HELPING HAND
FOR RELIEF AND DEVELOPMENT

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Frequently Asked Questions
About Transparency, Zakat, and Accountability

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We are proud of the standards we hold ourselves to.

Our organization is a BBB Accredited Charity, which means we meet the 20 BBB Standards for Charity Accountability. Those standards focus on the issues donors care most about: governance, financial accountability, results reporting, and truthful fundraising materials. We have also earned Charity Navigator's highest rating: 4 out of 4 stars, with a 100% score, reflecting strong marks for accountability, finance, leadership, and adaptability. Our audited financial statements are published on our website under Reports, along with our annual reports and Form 990s.

How do you make sure donor funds actually reach people in need?

We use a structured process to review, approve, and oversee our programs. The programs we support and the funds used to implement them are decided by a committee that includes leadership from multiple departments. Depending on the country and context, aid may be delivered directly through our own subsidiaries or through trusted partners, but in either case the work is subject to oversight and documentation.

Our country offices and partners provide budgets, audits, beneficiary receipts, and monitoring reports. We also work hard to report back to donors in the U.S. as clearly as possible about what happened with their donations.

Are program expense ratios always the best way to judge a charity?

No. A program expense ratio matters, but it is not the whole story. Even Charity Navigator makes clear that charity evaluation should not be reduced to overhead alone. At the same time, we believe strongly in being frugal and disciplined with donor funds. We work very hard to keep our costs lean, and we are proud to have one of the lowest overhead profiles in this sector.

We also do not classify management, fundraising, or marketing as program expenses. U.S.-based staff time is only classified as program expense when that staff member is actively overseeing or implementing a program.

Do you count gifts-in-kind in your financial reporting?

Yes. We have a substantial In Kind Gifts program that we are very proud of. We disclose it in our Form 990, our annual audit, and our annual report, all of which are available on our website under Reports.

Our In Kind Gifts program includes a nationwide operation with a dozen warehouses in a ten states, dedicated employees, thousands of volunteer hours, and, in the last reportable year, 151 shipping containers of goods. These donations include items such as winter coats and blankets, medical

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equipment, furniture, and other donated supplies. We use Salvation Army standards for valuation, and our In Kind Gift program operations are reviewed by BDO, our third-party auditor, whose results are published annually in our financial statements.

Why do you have domestic expenses if much of the charitable work is overseas?

Because serious international humanitarian work requires serious infrastructure.

Compliance, finance, donor services, logistics, technology, program oversight, and related support functions are all essential to delivering aid responsibly and effectively. These are not extras. They are part of what allows us to move funds securely, supervise programs, respond quickly in emergencies, and maintain accountability across multiple countries and operating environments.

Are you mainly a fundraiser, or do you actually carry out charitable programs?

The vast majority of our work is carried out through our own operations, through our subsidiaries and country offices. In certain countries and regions, we work with partner organizations, but those partners operate within our broader system of oversight and implement programs based on our decades of experience, guidance, and program standards.

Different environments require different delivery models. What does not change is our responsibility for the quality, integrity, and oversight of the work.

How do you ensure transparency when funds are used overseas?

We closely oversee our international work through reporting, audits, and direct field review. Our country offices and partners provide budgets, audits, and monitoring reports, some of our larger country operations have their own audit teams, and our U.S.-based leadership and board members conduct periodic visits to observe the work firsthand.

In addition, some of our travel programs, such as Youth for Jordan and Scholars for Kenya, allow more people to see our work firsthand. Those trips are not a replacement for formal oversight, but they do provide added visibility of our work in the field. We encourage donors to speak with those individuals and scholars who have visited our projects overseas to learn more about our work.

Are your financial statements independently audited?

Yes. Our financial statements are independently audited every year, and we publish those audits on our website under Reports. For the last few years, we have used BDO, a well-known and respected accounting firm, as our auditor.

Do you have a Zakat policy?

Yes. Zakat is amanah and we have taken it seriously from day one and have always maintained an internal zakat policy. Over the last three years, we have also been developing a more comprehensive public zakat policy with input from internal scholars as well as respected outside scholars and consultants. We are committed to publishing that policy publicly this year.

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How do you handle Zakat funds?

We treat zakat as a specially governed category of giving, and zakat funds are restricted to certain eligible programs (e.g., Orphan Support, Ramadan Food, etc.). We do not treat zakat as just another donation category, and we do not handle it casually. Our public zakat policy is being finalized to explain that framework more fully and clearly, including the principles that guide how zakat is used and supervised.

Can Zakat be used for administration or operational support?

Under our internal policy and scholarly consultation, no more than 12.5% of zakat may be used for qualifying costs. This is based on the category of "those who administer zakat" described in Surah at-Tawbah (9:60). We believe this issue deserves careful explanation, and our public zakat policy will provide that clarity in a fuller and more accessible way.

Do you hold excessive reserves or "hoard" donations?

No. We believe responsible reserves are part of sound stewardship. We have been working gradually toward a reserve target of roughly one year of annual budget, and we do not hold restricted funds, including zakat, for that purpose.

Reserves matter in the real world. Emergency response often requires us to wire funds immediately, before fundraising has had time to catch up. Some transfers to high-risk locations take weeks or are returned and must be resent. Some programs, such as orphan support, are funded in larger blocks of time rather than month by month. Strong reserves help us respond quickly and responsibly when people need help most.

How are overseas offices, affiliates, and partners supervised?

Oversight includes committee review, budgets, audits, narrative reporting, beneficiary receipts, monitoring reports, periodic site visits, and board and leadership review. Some of our larger country operations also have their own audit teams. This allows us to supervise both the financial side of the work and the programmatic side of the work.

Are donor photos, videos, and field reports staged or misleading?

No. Our field content is typically gathered by marketing teams in-country and then reviewed by our U.S.-based marketing team before use. We do not fake our work, and we do not use fabricated content.

For some donor-supported programs, including orphan sponsorships and WASH projects such as wells and hygiene initiatives, donations are tied to specific records, and donors automatically receive reporting. We believe donor communications should reflect real work, real programs, and real impact.

What should donors look for when evaluating a Muslim charity?

Donors should look at the full picture.

That includes governance, audited financials, transparency, reporting, the organization's track record, how it handles restricted funds, how clearly it explains its operating model, and whether its fundraising materials are honest and accurate. We encourage donors to review our audits, annual reports, and public filings on our website under Reports and to ask serious questions. We are here to answer them.