



National Zakat  
Foundation

# ANNUAL REPORT

## 2021

# TABLE OF CONTENTS



- 03** Letter from the CEO
- 04** The NZF Team
- 05** NZF Mission & Vision
- 06** NZF Programs & Services
- 07** Where We Operate
- 08** 2021 At A Glance
- 09** 2022 Upcoming Programs
- 11** The NH Team
- 12** NH Mission & Vision
- 13** Our Locations
- 14** Impact of Your Support
- 15** Programs At A Glance
- 16** NH Programs
- 17** Events
- 18** Financial Summary
- 19** Partners

# LETTER FROM THE CEO



Assalamualaikum Warahmatullahi Wabarakatuhu,

On behalf of the staff of National Zakat Foundation (NZF) and Nisa Homes (NH), I want to express my sincere gratitude for your unwavering support and commitment. Without your generous contributions, we would not be where we are today—well on our way to fulfilling our mission to provide services to our donors and beneficiaries across Canada.

Recently, the rising cost of living due to inflation and the pandemic have become especially burdensome for Canadians across the nation. Increasing numbers of families are reaching out to local community resources, including NZF and NH, for support. Unfortunately, the pandemic is not the only cause of skyrocketing numbers; so are the financial challenges and housing markets that are pushing more women and families into cycles of poverty and homelessness. Based on these realities, it is our collective responsibility as a community to address them.

Alhamdulillah, this past year we have:

- Distributed over \$3.2M and reached beneficiaries in over 105 cities Canada-wide
- Established our eighth Nisa Homes location providing services in multiple languages like Arabic, French, Somali and Urdu.
- Conducted 120 Zakat consultations for Zakat payers and held 20 educational Zakat seminars reaching 2500+ attendees

Our NZF and NH teams continue to serve our communities and ensure those experiencing hardships are uplifted and cared for. They work with community members, community partners, public and private funders, and various levels of governments to bring support, ease, and comfort into the lives of our beneficiaries. We understand that we have a significant responsibility in managing Zakat and thus, we are committed to providing the best possible service when it comes to the education, collection and distribution of Zakat.

We respect and appreciate you all as treasured members of the National Zakat Foundation family and request that you continue to lend us your assistance in our mission to revive this essential pillar of Islam. More than ever, we need your support to continue bringing Zakat to beneficiaries, wherever they may be across the country.

Humbly, we ask that you spread word amongst your family and friends about NZF to encourage them to give Zakat locally. InshaAllah, your share of the reward will be written in your books and be a source of your happiness in the Akhirah.

JazakumAllah khair, and may you have a blessed year,

ZUBAIR QASIM

CEO

**YOUR TRUSTED  
ZAKAT PARTNER**

# THE NZF TEAM



## OUR BOARD

---

**Qazi Karim**  
President

**Hassan Newaz**  
Secretary

**Alaa Jaradat**  
Treasurer

## OUR TEAM

---

**Zubair Qasim**  
CEO

**Zaid Mirza**  
Program Director  
National Zakat Foundation

**Sara Moselhy**  
Community  
Programs Manager

**Saima Mafat**  
Major Gifts &  
Contributions Manager

**Aqsa Ahmed**  
HR Manager

**Ahmed Husain**  
Marketing Manager

## NZF MANAGERS

---

**Shuaib Mansoori**  
Regional Manager  
Ontario

**Nabil Khan**  
Regional Manager  
British Columbia

**Asmaa Ellithy**  
Casework Supervisor  
(Interim)

**Ayesha MacPherson**  
Casework Supervisor

## SCHOLARLY ADVISORS

---

**Sh. Hacene Chebbani**

**Sh. Nabil Khan**

# MISSION & VISION



## MISSION

Since 2013, our mission has been to make the pillar of Zakat simple, transparent, and impactful across Canada.

## VISION

At National Zakat Foundation, we envision a Muslim community that is dignified and unified through the prophetic teachings of Zakat.

### WE ARE GUIDED BY ISLAMIC VALUES

Our organization's existence stems from Islam. We hold the values and directives of Islam close to us. It acts as the guide for all our decisions. Islamic values are above any business, strategic or operational decision we make.



### WE ARE HERE TO SERVE OTHERS

Our purpose is to serve others whether that is through serving our deen, our employees, our donors or our clients. We have giving hearts and we are honoured to be chosen for this work.

### WE INVEST IN OURSELVES

We believe strongly in building a community that is self-sufficient. We inspire and empower ourselves and others to put in the hard work to better our personal lives and careers. We know that investing in our mental health, finances, knowledge and skills will lead to a stronger, confident Muslim community.

### WE INNOVATE TO ACHIEVE EXCELLENCE

Excellence is at the core of our work ethic. We believe that we can achieve consistency in excellence through innovation. In order to find the right solutions for our clients/employees, we must be willing to question the status quo and venture into the unknown for better results.

### WE BELIEVE IN THE POWER OF COLLECTIVE EFFORT

We value every team member's contribution to the organization. Each person brings their own strengths, experiences and perspective to the table. This adds richness to our team. We can accomplish more together than any one person can on their own. We recognize that the organization's success lies not in the hands of one individual, but in the collective.

# NZF PROGRAMS & SERVICES



## ZAKAT ASSISTANCE PROGRAM

NZF's distribution program is the core mechanism through which the organization brings the pillar of Zakat to life. This is the program that puts the funds of our donors into action in impactful ways to change the lives of needy families across Canada. Through in-depth case analyses, clients are chosen to ensure that every dollar of Zakat is distributed to those who are deserving of it and that these funds are all spent within one lunar year.

### How it works:

Muslims in financial hardship apply for Zakat online or by phone. Our trained intake worker ensures the completion of the application and requests supporting documentation. A Zakat caseworker then assesses financial need and Zakat eligibility. Upon eligibility, Zakat is issued to meet the specific financial needs of the applicant. Zakat may be issued to meet housing needs, food, debt relief and other essentials of life.

## ZAKAT FOOD PROGRAM

NZF Feeds is a food packages program that aims to transform the way Canadian Muslims receive food. We partner with Muslim-owned halal supermarkets to safely assemble and package high-quality food essentials. Each package is filled with fresh produce, halal meats, and other essentials to provide recipients with healthy and nutritious meals.

Working together with local trustworthy NGOs who understand the needs of their local community, alongside our dedicated volunteers, these nutritious and wholesome food packages are delivered directly to the doorstep of our beneficiaries to protect their dignity and privacy. No lengthy wait times, no long lineups – just food directly delivered in their time of need.



## ZAKAT DEBT RECOVERY PROGRAM

**The Fresh Start:** Debt Relief and Recovery Program is designed to transform the way Muslims manage their debt and build a financially resilient Muslim community in Canada. The goal of the program is to not only offer our clients immediate financial assistance to support them in the short-term, but also to guide them to the resources and information necessary to become and stay debt free.

# NZF PROGRAMS & SERVICES



## ZAKAT EDUCATION SERVICES



### Zakat Webinars & Seminars | [nzfcana.com/events](http://nzfcana.com/events)

Free knowledge-packed live webinars conducted by local imams and scholars, giving you the opportunity to learn Zakat in an interactive setting.



### Zakat Q & A | [nzfcana.com/ask-an-expert](http://nzfcana.com/ask-an-expert)

The Q/A web form allows you to send us all your Zakat questions through an online system instead of having you compose an email every time you want to ask us something. This in turn saves you valuable time and our experts typically get back to you with an answer within 48 hours!



### Zakat 1-on-1 Virtual Consultations | [nzfcana.com/ask-an-expert](http://nzfcana.com/ask-an-expert)

A unique service whereby a Zakat expert will be happy to go through your calculations and provide clarity on all your Zakat questions, completely free of charge. This is a strictly confidential & personalized service between you and our Zakat expert; therefore, all your information is kept private and never shared with anyone.



### Zakat Knowledge Bank | [nzfcana.com/zakat-faq](http://nzfcana.com/zakat-faq)

NZF's Zakat Knowledge bank is a rich repository of questions and answers – all covering a wide breadth of topics related to Zakat education. From foundational principles to cutting edge issues that scholars are discussing regarding Zakat, our knowledge bank has something to offer for everyone.



### Zakat Papers | [nzfcana.com/papers](http://nzfcana.com/papers)

As the financial world around us gets complex every day, the need for in-depth scholarly research papers clarifying what assets are Zakatable and what aren't becomes more important. NZF's research papers are rigorously peer reviewed for accuracy and authenticity. They provide answers to cutting edge topics in light of the Qur'an and Sunnah.



### Zakat Guide | [zakatguide.ca](http://zakatguide.ca)

NZF's Zakat Guide breaks down your wealth into different asset classes so that you can easily determine which assets are zakatable and which are not. The guide is designed by our scholars to ensure adherence to the Qur'an and Sunnah and accuracy of calculation methods. With the NZF Zakat Guide, you will be at peace knowing that your calculations are properly done.

## ZAKAT CALCULATION SERVICES



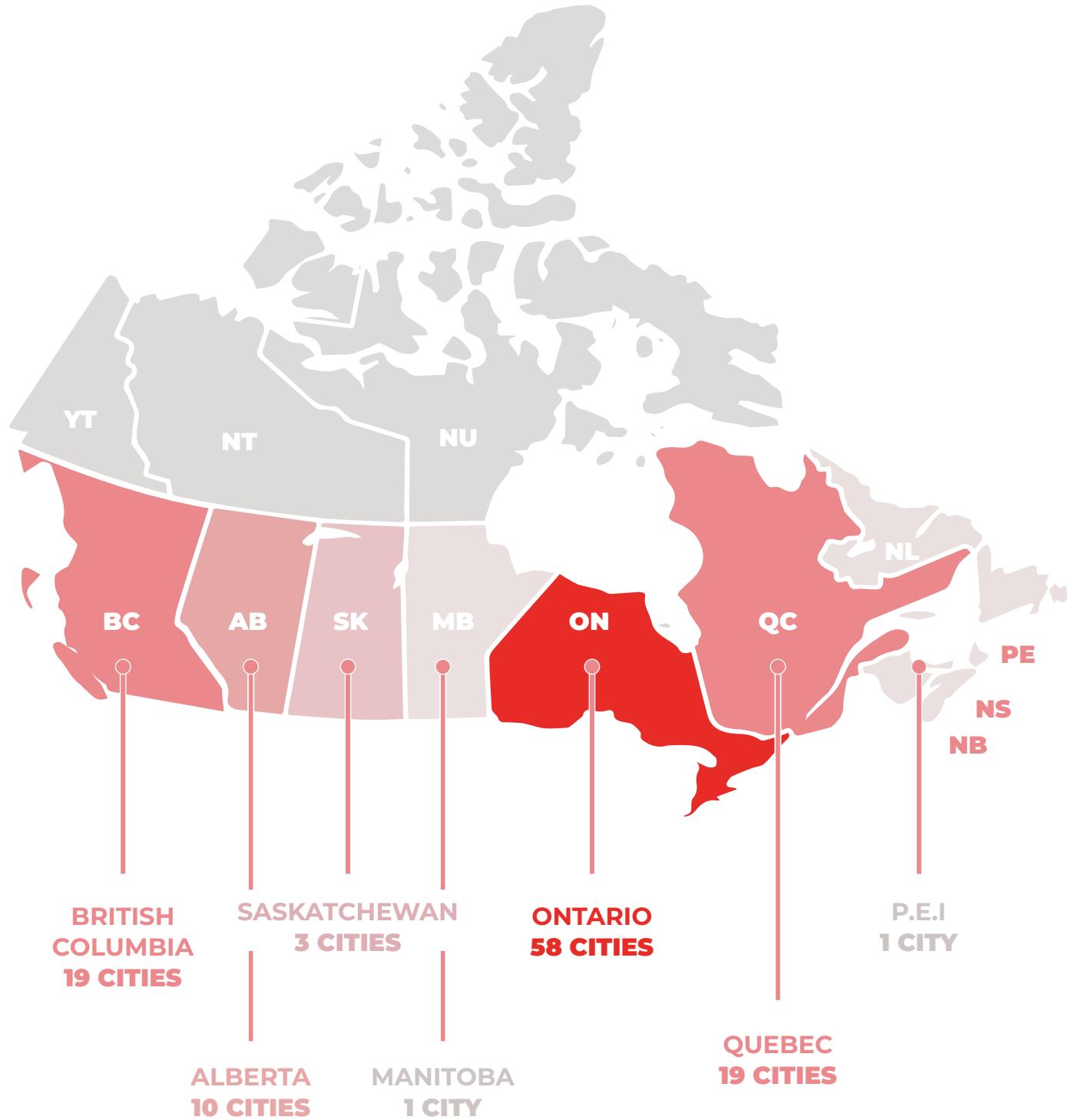
### Calculator | [nzfcana.com/calculate-zakat](http://nzfcana.com/calculate-zakat)

Use our online Zakat calculator or download an offline version. Work out your Zakat quickly and with ease.

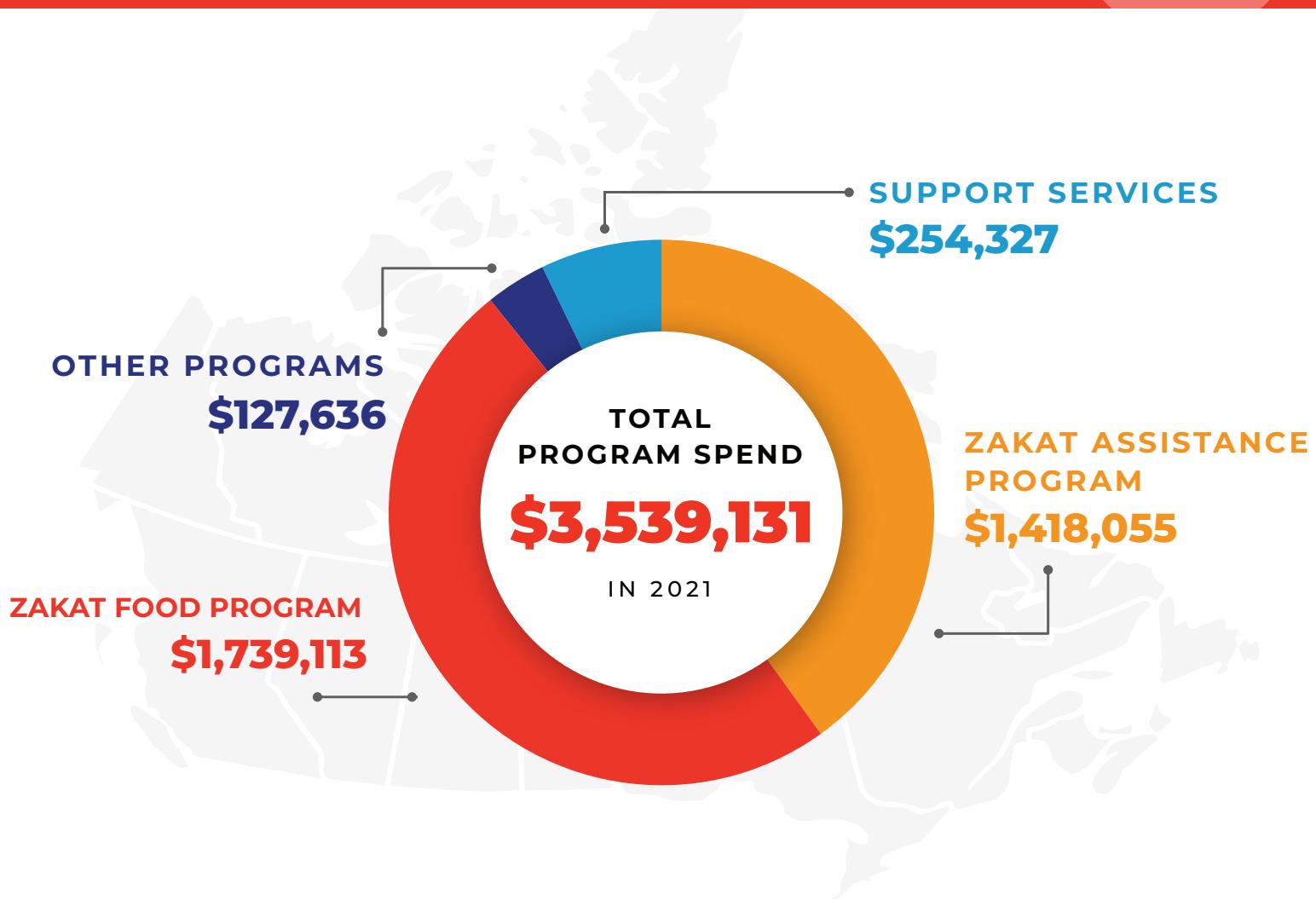
# WHERE WE OPERATE



In 2021, NZF served thousands of Canadians from coast to coast, providing them with the support they needed to put a roof over their heads and food on their tables.



# 2021 AT A GLANCE



## ZAKAT ASSISTANCE PROGRAM: **\$1,418,055**

HOUSING



**\$945,370**

ESSENTIALS



**\$346, 636**

DEBT RELIEF



**\$126,049**

PEOPLE ASSISTED



**2,632**

# 2021 AT A GLANCE



## ZAKAT FOOD PROGRAM: **\$1,739,113**

QURBANI



**\$78,246**

IFTAR MEALS



**\$50,852**

ZAKAT AL FITR



**\$36,275**

FOOD PACKAGES



**\$565,345**

FOOD GIFT CARDS



**\$1,008,395**

PEOPLE ASSISTED:  
**6,320**

MEALS PROVIDED:  
**5,278**

PEOPLE ASSISTED:  
**2,486**

PEOPLE ASSISTED:  
**5,792**

PEOPLE ASSISTED:  
**4,150**

## OTHER PROGRAMS: **\$127,636**

HARDSHIP RELIEF



**\$83,968**

EID GIFTS



**\$38,254**

WINTER



**\$5,414**

## SUPPORT SERVICES FOR CHARITABLE ACTIVITIES: **\$254,327**

**ZAKAT ASSISTANCE PROGRAM**

**ZAKAT FOOD PROGRAM**

**OTHER PROGRAMS**

**SUPPORT SERVICES**

**TOTAL PROGRAM SPEND**

**\$3,539,131**

**TOTAL NUMBER OF PEOPLE HELPED**

**16,579**

# 2022 UPCOMING PROGRAMS



## MENTAL HEALTH AND COUNSELLING

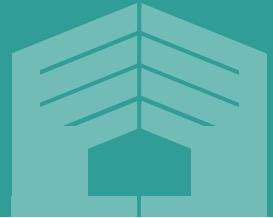
NZF is working towards improving and streamlining the referral of clients to reputable and affordable mental health clinics, build awareness around mental health and grow the community network.



## NEW MUSLIM AND CONVERT ASSISTANCE

NZF is working to implement a Zakat Assistance Program catered to supporting new Muslims in Canada, so that they have an easier transition to Islam with financial security and psychological wellbeing.

# THE NH TEAM



## OUR BOARD

---

**Qazi Karim**  
President

**Hassan Newaz**  
Secretary

**Alaa Jaradat**  
Treasurer

## OUR TEAM

---

**Zubair Qasim**  
CEO

**Yasmine Youssef**  
Program Director  
Nisa Homes

**Saima Mafat**  
Major Gifts &  
Contributions Manager

**Aqsa Ahmed**  
HR Manager

**Ahmed Husain**  
Marketing Manager

## NH MANAGERS

---

**Toni Cole**  
Interim  
National Manager

**Shiba Anjum**  
National  
Operations Manager

**Shafia Khan**  
Edmonton

**Leen Yaghi**  
Calgary

**Zainab Ibrahim**  
Vancouver

**Christine Proulx**  
Montreal

**Shiba Anjum**  
Mississauga

**Zanib Habib**  
Scarborough

**Badiyah Abdelnabi**  
Windsor

**Rabah Musa**  
Ottawa

## ADVISORY COMMITTEE

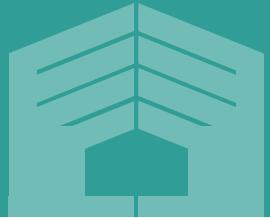
---

**Farah Islam**  
**Haniya Sheikh**

**Huma Saeedi**  
**Rania Lawendy**

**Rifaa Carter**  
**Sana Siddiqui**

# MISSION & VISION



## MISSION & VISION

At Nisa Homes, we create the opportunity of 'home' for domestic violence survivors across Canada. We envision a **flourishing Muslim community** in which help is available, shelter is attainable, and healing is possible.

## SERVICES WE PROVIDE



Safe & Secure Home  
with Essential Needs



Casework &  
Case Management



Programs & Activities



Religious & Cultural Sensitivity



Financial Assistance



Mental Health &  
Wellness Workshop

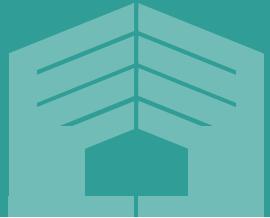


Remote Casework



Comprehensive Services  
in Multiple Languages

# NISA HOMES PROGRAMS



## Childrens Program

Children's programming is geared towards supporting the developmental skills of children that reside at Nisa Homes. The program offers childcare, milestone assessments, Individual Support Programs, therapy, group and one-on-one support sessions, homework assistance, and referrals.



## Mental Health

In-home clients receive both one-on-one supportive counselling and group counselling activities for the duration of their stay. Referrals to free, subsidized, or private counselling are provided in addition to connections to community programs and groups.



## In Home Casework

Casework encompasses many areas of focus, and case management—though guided by the caseworkers—is driven by clients' own motivations and determination to achieve the agreed upon objectives. Nisa Homes clients are assessed for their immediate and future needs and assisted in creating a safety and sustainability plan pertaining to housing, income, and health and wellness.



## Community/Remote Casework

To continue helping the most vulnerable we launched a comprehensive remote casework program that is similar to our in-home casework program to support women & children in finding safety, security and new opportunities. The program offers online referrals, casework, case management, support services, and short-term financial assistance for women experiencing homelessness or at-risk of experiencing homelessness due to domestic violence, poverty, trauma or resettlement.



## Life Skills Workshops

Many clients who come to Nisa Homes are either new to Canada or due to the abuse they experienced were not allowed to manage finances or work or even take public transit. As a result, Nisa Homes provides in-house workshops to introduce life skills and provide them necessary tools needed for their independence and self-sufficiency such as budgeting, banking, job searching, resume writing, computer skills, English language classes, and household maintenance, and public transit navigation.

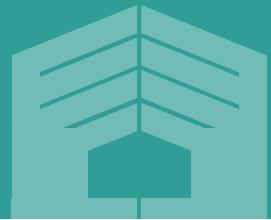
## UPCOMING PROGRAMS & SERVICES:



### Financial Assistance

Nisa Homes provides clients with direct financial assistance to cover immediate food and living expenses for themselves and their children, but also to help them restart their lives after Nisa Homes.

# OUR LOCATIONS



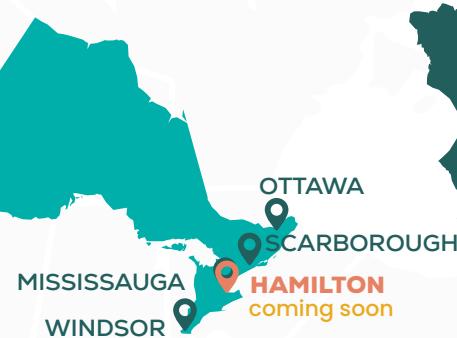
BC



AB



ON



QC



NS



2015

2017

2019

2021

2022



**Opened Two Homes:**  
Mississauga, ON &  
Vancouver, BC

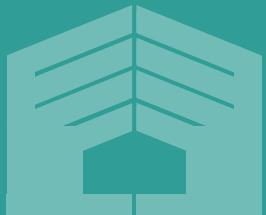
**Opened a Home**  
in Windsor, ON

**Opened Three Homes:**  
Scarborough, ON;  
Edmonton, AB;  
Calgary, AB

**Opened Two Homes:**  
Ottawa, ON &  
Montreal, QC

**Coming Soon!**  
Two Homes:  
Hamilton, ON &  
Halifax, NS

# IMPACT OF YOUR SUPPORT



**200**

Women & Children sheltered



**94**

Remote Clients



**3,607**

Women & Children Supported



**11,372**

Calls Received



**38%**

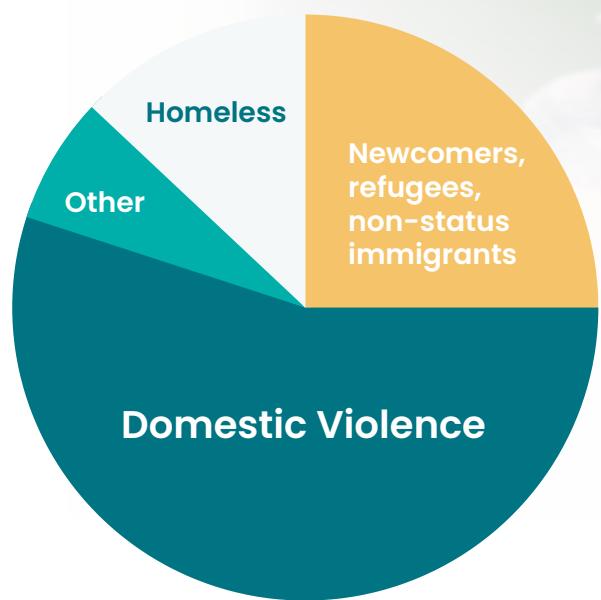
of clients were children under the age of 12



**85%**

Success Rate

## WHY WOMEN NEED NISA HOMES



**50%**

Domestic violence



**14%**

Newcomers, refugees, non-status immigrants



**31%**

Homelessness

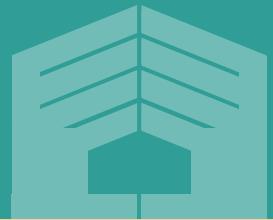


**5%**

Other

\*These women often experience most, if not all, of these challenges simultaneously.

# PROGRAMS AT A GLANCE



National Nisa Homes

**\$146,845**

Nisa Homes Calgary

**\$285,598**

Nisa Homes Vancouver

**\$228,942**

Nisa Homes Mississauga

**\$191,296**

Nisa Homes Edmonton

**\$295,995**

Nisa Homes Ottawa

**\$210,220**

Nisa Homes Scarborough

**\$215,958**

Nisa Homes Windsor

**\$150,724**

Nisa Homes Montreal

**\$124,020**

Support Services for Charitable Activities

**\$352,000**

**TOTAL PROGRAM  
SPEND**

**\$2,201,598**

# EVENTS



## NZF EVENTS

FAQS  
ANSWERED



**237**

WEBINARS  
& LIVES



**13**

1-ON-1 ZAKAT  
CONSULTATIONS  
CONDUCTED



**121**

TOYS  
DISTRIBUTED



**1811**



## NH EVENTS

WEBINARS &  
IG LIVES



**14**

MASAJID PARTICIPATED  
IN NATIONAL  
KHUTBAH CAMPAIGN



**12**

TOYS DISTRIBUTED  
FROM NH TOY DRIVES



**500**

IFTAR MEALS  
PROVIDED TO  
NH CLIENTS  
ACROSS CANADA



**1000**

# FINANCIAL SUMMARY



## REVENUE

NZF TOTAL REVENUE	\$3,722,024.77
NH TOTAL REVENUE	\$3,464,170.37
OTHER REVENUE	\$60,742.44
<b>TOTAL REVENUE</b>	<b>\$7,246,937.58</b>

## EXPENSES

NZF CHARITABLE EXPENSES*	\$3,539,131
NH CHARITABLE EXPENSES*	\$2,201,598
FUNDRAISING	\$395,883
ADMINISTRATION*	\$402,311
QUALIFIED DONEES	\$22,110
<b>TOTAL EXPENSES</b>	<b>\$6,561,033</b>

## EXPENSES FROM GRANTS\*

NATIONAL ZAKAT FOUNDATION	\$187,185
NISA HOMES	\$721,666
ADMIN	\$36,139

# PARTNERS & SUPPORTERS

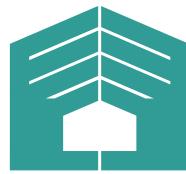


# THANK YOU

for your support



National Zakat  
Foundation



NISA HOMES

[nzfcanaada.com](http://nzfcanaada.com) • (888) 693-2203 | [nisahomes.com](http://nisahomes.com) • (888) 456-8043