



**"And rely upon Allah; and sufficient is Allah as Disposer of affairs." [Al-Qur'an 33:3]**

## Newsletter Ramadan 1437/2016

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### Putting Things in Perspective: Relying on Allah (Tawakkul)

As the world seems to become more turbulent as each year goes by, there is a lot of uncertainty ahead of us. People have many worries about the current political climate, the safety of their families, and even their financial future. However, in Islam we know that whatever our situation, we should always do good and rely upon Allah (SWT) as the Disposer of our affairs. And in the worst cases, the doors for migration to a safe place are always open as per the example of Prophet Muhammad (pbuh) and his companions. Following are a few gems from Qur'an and Hadith that can encourage all of us and keep our spirits high in shaa Allah.

#### Prioritize What You Love

"Say: If your fathers and your sons and your brethren and your mates and your kinsfolk and property which you have acquired, and the slackness of trade which you fear and dwellings which you like, are dearer to you than Allah and His Messenger and striving in His way, then wait till Allah brings about His command: and Allah does not guide the transgressing people." [Al-Qur'an 9:24]

"So whatever thing you have been given - it is but [for] enjoyment of the worldly life. But what is with Allah is better and more lasting for those who have believed and upon their Lord rely." [Al-Qur'an 42:36]

#### Do Good and Do Not Harm Others

"And whoever submits his face to Allah while he is a doer of good - then he has grasped the most trustworthy handhold. And to Allah will be the outcome of [all] matters." [Al-Qur'an 31:22]

"And give good tidings to the believers that they will have from Allah great bounty. And do not obey the disbelievers and the hypocrites but do not harm them, and rely upon Allah. And sufficient is Allah as Disposer of affairs." [Al-Qur'an 33:47-48]

#### Allah is Our Protector

"Say, "Never will we be struck except by what Allah has decreed for us; He is our protector." And upon Allah let the believers rely." [Al-Qur'an 9:51]

"And if you asked them, "Who created the heavens and the earth?" they would surely say, "Allah." Say, "Then have you considered what you invoke besides Allah? If Allah intended me harm, are they removers of His harm; or if He intended me mercy, are they withholders of His mercy?"

Say, "Sufficient for me is Allah; upon Him [alone] rely the [wise] reliers." [Al-Qur'an 39:38]

Narrated by Abdullah ibn Abbas: Once I was riding (on an animal) behind the Prophet (peace be upon him) when he said: Boy, I would like to teach you something. Be careful and follow Allah's commands perseveringly. Allah will protect you. You should safeguard His rights, and you will always find Him with you; if you need something, ask Allah, and when you need help, solicit Allah alone for the same. Bear it in mind that if all the people combined together to grant you some benefit, they would not be able to do so except that which Allah has determined for you and that if all of them were combined together to do you harm, they would not be able to do so except that which Allah has determined for you. The pens have been set aside and the writings of the book of fate have become dry. (Tirmidhi #62)

#### Make Sure You are Among Good Company

"And those who emigrated for [the cause of] Allah after they had been wronged - We will surely settle them in this world in a good place; but the reward of the Hereafter is greater, if only they could know. [They are] those who endured patiently and upon their Lord relied." [Al-Qur'an 16:41-42]

"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]

#### Understand that Your Sustenance (Rizq) Comes from Allah, Stay Away from Interest and Pay Zakat

"And will provide for him from where he does not expect. And whoever relies upon Allah - then He is sufficient for him. Indeed, Allah will accomplish His purpose. Allah has already set for everything a [decreed] extent." [Al-Qur'an 65:3] 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] ♦

### Hidaya Foundation

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# Please Help Us Continue to Support Orphans Worldwide - Demand is High!

## How does Hidaya support orphans and widows?

Hidaya supports orphans and widows under two projects:

**No Orphan without Education** - Each orphan is given equivalent of about \$10 per month (\$120 for a year) towards their education.

**Widow/Orphan Support** - Each widow is given equivalent of about \$40 per month (\$480 for a year) for all household expenses to care for herself and orphans.

## How much is spent on these projects?

Currently we are spending over \$300,000 per month, or \$3.6 million per year, on our orphans projects.

## In which countries is Hidaya supporting orphans and widows?

Hidaya's orphan and widow support projects are currently in Pakistan, India, Sri Lanka, Cameroon, and will be starting soon in Guinea and Bangladesh in shaa Allah.

## How many orphans and widows is Hidaya supporting?

Alhamdulillah, Hidaya's orphan support has reached over 10,000 orphans and over 5,000 widows.

## How many orphans and widows are awaiting assistance?

We have some 7,500 more orphans and 3,000 more widows awaiting support which we are in the process of adding. **Due to such demand, we may be forced to reduce amounts we are giving to each orphan/widow so that more can be helped.** We hope that donors will increase in funding of our orphans projects in shaa Allah so we will not have to do that.

*Please join us in this effort of supporting the weakest of society so they may have the opportunity to make something of themselves. **You can set-up a monthly recurring donation** or make a one-time donation towards our widow and orphan support projects. ♦*



Widow/Orphan Support Pakistan



Widow/Orphan Support India

## Students from Hidaya's Sewing Classes Stitch Uniforms for Students in Hidaya's Schools

Many times, Hidaya's projects overlap to create a mutual benefit and to maximize help for the poor. Our most recent example of such a case is that of students under our Adult Education, Small Businesses for the Poor, and Support Hidaya Schools projects.



Female Students in their New Uniforms



Male Students in their New Uniforms

**Hidaya is running 6 Adult Education centers (3 for males, 3 for females) with approximately 800 students.** Courses are given in which youth who never went to school, or who dropped out in early grades due to poverty are given up to an 8th grade education in a short time. Full time students can complete the course in 6 to 9 months, while part time students can typically complete within 1 to 1.5 years. *All these students are provided with a stipend. Part time students (4 hours daily) receive \$20 per month, and full time students (8 hours daily) receive \$40 per month.*

In addition to the basic education that is provided for reading and writing skills, students are also able to learn a vocational training such as: automobile driving, electrician work, animal farming, air conditioning, solar installation, and sewing.

**Under our Support Hidaya Schools project, Hidaya is supporting 15,000 extremely poor students in our 85 schools,** and we need uniforms for the students. We want to give 3 uniforms per year to each student (approx. 45,000 uniforms total).

**Hidaya currently has nearly 600 female students from the Adult Education classes who are taking additional sewing classes under the Small Businesses for the Poor project.** These ladies are learning by stitching uniforms for the students in Hidaya's schools. *It costs \$75 to provide a sewing machine to a female who would learn at Hidaya's sewing classes.*

Please donate towards these efforts and help us maintain this effort of creating jobs, creating education, and upgrading the quality of life for many people in shaa Allah. ♦

## Hidaya's New Approach to Purchasing - Importing of Goods to Save on Cost and Improve on Quality

Since 1999, Hidaya has been supporting tens of thousands of people worldwide through various projects in the form of cash and in-kind assistance. In-kind assistance includes food (rice, wheat, sugar, lentils or beans, cooking oil, tea etc.) as well as other materials (soap for bathing and laundry, steel products for construction, cloth for making dresses etc.). Normally these items are bought in countries locally to help stimulate the local economy. However, after so long of procuring (purchasing) locally, our quantities have increased drastically and it was recognized by Hidaya's Board of Directors that it's now time to procure internationally. Doing so will simply allow for better quality products at much lower costs as we will be cutting out all the middle men mark ups. Additionally, due to Hidaya's non-profit status, we do not need to pay import duties.

So far in 2016 Hidaya's Purchases for Pakistan alone:

- Palm Olein 108,440 litres from Indonesia with **approx. 40% savings**
- Fava Beans 151.9 metric ton (151,900 kilogram) from Canada with **approx. 35% savings**
- Bathing & Laundry Soap 51.6 metric ton (516,000 kilogram) from Indonesia
- Sugar 200 metric ton (200,000 kilogram) from Brazil currently being negotiated
- School Supplies including note books, pencils, ball point pens, erasers, sharpners, school bags etc. 52 metric ton from China **approx. 50% savings**
- Fertilizers for Farmer Assistance Project 200 metric tons are currently being negotiated from China ♦



Soap Bought from Indonesia



Oil Bought from Indonesia Along with Dry Ration Packages



Fava Beans Bought from Canada

## Sadaqah (Charity), Sadaqah Sacrifice, and Aqiqah



Distribution of meat to students of Hidaya's Schools

### Sadaqah (Charity)

Sadaqah is an Islamic term that means voluntary charity - such as a charitable act, charitable giving, or money given in charity with the intention of seeking the pleasure of Allah.

For those who want to donate Sadaqah but don't want to specify a project, they can give Sadaqah in the form of cash. Hidaya distributes Sadaqah to people in extreme poverty in the form of cash, food (cooked, dry ration, meat), drinking water, agriculture needs (such as trees, seeds, livestock), clothing, educational support, and medical assistance.

### Sadaqah Sacrifice and Aqiqah

Hidaya performs thousands of Sadaqah and Aqiqah sacrifices on behalf of our donors each year and distributes the meat to benefit tens of thousands of poor families, most of whom would otherwise not be able to eat meat.

Normally, the sacrifice and distribution of meat is performed within 3-4 days of receipt of donation.

It costs **\$120 for a goat**, and **\$420 for a cow** for Sadaqah in the form of Sacrifice.

Aqiqah for a male child costs **\$240** for sacrificing 2 goats, and for a female child costs **\$120** for sacrificing 1 goat as per the example of Prophet Muhammad (pbuh).



## Zakat (Obligatory Charity)

Hidaya Foundation collects and distributes Zakat donations per Islamic guidelines [Al-Qur'an 9:60].

Hidaya utilizes Zakat donations under the following projects: No Orphan without Education, Job Skills Training, Spread Education, Support Hidayah Schools, Hidayah Institute of

Farming and Agriculture, Clean Drinking Water, Medical Assistance, Medical Camps, Hidayah Institute of Science and Technology, Animal Farming, Farmer Assistance, Small Businesses for the Poor, Disaster Relief, Marriage Support, Widow/Orphan Support, One Million Meals, and Zakat Distribution.

For in depth information about Zakat, and a functional Zakat Calculator, please visit:

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

## Fidya (Compensation for Missed Fasts)

For those (elderly, terminally ill, pregnant, breastfeeding etc.) who are unable to fast due to difficulty, a compensation must be given by feeding a poor person for every day of fasting not observed. [Reference: Al-Qur'an 2:184-185]

### Who Should Pay Fidya?

Narrated Abdullah ibn Abbas: Explaining the verse; "For those who can do it (with hardship) is a ransom, the feeding of one, that is indigent," he said: This was a concession granted to the aged man and woman who were able to keep fast; they were allowed to leave the fast and instead feed an indigent person for each fast; (and a concession) to pregnant and suckling woman when they apprehended harm (to themselves). [Sunan Abi Dawud, Book of Fasting, Book 13, Hadith 2311]

### Who Should Not Pay Fidya?

It was narrated that Salamah bin Al-Akwa said: "When this verse was revealed 'And as

for those who can fast with difficulty, (e.g. an old man), they have (a choice either to fast or) to feed a miskin (poor person) (for every day). Those among us who did not want to fast would pay the fidyah, until the verse after it was revealed and abrogated this." [Sunan an-Nasa'i, The Book of Fasting, Vol. 3, Book 22, Hadith 2318]

### How Can One Give Fidya?

There are different ways of fulfilling ones fidya by feeding the poor - as Allah (SWT) has left the commandment to feed a poor person general. It is better for an individual to fulfill his/her Fidya directly to deserving people by giving dry ration or cooked food. If however, that is difficult for them, then they may assign the responsibility to a trustworthy individual or organization.

Hidaya distributes Fidya among the poor and deserving in the form of dry ration food.

Currently, our suggested minimum cost for Fidya based on the approximate price of 1.5 kg of rice in U.S.A. is approx. **\$3.50** for each day of missed fast. One can give more if they like and more poor would benefit. ♦

## Sadaqat-ul-Fitr/Zakat-ul-Fitr

Sadaqat-ul-Fitr (also called Zakat-ul-Fitr) is an obligatory charity for every Muslim; it must be paid before Eid-ul-Fitr (i.e. before the end of Ramadan).

The wisdom behind this act is two-fold - to purify the month long fasting of the Muslims, and to enable the poor and less fortunate to also enjoy the celebration of Eid.

### Why Should One Give Sadaqat-ul-Fitr?

Narrated Ibn Umar (may Allah be pleased with him): Allah's Apostle (peace be upon him) enjoined the payment of one Sa' of dates or one Sa' of barley as Zakat-ul-Fitr on every

Muslim slave or free, male or female, young or old, and he ordered that it be paid before the people went out to offer the 'Id prayer. (One Sa' = 3 Kilograms approx.) [Sahih Al-Bukhari, Vol. 2, Book 25, #579]

### How Does Hidayah Distribute Sadaqat-ul-Fitr?

Each year, Hidayah distributes Sadaqat-ul-Fitr donations on behalf of our donors to provide several hundred dry ration packages of food containing wheat, barley, grain, etc. to poor families overseas.

Currently, the suggested minimum cost for Sadaqat-ul-Fitr is **approximately \$7.00 per person** based on the price of 1 Saa (approx. 3kg) of rice or wheat at local costs in U.S.A. ♦

## 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 \_\_\_\_\_

**Double your donation with Corporate Gift Matching. We also accept stock donations. Contact us if you would like more information.**



Zakat (Obligatory Charity)

Sadaqah (Charity)

Fidya (\$3.50 per missed day of fasting)

Sadaqat-ul-Fitr (\$7 per person)

Widow/Orphan Support (\$40 per month)

No Orphan without Education (\$10 per month)

Other: \_\_\_\_\_

Other: \_\_\_\_\_

Zakat

Amount

Monthly

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

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

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

### Set-up a Monthly Donation

(leave this box blank if you are doing a one-time donation)

If you would like to set-up using your checking account (preferred), please include a voided check along with this donation form, or you may fill your card information in the spaces provided above. Note - please make sure to completely fill in the donor information section on the left so we can properly set-up your donation.

By signing below, I would like to make this a monthly donation for the project(s) that I have check marked above.

Signature: \_\_\_\_\_

Starting Date \_\_\_\_\_