

"Every penny you give goes directly to those in need—100% for the beneficiaries, zero overhead."



Qurbani Sadaqa



Ramadan & Eid



Education



Vocational Training



PROJECT REPORT 2024



Housing & Water



Stipend Food



Health care



General

Total Beneficiaries: 323,948
Total Cost: \$552,618.42

Charity Way Foundation

Write a cheque to: Charity Way Foundation



12970 Legacy Creek Pkwy NE Blaine MN 55449



(507) 990-0527

Online donation at:

<https://www.feelingblessed.net/charityway>

E-mail: charityway@yahoo.com

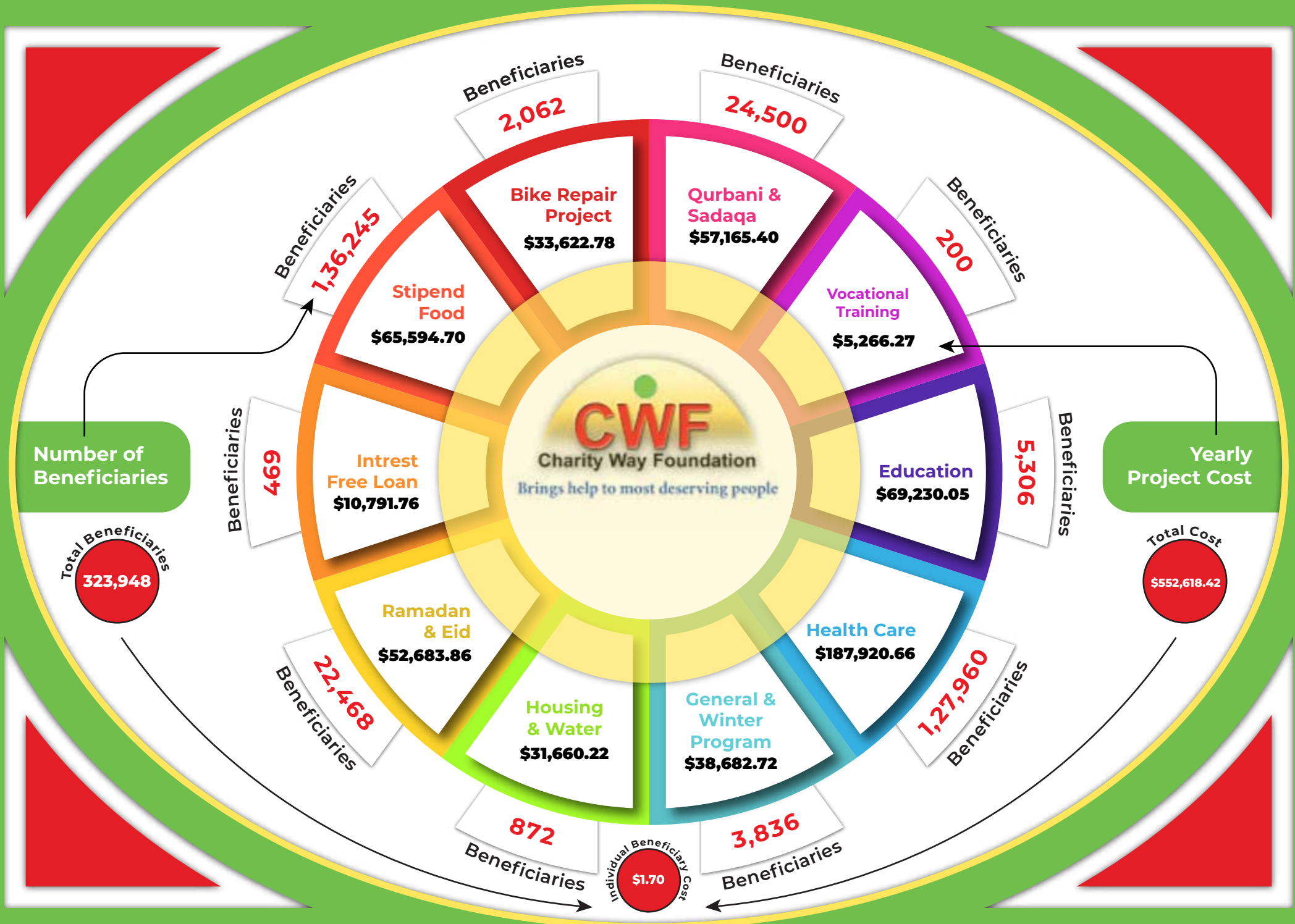
Website: <http://charityway.net>

Tax-ID (501) (c) (3): 41-1983021

"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."

[The Holy Quran 2:274]

Zelle through charityway@yahoo.com
Please provide your e-mail in the memo of Zelle donation.



Beneficiaries Speaks

1. **Mohammad Shayan Mustaqeem, Touheed Colony, Karachi, Pakistan.**

My mother is the beneficiary of health card. She was suffering from abdomen pain and was in an emergency condition. She got treatment in Ziauddin Hospital. My family members are very happy & thankful to Charity Way Foundation.



2. **Aalain, Salim abad Karachi, Pakistan.**

I was unable to join E-CAT classes due to financial issues as my father does not have any stable job. I joined the scholarship test program of Charity Way Foundation and after preparing for an examination under this program, Now I got admission in Federal Urdu University Karachi in BSCS (Computer science). I have also received financial assistance from Charity Way Foundation of 55000/= PKR. I am thankful to the Charity Way Foundation for supporting me and making my dream true.



3. **Mohammad Salman, Khalil Market, Karachi, Pakistan.**

I took an Interest Free Loan for my business. I am a vegetable supplier and I took 30 thousand Loan which was Riba free. I increased my income through this loan. I am very thankful for the Charity Way Foundation.



4. **Mohammad Qurban, Jogachak, Kawakol, Nawada, India.**

During Eidul Adha, I receive a good amount of meat, which is enough for my family to celebrate the festival. May Allah bless my family with good health and long life, and grant the same to others.



5. **Feku, Paradiya, Nawada, India**

I am a blind person and a beneficiary of the monthly ration program. This has been a great help to me, as I no longer need to buy ration from outside. May Allah bless my benefactor with the best rewards, and I pray for their long life so they can continue supporting people in need like me.



6. **Yasmin Bano, Roh, Nawada, India**

During my training at the Roh Silai Centre, I learned cutting and stitching skills, which enabled me to earn a dignified living. Now, I receive orders from people. May Allah bless and protect my benefactor, who helped me by providing training to support my livelihood.



7. **Farahdeeba Sadaf, Kawakol, Nawada, India**

In the 2024 board exams, I secured 90% due to the excellent education I received at the coaching center at An-Noor English School. It was a beacon of hope for students like me, who face financial challenges. I am deeply grateful to those running this program in Kawakol.



CHARITY WAY FOUNDATION

Founded in 1999, Charity Way Foundation (CWF) is a 501(c) (3) U.S. tax-exempt organization that has served impoverished communities in India and Pakistan. Over **26 years**, CWF has assisted hundreds of thousands of families in Bihar, Jharkhand, Uttarakhand, Uttar Pradesh, Tamil Nadu, Telangana in India, and Sindh in Pakistan. Its key focus areas include healthcare, education, food, clothing, housing, water, vocational training, interest-free loans, bike repair, winter clothing and other similar interventions.

Bike Repair Project (\$33,622.78)

From 2023 Nov, the CWF successfully repaired **2,062 individual** bikes in Karachi, providing essential support to the community. Under this project, 20% is contributed by beneficiary and 80% by CWF. Beneficiaries include Foodpanda and Bykea ride, food and grocery delivery earners and students



Health Care (\$187,920.66)

At CWF, we are committed to restoring vision for individuals in rural India suffering from cataracts, along with addressing other medical conditions that require surgery. In Pakistan, we support underserved communities by providing health cards, assisting cardiac patients, and offering support for dialysis treatments. Additionally, we operate medical clinics in both the countries, catering to a large number of patients in need of care.

"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; Allah is fully aware thereof." [The Holy Quran 2:215]

India :

Cataract eye surgery is one of the oldest and most successful programs of the foundation in India. We organize free health check-up camps and cataract eye surgeries in many villages of Bihar.

We organized **9 health check-up** camps in Akbarpur, Andharbari, Roh, Dhamaul, Baghi Bardiha, Kumhrawa (Nawada), and Bihar Sharif (Nalanda), attended by over **2,400** people. This led to cataract surgeries for **377** patients (ages 14-75), with all expenses—surgery, tests, medicines, spectacles, and meals—covered by CWF at a cost of **\$35** per patient.

Shifa Health Centre in Patna City has been providing basic medical care since 2006. This year, it treated over **1,893** patients at a cost of **\$3.12** per patient, with free basic medications.

In Rasul Nagar, Nawada district, **338** boys received circumcision (Khatna) with full medication, including tetanus injections.

Additionally, surgery and medical support were provided to **3** patients in Bihar and Jharkhand



Pakistan :

In 2024, Charity Way Foundation launched its Health Card Program, issuing **5,633** cards to date, aimed at providing affordable healthcare to underprivileged and low-income individuals. The Health Card offers coverage of up to Rs. 400,000 for medical expenses, including maternity coverage of up to Rs. 60,000. While the premium is Rs. 5,000, low-income individuals can access the card for just Rs. 2,000. The program is accepted at **102** hospitals across Karachi, improving healthcare access and reducing financial burdens for cardholders. This initiative demonstrates CWF's commitment to social welfare, setting a standard for future efforts to support those in need.

I heard the Messenger of Allah (saws) saying, "Save yourself from the (Hell) Fire even with half a date (to be given in charity); and if you do not find a half date, then with a good pleasant word."

[Hadith Sahih Al-Bukhari 4.793]

CWF operates four fully-equipped clinics in Karachi—located in Lasi Para, Sachal Goth, Goth Dhani Bux, and Kamran Chorangi—offering outpatient care, medications, lab services, and pharmacy facilities. These clinics have collectively served 100,324 patients, achieving an impressive 98% medication success rate. All services are provided at an affordable cost of just \$0.90, ensuring accessible healthcare for all.

The CWF donated **3** state-of-the-art dialysis machines to the Mohammad Siddiq Memorial Society, enhancing medical care at their Lalukhet branch in Karachi. Additionally, CWF extended its support to the SSWAB Trust in Karachi, furthering its efforts to provide vital dialysis facilities to those in need. Through these initiatives, CWF continues to make significant strides in improving healthcare accessibility and quality in the community.



Education (\$69,230.05)

India :

We, at CWF strongly believe that education empowers people and improves chances of life success. With this thought we are running schools, supporting Maktab, and motivating teachers to perform efficiently.

An-Noor English School, established in 2008 in Kawakol, Nawada, Bihar, serves over **300 students** from **Playgroup to Grade 8**. With **18 staff members**, the school uses effective learning technology. This year, students visited Krishi Vigyan Kendra, Sarvodaya Ashram, and Rajgir, displayed science models, and participated in the annual sports competition. Community members praised the school's impact on their children's development through various activities.

"You cannot attain righteousness until you give to charity from the possessions you love. Whatever you give to charity, Allah is fully aware thereof."

[The Holy Quran 2:215]

Since 2012, CWF has sponsored a free coaching program at the school for Grade 8 to 10 students from government schools, focusing on girls who drop out due to financial and social reasons. With **52 students and 5 teachers, this year, all 10 girls** appeared for the Grade 10 board exams and passed, with 9 achieving first division and one scoring 90%.

Established in 1998, Madarsa Islamia Darul Falah in Phuldeeh village in Nawada district is supported by CWF, providing boarding for **30 students**. CWF covers teachers' salaries, food, clothing, and other expenses. The school also educates over **70 local students** through daily short-duration classes. High-performing students are recognized and awarded for their achievements.

At Madarsa Ishatul-Islam in Bihar Sharif, CWF fully supports a few orphaned students, covering their boarding, lodging, and all other major and minor expenses.

CWF supports a school at Masjid Hayat in Giridih, providing boarding for **16 students**, with 1 teacher and 1 cook. These students are enrolled in grades 2 to 8 for contemporary education.

At Ashraf Jahan Complex in Village Topia, Giridih, we run a maktab for **250 local students**. Additionally, we support **22 maktab schools** in Jharkhand and **13** in Bihar by contributing to teachers' salaries. These schools, located in remote areas with limited educational resources, provide basic education to over **4,000 students**.

CWF assist students with educational expenses such as admission, tuition fees, and books. We also provide books, supplies, and other essentials to schools in Bihar and Jharkhand.

To motivate teachers, CWF awarded bonuses to over **85 teachers** and staff in schools across Jharkhand and Bihar, encouraging improved school performance.



Allah's Messenger (saws) said, "Give (in charity) and do not give reluctantly lest Allah should give you in a limited amount; and do not withhold your money lest Allah should withhold it from you."

[Hadith Sahih Al-Bukhari 3.764]

Pakistan :

The Education Support Program assists underprivileged children by covering school fees and providing essential items. It supports **40 children** from various schools facing financial barriers to education.

We have supported **813 children** with dresses, uniforms, shoes, bags, and stationery, easing financial burdens, enabling them to stay in school, and improving their academic performance.

Charity Way Foundation's Scholarship Project offers financial aid to deserving students excelling in competitive exams. Of the **600** test-takers, **80 students** were selected for intensive preparation, and those admitted to prestigious universities like NED, Federal Urdu, and Dow University received **Rs. 55,000** each. The program empowers underprivileged students, helping them pursue higher education and shaping the next generation of professionals.



Qurbani-Sadaqa (\$57,165.40)

India :

This year, **51 cattle** and **30 goats** were offered for Qurbani as part of CWF's ongoing efforts to provide relief to underserved communities. The meat from these sacrifices reached over 8,870 people living in the remote villages of Bihar and Jharkhand, where access to fresh meat is limited. For many of these families, receiving meat through the Qurbani program is a rare and much-anticipated event, often being the only time in the year they

"You shall observe the Contact Prayers (Salat) and give the obligatory charity (Zakat), and obey the messenger, that you may attain mercy."

[The Holy Quran 24:56]

can afford or access such a vital source of nutrition. The program not only alleviates immediate food insecurity but also brings joy and a sense of inclusion during the festive season, allowing families to celebrate Eid with dignity and sustenance. Through this initiative, CWF helps bridge the gap for vulnerable communities, providing nourishment and support during a time of communal celebration.

The Sadaqa program provided **5 cattle** and **6 goats** to support families in need, offering both sustenance and compassion. The meat from the 5 cattle benefited over , while the **6 goats** provided meat for more than **60 families**. For many of these families, particularly those in impoverished areas, access to meat is often a luxury they cannot afford. Through this generous act of Sadaqa, CWF ensured that these families could experience the joy and nourishment of fresh meat, especially during times when resources are scarce. This initiative not only met an immediate nutritional need but also fostered a sense of community, care, and solidarity, helping families celebrate with dignity and hope.



Pakistan :

CWF's Qurbani program, supported by generous donors, involved the sacrifice of **65 cattle** and **85 goats**. From the cattle, **2 kg** meat packet were distributed to over **3,000 families**, benefiting approximately **18,000 individuals**. The goats provided about **865 kg** of meat, which was distributed to **865 families**, reaching around **5,200 individuals**. In total, the program assisted **3,220 families**, impacting over **23,000 people**. The meat was delivered directly to families' homes with dignity, offering both sustenance and a sense of inclusion during the festive season.

Allah's Messenger (saws) said: "The son of Adam claims: 'My wealth! My wealth! O son of Adam, is there anything as your belonging except that which you consumed, which you utilized, or which you wore and then it was worn out, or that which you gave as charity and sent it forward (for the life Hereafter)?"

[Hadith Sahih Muslim 7061]

The price of beef in Pakistan has significantly risen in recent years, making it increasingly difficult for low-income families to afford this essential source of protein. For many people, especially in underprivileged communities, beef is considered a luxury, and accessing it regularly for nourishment is often out of reach.

This high cost of meat, coupled with financial constraints, leaves families struggling to meet their nutritional needs.

The CWF's Sadaqa Program has been conducted numerous times, demonstrating its commitment to supporting those in need. Through this initiative, **75 cattle** benefiting **3,750 families**. Additionally, **25 goats**, and **9 sheep** were sacrificed benefitting **275 and 22 families** respectively the program aimed to help financially struggling households by providing fresh, healthy meat. Eligible families, such as daily wage earners, widows, and orphans, were identified and assisted with care and transparency. It's aimed to ease financial burdens for vulnerable households, provide nourishment to families struggling to afford basics.

Stipend & Food (\$65,594.70)

India :

CWF provided monthly basic rations to more than **200 families** in Bihar and Jharkhand every month, mostly consisting of widows and elderly people. Additionally, a few other families were provided with Stipend to cover their basic daily expenses. This was done to ensure that these families had access to the necessary resources to survive and to provide them with a sense of security and stability. The rations provided included food items such as rice & wheat.



"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."

[The Holy Quran 2:280]

Pakistan :

The Charity Way Foundation's ration program provides affordable food to deserving individuals, particularly the poor and needy. The Daily Ration program supports economically disadvantaged families, especially widows, elderly and those facing financial crises. CWF distributes essential food items, such as flour, rice, lentils, cooking oil, and sugar, to hundreds of families. This initiative helped more than **360 families** meet their basic needs and secure daily sustenance.

CWF provided daily cooked meals to **70 to 100 families**, focusing on underprivileged areas and families in need. Each family, typically with four or more members, received nutritious meals, enhancing their living conditions.



Housing & Water (\$31,660.22)

India :

In Bhutola village, Nawada district, Bihar, a hand pump was installed in a financially challenged household to provide reliable access to clean water, reducing health risks and alleviating the burden on families, especially women and children who previously traveled long distances.

In Giridih district, Jharkhand, a bathroom was constructed at Masjid Hayat to benefit mosque visitors and students. The facility ensures better hygiene, and improves overall health, providing dignity and a cleaner environment for the community.

The Messenger of Allah (saws) said: "Charity obliterates sins just as water extinguishes fire."
[Hadith Al-Tirmidhi Hadith 1527]

Ramadan & Eid (\$52,683.86)

India :

CWF organizes many programs in the holy month of Ramadan. It promotes the value of care and well-being for the underprivileged brothers and sisters.

The Ramadan package program was started in the year 2008 and supports the entire family from the first day of Ramadan till the Eid celebration. This program provides all the household needs during Ramadan. Such families don't need to buy even salt or matchboxes for that month. It also includes groceries for the month and clothing for the day of Eid for an average family of six members. This year it helped **30 families** in different parts of Bihar and Jharkhand.

CWF distributed Sahoor and Iftar packages to **151 families** during Ramadan. These packages contained raw materials for iftar and sahoor and were enough for a two-person family for the entire month of Ramadan at two meals per day. The packages included items such as rice, oil, sugar, lintels, dates, and one-person clothing. The packages were intended to help families in need have enough food to break their fast and have a wholesome meal during the holy month.

CWF provided both Eid packages and animal Sadaqa (animal sacrifice) to families in need a day before Eid, it includes **622 families**. These packages contained chicken, lachcha (a type of item to make dessert), milk, and sugar, and were intended to help families in need celebrate Eid as a festival. The packages provided families with enough food to make a festive meal for Eid, and to break their fast specially. Some families received Goat/Cattle meat by **10 Sadaqa** (animal sacrifice) benefitting about **1900 individuals** who usually don't get a sumptuous meal.

In this holy month, we also ran a clothing program by distributing new clothes to **181 children** to enjoy the festivity of Eid celebration.

CWF also provided **3 big meals** during Ramadan, reaching more than **1,000 people**. These meals contained delicacies such as pulao, gosht or biryani, and zarda, and were intended to help

The Prophet (saws) said: 'A man giving a dirham as sadaqah (charity) during his life is better than giving one hundred dirhams as charity at the moment of his death.'
[Hadith Sunan Abu-Dawood 2860]



Pakistan :

CWF renovated **12 homes**, providing relief to families living in unsafe conditions with no proper roofs. The initiative offered secure, sturdy roofs, improving living conditions and ensuring families, especially children, are protected from harsh weather. This has greatly enhanced their quality of life, providing safe, stable homes.

CWF successfully installed **4 borewells** in areas facing severe water shortages, providing much-needed access to clean water. These borewells serve the local communities for, household use, and other essential needs. Each borewell was strategically placed to benefit as many people as possible.

The completion of the second floor at Tooba Foundation expands its capacity to better serve the community. This addition enhances the foundation's operations and extends its services. CWF also donated 21 ceiling fans, 50 chairs, and a water cooler to improve the foundation's facilities and support its activities, demonstrating ongoing commitment to helping organizations in need.



"And be steadfast in prayer and regular in charity; and whatever good ye send forth for your souls before you ye shall find it with Allah; for Allah sees well all that ye do."
[The Holy Quran 2:110]

people break their fast with a special and wholesome meal.

CWF organized Eid fairs in the villages of Kawakol, Phuldih, Amarpur, and Hasanpur in Nawada district, Bihar. The fairs provided over **3,200 children** with food and festive activities, giving those unable to celebrate Eid in a special way the chance to enjoy the day and create lasting memories.

CWF provided more than **100 families** with some monetary support a few days before Eid. This was done at the special request of donors and was intended to help families cover miscellaneous needs prior to the Eid holiday.



Pakistan :

CWF organized a heartwarming program at the end of Ramadan to spread Eid joy among deserving individuals. As part of this initiative, **1,500 women, 1,500 children**, and boys received Eid suits to celebrate the festive occasion. Special attention was given to **1,264 girls**, who were gifted Eid suits and henna. A day before Eid, CWF set up a camp where **6,000 girls** were adorned with henna and given cones, while **2,000 girls received** bangles to enhance their celebrations.

To support families in need, **150 individuals** received Fitra packages with essentials like vermicelli, milk, and sugar, enabling them to prepare festive treats. This initiative reflected CWF's commitment to spreading joy, fostering a sense of community, and

"Give to the near of kin his due, and also to the needy and the wayfarers. Do not squander your wealth wastefully; for those who squander wastefully are Satan's brothers, and Satan is ever ungrateful to his Lord."

[The Holy Quran 17:26-27]

supporting the underprivileged during Eid.

During Ramadan 2024, CWF also organized a successful ration distribution program, benefiting **300 families** in underprivileged areas. The initiative focused on easing the burden for families struggling to afford Suhoor and Iftar, ensuring food security for around **1,800 to 2,100 individuals**. The rations were discreetly delivered to homes with dignity and respect, often at night, to maintain privacy and minimize public attention.



Vocational Training (\$5,266.27)

CWF operates 8 Vocational Centers that teach cutting and stitching, empowering young girls and women with valuable skills to start small businesses in their villages and support their families financially. Over **160 students** graduate annually from these centers, those performing well receive sewing machines upon graduation to help launch their careers. This initiative has been a tremendous blessing, offering individuals in these areas greater opportunities to contribute to their families' well-being and improve their lives.



Allah's Messenger (saws) said, "Envy is not permissible except of two men. A man whom Allah has given the knowledge of the Book and he recites it during the hours of the night, and a man whom Allah has given wealth, and he spends it in charity during the night and the hours of the day."

[Hadith Sahih Al-Bukhari 6.543]

Business & Interest Free Loan (\$10,791.76)

India :

CWF launched a successful bag-making business in 2011, providing employment to **30 women** and empowering them to achieve financial independence. Through this initiative, each woman now earns between **INR 2,500 and 5,000 per month**, allowing them to support their families. This business has significantly enhanced the women's quality of life, enabling them to contribute as productive members of society.



Pakistan :

The Microfinance Loan Project, a collaboration between Charity Way Foundation and Tooba Foundation, provides Riba (interest) free loans to individuals in need. It benefitted **469 people**, empowering them to start businesses, pursue education, and cover essential expenses. This initiative has significantly improved the lives of many families, promoting economic growth and saving humanity from riba.

CWF provided a battery to a rickshaw driver, helping him resume his livelihood. With the new battery, his vehicle could start, allowing him to transport passengers and sustain his business. This initiative by Charity Way Foundation significantly improved the driver's life and boosted his economic well-being.



"You cannot attain righteousness until you give to charity from the possessions you love. Whatever you give to charity, Allah is fully aware thereof."

[The Holy Quran 2:215]

General (\$19,651.03)

Winter Program

India :

Winter items like blankets and chadars were distributed to **1,495 families** in the villages of Bihar and Jharkhand to prevent people harsh winter conditions.



Pakistan :

CWF distributed **1200 quilts** to underprivileged families in slums and mountainous areas during the harsh winter months. This initiative provided much-needed warmth and relief, helping families, especially children, protect themselves from the cold and continue their daily lives with greater comfort. The program positively impacted **850 families** during the winter season.

CWF distributed **1,460 winter jackets** to support vulnerable communities during the colder months. This initiative provided warmth and comfort to families in challenging conditions, reflecting the foundation's commitment to community welfare during harsh weather.

"O ye who believe, spend of the wealth We have bestowed upon you (in Allah's way), before the Day comes when there shall be no buying and no selling; when neither friendship nor intercession will be of any avail."

[The Holy Quran 2:254]



Funeral Support

CWF organized funeral meals for grieving families as part of its welfare services, offering support and easing their burden during difficult times. This initiative highlights the foundation's dedication to compassion and community service.

Wedding Support

CWF organized the weddings of **27 underprivileged girls**, including both Nikah and Walima ceremonies with a celebratory meal. The foundation also provided essential household items like sewing machines, utensils, and washing machines, easing the transition to married life and reducing the financial burden on their families.



The Messenger of Allah (saws) said that Allah the Glorious and Exalted Says: 'Spend (on charity), O son of Adam, and I shall spend on you.' [Hadith Qudsi 11]

Mission

Charity Way Foundation was established in 1999. It is a 501 (C) (3) US Tax Exempt organization. The mission is to work in the poverty-affected areas of India and Pakistan.

Vision

Charity Way Foundation envisions healthy communities; mentally, physically, educationally, and monetarily in India and Pakistan.

Service Areas

We worked on the following areas of concern:

- **Health Care** includes cataract surgery, medical camps in remote areas, establishment of clinics, immunization, general surgery support, and medical equipment for Non-Profit hospitals.
- **Education**, It includes building schools in remote areas, helping existing schools to provide better education facilities, help needy and meritorious students obtain professional degrees.
- **Housing** to people who don't have proper shelters.
- **Providing clean drinking water.**
- **Food and ration program** for elderly widows and orphans.
- **Helping families to arrange marriages** for their daughters.
- **Clothing and blankets** for the needy.
- **Relief in disasters** like fire, flood, or earthquakes.
- **Build/renovate and provide facilities** to mosques.
- **Ramadan programs** like iftar packages, fidya, clothing, etc.
- **Eidul Adha /Udhaya program.**
- **Small businesses** for the families.
- **Vocational training.**
- **Micro Financing** for business and emergency situations.

Project Summary 2024

Projects	Expenses (in USD)	Beneficiaries
Stipend & Food	\$65,594.70	136245
Interest Free loan	\$10,791.76	499
Ramadan & Eid	\$52,683.86	22468
Housing and Water	\$31,660.22	872
Bike Repair Project	\$33,622.78	2062
Qurbani & Sadaqa	\$57,165.40	24500
Vocational Training	\$5,266.27	200
Education	\$69,230.05	5306
Health Care	\$187,320.66	127960
Winter Program	\$19,031.69	3805
General	\$19,651.03	31
Total	\$552,618.42	323948