schools to check on the teachers and students to make sure everyone is doing well. ♦

## Spread Education

Through the **Spread Education** project, Hidaya works to spread basic education among poor populations under 5 sub projects.

**Support Poor Students** - Financial support is provided to over 3,000 students per month from primary school to university levels for just \$5 - \$50 per month.

**Female Education Dropout Prevention** - In poor households, tragically the daughters are the first to be forced to drop out of school due to poverty. Just \$6 per month can offer a female student the opportunity to continue her education for a brighter future.

**Adult Education** - As a pilot project, 26 adult students (ages 16 - 25) who have not been educated are given 1st - 8th grade education in a 6 month period, then 9th and 10th grade education in an additional 6 month period.

**Language Competency** - Poor students are taught languages including English and Arabic in order to broaden opportunities for their future.

**Sports & Fitness Training** - Hidaya is in the process of organizing youth sports leagues and competitions in poor and rural areas of Pakistan in order to teach participants the benefits of teamwork while providing positive environments and good adult role models.



**Donate towards the education of poor students, and may Allah help you and your children meet your educational goals.** ♦

## Marriage Support



It is very unfortunate that due to cultural baggage, and unrealistic expectations, marriage has become an expensive proposition for young people in today's Muslim world. In many cultures, it is expected that the bride's family will have to provide many provisions for the groom and his family. Because many poor families don't have the means to afford these expenses, their young girls are unable to get married. Hidaya helps these families by providing them with money, bridal dresses, clothing and some household supplies to help the new couple kick start their home.

**It costs approximately \$100 - \$300 to support one marriage.**

### Testimonial:

*I'm a 27 year old brother living in the United States and unfortunately just like many other young brothers and sisters here, I was having a hard time trying to get married. I had gotten to a point of being quite depressed, and gave up trying all together. During that time, I donated towards Hidaya Foundation's Marriage Support project and just remember thinking "If I help others in a worse situation than myself, maybe Allah will in turn help me." Alhamdulillah, about 3 months later, I was engaged, and a few months after that I was married.*

*I wish more brothers and sisters who are in a similar situation that I was in could know about this, so they can do the same inshallah.*

**-Anonymous Hidaya Donor**

**Donate to help a poor couple to get married, and may Allah Bless you with a good marriage.** ♦

# Hidaya's 2011 Accomplishments

With the Blessings of Allah (SWT) and the support of our donors, in 2011, Hidaya served nearly a million people in need. Alhamdulillah, we would like to thank our donors for their generous support, may Allah accept it. Here are some highlights of our accomplishments in 2011:

- Spread Education:** Supported over 2,500 students monthly
- No Orphan without Education:** Supported over 4,100 orphans monthly
- Hidaya Institute of Farming and Agriculture:** Trained 34 individuals in agriculture and farming
- Support Hidaya Schools:** Operated 31 schools, with nearly 2,500 students
- Job Skills Training:** Trained 210 students at Hidaya Sewing Center, then gave them sewing machines
- Basic Computer Skills:** Educated hundreds of students to acquire basic computer skills at Hidaya Institute of Science and Technology (HIST).
- Software Development Training:** Educated hundreds of students in Software Development at HIST
- System Administration Training:** Educated over 50 students in System Administration Training at HIST
- Zakat:** Supported over 5,000 deserving individuals with direct Zakat cash distribution
- Disaster Relief:** Responded to Sri Lanka Floods, East Africa Drought, Pakistan Floods, and Turkey Earthquake
- One Million Meals:** Distributed approximately 1,335,414 meals throughout Pakistan, Bangladesh, India, Sri Lanka, Cameroon, Ghana, Benin, Niger, Togo, and Guinea
- Marriage Support:** Supported 500 young women with their marriages
- Widow/Orphan Support:** Supporting over 1,800 widows monthly
- Container Shipment Project for In-Kind Donations:** Shipped 16 containers filled with relief supplies worth over \$228,200
- Sadaqah in the Form of Sacrifice:** Sacrificed 1,541 goats and 165 ox on behalf of our donors and distributed the meat to benefit nearly 34,000 families
- Aqiqah:** Sacrificed 227 goats on behalf of our donors and distributed the meat to benefit over 3,200 families
- Fidya:** Distributed 1,883 dry ration packages to benefit nearly 10,800 poor individuals
- Kaffara:** Distributed 540 dry ration packages to benefit poor families
- Sadaqat-ul-Fitr:** Distributed 809 food packages to benefit poor families
- Qurbani:** Arranged for 3,637 shares of Qurbani on behalf of our donors throughout 12 countries and benefited nearly 235,000 individuals
- One Million Trees:** Planted over 76,660 seedlings
- Clean Drinking Water:** Installed 501 water hand pumps which benefited over 3,000 people, and distributed over 4,776,000 liters of water via water tanker to benefit over 79,600 families (approximately 477,600 individuals)
- Medical Assistance:** Supported 582 poor patients to receive treatment
- Medical Camps:** Held 61 medical camps and treated 3,986 poor patients ♦

## Independent Auditor's Report for Fiscal Year 2011

With the Blessings of Allah, on February 20, 2012, Hidaya Foundation successfully completed its 2011 financial audit. A copy of the audited financial statements (as well as previous year statements) are available for review at: [www.hidaya.org/financials](http://www.hidaya.org/financials) ♦

## Automatic Monthly Donation on Hidaya's New Online Donation System

Based on appreciated feedback from donors, Hidaya has enhanced its online donation system by adding features to allow donors to: log into their profiles to process "quick donations"; access their donation history and print receipts; schedule donation transactions at later dates or set up Automatic Monthly Donation.

"Aisha (raa) narrated that, "The most beloved action to Allah's Apostle (pbuh) was that whose doer did

*it continuously and regularly."* (Bukhari Vol. 8 Book 76 #469)

Hidaya has 32 projects under 6 programs (Education, Social Welfare, Health Care, Environment, Self Employment, and Information & Communications Technology). You can sign up for Automatic Monthly Donation for any or even several of our projects to help us in our humanitarian efforts at:

[www.hidaya.org/createprofile](http://www.hidaya.org/createprofile) ♦

## Board of Directors

Adeel Ahmed (Dallas, TX), Mazhar Uddin (Dayton, NJ), Irfan Baloch (Geneva, Switzerland), Mohamed S. Shamsuddin (Santa Clara, CA), Waseem Baloch (Santa Clara, CA)

## Donation Form



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

Name \_\_\_\_\_  
 Email \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_ ZIP \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Signature \_\_\_\_\_ Date \_\_\_\_\_

Clean Drinking Water (\$200 per water hand pump)  Zakat  
 Medical Support   
 Medical Camps   
 Support Hidaya Schools   
 Spread Education (\$5 - 50 per month)   
 Marriage Support   
 Zakat (Obligatory Charity)

Other : \_\_\_\_\_  \$ \_\_\_\_\_  
 Total \_\_\_\_\_ \$ \_\_\_\_\_

You may sign up for **Automatic Monthly Donation** towards any of our projects directly on our website at: [www.hidaya.org/createprofile](http://www.hidaya.org/createprofile)

Name on the card: \_\_\_\_\_

Card No: \_\_\_\_\_

Expiry Date: (mm/yy) \_\_\_\_\_