

Beneficiaries' Appreciation for Services of CWF

Education

Faiza Nishat of Giridih, Student of Girl Boarding School, Topia, Giridih -We had never imagined that we could see and use the computer, provides an opportunity to learn modern technology along with religious instruction in my school.

Sadaf Yasmin of Champaran, Student at Girl Boarding School, Topia, Giridih- My father got myself admitted in this boarding school and my father died but my teachers helped me to overcome vacuum created in my life. I pray to Allah to grant success in both the worlds to all my well-wishers at CWF and my school.

<u>House</u>

Razia Khatoon, Giridih - After the death of my husband, my in-laws sent me back to my parent's home which was a difficult situation. CWF felt my pain and provided me house. It is a blessing for me. May Allah provide high position to its provider.

Md. Ansar, Radhwa- My home was covered by polythene sheets. I had never dreamt of owning a house. After construction of my house by CWF, now I am protected from rain and sun. I pray to Allah to save its provider from all troubles in life.

Bathroom

Abdul Rahman, Radhwa-I am a poor man and people take advantage of poverty. Due to lack of bathroom my daughter used to go to another place as a result of which she was blamed. But thanks to CWF that bathroom for my family was constructed and our dignity was restored. May Allah give health and prestige to its provider.

Tube well

Reverted Muslim, Pahri Dih, Giridih- Due to reversion to Islam I was socially boycotted and my drinking water supply was cut. CWF provided me tube well which helped my entire family. May Allah grant success to its provider.

Md. Naushad, Nematullah Dhamni- I used to manage drinking water for my family but it was great difficulty in taking bath for women in my family. Tube well was out of bounds for me due to poverty. Tube well provided by CWF has changed our life. We are thankful to Allah and CWF.

Marriage

Wife of Late Rojan, Roh-The bed provided by CWF helped us save marriage of my daughter as I couldn't manage it due to poverty. May Allah grant success to its provider.



The Prophet Muhammad (peace be upon him) said: "Save yourself from hellfire by giving even half a date-fruit in charity." - Sahih Al-Bukhari, Volume 2, Hadith 498



The Prophet Muhammad (peace be upon him) said: ''Blessed is the wealth of a Muslim from which he gives to the poor, to orphans and to needy travelers.'' (Sahih Al-Bukhari, Volume 2, Hadith 544).

In the last fourteen years while working in India and Pakistan, Charity Way Foundation has found that these places need great deal of our attention. In many parts of these countries, education of children and health are in challenging state. Alhamdulillah due to efforts of CWF, thousands of people are benefitted in the states of Bihar and Jharkhand of India, also Karachi and its suburb in Pakistan. It has so far worked in the areas of education, health, housing, safe drinking water, vocational training and self- employment.









"They ask you about giving: say, "The charity you give shall go to the parents, the relatives, the orphans, the poor, and the traveling alien." Any good you do, God is fully aware thereof." [2:215]

<u>Health Care (\$77,783.24)</u> India

Eye Surgery

Charity Way Foundation's eye surgery program is one of its longest running and successful programs. In 2012, CWF conducted **179** eye surgeries. All of these surgeries were free of cost for each patient.

Medical Camp

CWF arranged medical camps at chonra in Sheikhpura district & Kawakol in Nawada district of Bihar. These camps provided basic medical support and eye check-ups for **1065** patients.

Immunization

Camps for Hepatitis-B and Tetanus Immunization were arranged in Mananpur, Purbi Lalpur in Bihar & also in Topia of Jharkhand. A total of **520** Tetanus and Hepatitis-B vaccines were given to children.

Health Clinic

The clinic in Patna City, Shifa Clinic-1 which was started in December of 2006, has taken care of **4500** patients in 2012 at a cost of **\$ 1.45** per patient. This clinic has a good pathological laboratory facility and provides basic medication to all patients.

A new clinic, Shifa Clinic-2 started functioning from Dec 2012 at Hajiganj in suburb of Patna. This is a clinic much needed in this suburb of Patna. Both these clinics are catering to the medical needs of local population of Patna City.

Others

More than 35 other patients were helped in the form of surgeries and medication in villages and



Ibn Abbas related that the Prophet said: Any Muslim who gives a Muslim a garment to wear will be in Allah's safekeeping as long as a shred of it remains on him. (Ahmad, Tirmidhi)









You shall observe the Contact Prayers (Salat) and give the obligatory charity (Zakat). Any good you send forth on behalf of your souls, you will find it at Allah. Allah is seer of everything you do. [2:110]

towns of Jharkhand and Bihar.

Pakistan

Thalassemia & Cancer

In the year 2012, CWF provided six infusion pumps, three Cardiac monitors, One Generator and a Laboratory Refrigerator to the Afzaal Memorial Thalassemia Hospital in Karachi. Treatment for Cancer and Thalassemia is extremely expensive and no single organization or hospital can afford the cost alone. CWF is continually helping and taking care of adult Cancer and Thalassemia patients as well.

Health Clinic

CWF is sponsoring four permanent clinics in the suburbs of Karachi located at Sachal Goth, Lasi Para, Goth Dhani Baksh and at Kamran Chaurangi. These clinics together provided healthcare to 82,576 patients at a cost of 56 cents per patient in 2012. All these clinics provide 95% of all medication free of cost to their patients. We have also started pathological Laboratory services to our patients living in remote areas.

Education (\$86,489.93)

RahbarCoaching Center

In 2012 one new educational project was started by CWF in Bihar. It is our second "Rahbar Coaching Center" sponsorship. It started at Jogachak village of Kawakol in Nawada district of Bihar with the collaboration of Bihar Anjuman. It is free of cost coaching classes for class 8, 9 and 10 for children coming from extremely weak financial background. It has benefitted **65** students in its maiden year which included first generation school going girls belonging to marginalized families. In its first year **90%** students succeeded in the grade 10 board examination.



Anas related that the Prophet said: If any Muslim plants something or sows seed from which a man, a bird or an animal eats, it counts as a charity for him. (Bukhari, Muslim)

O you who believe, you shall give to charity from the provisions we have given to you, before a day comes where there is no trade, no nepotism, and no intercession. The disbelievers are the unjust. [2:254]

The first one was started in 2011 which is located at village Jadua in Vaishali district of Bihar. Since then 240 students have been benefitted. In its second year of sponsorship 100% students have been successful in grade 10 board examination.

CWF started collaborating with 'Rahmani-30' which is a unique organization of Bihar. It prepares class 10 young and bright Muslim students for the prestigious Indian Institute of Technology (IIT) free of cost which includes their two years stay.

An-Noor English School

An-Noor English School was started in Kawakol block of Nawada district in 2008 and in a short span of time it became a model in the vicinity. The school serves more than **350** students from Play group to grade 6. After the purchase of land in 2011 and construction of **4** class rooms with excellent bathroom facilities on two floors; the process continued in the year 2012 and **3** more floors were constructed. Each floor has **4** classrooms, office and adequate bathroom facilities. With the availability of new facility the school has sufficient space for future growth.

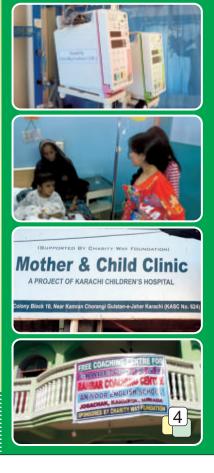
Another small piece of land was purchased next to the current building of An-Noor School to make a small playground for students. It is used to facilitate co-curricular activities. Besides this, one small vehicle was added in the school to facilitate easy transportation of students and teaching staff reaching school from remote areas.

Ashraf Jahan Educational Complex

The girls' boarding school was adopted in 2008 in the village of Topia in Giridih district of Jharkhand. It is performing very well with more than 85 girls who live in the boarding house. CWF is continuously supporting the food program and vocational skills at this facility. In 2012 CWF provided major books and proper curriculum to this school. This year for the first time all girl students and faculty of the school went for the excursion trip outside the school facility.



Abu Huraira narrated that the Prophet said: The best charity is that which is practiced by a wealthy person. And start giving first to your dependents. (Bukhari)











Those who spend their money in the cause of GOD, then do not follow their charity with insult or harm, will receive their recompense from their Lord; they have nothing to fear, nor will they grieve. [2:262]

Phuldih School

Phuldih School has been supported by CWF since its inception in 1998 and CWF is in continually working with it. This boarding school has **31** full time students; CWF supports teacher salaries, food, clothing and all other expenses. This school also provides education to at least **100** students from the surrounding areas. In 2012 another solar energy system was added to the school. A total of **18** students graduated in Hifd (memorization of Quran) Program of this school till now.

One new Hifd Program started at Masjid Hayat, Giridih in 2012.

Azad Islamic Education Center

CWF supports Azad Islamic Education center in Giridih town of Jharkhand, which has a full boarding facility. Since inception, CWF continually helped them to meet their deficit for its operational cost. This school has **45** boarding students. One full time English teacher has been appointed by CWF.

Ishatul Islam School

Three orphan students of Ishatul-Islam School in Bihar Sharif is fully supported by CWF. It includes food, lodging and all other major and minor expenses. This school is also provided with a teacher to teach 180 day - scholar students.

Maktab Schools

Forty Eight (48) Maktab schools are operating in the states of Jharkhand and Bihar. CWF takes care part of the salary of all teachers teaching in these schools. These schools provide basic education to more than 2,600 students. These are situated in such areas where no proper education facility is available and this becomes the only source of education for them. CWF also supplied books, supporting goods and other necessary supplies to various schools in Bihar and



The Prophet Muhammad (peace be upon him) said: "The believer's shade on the Day of Resurrection will be his charity."- Al-Tirmidhi, Hadith 604

Kind words and compassion are better than a charity that is followed by insult. GOD is Rich, Clement. [2:263]

Jharkhand.

Incentive to Teachers

Bonus was awarded to more than 80 teachers and other staff of schools in Jharkhand and Bihar state. This surprise helps to improve overall school performance.

At Eid time teachers always get bonus which is an unusual gift for teachers of the school.

Teachers Training Workshops

CWF arranged many training sessions for teachers to improve the educational practices in most of the areas in different parts of Bihar and Jharkhand. It included workshops on Right to Education Act, 2009, Pedagogy, Child psychology and Computer application.

Stipend

Several other students were supported in different parts of Bihar and Jharkhand for other educational needs. CWF picks good student belonging to low income families for his/her career growth.

Ramadan Projects (\$47,673.39)

Ramadan Package

The successful program started in 2008 to support entire family from the first day of Ramadan till the Eid celebration is continued in 2012. This year it helped **135** families in different part of Bihar and Jharkhand state. This program provides all of the needs of a home. They don't even need to buy salt or matchboxes for that month. It includes all grocery for the month and the clothing for the day of Eid. It covers average six members of a family.



The Prophet also said: "Give charity without delay, for it stands in the way of calamity." - Al-Tirmidhi, Hadith 589

















Any charity you give, or a charitable pledge you fulfill, GOD is fully aware thereof. As for the wicked, they will have no helpers. [2:270]

Sahoor and Iftar Package

Sahoor and Iftar packages were distributed among 634 families. This package contains raw material for iftar and sahoor. These packages were enough for two-person family for the whole month of Ramadan at two meals per day.

Eid Package

CWF distributed a Chicken, Sewai and Sugar among **645** families a day before Eid. This way they could celebrate the day of Eid. CWF added Chicken from 2011 to this program where other meat was not possible to deliver.

Fitra Program

More than **1,200** families received rice and flour from Fitra program. It was distributed in the first 10 days of Ramadan. CWF provided **940** women-clothing (Saries etc), **1,146** suits to young girls, **590** men-clothing and more than **522** young children were provided Eid Clothing.

Iftar Program

One full month of iftar program was arranged for more than **35** families. Cooked meals were given to the families who were fasting and having tough time to get proper food to break the fast. Also, **17** iftar meals were arranged in different villages that provided a good meal for more than **5,100** people.

Eid Meat Program

Animal Sadaqas were done (13 Cattle and 12 Goats) a day before Eid to provide meat to the families which usually don't get meat.

Eid Fair for Children

An Eid fair was arranged in Kawakol, Phuldih, Radhwa village of Bihar; and Topia village of



The Prophet also said: "Every act of goodness is charity." - Sahih Muslim, Hadith 496

CHARITYLIC FOUNDATION







Those who give to charity night and day, secretly and publicly, receive their recompense from their Lord; they will have nothing to fear, nor will they grieve. [2:274]

Jharkhand. It has made an Eid day a big day of celebration for at least 2,500 children. It provided some activity and free food for those children who are unable to celebrate the Eid day. More than 100 families were given some monetary support few days before Eid to cover some miscellaneous needs prior to Eid.

Qurbani and Sadaqa (\$38,234.83)

Qurbani at EidulAdha

This year, **143** Cattle and **176** goats were offered for qurbani. This provided meat for approximately **7,000** families. This program provides meat to some of the families who wait for the whole year to receive some meat for their families.

Sadaqa

Sadaqa of **73** cattle provided meat for more than **3,000** families and of **83** goats provided meat for more than **800** families.

Five big lunch/dinner meals were arranged in at Deen Bandhi village School. This program fed more than 500 students and Staff.

Housing (\$22,402.51)

House Construction Seven houses were built. 5 houses were built Nawadih, Radhwa, Jogachak, Dhamni of villages in Bihar; and 2 houses in Dhaba, Girniya villages of Jharkand.

Bathroom Construction

Three (3) Bathroom facilities were provided in one of the Madrasa School in Giridih District of Jharkand at JamuaTand, Kharpoka. This school having more than 70 students had no Bathroom



The Prophet Muhammad (peace be upon him) said: "Blessed is the wealth of a Muslim from which he gives to the poor, to orphans and to needy travelers." - Sahih Al-Bukhari, Volume 2, Hadith 544





If the debtor is unable to pay, wait for a better time. If you give up the loan as a charity, it would be better for you, if you only knew. [2:280]

facility in the past.

Ten bathroom facilities were built in 2012. **5** of them were in Dhamni, Bijho, Radhwa of Bihar and **5** in Giridih, Karudih, Phuljori, Lachudih of Jharkhand.

Drinking Water Facility

18 tube wells were installed in Bihar and Jharkand. Out of which **14** in villages of Dhamni, Bijho, Bhuntola, Kawakol, Bela, Supaul of Bihar and **4** in Shaharpura, Phuljori, Mathura Singha, Lakhanpur Pahari, Tumadaha in Jharkhand.

Besides above tube-wells in several house were repaired and renovated in various villages.

Stipend & Food Program (\$17,579.09)

Stipend

About **249** families that included widows, elderly or physically challenged were helped by quarterly ration program. In the villages, most people go through a tough financial situation. This ration program facilitates basic needs (rice/flour/lintel etc.) for 2 person family.

Food Program

Forty three (43) students including 4 orphans are provided basic assistance to thrive in the school. These students are in Deen Bandhi School and CWF helps them get breakfast and other basic needs.

Mosque (\$1852.23)

A mosque in Bihar Sharif at Takia Par was provided with a tube well and a complete ablution place. The tube-well with a facility of water storage tank helps the families living near by a lot.



Ab M s reported, The Prophet, peace and blessings of All h be on him, said: "Sadagah is incumbent on every Muslim."

Who give to charity during the good times, as well as the bad times. They are suppressors of anger, and pardoners of the people. GOD loves the charitable. [3:134]

A mosque in Deen Bandhi in village of Bihar was helped with prayer rugs which saves people from heat and cold on floor in summer and winter seasons respectively.

Vocational Training Centers (\$ 8,102.88)

All of CWF run vocational centers are for young girls and women. It was found that in the slums and villages most of the girls either don't go to school or there were no schools in that area. Girls and young women learn a skill which they can use at home and sell the goods in market to earn extra money.

Year 2012 was the first year when CWF arranged a ceremony for all of the graduates from three centers of Nawada district. In this ceremony **19** students were provided with sewing machines and **20** with cooking cookers.

CWF is helping and managing 12 sewing vocational centers for the last few years in Ayub School, Loha Ka Pul, Batau Kuan, Khara Kuan of Patna as well as in villages of Jana, Asthawan, Roh, Kawakol and two in Pakri Barawan along with Rajabitha and Baghadih in Jharkand. These centers provide facility to at least 360 girls per year.

Two Zari Work centers are also under the supervision of CWF, one in Ayub School and another in Pakri Barawan. This is highly needed skill in the market and these young women can earn a good living by learning this skill. These centers train at least **50** skilled young women and girls every year.

This is second year CWF provided certificates to each of the students in some centers for the completion of course.

Marriages (\$6,453.92)

CWF provided the needed supplies and assistance to facilitate marriages of 44 women and



Abbas related that a man asked the Prophet, Tell me what should I do to be admitted to Paradise and he (the Prophet) answered: "Worship Allah associating nothing with Him, observe Salat, pay Zakat and strengthen the ties of kinship". (Bukhari, Muslim)















Your real allies are GOD and His messenger, and the believers who observe the Contact Prayers (Salat), and give the obligatory charity (Zakat), and they bow down. [5:55]

young girls in different villages of Bihar and Jharkhand state of India.

Business (\$717.52)

Charity Way Foundation seeks to help families become self- sufficient and earn their own livelihood.

Small Business

CWF had provided capital to ten families for vegetable, fruit, fish and chicken business. We have low overhead as money is recollected because it is an interest free loan.

Carry Bag Making Center

CWF dream project is continually running which was started in 2011. A total of **30** individuals are engaged in this business, **23** women and **7** men of Kawakol at Nawada district of Bihar. Many of these women used to earn INR **40** to **60** per day by cutting woods in the jungle. Now they are securely working from their home and making INR **100** to **160** per day.

General (\$15,147.91)

Winter Items

A total of 1873 blankets and 30 razai were distributed in different areas of Bihar and Jharkhand during times of extreme cold weather. Also, 200 Sweaters were provided to young boys and girls; and 150 women were provided Shawls.

Fruits Distribution

CWF distributed mangoes to more than 350 kids. These kids do not get to enjoy this fruit often so it was a great treat for them.

Monetary Help

Few families were helped with minor cash to get some urgent items for their families.

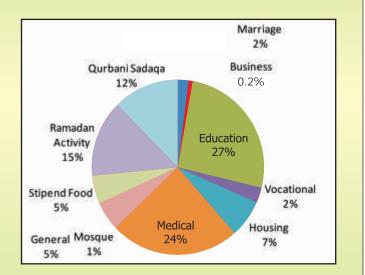


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Itemized Expenses Year 2012-13

Purpose	Amount \$
Marriage	6,453.92
Business	717.52
Education	86489.92
Vocational	8,102.88
Housing	22,402.51
Medical	77,783.23
Mosque	1,852.23
General	15,147.90
Stipend Food	17,579.09
Ramadan Activity	47,673.39
Qurbani & Sadaqa	38,234.83
Total	322,437.47



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The Messenger (peace and blessings of Allaah be upon him) said: "When a man dies, his good deeds come to an end except three: ongoing charity, beneficial knowledge and a righteous son who will pray for him." Narrated by Muslim, 3084.





Mission

Charity way foundation was established in the year 1999. It is 501-C3 US Tax Exempt organization. The mission is to work in the poverty affected areas of India and Pakistan.

The focus of operations in the past 14 years has been following areas of concerns:

- Medical assistance. It includes medical equipment for Non- Profit hospitals, establish clinics, immunization, surgeries and medical camps in remote areas.
- Promote education. It includes building schools in remote areas, helping existing schools to provide better education facility, help needy and meritorious students for obtaining professional degrees.
- Provide small business for the families.
- Provide clean drinking water.
- Providing housing to people who don't have proper shelters.
- Provide relief to flood or earth quake affected areas.
- Food and ration program for old widows or orphans.
- Helping families to arrange marriages for their daughters.
- Build/renovate and provide facilities to mosques.
- Clothing and blankets for needy.
- Ramadan program like iftar packages, fidya, clothing, etc.
- Eidul Adha /Udhaya program.

Vision

Charity Way Foundation envisions healthy communities, mentally, physically, educationally and monetarily in the states of Bihar and Jharkhand in India and Karachi in Pakistan.



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Charity Way Foundation

Non-Profit Tax Exempt (501-C3 Organization) Tax ID 41-1983021

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By Check:

Please make check payable to Bank: Charity Way Foundation Mailing address: 6268 Shetland Dr. NW Rochester MN 55901 **Direct Deposit :**

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