



Newsletter

Rabiul Awwal 1447

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Hidaya Foundation

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Putting Things in Perspective - Tips for Economic Well Being

While much of the ummah and humanity are dealing with far worse problems, many of us have been blessed with much wealth and relative peace. Allah (SWT) has given us these blessings as a trust (amanah) and we have a responsibility to do good with it in shaa Allah. Following are some nice tips and reminders.

Financial Discipline: We should spend only from what we have and on what we 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 (peace be upon him) said, "Richness is not having many belongings, but richness is the richness of the soul (contentment)." (Sahih Muslim Vol. 2, Book 501 #2287)

Interest (Riba) Brings Destruction, Zakat Brings Blessings:

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. On the contrary, Zakat and Sadaqah does the opposite.

"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 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: 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 a 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 (pbuh) said, "Give the Sadaqah without delay, for it stands in the way of calamity." (Tirmidhi #1887) ♦

Disaster Relief Updates

Palestine Relief (Gaza)

In the past 2 years, Hidaya has supported our partners in Gaza with over \$2 million for food and medical assistance. This includes an additional \$500,000 since we last reported in Ramadan for daily hot meals distribution to families in dire need of life saving food assistance. During the heavy siege which lasted much of this year, with supply chains broken and supermarkets empty, these hot meals were often the only reliable source of food for thousands. Al-hamdulillah, over 750,000 meals were provided from 3 dedicated community kitchens in these past months alone.

The efforts focused on delivering freshly cooked, nutritious meals to the most vulnerable populations — including displaced families, children, and the elderly who had lost access to kitchens, supplies, and basic services. Hot meals were delivered, directly combating hunger and starvation across the Gaza Strip.

As can be imagined, many challenges were faced by our partners and their teams on the ground who themselves were going through hunger, displacement, loss of their homes and loved ones as well. Many challenges were overcome including overwhelming demand, security, logistical barriers requiring careful coordination, operational disruptions and relocation of kitchens several times, and rising costs due to blockade.

Thank you to all who are donating towards the Palestine Relief efforts, please continue to do so as the needs in the region will be continuous for years to come. ♦



Gaza



Afghanistan



Sudan

Sudan Relief

In the past 2 years, Hidaya Foundation has funded more than \$1 million of food assistance to the displaced people of Sudan who are in the midst of a terrible civil war. Food assistance has been given to over 400,000 people via food packages, cooked meals, and qurbani meat. Hidaya has pledged another \$200,000 for more food assistance to displaced families who have no other means of feeding their families, which should be distributed by year's end. **About \$50** can support a family for a month with food assistance. Please continue to support the people of Sudan during this most difficult time. ♦



Sudan

Afghanistan Earthquake

A devastating 6.0 magnitude earthquake struck Kunar province in the eastern part of Afghanistan on August 31, 2025, destroying entire communities and damaging critical infrastructure and leaving many villages isolated.

Hidaya Foundation began working with our partner near the epicenter from day one to provide shelter, tents, carpets, tarps, household items, medicine and medical support, food packages, warm meals, and water tanks. So far, \$50,000 has been spent to help around 4,000 people with food and medicine, and camps with bathrooms, kitchens and water supplies to be set-up for hundreds of families. ♦



Afghanistan



Gaza

Pakistan Flood Relief

Hidaya is focusing flood relief efforts in Rahim Yar Khan, Punjab, where we have a district office. We have done a massive distribution of over \$600,000 worth of supplies to approximately 15,000 families residing in over 150 villages located along the Chenab River. Each family is receiving packages of 50 kg rice, 5 kg chickpeas, 5 kg dates, 2 pcs ladies dress and 8 winter jackets/coats/sweatshirts. **Each package costs about \$40.**

There is also a great need for rebuilding homes, livestock restoration, agriculture assistance to farmers, and continued food ration support until crops are regrown, and support will continue in these areas in shaa Allah. Please donate Zakat and Sadaqah towards the disaster relief and ongoing assistance of the region. ♦



Pakistan



Gaza

Job Skills Training - Education for Over 4,000 Youth Daily

Over the last few years, Hidaya has been paying close attention to the fact that countless children are dropping out of schools in Pakistan due to poverty and general cost of living. Life has become very expensive for most and joblessness is rampant. Parents can not afford to support their children. To offer some relief, Hidaya is offering several courses to middle school and high school aged students under our Job Skills Training project, in which students are caught up to their level of education as well as offered education in various trades and professions.

Students who live within 15 km and attend our classes are given about **\$50 in stipend**, and all are Zakat deserving. We also sponsor lunch for students and feed them biryani daily as lunch via our One Million Meals cooked meals project (**\$1-2 per meal**).

Different courses offered under our Job Skills Training (JBST) project currently include:

JBST Life Changing: 11th to 12th grade aged students are caught up with their general government level education. Many additional classes are also offered including: English, Computer Literacy, Tajweed, Chemistry, Math, Health (Physiology and How to Manage your Body), How to Start a Business, and Ethics (Moral Values and Decay in Society). During the school year, there are about 500 students, and for summer courses we have 2,770 students attending these classes.

JBST 1-10: 1st to 10th grade aged youth are given the opportunity to catch up to their basic level of education based off of government curriculum. For children who never went to school or who dropped out in grades 5-8, to fill the gaps takes 18 to 27 months to finish based on where they stand for basic education. A total of 500 students are generally enrolled in these classes at any given time.

JBST Coaching/Tutoring: After school learning is offered for students of all ages to help catch up and excel in their studies. A total of 2,300 students are currently enrolled, and we anticipate that to grow to over 5,000 students in the coming months.

JBST On Job Training: Hidaya is always in need of electricians, solar installers, carpenters, masons, welders, gardeners, security, warehousing, stitching, drip irrigation, farming (vegetables, rice, wheat), and value added businesses such as converting date crops to preserved dates, making banana chips, roasting chickpeas, etc. A total of 550 students are currently receiving training in various fields, and a lot more admissions are going on and expected to increase to around 1,000 students in the coming months to train a work force who may stand on their own feet in time. ♦



Widow/Orphan Support - Over 15,000 Orphans Supported From 12 Countries

Hidaya Foundation is currently supporting over 15,000 orphans and 7,000 of their widowed mothers or caregivers from 12 countries. Orphans and their widowed mothers or caregivers are currently supported with a monthly cash stipend of \$50 - \$80 (\$40 per widow/caregiver and \$10 per orphan for up to 4 per family) in: Pakistan, Bangladesh, Sri Lanka, Afghanistan, Cameroon, Guinea, Gambia, Zimbabwe, Ethiopia, Somalia, and Turkiye (including Syrian refugees). Please donate towards Widow/Orphan Support, and help the most vulnerable of our societies. ♦



Afghanistan



Zimbabwe



Somalia



Turkiye

1446 Qurbani/Udhiya Report

With the Blessings of Allah, this year, Hidaya Foundation arranged 7,350 shares of Qurbani/Udhiya on behalf of our donors (5,635 ox/buffalo shares or 805 ox/buffalo, and 1,715 goats/sheep).

Meat was distributed among some of the poorest people in the world in the following countries: Pakistan, Bangladesh, Myanmar/Burma, Nepal, Cameroon, Guinea, Sierra Leone, Senegal, Gambia, Togo, Kenya, Somalia, Somaliland, Ethiopia, Uganda, Zimbabwe, Tanzania, Sudan, and Yemen.

This year's Qurbani project benefited over 60,000 families (300,000 people). ♦



Financial Report for 2024

With the Blessings of Allah, on May 9, 2025, Hidaya Foundation successfully completed its 2024 financial audit. In 2024, Hidaya Foundation had an overall management **overhead of just 5.38%**, meaning about 95% of all funds received go towards benefiting the deserving through our many projects. This year in 2025, we are on pace to be around the same percentages again.

Full financial statement (as well as previous year statements) are available for review at:

www.hidaya.org/financials. ♦



HIDAYA FOUNDATION Statement of Revenue and Expenses Year Ended December 31, 2024

Management Overhead

5.38%

EXPENSES

	Program Expenses	Management and General	Total
Program Grants	\$ 12,857,295	\$	\$ 12,857,295
Payroll	458,597	240,706	699,303
Marketing		128,326	128,326
Postage and Shipping	122,290	39,779	162,069
Bank and Merchant fees	107,040	451	107,491
Advertising		123,905	123,905
Insurance	1,808	130,284	132,091
Rent	58,505	12,000	70,505
Supplies	3,057	4,977	8,034
Professional fees		40,820	40,820
Utilities	1,730	21,346	23,077
Travel	15,060	2,915	17,975
Repairs and maintenance	3,591	2,258	5,850
Taxes and Licenses	2,341	2,716	5,057
Dues and subscriptions		13,042	13,042
Total expenses	<u>\$ 13,631,314</u>	<u>\$ 763,526</u>	<u>\$ 14,394,840</u>

REVENUE

Gifts and contributions received	13,947,965
Investment income	242,485
Total revenue	<u>\$ 14,190,450</u>

Donation Form

Name |

Email |

Address |

City |

State |

Zip |

Phone |

Signature |

Date |

Card No |

Expiry Date: (mm/yy) |

Visa, Master, Disc, Amex

Zakat (Obligatory Charity)

Sadaqah (Charity)

Disaster Relief (Palestine, Sudan, Afghanistan, Pakistan)

Job Skills Training

Widow/Orphan Support (\$50 - \$80 per month)

Other : _____

Other : _____

Total

Zakat

Amount

Monthly

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

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 so we can properly set-up your donation. By signing, I would like to make this a monthly donation for the project(s) that I have filled in above.*

Signature: _____

Starting Date: _____