

“EVERY PENNY YOU GIVE GOES DIRECTLY TO THOSE IN NEED
100% FOR THE BENEFICIARIES, ZERO OVERHEAD”



Charity Way Foundation

Brings help to most deserving people

PROJECT REPORT 2025

Charity Way Foundation

- Qurbani Sadaqa
- Education
- Healthcare
- Stipend Food
- Ramadan & Eid
- General Projects
- Housing & Water
- Vocational Training

Total Beneficiaries: 395,648

Write a cheque to: Charity Way Foundation

📍 12970 Legacy Creek Pkwy NE Blaine MN 55449

☎ (507) 990-0527

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

“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)

✉ charityway@yahoo.com

🌐 <http://charityway.net>

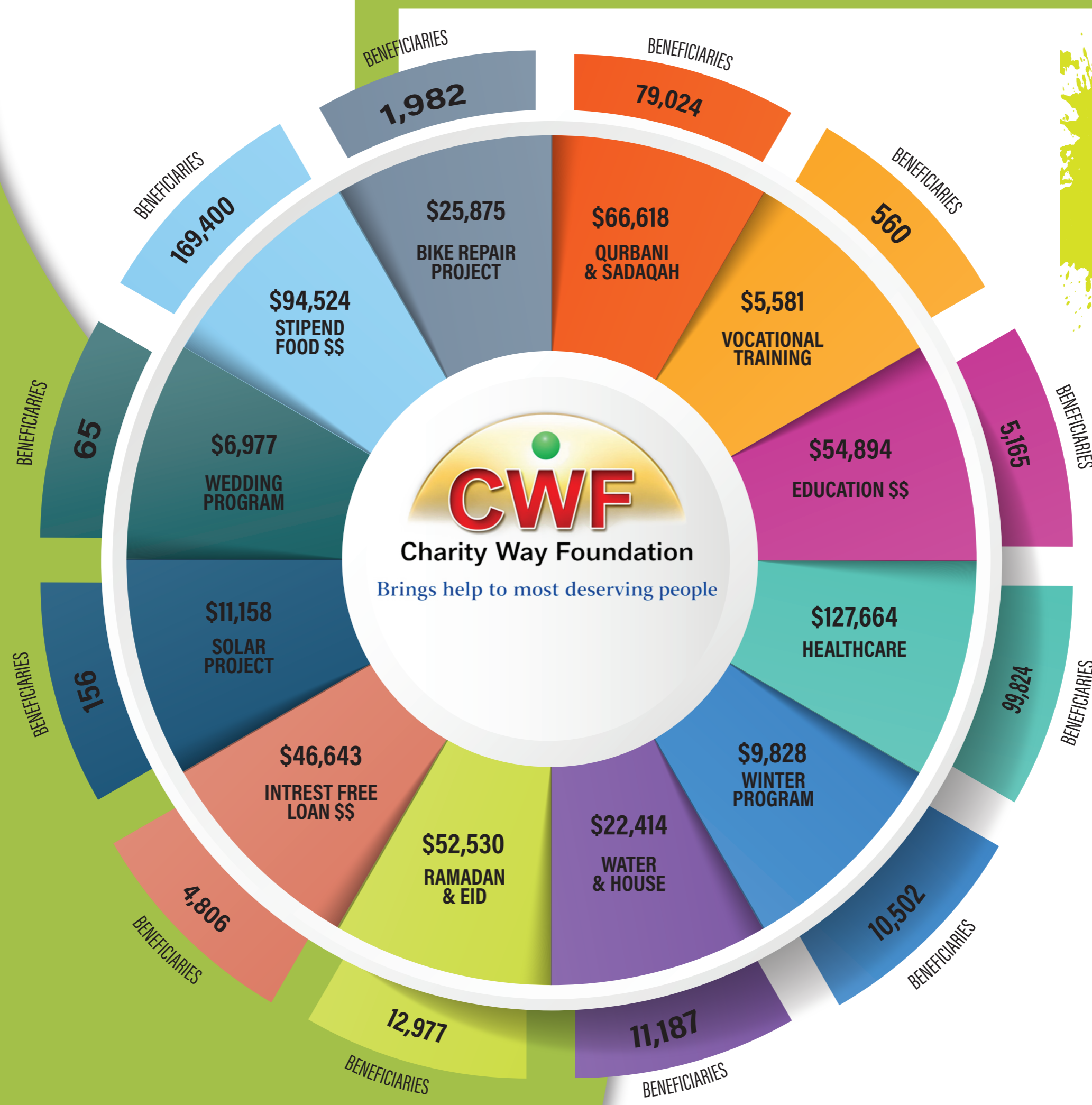
📞 (501) (c) (3): 41-1983021

Online donation at:

Zelle through

CharityWay@yahoo.com

Please provide your e-mail in the memo of Zelle donation.



TOTAL AMOUNT SPENT IN 2025:
\$5,24,706

TOTAL BENEFICIARIES IN 2025:
3,95,648

PER PERSON COST:
\$1.32

CHARITY WAY FOUNDATION

Charity Way Foundation (CWF) was established in the year 1999 in the United States as a 501 (c) (3) U.S. tax-exempt organization. In the last 27 years of its existence, it has successfully served one of the most poverty-stricken populations of South East Asia in India and Pakistan. In this duration, it reached out to hundreds of thousands of families in Bihar, Jharkhand, Uttarakhand, Uttar Pradesh, Tamil Nadu, Telangana states in India, and Sindh in Pakistan. Healthcare, Education, Food, Clothing, Housing, Toilet, Drinking Water, Vocational Training, Marriage Assistance, Small Business, Solar Installation, blankets distribution, Bike Repairing and Winter Clothes distribution are focus areas of the organization.

BIKE REPAIRING :

In 2025, We launched the Bike Repairing Project to support low-income and daily wage earners who rely on motorcycles for their livelihoods. Under this initiative, 1982 motorcycles were repaired through a highly subsidized and beneficiary-friendly model. For repairs up to \$18, beneficiaries paid only \$4. Priority was given to individuals whose income directly depended on their motorcycles, and repairs were completed promptly to minimize work disruption.



During Bike Repairing



During Bike Repairing

HEALTH CARE :

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]

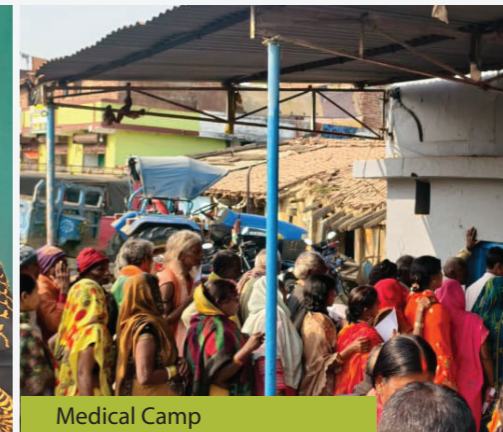
INDIA :

Healthcare remained a key priority for CWF's India operations, supporting the Shifa Health Centre, medical treatment assistance, and large-scale eye care initiatives for underserved rural communities. The foundation organized 7 free health check-up camps across villages in Bihar, serving over 1,500 people, which led to 224 free cataract surgeries for patients aged 14-75 and cost \$35 per patient. These surgeries included examinations, medicines, spectacles, meals, and complete care at minimal cost, helping restore vision and improve quality of life.

Additionally, the Shifa Health Centre in Patna City treated 2,501+ patients with affordable consultations and free basic medications, while three patients received further surgical and medical support in Bihar and Jharkhand. Overall, these efforts ensured accessible, low-cost healthcare and life-changing medical assistance for vulnerable populations.



Eye Examine During Camp



Medical Camp



Medical Camp

PAKISTAN :

In 2025, we strengthened community healthcare services through the Health Card Program and the HbA1c Free Diabetes Testing Program, ensuring affordable, preventive, and accessible medical support for underprivileged families.

Approximately 6,000 health cards were issued, each providing medical coverage of up to \$1,434.83, including \$215.22 in maternity benefits, at a highly subsidized cost of just \$14.35 per card. Through this initiative, 592 individuals received treatment across 102 hospitals in Karachi, with total healthcare services amounting to \$205,075.46.

To promote early diagnosis and timely treatment of diabetes, 87 individuals also benefited from free HbA1c screening tests, supporting preventive healthcare and reducing the risk of complications.

Additionally, CWF invested \$21,500 in dialysis machines to enhance life-saving treatment facilities for patients in need.

"Providing Health card is more effective than building hospitals"

Charity Way Foundation has extended its healthcare support through ZMT Clinics and SWAAB Trust to ensure quality medical services for deserving communities. Under the ZMT Clinics initiative at Sachal Goth, Lasi Para Model Clinic, Goth Dhani Bakhsh, and Kamran Chorangi, a total of 93,889 patients were treated with consultation and medicines at an average cost of only \$0.80 per patient.

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]

In addition, Charity Way Foundation provided financial support to SWAAB Trust Kidney Care & Dialysis Centre, where donations of \$ 36500 were utilized to deliver free and subsidized healthcare services for underprivileged patients. Through this support, beneficiaries received free dialysis sessions (over 1,800 sessions), free OPD for diabetic, hypertension and kidney patients, free laboratory tests, free medicines, ultrasound facilities, AV fistula and double lumen surgical procedures, and community health screening under the K.E.E.P (Kidney Early Evaluation Program) for early detection of diabetes, high blood pressure, and kidney disease.



Patient in Hospital

Visit of Patient

Dialysis Machine

EDUCATION :

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.

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 89%.

"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]

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.



During School Assembly



Quran Academy Classes

PAKISTAN :

We implemented multiple education-support initiatives to ensure that financial difficulties do not hinder students' learning and future opportunities. Through the Student School Fee Support Program, fee assistance was provided to 28 students, helping them continue their education without interruption. The Bunyad Scholarship Program (Class 9) awarded scholarships to 61 deserving students, focusing on academic performance, character building, and confidence development. Under the Tameer 2.0 Coaching Center (M-CAT/E-CAT), 61 students received scholarship for entry test and 32 students also got admissions to reputable universities. Additionally, the School Supplies Distribution Program supported 548 children with academic assistance.

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]



University Admission Classes



Grade 9th Classes

STIPEND FOOD :

INDIA :

CWF provided monthly basic rations to more than **203 families** in Bihar and Jharkhand every month, mostly consisting of widows and elderly people. Additionally, a few other families were provided with pensions 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.

QURBANI-SADAQA :

INDIA :

This year, **32 cattle** and **29 goats** were offered for Qurbani. This provided meat to more than **6,570 people** in the remote villages of Bihar and Jharkhand. This program provides meat to some of the families who wait for the whole year to receive some meat for their families.

Sadaqa of **19 cattle** provided meat for more than **665 families** and sadaqa of **2 goats** provided meat for more than **17 families**.

PAKISTAN :

In **2025**, We carried out large-scale Qurbani and Sadaqah programs to provide food assistance and meet the nutritional needs of underserved communities, especially during Eid-ul-Adha and emergency situations. Under the Qurbani Program, **50 cattle** and **61 goats** were sacrificed, benefiting **31,992 individuals** through fair meat distribution. Through the Sadaqah Program, **29,610 individuals** received support, and meat was distributed in standardized **1-kg packs** to ensure transparency and equity.

“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]



Distributing Ramzan Ration



Distributing Monthly Ration

PAKISTAN :

We implemented the Daily Food Distribution and Daily Ration Distribution programs to combat hunger and food insecurity among underprivileged communities. Through the Daily Food Distribution initiative, **164,220 individuals** received nutritious meals on a daily basis, with special focus on laborers, low-income families, widows, divorced lady and disabled persons. Additionally, the Daily Ration Distribution Program supported **420 families** (approximately **2,520 individuals**) by providing essential food packages containing flour, rice, lentils, cooking oil, sugar, and other staples.

“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]



Daily Food Distribution



Daily Ration Distribution

HOUSING & WATER :

INDIA :

In Bihar, **1** complete two bed room house with bathroom was constructed in Bultola. **3 hand pumps** were installed in different houses of financially challenged person in Bijho, Bultola and Jogachak villages of Nawada district to provide a clean and fresh water supply. **2 bathroom** was constructed in Bultola and Jogachak villages of Nawada district.



House Reconstruction



Tube well

PAKISTAN :

In **2025**, We implemented the Water Boring Project and House Repairing & Rehabilitation Project to improve living conditions in underserved communities. Under the Water Boring initiative, **5 borewells** were installed, providing sustainable

"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]

access to clean water for approximately **8,000 individuals**, which improved hygiene, reduced waterborne diseases, and eased daily hardships. Meanwhile, the housing project renovated **23** unsafe houses, completing essential roof and structural repairs to ensure safer and more secure living environments for vulnerable families.



House Reconstruction



Tube well

RAMADAN & EID :

INDIA :

During the holy month of Ramadan, CWF organized multiple welfare initiatives to promote care and well-being for underprivileged families. Since **2008**, the Ramadan Package Program has supported entire households with complete monthly groceries and Eid clothing; this year, **41 families** across Bihar and Jharkhand benefited. CWF also distributed Sahoor and Iftar ration packages to **387 families** in **17 villages** of Nawada, providing essential food items for two daily meals throughout Ramadan.

Before Eid, **50 families** received special Eid food packages, while around **100 families** benefited from animal Sadaqa (meat distribution). A clothing drive provided new clothes to **371 children**, and three large community meals served over **960 people**. Additionally, Eid fairs brought festive joy to **3,500+** children, and **250+** families received monetary assistance to cover pre-Eid needs.



Blanket/Cloth Distribution



Ration Distribution

The Messenger of Allah (saws) said: "Charity obliterates sins just as water extinguishes fire."

[Hadith Al-Tirmidhi Hadith 1527]

PAKISTAN :

We implemented several Ramadan and Eid support initiatives to ensure food security and spread joy among underprivileged families during the holy and festive seasons. Through the Ramadan Ration Distribution Program, **300 families** (around **3,000 individuals**) received ration support delivered with dignity and respect. The Eid Clothes Distribution Program provided Eid suits to **4,000 children**, supported **500** widowed women, and distributed **200 hygiene kits** at correction center among women and **140** eid clothes gift for juvenile, promoting happiness and inclusion. Additionally, the **Sadaqah-e-Fitr** Program supplied essential food items to **120** individuals to ensure nourishment during Eid. we also distributed sadaqah meat of chicken and beef.



Eid Cloth Distribution



Eid Cloth Distribution

VOCATIONAL TRAINING :

INDIA :

The CWF runs **12** Vocational Centers to teach cutting and stitching clothes. This skill provides young girls and women with the opportunity to start small businesses in their villages and to help their families financially. More than **200** students graduate every year from these centers, and upon graduation, they are provided with machines to start their profession and to help their families. This has been a great blessing for the people in these areas, as it has allowed them to have access to more opportunities and to be able to help families



Sewing Classes



Cutting Classes

"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]

INTREST FREE LOAN :

PAKISTAN :

In **2025**, We expanded its **Interest-Free Loan** Program as a flagship initiative to promote self-reliance, financial dignity, and long-term economic empowerment among underprivileged individuals. Designed as a Shariah-compliant,

interest-free financial support system, the program helps people who lack access to formal banking and are often forced to rely on exploitative lenders. Rather than offering short-term relief, the initiative focuses on sustainable solutions that enable beneficiaries to stabilize their finances and build independent livelihoods.

During the year, a total of **\$ 108849.88** was disbursed to **770 beneficiaries** through a transparent and need-based selection process. The loans addressed diverse and urgent needs: **405 individuals** received support for small businesses and income-generating activities, **278 students** were assisted with educational expenses, **17 individuals** obtained medical support, **32 people** were helped to escape financial distress or debt traps, **24 families** received marriage-related assistance, and **14 households** benefited from construction and home repair support.

These targeted interventions led to improved household incomes, reduced unemployment uninterrupted education, timely healthcare, safer housing, and greater financial stability. Beneficiaries were able to avoid interest-based borrowing, repay responsibly, and regain confidence and dignity while strengthening trust within their communities.

In addition, the House Loan Program provided **\$ 2700063.56** in interest-free housing assistance to **2** beneficiaries(prototype), further improving living conditions and long-term security.



Interest Free Loan Distribution



Loan Cheque Distribution

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]

GENERAL :

INDIA :

Marriage Support

CWF helped to perform three marriages and to purchase home basic items for the girls of the villages of Mohni and Kawakol. This was done to ensure that the girls had the necessary items to start their new lives and to provide them with a sense of security and stability.

Winter Relief

Winter items like blankets and shawls were distributed to **650 families** in the villages of Bihar and Jharkhand. **18 students** of Masjid Hayat madarsa were also provided blanket and shawl.

Seasonal relief remains a critical component of CWF's rural outreach.



Blanket Distribution



Marriage Support



Marriage Support



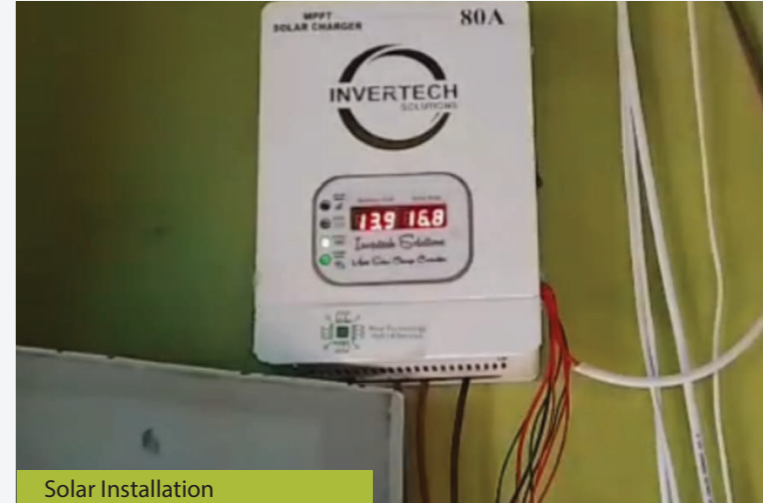
Jacket Distribution

SOLAR POWER SYSTEM :

We implemented Solar Energy initiatives to promote sustainability, energy efficiency, and reliable power access for both organizational operations and underprivileged households. A solar power system with batteries and an inverter was installed to ensure uninterrupted operations and reduce dependence on grid electricity. Additionally, under the Household Solar Energy Project, **30 households** received complete solar setups to provide consistent and affordable energy at home.



Solar Installation



Solar Installation



Solar Installation



Solar Installation

PAKISTAN :

Marriage Support

In **2025**, We implemented the Wedding Assistance Program to reduce the financial and social burden of marriage on underprivileged families. The initiative organized weddings for **62 deserving girls**, providing complete Nikah and Walima arrangements along with essential dowry support such as sewing machines, utensils, and washing machines.

Winter Relief

We implemented the Winter Relief Program to provide seasonal support to vulnerable families during the harsh winter months. Under this initiative, **2,038 hoodies** and **1,200 quilts** were distributed to help protect individuals from extreme cold.

"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]

"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]

BENEFICIARY SPEAKS :



Abdul Raheem

Tabba Hearts Hospital, Karachi

My heart treatment was done through Tabba Heart Institute. I was suffering from a serious heart condition as one of my heart walls was blocked, and my situation was critical. I received complete treatment and medical care at Tabba Heart.

The total cost of my treatment was approximately Rs. 4,00,000/-, which was covered with support.

I am very thankful and happy. My family members are also very grateful for this help.



Hanzala Malik

NED University of Engineering & Technology, Karachi, Pakistan.

I secured admission in Mechanical Engineering at NED University. Due to financial difficulties, continuing my higher education was challenging for me and my family.

With the support I received, I am now able to continue my studies without financial stress and focus on building a better future.

I am very thankful and happy. My family is also grateful for this support.

BENEFICIARY SPEAKS :



**Mohammad Kaif
Radhwa, India**

Nawada- Rahbar Coaching run by An Noor School provided excellent support for my secondary school examination. I was taught by highly dedicated teachers without cost. Not only I passed with great marks but also got selected in the free of cost diploma course in electronics in government polytechnic in Haryana based on my learning in Rahbar.



**Sajda Khatoon
Roh, Nawada, India**

With immense gratitude to Allah, monthly ration provided to a widow like me helping me and my young daughter to get food with dignity. I pray for my benefactor who is caring so much for a person who has no other support.