

PARTNERSHIP



THE POWER OF
YOUR SUPPORT

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**Thank you to the IRUSA
Board of Directors for their
dedication to the mission.**

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Assalamu Alaikum. Peace Be Upon You.



Islamic Relief USA (IRUSA) is a faith-driven organization that continues to be on the frontlines of humanitarian relief and development at home and abroad with the help of our trusted partners and donors. Throughout 2022, we witnessed the disastrous effects of conflict and global climate change; the most vulnerable fell into famine, displacement, and extreme

impoverishment. The effects from the Russia-Ukraine conflict rippled throughout the world, which led to even more food insecurity in countries such as Lebanon, Syria, and across East Africa, while rising oil prices have affected all. Melting glaciers and monsoon rains, caused by man-induced climate change, devastated Pakistan and Afghanistan, leaving 30% of Pakistan underwater. During this time of need, IRUSA used the power of you all, to come together with our donors, volunteers, staff, and partners to provide great relief to those suffering around the world.

Through the **power of relief**, IRUSA was able to provide emergency assistance to those affected by natural disasters in places like Florida, Puerto Rico, Pakistan, Zambia, Madagascar, Ethiopia, Kenya, and Somalia, and by conflict-driven disasters in places like Ukraine, Lebanon, Afghanistan, and the Philippines.

Through the **power of access**, we were able to provide the means to stimulate economies in places like Ethiopia, Kenya, South Sudan, Palestine, and Morocco.

Through the **power of social solidarity**, we were able to advocate for and support programs designed to curb food insecurity and improve access to nutritious food. Because of your support, IRUSA provided 1.7 million Qurbanis around the world — nearly half of the 4 million Qurbanis provided by the Islamic Relief (IR) family.

Through the **power of our administration**, we built the infrastructure that allows us to move beyond urgent relief and sustain long-term solutions.

Through the **power of our Blueshirt volunteers**, we were able to work to break our record of meal packs packed in one night—157K meals; respond to disaster employment in places like North Carolina, Florida, and Puerto Rico; and distribute aid to local communities.

Through the **power of advocacy**, we took thousands of actions to amplify the voices of refugees, empower supporters to vote, and helped to end hunger as a weapon of war.

Through the **power of community**, we collaborated with 30 groups across the country during our annual Day of Dignity event series, and we addressed issues like food insecurity, social services for low-income families, and refugee resettlement through solutions-based, sustainable programming.

We believe, with our **collective power**, we will achieve a global environment free from impoverishment, food insecurity, and climate-induced disasters. We are committed to changing the global environment, and we understand that our work is not finished until every individual we serve no longer needs assistance. As a faith-driven organization, we understand that all this is possible through the power of Allah. As the Qur'an reminds us, "Allah has power over all things and Allah encompasses all things in His knowledge" (Qur'an 65:12).

Your brother,

A stylized, handwritten signature in black ink, appearing to read 'Sharif Aly'.

Sharif Aly
Chief Executive Officer
Islamic Relief USA



WHAT IS

POWER?

All power belongs to Allah (SWT). Allah has power over all things, and nothing happens without His authority. But Allah has given us each power over aspects of our life, and He has given us free will. This is a sample of how the IR community uses the power of free will that Allah has blessed us with to serve those in need around the world.





THE POWER OF YOU

As a director on IRUSA's board, I have a bird's-eye view of the generosity of its donors, the commitment of its staff, and the engagement of its volunteers and partners. I have witnessed how their collective work has uplifted the condition of entire communities to a state of dignity and self-reliance. I am privileged to be able to work with you.

-Gregory Abdullah Mitchell, Executive Director, CIOGC
IRUSA Board Member

IR is known to most as one of the most active charities in the world. Not only do they service war-torn or catastrophe-hit locations around the globe, but they fruitfully serve their own communities as well. I've been a volunteer with IRUSA for over seven years, and every experience has been a humbling experience. I've come across people in my own city whose stories I would've never known if it weren't for IRUSA's local efforts. Their projects, local and abroad, changed the trajectory of my life in unfathomable ways — inspiring me to become someone who can have a similar positive impact. Their work is purely genuine and you can see it through the dedication of the staff. Their commitment to serving [those less fortunate] resonates within the entire organization and trickles down to the volunteers. The entire organization is filled with genuine, hard-working, and sincere individuals. Volunteering with IRUSA gives you a sense of pride and joy that subconsciously makes you committed and loyal to them.

- Hamad Javad, IRUSA Blueshirt Volunteer

"The work of IRUSA is to address one of the major issues the world is facing: poverty. About 9.2% of the world, or 689 million people, live in extreme poverty, on less than \$1.90 a day, according to the World Bank. It is therefore vital to have an organization like Islamic Relief USA that is working in collaboration and coordination with all stakeholders to help eradicate poverty and create a better world. It's a team [effort] and only by working together can we help those millions of people and pull them out of the poverty cycle."

– Muhammad Niyaz, IRUSA Major Gifts Officer

IRUSA's contribution has tremendously impacted all our services and provided long-term support to Radiant Hands. The new experience of the Official Refugee Resettlement was based on our trust in a highly professional and robust partner. IRUSA has proven to make itself available in every different aspect of the work, and we have relied on their instant and responsive support to our work and the people we serve.

– Ghadir Kassab, Director, Radiant Hands

We are extremely thankful for the support and [collaboration] with IRUSA. APNA Brooklyn Community Center helps low-income immigrant New Yorkers, many of whom are limited English-proficient, in navigating the social service system and in getting the needed resources and services for thousands of individuals every month. APNA has [worked] with IRUSA in the last few years, specifically for Day of Dignity, Back-to-School, Ramadan Food Distribution, and Qurbani Meat Distribution, and helped thousands of families deal with food insecurities and financial burden. We are looking forward to collaborating with IRUSA in bringing more needed services and resources to the communities we serve and help them live fulfilled lives as immigrant New Yorkers.

– Erum Hanif, Chief Executive Officer, APNA Brooklyn Community Center

I have had an amazing summer because of this Public Affairs & Research Advocacy internship with IRUSA and have grown so much as an individual, as a student, and as a future professional. As a young Muslim woman living in the US, finding a family like the one I found at IRUSA has been invaluable. May Allah [SWT] bless you all and your work, and Jazak Allah Khairan!

– Salma Heram, IRUSA Intern



THE POWER OF RELIEF

Emergency situations have the power to take lives, destroy infrastructure, and push survivors into poverty and food insecurity. At IRUSA, we are dedicated to helping communities that have been adversely affected by disasters. Here are just a few of the emergency interventions the IRUSA community has responded to in the past year:

📍 Afghanistan



When a 6.1 magnitude earthquake struck southeastern Afghanistan on June 22, killing at least 1,500, injuring over 3,000, and destroying more than 10,000 homes, IR was on the ground providing food aid, financial aid for vital supplies, and shelter. We also distributed 900 food packages to those affected by the earthquake. “The area where we are responding is very remote and people have received very little aid so far. Today we’ve started distributing food supplies, but much more is desperately needed,” shared Ajmal Majboor, IR Humanitarian Program Coordinator.

📍 Ethiopia, Kenya, and Somalia



At least 20.5 million people are waking each day to high levels of acute food insecurity and rising malnutrition across Ethiopia, Kenya, and Somalia due to drought in East Africa. About 4.6 million children and 986,100 pregnant and lactating women are acutely malnourished in drought-affected areas, including about 1.3 million children who are severely acutely malnourished. IR has responded in the area by providing food insecurity interventions, including cash assistance; WASH interventions, including water trucking for 14,192 people, rehabilitation of three solar installations, 20 water storage tanks, and WASH non-food items to 1,569 people; and livestock interventions.

📍 Pakistan



In Pakistan, monsoon rains, caused by rising temperatures related to climate change, caused flash flooding across the region, including the areas of Balochistan, Sindh, Khyber Pakhtunkhwa, and Punjab, leaving over 33 million people in urgent need of humanitarian assistance. Since August 3, IRUSA has distributed response items such as emergency food security, cash assistance, shelter, water and sanitation hygiene (WASH), and protection. As of November 2022, the IR family has helped over 600,000 people in Pakistan.

📍 Madagascar and Zambia



When two consecutive cyclones in southern Africa devastated Madagascar and Zambia, IR provided support to survivors with food, shelter, and other essential items. Working with a partner organization, IR was able to distribute aid to 3,000 affected households in Madagascar and support vulnerable flood-affected households in Zambia.



In Palestine, IR launched an integrated emergency and livelihood program in the Gaza Strip, which provided food assistance vouchers to 2,500 families, repaired greenhouses for 240 families, and increased the productivity of livestock of 100 families through the rehabilitation of livestock barns. IR also implemented programs like Gaza Urgent WASH Project Extension, Makassed Hospital Emergency Response, Intervention to Support Vulnerable Children Phase V & VI, Emergency Assistance for Crisis-Affected Gazans, and Gaza Medical Emergency Response. The IR family has been operating since 1997 inside Palestine and our work with groups there locally has been ongoing since 2014.



When Russia launched a broad attack on Ukraine, hitting cities and bases with airstrikes and shelling, IRUSA helped provide emergency shelter for survivors. They also supported by providing lifesaving assistance to 8,261 women, children, and men refugees. They helped provide core relief items for daily needs such as blankets, plastic tarpaulins, jerry cans to collect water, and packages of shelter repair materials and emergency supply kits.



Here in the US, IRUSA's Disaster Response Team [DRT] and our Blueshirts on the front lines, respond quickly to get vital resources to survivors as effectively and efficiently as possible. They are on the ground for emergencies — from natural disasters like hurricanes and wildfires to tragedies, our team lends a helping hand to people in their most trying circumstances.

"[The] Disaster response team [is] on the ground in Sarasota, Florida, where we have teams of staff and volunteers who have arrived to help with Hurricane Ian response efforts," Abdullah Shawky, DRT Manager, shared after the hurricane made landfall in Florida as a Category 4 storm on September 28. "We are going to the field, touring the damage firsthand, [and] assigning damage classifications to every single home that's been affected by this disaster."



IRUSA distributed food, water, and provided temporary shelter to survivors of Hurricane Ian, while also working on a long term plan. "The Red Cross is estimating 50,000-60,000 homes in the area that are either majorly damaged or totally destroyed. This is a major, major disaster and we are going to be out here supporting the needs of those affected. We are going to work until everyone is supported."

After Hurricane Fiona made landfall as a Category 3 storm on September 19 in Puerto Rico, IRUSA's DRT worked closely with members of the National Voluntary Organizations Active in Disasters [VOAD] to build a humanitarian response to help families affected.



"We are here on the ground in Puerto Rico, on the western side of the island. An area and community that was impacted by Hurricane Fiona," shared Araif Yusuff, IRUSA's Director of Programs. "We are here for two purposes: one, we are doing an assessment of the damage in the area. We are also providing basic emergency supplies for the community. Some of the supplies are basic essential items such as food [and] some of the appliances that got damaged."

IRUSA's DRT will continue to help those affected by Hurricane Fiona: "We are helping the homeowners who have been living in this community for a while...get rehabilitated and get back into their homes."

When disaster strikes, IRUSA is there. As much as we've been able to accomplish, there is still so much to do. Together, we have the power to make the vision of a better world a reality for so many of our sisters and brothers who have been affected by disasters across the world. To find out more, visit irusa.org/emergency.

THE POWER OF ACCESS

IRUSA prioritizes programming that helps women gain access to the tools and resources that will help them thrive. Women are among the most vulnerable groups across the country, and women-headed families make up a significant percentage of households.

Take Gaza, Palestine, for example, where women-headed households make up 12% of the population. IR helped launch Women Can 2.0, a program that helps Palestinian women-headed families increase their economic autonomy and financial resources. The program gave 124 women access to equipment to build their own business, including 49 livestock enterprises, six small greenhouses, 27 retail stores, eight clothing stores, six sewing machines/textile business, four hairdressing salons, six catering businesses, four workshops, two photography businesses, and one remedial education center.

In the Philippines, IRUSA launched the Sustaining Women's Economic Empowerment Program [SWEEP], where 100 women already engaged in small and medium enterprises were provided with business planning workshops, capacity development training, cash grant transfers, and business coaching and mentoring sessions. Women entrepreneurs were trained on e-commerce and digital technology, giving women with no means to travel, access to sell worldwide.

In Pakistan, IRUSA launched the Empowering Widows in Need [EWIN] program, which offered embroidery and beautification courses, grants to start businesses, and entrepreneurship workshops.

Here are the stories of three powerful women who have all gained **access to success** through the support of IR donors.



Yasmeen



Bai Ali



Hifza



PALESTINE: YASMEEN'S GARDEN FLOURISHES

Yasmeen, a Palestinian widow and mother of three, was able to restore her family garden through a women's program generously funded by IRUSA donors that helps women generate their own income.

"[The program] provided me with everything, including metal structural supports, plastic sheets, seedlings, and a water tank to store the water flowing from the spring next to our land," she says. The program also provided job skills and business management training to participants, and provided them with the proper tools to carry out their profession.

Once Yasmeen's garden began to grow, she found herself with enough profit to become self-sufficient. Her fresh tomatoes and cucumbers were a big hit in the community: "They liked it so much, they started buying a pound or a kilo or more."

By giving her support and access to the tools she needed, Yasmeen was able to thrive: **"I believe a woman who believes in her dream and works hard will surely achieve it one day no matter how many obstacles, as long as there are supportive people around her."**



THE PHILIPPINES: BAI ALI REBUILDS HER BUSINESS

After the siege of Marawi in 2017, Bai Ali Kalipapa, a fashion designer and seamstress, was left empty-handed after criminals swept through her city and stole her fabrics and sewing machines. Now, she co-runs a women's modest fashion business with 23 others with the help of IR.

"IR gave us all this, all this stock," she excitedly tells the camera, pointing at the stacks of fabric, multiple sewing machines, and various supplies. She continues, "Before, I made this, but it did not work. Now, because of IR, it works [to help us] make business."

Bai Ali Kalipapa learned to bookkeep through IR's SWEEP program, and runs the show: "My work here is bookkeeper, president, managing because the other women are busy," she proudly shares.

Operations started in September 2021, and now the women have economic stability: "I think my life now, alhamdulillah, is okay because everyday I have income," shares Bai Ali Kalipapa. The 23 participants all share the profit from the business, in accordance with IR's policy. She also goes on to share how IR has helped her outside of her business: "IR gives us the best, and help[s] our life. It makes peace ... IR contact[ed] the religious leaders, [taught] them how to govern and function in the government, that make[s] peace. That is why we are very thankful to IR."



PAKISTAN: HIFZA PAYS IT FORWARD

IR opened up a skill development center where 19-year old Hifza attended embroidery and beautification training, and an entrepreneurship workshop. Through the program, Hifza, who became an orphan at 4, was given a grant to start her own business.

Hifza told us: **“There were women around me who wanted to learn embroidery but were not able to. I decided that I should start a center where these women can come work with me and we can progress together.”** Hifza opened up her business with the money given to her by IR, and immediately found joy in paying it forward: **“When I stepped into my own center for the very first time, I felt so happy that women will be able to come and learn.”**

After only five months, Hifza was able to employ 10 women in her center. **“All these women are [poor] ... we work together on the embroidery orders which are increasing day by day.”** Hifza and her employees now are able to sustain themselves through their embroidery work.

Hifza has fulfilled her dreams of becoming a self-sufficient business owner, and she proudly claims: **“I wouldn’t have been able to achieve all [this] at this age without my mother’s prayers, God’s will, and the support of people around me.”** She says, beamingly: **“If my father would have been alive today, he’d have been very happy to see that his daughter has taken such a big step, and is empowering other women.”**





THE POWER OF SOCIAL SOLIDARITY

IRUSA has long advocated for and supported programs designed to curb food insecurity and improve access to nutritious food. The Qur'an teaches that social solidarity is a right for the those in need — it is not a favor, but an obligation, for a Muslim to ensure their neighbor does not go hungry.

Our Qurbani program is a social solidarity program where we disperse high-quality meats that are prepared according to strict health and religious guidelines and best practices. During the 2022 Qurbani season, IR donors gifted meat to over 4.1 million people worldwide, ensuring they receive an ample amount of protein, among other nutrients.

While programs like these help provide valuable resources and food in the short term, more systematic procedures and programs need to be put in place to ensure the growth of food is not threatened, or at least mitigated. This requires funding and supporting programs addressing existential threats such as climate change — droughts, hurricanes, extreme heat — and man-made conflict. Over the years, IR has supported programs designed to promote sustainable farming, installation of solar panels to conserve energy, and various techniques to save water. This year, with the fertilizer shortage due to the war in Ukraine, the challenges have become only more acute.

In fact, the 2021 Global Report on Food Crises states that conflict and insecurity pushed almost 100 million people into acute food insecurity. In addition, 40 million suffered due to economic shocks, and 16 million people suffered due to extreme weather conditions.

During Ramadan, IR launched worldwide campaigns to distribute food parcels to assist those who struggle. These parcels, which contain nonperishable items like rice, beans, flour, dates, and oil, helped some 1.3 million people in 2022. Cash and food vouchers were also distributed along with the parcels to stimulate local economies.

In the Horn of Africa, the food parcels and cash assistance helped 100,000 people in Ethiopia and over 70,000 people in Somalia. “We are so thankful to IR and the donors for providing the support that changed our lives,” Aden, a Somali mother of five, states. “Now, my family is happy because of your donation and support, so may Allah [SWT] reward you hereafter for your donation.”

In Yemen, 150,000 people were given food boxes and vouchers, helping reduce some of the malnourishment that has resulted after seven years of conflict. “When I received the basket food from IR, the happiness spread among the family members and my children feel very happy because they can eat new kinds of food like beans,” shared Hallah, a woman who received an IR food package. “I thank IR for their support and hope this food basket continues forever so we cannot suffer from shortage of food anymore.”

In the Rakhine state of Myanmar, IR supported a multi-million dollar project to provide nutritious, safe, and culturally appropriate foods to some 66,000 people. In Afghanistan, IR distributed food parcels to some 200,000 people.

In the United States, IR provided weekly hot meals to people living in major cities, such as Detroit and Chicago. Most of these families have limited incomes and experience difficulty making ends meet. In Detroit alone, over 67,000 people were helped.

A recent analysis found that the safety net nutrition programs have helped drive down child poverty by more than half over a nearly three-decade period in the US. One of the main drivers was that more families became eligible to participate in the Supplemental Nutrition Assistance Program [SNAP], formerly known as food stamps. On December 14, 2021, IRUSA participated in a Day of Action to support an extension to the Child Tax Credit and to make the Summer Electronic Benefits Transfer program available nationwide.

A sustainable response to the challenge of food security, at the individual and systemic level, requires valuable partnerships and continuous support.

Through smart investments and risk reduction, made possible by the support of our donor community, IRUSA can continue to make an impact in reducing food insecurity and making the world a better place.

THE POWER OF TRUST

Rebuilding Marawi City



IR has been in the Philippines since 2017, working to bring meaningful programming to families. During a time, known as the Battle of Marawi, the need for this compassion and these resources was at an all-time high. The five-month-long armed conflict in the Philippines between the government and Islamic State (IS) militia left the city of Marawi in a complete crisis: entire villages were destroyed, schools burned down, and thousands of people left without basic necessities. Even more, Islam became synonymous with “terror,” and the people lost trust in the faith.

Sittie Jamairah, a middle-aged woman dressed in a salmon scarf and blue vest spoke with cracks in her voice, “It happened so quickly: three days before Ramadan,” she said, “we lost everything. It really broke our hearts.”

She spoke in rosy terms as she described her upbringing in Marawi: “It was so calm and beautiful here, people from all over the Philippines would come to enjoy the weather and natural scenery.” The view of the lake was indeed picturesque, but it was hard not to fixate on the large craters along the shore, damaged roads, and bullet-riddled walls.

When conflict broke out, residents like Sittie Jamairah and her family were ordered to leave: “They told us we had to get out immediately. So we left, expecting to return after two or three days maybe...but we could not go back to our homes.” Using a combination of shelling, urban

warfare tactics, and relentless air strikes, the Philippine military destroyed homes, businesses, and mosques in their efforts to eliminate IS fighters.

“This whole area was once the market. So not only did people lose their homes, they also lost their livelihood,” Sittie Jamairah said, pointing to large piles of rubble.

Sittie Jamairah is the Iligan Program Manager for IR Philippines, and she, like many others, was forced to live with this new reality.

“We had no choice but to believe Allah has better things for us, and to rebuild our lives,” she said.

In what seemed like overnight, hundreds of thousands of people found themselves homeless, jobless, and trying to create a new life for themselves. The government set up numerous transitional housing areas where

families began to resettle and recover. This included hundreds of thousands of children who had their schools demolished during the siege.

“One of the most important projects IR is doing for these communities is making sure the children’s education is not disrupted,” said Sittie Jamairah. Stepping into the transitional school was like stepping into an alternate world: Bright colors, laughter, and smiling faces filled the classrooms — pure joy.

“We know they have been through a lot, so we do what we can to make them happy to be at school. And it also makes us happy,” Mariam Mambuay, a kindergarten teacher, shared as we greeted her students.

In the immediate aftermath of the siege, IR provided food assistance for many of the displaced families, but not without some obstacles.



"IR really had a hard time introducing itself as an organization, because of the word 'Islamic,' ironically. Because of the rise of Islamic groups that are non-Islamic in that sense," IR Philippines director, Sittie Najidah Montud explained, referring to the IS militia. It was clear that the damage done by IS went far beyond the physical destruction caused by the violence, instilling a sense of skepticism with the word "Islamic."

"We love Islam, but when these extremist groups came, it made people scared of what kind of Islam they were practicing. So when IR came to help our community, it felt like home because we knew that our pain, our hardship, can be eased. Alhamdulillah," Saiden Alim, North Cotabato Community Leader explained.

The efforts made by IR in providing food assistance and water sanitation services in the Philippines was truly remarkable. Access to clean drinking water for many families in remote villages like Daut Hoffer is limited because of the lack of infrastructure to capture streams from the mountains.

"This is where the water rolls down from, and this is where we want to collect it," Mohammad Alon - WASH Project Engineer for IR Philippines explained, pointing to the green hills in the distance.



Because of the relationships IR has built with community leaders, they are able to send engineers like Mohammad to assess the needs and properly plan WASH projects.

"There are so many households and schools in this village that do not have running water, but insha'Allah when this project is complete, they won't have to take many trips to carry water back home," explained Mohammad. What really stood out was the deep trust they were able to foster despite the initial skepticism.

"We go through a lot of social mobilization. We deepen our relationship with these communities, introduce IR in such a way that we are a faith-inspired organization. We do it over and over again, until such time that they will understand what IR is. We are here to help," Sittie Najidah Montud explained.

The trust has become so well-rooted, in some remote areas of Mindanao Island, IR is the only non-government organization recognized by community members. The livelihood programs and skills training workshops IR has provided made it possible for many families to earn an income and in turn, lessen conflicts caused by financial strain. As part of its efforts to help restore programs for families across the Philippines, IR has implemented programs such as the Sustaining Women's Economic Empowerment Program [SWEEP], Humanitarian Assistance to Typhoon Odette Affected Population and Economically Disadvantaged Communities [HOPE], and Support to Peace and Resilience of Communities in Mindanao [SPARC].

"Though we had a hard time at the beginning, the acceptance of the community for IR has been very overwhelming. Because right now, there is a trust between the communities and us. Alhamdulillah," Sittie Najidah shared.





We go through a lot of social mobilization. We deepen our relationship with these communities, introduce IR in such a way that we are a faith-inspired organization. We do it over and over again, until such time that they will understand what IR is.

We are here to help.



Represent Team Blue
by visiting our
digital store

IRUSA.ORG/STORE

THE POWER OF THRIVING

The Middle East is near and dear to the hearts of many IR supporters. Since 1997, IRUSA has been providing relief across the Middle East, and through the power of working together, both urgent aid and long-term development projects, we have been able to bring compassion, comfort, and hope to families across the entire region.

From providing food aid and sustainable livelihood programming to opening access to healthcare, clean water, and education, this important work helps communities build better futures for themselves and generations to come.



IMPACTFUL WORK ACROSS THE MIDDLE EAST

Here's a look into a few of our newest projects in Morocco, Jordan, and Palestine:

Investing in the Youth of Morocco

One of our newest projects in Morocco aims to improve climate readiness in the agricultural sector and provide access to employment opportunities to young entrepreneurs with climate resilient business ideas through agribusiness incubator services – access to land, infrastructure, and training for the purpose of honing skills and launching farm businesses.

The incubator is one of the first in Morocco. The goal is to help drive healthy competition amongst youth through access to business training, planning, and technical expertise; one-on-one mentoring; networking; and start-up funding dedicated to testing and launching business solutions.

A few ongoing interventions include:

- Engaging at least 50 selected entrepreneurs through four hackathons and two bootcamps that develop business ideation, test business viability, and support business planning;
- Engaging 30 selected entrepreneurs in incubation services designed to refine and ready business ideas for launch;
- Leveraging public and private sector stakeholders to create an advisory committee and broaden the mentorship network;
- Supporting the launch of 10 selected agribusinesses that demonstrate a high potential for growth and impact with additional business acceleration services and seed grants of \$5,000.

While the project supports a select group of young entrepreneurs, the impact of their work towards climate readiness and resilience will be felt across the country.

Supporting Vulnerable Families Across Jordan

Jordan is home to 760,000 refugees and asylum seekers – 670,000 of which are from Syria. Many refugees lack access to adequate and consistent work, making it difficult for them to support their families.

IR is working to promote the economic empowerment and social inclusion of vulnerable Syrian refugees and Jordanians alike across the country through increased access to livelihood opportunities, including professional development services, entrepreneurial training, and financial assistance.

This project aims to help those who have been forced to flee their home rebuild and refresh so they may find solace during their time of need.

Disaster Preparedness in Gaza

Prolonged conflict coupled with the effects of climate disasters have stifled economic development across Palestine, and made difficult situations even worse. Only about 10% of Gaza has access to stormwater networks. Often, wastewater networks flood, spilling out onto the streets and into homes along with the rainwater, spreading disease.

Northern Gaza is home to the small town of Beit Hanoun, where residents are extremely vulnerable to heavy seasonal flooding caused by stormwater. IR is working to protect over 60,000 people throughout the community through the installation of a stormwater network; measures towards winter preparedness and flooding mitigation; and increased access to clean water and sanitation services.

Through this effort, we hope to help provide access to basic necessities to families in Gaza. To show the people of Palestine that they are not alone – that IR and its supporters remain steadfast in providing effective and efficient support to Palestinian families for as long as the need exists.

THANK YOU

The power of your donation goes a long way. With your support, IR is able to help change the lives of our brothers and sisters across the Middle East. To learn more about our impact, visit irusa.org/middle-east.

THE POWER OF PERSEVERANCE

Following the breakup of Yugoslavia, war broke out within the Balkan regions of Bosnia and Kosovo throughout the 1990s. During the Bosnian war [1992-1995], an estimated 2.2 million Bosnians were forced to flee their homes to escape ethnic cleansing, rape, and genocide. The Kosovo war [1998-1999] resulted in the displacement of 1.4 million Kosovan Albanians attempting to escape mass execution, sexual violence, and targeted religious destruction. War has the power to have long-lasting effects: Bosnians and Albanians are persevering in the face of hardship, poverty, and food insecurity.



IR has been in Bosnia and Herzegovina since 1993, establishing a long running presence for the people there. Bosnia and Herzegovina was the first country IRUSA, as a new organization, raised funds for; in response to the Srebrenica massacre, we provided vital emergency assistance including food aid, clean water, and clothing to survivors.

In Kosovo, IR ran a program that established clean water, sanitation, and hygiene (WASH) facilities for vulnerable communities and opened 36 water wells from 2019-2021. Families now have access to clean water within the vicinity of their homes. Prior to the intervention, Albanians had to walk long distances to obtain water, or were collecting water from unsafe sources such as rivers and run-off water.

In addition to promotion of WASH facilities, IR designed a leaflet providing basic information on coronavirus disease (COVID-19) — how it spreads, symptoms, and how to avoid catching or spreading the virus. This was done through an awareness campaign in which staff went door-to-door, whilst water wells were being opened and bathrooms constructed. Leaflets were also disseminated to beneficiaries and schools for further information on hygiene and sanitation.

This project closely involved and engaged the community through involving orphans over the age of 18 within the IR orphan program in the construction and building of the sanitation infrastructure, installation of electricity, as well

as training them on maintenance of the sanitation facilities and importance of hygiene. Orphans received a small payment as part of their contribution of labor to the project. “I would like to thank you for the regular help I have received from you,” Amina, an IR-sponsored orphan who participated in the program, shares, “When I grow up, I would like to be like you. To help children and those who are in need of help.”

Through building the capacity of the community, this will increase the long-term sustainability of the project and also enable orphans to use the skills that they have gained for future opportunities.

In Bosnia, IR disbursed more than 20,000 interest-free loans to the most vulnerable, including war widows and war victims. After her husband, father, and brothers were killed and she was left to raise three children with no financial support, Meva took out loans through IR’s program: “I took out loans from IR Microfinance to put my children through school, to start a new life in Sarajevo.”

Meva was able to pay it forward — she had enough money to build a public drinking fountain: “Everyone goes this way, it is the main road. So everyone can come here to have some water,” shares Meva about the public fountain. “I did it for the people and for myself, as a good deed.”

Through the Agricultural StartUps for Poor People program in Bosnia, 70 greenhouses and 30 food dryers were established. IR also provided Bosnians with

the technical knowledge, as well as how to establish their own businesses, make a brand, implement their products on the market and how to develop their businesses.

“I received [help] from IR last year, they donated to us a greenhouse and now as you can see, the seedlings and seedling material,” Salma shares. “Thanks to all the donors who donated to IR to help us, and to empower the people of Bosnia and Herzegovina to stay in their homeland to work, not to go in search of a better life because we, in Bosnia and Herzegovina, have beautiful land, a lot of fertile soil to cultivate, but some of us don’t have the financial means to start growing vegetables.”

For wars that ended years ago, the consequences are still being felt by the people of Bosnia and Kosovo. Our legacy of service has been able to grow through the support of dedicated IRUSA donors — we were there during the worst of the war 30 years ago, and we are there now during the Ukrainian-Russian war [see page 9]. That’s the power of war: the destruction, the devastation, and the displacement causes wounds and hardship that take decades to overcome. By working together, we have the power to deliver solutions that truly help our sisters and brothers affected by war heal.

**To find out more visit
irusa.org/europe**

THE POWER OF PEOPLE



The cliché “there is strength in numbers” holds true — we, as a collective, have more power and influence than one person. While this sounds beautiful, it can also be a chilling realization: we need the majority on board with our efforts to reduce negative impact. Global climate change is a prime example: wealthy countries such as the United States, Canada, and western Europe account for more than 50% of greenhouse gas emissions that are causing climate change, while the countries that are being hit hardest by the effects of climate change emit very little. The entire continent of Africa produces .8 metric tons of gasses a year, compared to a global average of

4.8 metric tons, a mere 2-3%. Yet, the battle for Earth’s climate is currently being fought in Africa.

At IRUSA, we believe it is our responsibility to help families across the world survive and thrive against climate-induced issues. We understand that these issues do not exist within a vacuum, and that we are all responsible for the damage that is being done. This is why IRUSA has implemented programs to help alleviate the suffering from global climate change.

In Awdal, Somaliland, we launched the Strengthening Agricultural Resilience [SARIA] project, which focuses on building household and community resiliency through increased access and availability to food security, and reducing climate shocks through replication of smart technology. We were able to help increase income and household assets for vulnerable groups through use of drought-tolerant seeds; provision of livestock assets; strengthening food production through divers and irrigation systems; and increased awareness on prevention and control of the COVID-19 pandemic. “Really, there was a huge need for these animals in this village. As you see, I already took the animals to the milking equipment and thought they were ready to be milked,” shares Ibada, a 54 year old mother of seven. “I am appealing to the donors to continue the support of the farmers and pastoralists in Somalia.”

Also in Somaliland, we launched the Lifesaving Assistance to Drought-Affected Communities [LADAC] project which is working to reduce the vulnerability of drought through financial aid to 400 households. “We received three month’s payment of cash money which has really improved our living conditions in the camps such as food, water, and education,” shares Hodan, a mother of five residing in a camp. “LADAC project improved people’s lives in this camp through access to food, sanitation promotion, security, and safety protection to women and children. Children used to defecate here in open spaces but now they have access to latrines.”

The Integrated Action for Community Resilience project in Chiradzulu District, Malawi focuses on improving the living conditions of affected people through access to agricultural resources that enable adaptation to climate change. This project, which directly benefits 4,500 women and men, also improves knowledge and skills for sustainable farming and marketing.

IRUSA is also at the forefront of emergency responses to climate change. In 2022, we launched the Zambia Flood Emergency Response which supported vulnerable flood-affected households in Zambia to meet their basic needs. Over 950 flood-affected households received emergency supplies and increased access to safe water and sanitation hygiene [WASH] practices. The households also received financial aid.

While we focus on emergency relief and adaptation to climate-induced issues, we are also holding governments accountable for their commitments under the Paris Agreement and UN Sustainable Development Goals related to climate change. We are continually working across the aisle in Congress to build bipartisan support for funding these essential, lifesaving programs. Most recently, our team at IRUSA was also able to successfully advocate in the Senate to increase the proposed climate adaptation to a record high of \$550 million in the chamber’s proposed Fiscal Year 2023 State and Foreign Operations Appropriations bill.

We need to continue to come together to do our part to reduce climate-change impacts while also offering relief to those affected all across Africa. The words of Hellen Keller still hold true: “Alone we can do so little, together we can do so much.”

To learn more about IRUSA’s work, visit irusa.org/africa.



THE POWER OF **ADVOCACY**

Our faith teaches us not only to help with food access, but also to address the causes of food insecurity. I look forward to learning and working with fellow anti-hunger advocates of all and no faith, to help eradicate hunger in the US.

- Anwar Khan, IRUSA President

Vital to IRUSA achieving its humanitarian mission are our advocacy campaigns, non-partisan government engagement, and direct lobbying on Capitol Hill. Through our advocacy, IRUSA works to build the public and political will to end impoverishment, food insecurity, and inequality. The influence and impact of our advocacy is enhanced by the coordinated efforts of our national network of IRUSAAdvocates.

IRUSA advocates in meetings for legislation and government programs that can improve the socio-economic well-being of vulnerable communities. We mobilize IRUSA Advocates through coordinated actions that advance our shared priorities. IRUSA amplifies advocates' voices and actions by promoting them through our social media, coordinating with our social justice coalitions, and channeling them into direct meetings with government officials at all levels.

Through these strategic campaigns, IRUSA Advocates are holding public officials accountable for their responsibility to improve the conditions and resources of communities inflicted by insecurity and limited opportunity. By including IRUSA Advocates and partner organizations in our advocacy and facilitating their opportunities to directly lobby their members of Congress, we strengthen our influence on Capitol Hill with Representatives increasingly taking positive action aligned with our humanitarian principles and legislative priorities.



In Washington, DC, IRUSA hosts annual engagement meetings with diverse members of Congress and government officials to highlight the anti-poverty work that we and our partner organizations conduct in communities across the United States and around the world. The meetings expand awareness on Capitol Hill about the community enhancing work that Muslim-Americans and our allies are conducting in various congressional districts, such as strengthening food security, expanding healthcare access, and welcoming refugees.

HERE ARE JUST SOME OF THE CAMPAIGNS IRUSA ADVOCATES:



Our Afghan Adjustment Act campaign urged members of Congress and Senate to create a legal pathway to citizenship for the thousands of Afghans who were evacuated after the chaotic US military withdrawal from Afghanistan.



The End Hunger as a Weapon of War campaign urged members to pass a bipartisan resolution that calls on the US government to use diplomatic efforts to address instances where hunger is being used as a weapon, address food insecurity through continued humanitarian response, and to hold individuals, governments, and militias accountable for using hunger in conflict.



Part of our Get Out the Vote campaign, community members received information on how to vote on their way to collect the Eid Al-Adha meat and produce during our Qurbani distribution at Dar Al-Hijrah Community Center in Falls Church, VA.



THE POWER OF COMMUNITY

Community, defined as “a feeling of fellowship with others, as a result of sharing common attitudes, interests, and goals — can be powerful: It can move ideas into actions and prayers into service, and that is precisely the notion IRUSA and its community groups put into motion in order to serve vulnerable families across the US.

In 2021 alone, IRUSA worked with more than 160 groups to activate humanitarian programming for those in need across the country — the impact of that network is resounding and has continued with strength throughout 2022. These collaborations are especially important when addressing issues like food insecurity, social services for low-income families, and refugee resettlement — all of which are focal points for IRUSA’s US Programs Team.

IRUSA’s Regional US Program Coordinator, Kesha Abdul-Mateen explains: “We are coming off the tailend of the pandemic, moving into another pandemic of sorts with inflation and rising food prices, rent, gas, everything — people are still having to make decisions when living from paycheck to paycheck.” While nonprofit groups like IRUSA often step in to help, “there aren’t enough of us to do this work on our own,” she says. “We have to tap into the community [and work with] local groups to do that. It’s through partnership that we, collectively, are able to manage a community’s wants and needs.”

For instance, in 2022, IRUSA worked with some 30 community groups across the country during our annual Day of Dignity event series, bringing everything from free haircuts and medical screenings to food and hygiene kit distributions, school supplies for kids, job search and resume building support, and more, to some of the most vulnerable families in each area. The smiles of the children served say it best, says Kesha: “They carry the brightest smiles; it ... warms your heart.”

IRUSA’s Refugee Manager Saja Awad elaborates on the significance of collaboration with regard to refugee resettlement, alluding to August 2021, when a tumultuous change in the government in Afghanistan created an unprecedented humanitarian emergency: Thousands of Afghan families found themselves forced into unfamiliar cities across the US, and it became essential that local community groups step in to help their new neighbors. With the sheer number of people coming in, however, they couldn’t do it alone: “Resettlement agencies were underfunded and understaffed, and tried to pick up as fast as they could. IRUSA was asked to take on this new type of programming we had never done before to help agencies mobilize, and to help provide the culturally-sensitive case management these families deserved...It was overwhelming for everyone, but somehow it came together, alhamdulillah!”

Our community work is with all people for all people, for everyone.

Stacey Picard, Social Services Director at Dar Al-Hijrah in Virginia, added that the collaboration between her group and IRUSA helped build capacity in a way that simply would have been impossible without: “IRUSA’s collaboration made it possible for us to directly resettle some of the Afghan newcomers, most of whom had never connected to an agency, and were left to navigate public benefits, medical appointments, the US workforce, and more, all on their own, and without the full financial support due to them. The funding, weekly support calls, and ongoing guidance from IRUSA helped to build our capacity to do this needed and important work.”

This work is hard, but it is inspiring. “We had a food distribution for a housing unit that Afghan newcomers had just arrived to after living in hotels for months,” shares Saja. “One of the gentlemen was not able to come down to get the food, so I went up the stairs to deliver it, and saw why: He was an amputee. The smile on his face was indescribable — he was so grateful for something relatively small. He started crying, and I got super emotional. The aid is not just a check mark off on a checklist for these families; they’ve gone through so much, and... they keep going.”

Being with the community is essential, and according to Kesha, that, “makes a big difference, a world of difference.” In addition to providing aid and services directly, Kesha explained, “it helps us mitigate issues and problems...we can try to resolve problems that we only learn about when we are on the ground, and we can figure out together how can we make this better.”

And there is beauty in working with neighbors and organizations, volunteers and donors. According to Kesha, “our community work is with all people for all people, for everyone.” She goes on to say that she believes that coming together in this way is an example of sincere fellowship, and such a pure form of service in Islam.

Saja agrees: “The people we work with in the US have a right upon us,” she says, adding: “Prophet Muhammad [SAW] was narrated as saying that one is not a true believer unless you desire for your brothers what you desire for yourself.” Alhamdulillah, we believe that, with your support, people are able to come together to put the Prophet’s words into action.



**To learn more about IRUSA’s work
across the United States,
visit irusa.org/united-states.**

THE POWER OF ADMINISTRATION

Administrative fees continue to be an ongoing discussion in the humanitarian sphere year after year. When it comes down to it we know:

1. The Qur'an allows collectors of zakat (like IRUSA) to charge a fee for their work.
2. Admin fees cover necessary costs for a nonprofit to function day-to-day, such as electricity usage and credit card processing fees.
3. Admin fees allow nonprofit organizations to scale and grow, leading to greater impact for a larger number of people.

According to the Nonprofit Overhead Cost Project, a research study that was jointly performed by the Center on Nonprofits and Philanthropy at the Urban Institute, and the Center on Philanthropy at Indiana University: when a nonprofit organization's overhead is too low, it limits the organization's effectiveness.

Sajjad Ahmad is a longtime donor at IRUSA, and as a partner at a for-profit consulting firm and business owner, he understands the costs of running an organization like IRUSA. **"Overhead costs are just service fees that allow the business to function,"** Ahmad explained, **"as long as there's a measurable return on investment, admin fees have a place within every organization."**

According to IRUSA CEO, Sharif Aly, the admin fee that a donor pays with each donation is what enables IRUSA to carry out the mission. Aly stated, **"In order for us to be able to expand our operations to 40 countries across the world and deliver high-quality programming that is both cost-effective and impactful, we need to be able to charge an admin fee that covers every day organizational costs."** In 2012, IRUSA was able to help 2.3 million people across the world through our projects and programs. Alhamdulillah, in 2020, we were able to double our impact in just eight years, serving an estimated 5 million people.

"Not only are we able to help more people, but our interventions and programs have a deeper impact on the individual level," Aly explained. **"IR originally began to provide relief after emergencies. Now, we provide relief and we work to sustain those efforts long-term for populations impacted by emergencies so that we can lift them out of poverty and build their resilience in case another disaster strikes."**

This is because our admin fee has allowed us to hire the right people and cover the costs required for the organization to grow.



SO WHAT ARE THOSE COSTS? HERE ARE SOME EXAMPLES:



Business operations- When purchasing food items for a food package, staff need to compare pricing from different vendors in order to ensure we are purchasing the highest quality products at the best price. Once a vendor has been identified, we'll sign a contract and then ensure that contract is fulfilled to completion.



Financial costs- Our Finance department ensures that each donation is spent according to donor intent and that we are complying with all financial regulations. We operate in some of the most volatile countries in the world, some where government sanctions are enforced, and our staff ensure that every transaction aligns with Treasury and Office of Foreign Assets Control [OFAC] requirements.



Legal costs- Our legal department ensures that each one of our active 600 projects adheres to local or international law, depending on where it is implemented.



Marketing and fundraising costs- Our Marketing and Fundraising departments educate the donor community about IRUSA projects and fundraise to further the mission and increase the level of impact of our programming. During Ramadan for example, IRUSA shares a plethora of content including videos, news information, webinars, printable Ramadan decor, and kid's activity books. We also make hundreds of visits to mosques around the country to inform communities about the work we do and fundraise to support that work.



Other essential costs - Each department is vital to keeping our organization running and to our growth including Human Resources, IT, Programs (international and domestic), Communications, Public Affairs, Volunteer Engagement, Orphan Services, and Donor Services.

According to the Nonprofit Overhead Cost Project, noncompetitive salaries have consequences for an organization in the long run. While nonprofits are sometimes able to find highly qualified individuals willing and able to work for below-market wages, this is not always possible. When an organization does not offer a competitive salary, key positions are often filled with junior employees who — after gaining the requisite experience — often move on to better paying jobs.

Having the responsibility of hiring staff for his consulting firm, Ahmad believes that it doesn't matter whether someone works in the for-profit or nonprofit sector, they should be compensated appropriately. "Employees are not volunteers, and an organization will thrive as long as employees are valued. How do we show them they're valued? We pay them a competitive wage."

That's why IRUSA invests in its staff, hiring experts in their respective fields, and supporting their continued professional development. "It's in our

best interest to ensure that we are paying staff a competitive salary," Aly said. "We want our staff to know they are a valued asset to the organization, while ensuring that costs and fees passed on to the donor are minimal."

IR support costs are among the lowest within the sector and its benchmarks of similar size, being 16.1% overall, with only 3.66% for admin and 12.45% for fundraising. We know that in order to support the people we serve, we have to continue to invest in the right resources to provide as much impact as possible.

We understand why donors want to know more about admin fees and the answer is simple: efficient and effective admin fees have the power to expand a nonprofit organization and its reach, as they have right here at IRUSA.



THE POWER OF FEDERATION

How IRUSA leverages its role within the IR Global Federation model and with its collaborations with peer groups to elevate humanitarian and programmatic impact around the world.

Grassroots Focus, Global Impact

So how exactly does a nonprofit organization in the US implement relief and development projects in so many countries across the world? It's actually pretty simple: we focus on working at the grassroots level to make a global impact.

This happens in two ways: **first, IRUSA is one of 13 members of a global federation of organizations that operates together under Islamic Relief Worldwide [IRW].** Each member organization operates independently in its own country and also works together to serve a global humanitarian and development mission under IRW.

Through the IR Federation, we are able to use the collective resources of the 13 members to fund field operations in 40 countries across the world. This significantly lightens the burden of costs on each member and allows us to have a greater impact in the regions where we work.

For instance, instead of IRUSA covering the total costs of a field office in Yemen, we share that cost

with the other 12 IR federated members. A local field office gives us access to timely information; to local staff who can move quickly and can get into hard-to-reach areas; to vital footage and reporting materials; and to other valuable resources. The IR Federation collectively invests in local field staff and offices – so we don't have to wait to try to gain access in times of emergencies; we are already there.





The second way is when an external collaboration with a local organization is the most-efficient and most-effective way to provide aid for those in need. One example is our work with American Near East Refugee Aid (Anera), an organization IRUSA has worked with since 2014 to provide long-term and emergency relief in Palestine.

The interventions implemented address critical needs including WASH; early childhood development; livelihoods; health; food security; and emergency response.

During an emergency response, IRUSA's support enables Anera to bring food and medicines to those left vulnerable from these events. Anera's staff in Gaza are from the communities they

serve and are able to provide critical situational analysis that informs Anera and IRUSA's medium- and long-term responses in Gaza, making this a valuable joint-effort for both organizations.

Moreover, some collaborations, like that with Anera, are specialized and are exclusive to IRUSA, meaning they can only be supported by donating directly to IRUSA.

Alhamdulillah, whether a project is implemented through field offices funded by the IR Federation or by a local group, IRUSA continues to **focus on working at the grassroots level to make a global impact** and it has allowed us to grow in both size and scope since our mission first began nearly 30 years ago.

THE POWER OF OUR BLUESHIRTS



At IRUSA, our Blueshirts are the lifeblood of our organization — they come from all walks of life, dedicating their time and energy to help their brothers and sisters around the world. IRUSA has been a volunteer-driven organization from its inception in 1993, when co-founder and volunteer Anwar Khan, current President of IRUSA, came together with other volunteers to start IRUSA. Starting in Los Angeles, he traveled across the country, sharing his stories of performing humanitarian work during the war in Bosnia, and rallying people to join his grassroots movement. “Our plan was surah Al-Maun. We had just graduated from college and we wanted to help anyone in need around the world. We wanted to spread peace and goodwill to all mankind.”

Almost 30 years later, we have over 25,000 registered volunteers, all working together for a world free of poverty. People living in poverty are more susceptible to food insecurity and other hardships that contribute to hunger. That’s why we work around the world to provide relief and development to help empower communities in need suffering from hunger. And our volunteers help make it possible.

More than enough food is produced around the world to feed the global population. However, as many as 829 million people go to bed hungry each night — nearly 10% of the global population. Conflict, climate change, and the effects of the COVID-19 pandemic are the main drivers of this increase in hunger.

One of our signature volunteer events, IRUSA Meal Packs, are designed to bring volunteers together to help pack nutritious food for families suffering from hunger. Each meal pack can include either rice or pasta and essential nutrients including carbohydrates, proteins, and fats. The meals have a strong shelf life, so families can store them for use as needed.

During the last 10 days of this past Ramadan, more than 400 Blueshirt volunteers gathered at Episcopal High School in Virginia, with their hearts set on packing 125,000 meals for vulnerable families within the short span of three hours. The Blueshirt Volunteers, most of whom were fasting, worked together to check-in participants, assemble boxes, pack and seal meals, replenish supplies, clean, and everything in between.

OVER OF SHIRTS



The family-friendly event meant everyone from young children, standing on buckets to reach the tables; to young adults, including students from the host high school; to elderly grandparents; all banded together to break an organizational record by packing an astounding 157,000 meals, all before Maghrib and iftar!

It was more than just a volunteer opportunity, it was an extraordinary demonstration of compassion, unity, and love in serving Allah and helping those in need. "Ramadan is a time of giving and generosity, a time when we come together to improve the human condition," shared Sharif Aly, CEO at IRUSA. "This spirit extends to all faith traditions, and we are so pleased and heartened to be partnering with our friends at the Episcopal High School to help improve food security for some of the most vulnerable populations. By working together across racial, religious, and gender lines, we can solve some of the world's biggest challenges."

The society we live in is becoming more aware of our civic responsibility to act, and our Blueshirts reflect and celebrate that. We want to acknowledge

our Blueshirts for answering our call to service time and time again, and thank them for their time, effort, and dedication. From packing meals, to joining our Disaster Response Team in deployments, and even helping run successful local fundraising events, their exuberance and readiness to help even in the smallest of ways makes all the difference.

Prophet Muhammad [SAW] said, "Be merciful to those on the earth, so the One above the heavens will be merciful to you." The countless hours our Blueshirts spend for nothing more than the satisfaction it brings to help those in need, is truly something special and worthy of gratitude. May Allah [SWT] continue to guide them and grant them the highest degree of mercy.



To learn more about the amazing work of our Blueshirt Volunteers, visit irusa.org/volunteer

The SUPERPOWER of our BLUESHIRTS

From the North East

**SHAB
JALALLAR**

I found myself looking for a sense of purpose and something that would make me feel good. Whenever I volunteer, talking to people and helping out, makes me very happy — an indescribable feeling.

I really enjoyed volunteering for IRUSA's food program. Every week, they had a line of people outside the food pantry, just waiting to take home a box of food which was full of meat, seafood, fruits, vegetables, and pantry items.

From the Midwest

**MAAZ
ANSARI**

I love to work with IRUSA. They work for a good cause, and all the staff members are very nice.

**IBRAHEEM
OGUNTADE**

From the South West

AVALON WHALEN



I volunteer because I know that my time spent with IRUSA will positively affect lives all over the world. I attended a meal pack event during Ramadan and it was unreal! It was a lot of work, but so rewarding, alhamdulillah.

From the North East

MARAM ABDELHAMID



Volunteering with IRUSA makes me feel like I'm a part of a community, whether it be my fellow Blueshirts standing shoulder-to-shoulder with me preparing the meal packs, or my brothers and sisters overseas receiving them.

From South Central

MYTIN YUSUF



Alhamdulillah, with IRUSA, I have been able to reach out beyond my imagination. I'm given the opportunity to do more than just donate, but to be a part of different projects and see how we can make a difference, especially the meal pack project.

GET INVOLVED



BECOME
AN ADVOCATE

[IRUSA.ORG/ADVOCACY](https://irusa.org/advocacy)



SERVE BY
VOLUNTEERING

[IRUSA.ORG/VOLUNTEER](https://irusa.org/volunteer)



STRIVE THROUGH
OUR CHALLENGES

[IRUSA.ORG/TEAM](https://irusa.org/team)

WAYS TO GIVE



Donating stocks is a great way to use your securities to help Islamic Relief provide vital aid around the world.
irusa.org/stock-donations



Did you know you can donate to IRUSA with a text message? Simply text **IRUSA** to **50155** and follow the prompts.

THE POWER OF MATCHING

Your donations can be even more powerful when you register them for Matching Gifts!

Employers often offer their employees the matching-gifts incentive to encourage charitable giving — sometimes, they even extend their matching program to include donations made by an employee's spouse or by retired employees.

Participating in Matching Gifts means the power of your donation can be multiplied with no additional cost to you. That means your gift can reach more families, and help more people.

[IRUSA.ORG/MATCHING-GIFTS](https://irusa.org/matching-gifts)



Shop on Amazon using AmazonSmile for Islamic Relief USA, and 0.5% of the price of your eligible AmazonSmile purchases will be donated to our humanitarian work.
irusa.org/amazonmile



Protect your family with a sharia-compliant estate plan with Islamic Relief. Create a will, divide your estate according to sharia ruling, and add in a sadiqah jariyah.
irusa.org/wills



Represent Team Blue by visiting our digital store to grab some of your favorite IRUSA merchandise. irusa.org/store



The IRUSA app makes it easy to donate directly, and can even round up your everyday purchases and donate the difference, if you choose. Search "Islamic Relief USA" in your app store to download.



CREATIVE GIVING

There are several creative ways you can support IRUSA's humanitarian programming. From turning your personal shopping into a charitable experience to donating stocks, check out the full list at:
irusa.org/creative-giving



Ready to get rid of your car, motorcycle, boat, or even jet ski? Donate your vehicle and the proceeds will support IRUSA's humanitarian work.
irusa.org/cars

THE POWER OF JOURNEY

Traveling is humbling and helps us practice humility. Often, traveling provides one with much needed spiritual renewal. When work, errands, and surviving become your entire being, it becomes easy to miss the divine beauty and lose touch and sight of His creation.



Leave your country in search of loftiness and travel! For in travel there are five benefits: Relief of adversity, earning of livelihood, knowledge, etiquette, and noble companionship.

(Imam as-Shafi)



In 2006, IRW hosted the first ever adventure trip, taking a group of 90 sisters to Snowdon, the highest mountain in Wales, with an elevation of 3,560 feet above sea level, and the highest point in the British Isles. The amazing group of travelers managed to raise over \$60,000 to help those in need, but it didn't stop there.

Later that year, IRW did its first international challenge by taking 14 people to Mount Everest, which is Earth's highest mountain above sea level. They raised \$80,000 for projects to help those in need while challenging themselves in this or lifetime experience.

Join Our Next Journey!

irusa.org/team



Since then, IR offices have hosted different excursions around the globe to help raise money for projects. In 2018, the offices started doing combined international trips bringing participants together from the US, Canada, South Africa, Italy, Spain, Scotland, England, Ireland, Bosnia, and Switzerland, with many new countries joining every year.

IR volunteers have traveled across the globe to places like Cambodia, Vietnam, Jordan, Peru, Turkey, Spain, Bosnia, South Africa, Canada, Puerto Rico, Pakistan, Morocco, and more. These once-in-a-lifetime journeys are meant to physically challenge participants: challengers have biked from Cambodia to Vietnam; hiked the Sahara desert; rafted down a river in Europe, for example — all this, while learning about local culture, making new friends across the IR family, and actively supporting an important cause.



**Scan here to view
our Morocco
Challenge**



ADVENTURE CHALLENGE



Read these accounts from several challengers who went on adventures with IRUSA in 2022.

“One needs to be physically, spiritually, and emotionally ready for this journey,” shares Omar Amalou about his Adventure Challenge trip to Morocco. “Trekking Mount Toubkal was not a joke; one wrong move or step could cost one’s life.” Omar joined the challenge with 15 others to raise funds for water projects in Africa. “Every time we took a break, or when we were at a refuge, we were reminded why we were there and why we

were climbing the mountain,” he continued. “The ride wasn’t all nice and sweet; we did face plenty of challenges along the way. We faced extreme weather of rain and high winds, some got altitude sickness while others were fatigued.”

The group trekked on despite difficulties, and gained a spiritual strength: “At a point on top of the mountain, I reflected on some little things that I took for granted that I would have never imagined reflecting on. Your brain starts to play tricks on you when you get to an isolated place with no civilization nearby,” Omar shared.

**Scan here to view
our Pakistan
Challenge**



Medina Zaga wanted to join an IR challenge. "My friend mentioned Pakistan. A seed planted in my heart. I looked at what project IR was raising money for regarding this challenge and was happy to see it was going to directly fund a cause within the country of travel." Medina joined the Pakistan challenge in 2022. "I knew I would be affected by this trip. I knew I'd have a challenge and would have to push myself with another adventure."

The challenge in Pakistan was spiritually awakening for Medina: "Pakistan opened my eyes to how much some areas of the world are still very much living in poverty, struggling to survive and provide. But it also reminded me, with all the wudus taken from the water steaming from the top of the mountains we camped on; the kneeling in prayer on top of the grass, rocks and dirt; [being] without luxurious bathrooms or showers for us to bathe in - it reminded me of what we all need to be reminded of. God is everywhere and worshipping him comes in unlimited forms."

In the summer of 2022, Sarah Alhaj attended the IRUSA Bosnia Adventure Challenge. "The reason I went on this challenge is to challenge myself, get out of my comfort zone and renew my spiritual intentions," she explained. "It was very hard physically and mentally...but this also opened my eyes in realizing that it was that all of the challengers, who were mostly strangers, came together to pull everyone up..."

In Bosnia, IRUSA volunteers helped with donations: "We saw [how] donations went to projects to help the Bosnian people. [It] was heartwarming, humbling, and encouraging. I think I cried so many times on this trip, shedding tears of sadness, pain, and mostly happiness, alhamdulillah."



Have Your Next Adventure! irusa.org/team

INSPIRE TRIPS

While IR offers Adventure Challenges, we also offer Inspire trips. As the name suggests, these trips work to inspire volunteerism in countries we serve. From August 4-14, 2022, IR Inspire was awarded the chance to visit Puerto Rico and support some of our community development projects on the ground, such as our signature Day of Dignity event.

“It was an insightful and rewarding experience, combined with both adventure and service. While we did plenty of great work, Day of Dignity has a special place in my heart,” shared Nabeeha Shah.

Day of Dignity, or Dia de la Dignidad as the locals referred to it, is an opportunity for IR volunteers

to provide essential services to communities in need through interventions such as serving hot nutritious meals, providing essential items such as clothing and hygiene kits, offering haircuts to those unable to afford them, and more. In certain circumstances, even free medical care and screenings are offered.

“It was a bittersweet reminder that one act of kindness, no matter how big or small, can bring about a mountain of change. It is one that I will carry with me, and urge others to as well,” continued Nabeeha.

On his Inspire trip to Jordan in October 2022, Usman Khan went around the country and visited the different projects IRUSA supports. He visited several mobile health clinics that drive to different areas to provide health care to Syrian refugees, Palestinian refugees and other members of the local communities in need. He also visited the one-on-one women sponsorship program, where he got to speak to widows in person.

“Listening to their stories made me cry and I couldn’t hold my tears, it was so powerful and so heart breaking.” Listening to one widow speak of her loss reminded Usman of his own. “I lost my

father at a very young age and I wasn’t able to say goodbye to him. Until this day it stays with me, I keep remembering him because he was so dear to me and I couldn’t imagine my life without him.”

Listening to the strength the widow pulled from Allah [SWT] inspired Usman. “I was heartbroken for a very long time and no matter what I do I wouldn’t bring peace to my heart until I came to Jordan.” The trip was life-changing for Usman: “I am thankful to Allah [SWT] that I was able to come on this trip to see all the good work IRUSA has done and continues to do.”



IR brings volunteers together to empower one another, to get out and see the world, breathe some fresh air, and help our vulnerable sisters and brothers. As our Prophet Muhammad [SAW] declared, “The best among you are those who bring greatest benefits to many others.”



We believe in doing all things with excellence. Our challenges are about pushing your limits to support a good cause. When you embark on an adventure with us, you're also committing to fundraise for those in need around the world. Your efforts can provide clean water to a family in Sudan, provide essential aid to the people of Yemen, or bring hope to Syrian refugees in Jordan. So join the hundreds of people who have walked, trekked, biked, or climbed while raising millions of dollars to help change a life.



**Join Team
Blue!** irusa.org/team





THE POWER OF WAQF



Faisal Khan
Executive Director
IRUSA Waqf

Contact:
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“Waqf” is an Arabic word meaning assets that are donated or bequeathed to be held in a perpetual trust for charitable causes that are socially beneficial. In many ways, the concept of waqf is similar to the Western concept of “endowment.” At IRUSA Waqf, the assets are invested in a well-diversified sharia compliant portfolio and a portion of the returns are used to create a reliable stream of income to ensure the long-term sustainability of IRUSA’s projects, while the remainder of the returns are reinvested in the waqf portfolio, preserving the principal to ensure the perpetuity of the waqf.

IRUSA’s donors want to make sure that the support they are currently providing IRUSA continues even beyond their own lifetimes. Donors can contribute to IRUSA Waqf through cash, real estate, stocks, or by appointing IRUSA as a beneficiary in their wills or estates plans. This also gives the donors the opportunity to satisfy their goal of creating a sadaqah jariyah and leaving a legacy of charitable support. For example, an approximate \$20,000 endowment contribution can ensure that one orphan is cared for until they are an independent adult, accordingly, the endowment will continue to support additional orphans in perpetuity.

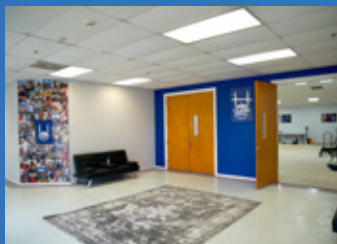
The Well of Rumah, also known as the Well of Uthman ibn Affan [ra], is a historic water well in the city of Medina. Today, part of the “Well of Uthman’s [ra] Waqf,” is located some four miles north-west of Masjid an-Nabawi, and north of Masjid al-Qiblatain. According to Islamic tradition, the well originally belonged to a man named Rumah, who used to sell the water for

profit. At that time, it was quite difficult for Muslims, who were already struggling financially, to pay for the water they needed. Seeing this, on the request of Prophet Muhammad [SAW], Uthman ibn Affan [ra] purchased the well from its owner and made a waqf for all — Muslims and non-muslims. This well is still active and the waqf tradition is still on-going. The well

of Uthman [ra] is part of an Islamic waqf today — revenues from which are used to help the poor and pilgrims to the Haramain [Mecca and Medina]. The waqf complex includes the historic water well, date farms, remains of an Ottoman era water reservoir, a mosque, modern water hole, reservoirs, and a water tower.

Houston Dorm

The IRUSA Waqf property in Houston, one of the investments in our portfolio, houses volunteers from all over the country to participate in hurricane relief and rebuilding efforts. This demonstrates the ability of a waqf to provide a service to the community and at the same time to provide a return on investment to the investment portfolio. It is through these types of efforts that we can achieve self-sustainability of both of IRUSA, and the communities that we serve.



Following in this remarkable Islamic tradition of the waqf, IRUSA launched IRUSA Waqf in 2019, an endowment program aiming to protect the work we do in our communities, while also ensuring we can do it for years to come.

There are several simple, inexpensive ways to contribute to IRUSA Waqf, such as leaving a payable on death (POD) gift. Musa, a long time volunteer at IRUSA, contacted his bank and requested a POD beneficiary designation form. After passing away, his bank will pay the balance of his account to IRUSA. “I decided to name IRUSA Waqf as the payable on death beneficiary of two accounts at my bank. Not only was the process simple — it did not cost a thing. I also liked that a POD gift gives me flexibility — I still own the accounts and can use the money in those accounts if my needs ever change.”

Asim and Ayesha were able to sell their stocks and avoid having to pay high capital gains tax through their donation to IRUSA Waqf. “[IRUSA] sent us an email that explained how we could make a gift of appreciated stock to charity while bypassing potential capital gains taxes. I was thrilled to learn that after we transferred our portfolio to a charitable remainder trust, the trust would sell the stock tax-free.”

Donating to IRUSA Waqf is also a means to provide an easier life for oneself. Fatima lived in the family home where she and her spouse had raised their three children. After her spouse passed away, Fatima found it increasingly difficult to care for her property. She learned that she could make a gift of her home to charity and receive income for life. “I called the gift planner and asked her how a charitable remainder unitrust works. She said that when the time came for me to move out of my home, I could give it to my favorite charity and set up a special kind of trust. The trust would provide me with income for the rest of my life, and I would receive a tax deduction for my gift.”

IRUSA Waqf tailors one’s charitable gifts to your financial, tax, or estate planning objectives. Through donating to IRUSA Waqf, one is able to secure sadaqah jariyah for years to come, while also ensuring they are financially secure during their lifetime.

To find out more about IRUSA Waqf, please visit irusawaqf.org.



Assalaamu Alaikum. Peace Be Upon You.

In a time of complete uncertainty — a global environment filled with conflict, climate-induced disasters, hunger, and famine — we were certain in our work, and in you. I want to sincerely thank every single one of you for continuously being here for us as we help those in great need around the world. We faced many challenges this past year: the conflict in Ukraine and Russia, the breadbasket of our world, exacerbated food insecurity in the most vulnerable areas; unprecedented monsoon rains and melting glaciers left a third of Pakistan under water; conflict in Ethiopia has left women widowed and children orphaned; and a collapsing government in Afghanistan caused financial restrictions that led to famine and great instability. I went to the front lines in Ethiopia this year and spoke to the widows and orphans who told me they were thankful for the support IR gave. I also went to Afghanistan, where the people told me they were thankful we did not turn our back on them. As President of IRUSA, I am thankful for your continuous support. I asked you all to donate, advocate, and supplicate: donate your time or money; advocate by contacting local governments in our advocacy campaigns, and advocating for their voices to be heard and amplified; and supplicate to Allah (SWT), the listener of all prayers. We know that Allah has the final power to help who He wills, and through His power are we able to extend our relief efforts. From the bottom of my heart, thank you.

Jazak Allahu Khairan.

Sincerely,



Anwar Khan
IRUSA President

Assalaamu Alaikum. Peace Be Upon You.

On behalf of the IRUSA Board of Directors, I want to extend our deepest gratitude to our partners and supporters who have banded together to deliver life-saving aid and sustainable development to millions of vulnerable people in 40 countries. It is through our collective power that we are able to do so much good. With the support of our generous donors, dedicated volunteers, committed staff, and community of trailblazing partners, IRUSA has been able to transform into a leading international humanitarian organization.

It has been truly an honor to serve on the IRUSA Board of Directors over the past decade. As board members, we understand the tremendous trust the public places in us to ensure that the funds IRUSA receives go towards alleviating poverty and suffering for those who are most vulnerable in an efficient and responsible manner. Our faith in Allah (SWT), custodianship, and fiduciary duties guide every decision we make as a board. Our primary goal is to ensure that we act in the best interests of the beneficiaries we serve by honoring the intentions of our donors.

As we continue to grow as an organization, we must always recognize how powerful our collective efforts are towards changing and bettering the lives of our brothers and sisters.

Jazak Allahu Khairan.

Sincerely,



Hamadi Bengabsia
Chairman of IRUSA Board of Directors





THANK YOU

ISLAMIC RELIEF USA

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