



# Years Journey

2008-2023



Center for Zakat Management (CZM)

# 15 Years Journey

2008 - 2023

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## ◆ MESSAGE FROM THE CHAIRMAN, CZM GOVERNING BOARD

Bismillahir Rahmanir Rahim

Center for Zakat Management, over the past 15 years has been a milestone for institutionalization of Zakat in Bangladesh, Alhamdulillah. I feel very happy that CZM management has been able to publish its report for highlighting its fifteen years' attainments. This report covers the eventful one and half decade of how Zakat and Sadaqah have contributed to the sustainable socio-economic development of underprivileged communities.

Working with the Zakat deserving people, who are actual 'right holders' (Mustahik), has always been a formidable challenge. All the programs and activities designed and implemented by CZM are tailored to meet those challenges. Our efforts are also directed towards reducing alienation of the poor and ultra-poor by increasing awareness among those who pay Zakat and also those who receive it. Looking back, I take great delight in confirming that CZM has achieved considerable success in almost all the sectors that relate to improving the quality of life.

It may be recalled that CZM has, since its inception in 2008, been working hard to develop awareness among the affluent and blessed section of the Muslims community, as individuals as well as corporate entities, regarding the importance of an institutionalized platform for mobilization and distribution of Zakat. Alhamdulillah CZM has since been successful in establishing itself as a credible institution fulfilling the mandatory religious obligations.

As a credible institution promoting efficient utilization of Zakat system in society and demonstration of the process of sustainable poverty alleviation programs through appropriate utilization of the Zakat fund, CZM is used to applying a very pragmatic approach.

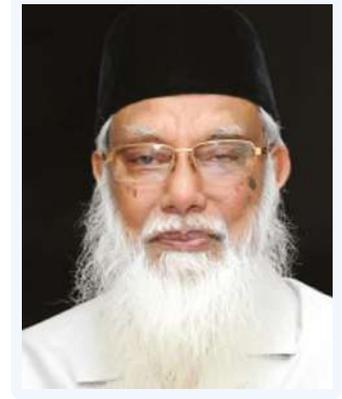
The purpose of the CZM sponsored projects is to demonstrate successes of community managed sustainable poverty reduction programs for socio-economic harmony in the Muslim community, through proper distribution and utilization of Zakat. The approach has already brought very significant and encouraging results in the targeted areas where CZM is operating. I am confident that CZM interventions will go a long way in making a difference in terms of human and socio-economic development in the society.

Looking ahead, I see tremendous potentials and scope for more work. It will not be out of context to mention that the momentum for the work that CZM has generated with great care and thoroughness over the years must continue. We want to carry forward the advances that we have made by the grace of Almighty. For this, we all need to work unitedly.

A word of deep appreciation for all Zakat payers and sponsors for their confidence and endless support to carry forward the cause of CZM. I extend my thanks to each and every member of the CZM team, both in the fields and at the Head office for their hard work and dedication. I also owe a deep sense of gratitude to my colleagues on the Governing Board and different committees for their wise counselling and support.

May Allah kindly continue to bless us. Thank you.

**Niaz Rahim**



## ◆ MESSAGE FROM THE CONVENER, CZM ADVISORY COUNCIL

Bismillahir Rahmanir Rahim

All praise belongs to Allah SWT, Who has graced us with the blessings to pass 15 years of journey for the Center for Zakat Management (CZM).

One of the most important principles of Islam is that everything belongs to Allah and we merely hold the wealth in trust. As a part of acknowledging this fact, as well as playing our part in good faith, we put aside a proportion of our possessions for those in need, thus balancing the distribution of wealth and encouraging a new growth. Zakat is an obligation for wealthy Muslims. The payment of Zakat purifies our wealth and provides us with the opportunity of transcendence.

Zakat and sadaqah as instruments of charity occupy a central position in the Islamic scheme of poverty alleviation. Zakat is mandatory for those whom Allah has blessed with provisions. For them, a sense of responsibility to assist those who are less fortunate creates accountability within a community, leading to an individual's strengthened attachment to that community. When a person distributes Zakat to the deserving persons in his community he develops a deepened sense of satisfaction, feelings of belonging, and eagerness to help the community grow and prosper. Thereby this selfless act of sharing Zakat strengthens their community bond. In turn, networks of strong communities add to the stability and balance of society. In this example, Zakat serves as a catalyst that can transform a society. Unfortunately, the practice of paying the mandatory part of our wealth as Zakat has yet to be established properly in our country.

Started in 2008, Center for Zakat Management (CZM) has inculcated the philosophy of Zakat to some individuals and organizations and mobilized their Zakat fund for the welfare of the needy. To be a credible entrepreneur in promotion of efficient Zakat system in society and demonstration of the process of sustainable poverty alleviation program through appropriate utilization of the Zakat fund, the Center for Zakat Management (CZM) has been applying a very dynamic and methodical approach. It is a great pleasure that CZM has established some realistic programs to utilize Zakat money throughout the last 15 years that has been proven effective by the study of renowned economists and development thinkers of the country.

I appreciate the initiatives and activities of the Center for Zakat Management (CZM) in institutionalization of Zakat and developing awareness about the importance, application and utilization of Zakat.

I wish Center for Zakat Management (CZM) to contribute more for the welfare of the needy.

**Justice Mohammad Abdur Rauf**  
Former Chief Election Commissioner



## MESSAGE FROM THE CONVENER, CZM SHARIAH SUPERVISORY BOARD

Bismillahir Rahmanir Rahim

Zakat, as a fundamental tenet of Islam, holds a pivotal role in the endeavor to alleviate poverty and foster human welfare. Positioned as the third pillar among the five pillars of Islam, Zakat mandates the contribution of a portion of wealth from every Muslim, guided by clearly delineated criteria. Scholars have depicted Zakat as a means of income redistribution, a facet of public finance, and a tool for development and poverty alleviation. Shariah rules meticulously outline the obligations regarding who is liable to pay Zakat and who may benefit from it, primarily targeting the impoverished and destitute.

Central to Islam is the principle that all wealth belongs ultimately to Allah, with individuals serving as mere custodians. Acknowledging this, Muslims set aside a portion of their possessions as Zakat, reflecting a commitment to equitable wealth distribution and fostering societal growth. Fulfilling Zakat obligations not only purifies one's wealth but also facilitates spiritual elevation. However, despite its significance, the practice of Zakat remains inadequately established in our country.

For the past 15 years, the Center for Zakat Management (CZM) has dedicated itself to raising awareness about Zakat among the masses and implementing Zakat-based development programs aimed at alleviating poverty. Through its efforts, CZM has achieved significant success, reaching out to and positively impacting the lives of 1.5 million individuals.

In my capacity as the convener of the Shariah Supervisory Board (SSB), I can attest to the transparency and Shariah compliance of CZM's activities. It is my pleasure to see that organizations like CZM have been playing a crucial role in institutionalizing Zakat management in our society. They require support from all levels, including policy makers, to further carry forward their noble mission of helping those in need.

May Allah SWT bless us all with the fortitude to continue striving towards improving the lives of others through Zakat-based programs, guided by the principles enshrined in the Quran and exemplified by the teachings of the Prophet Muhammad (SAW).

**Dr. Mohammad Monjur e Elahi**  
Convener, Shariah Supervisory Board (SSB)

## CEO'S REPORT ON 15 YEARS JOURNEY OF CZM



Bismillahir Rahmanir Rahim

By the infinite grace of Almighty Allah (SWT), Center for Zakat Management has completed 15 years of endeavors in achieving its objectives. CZM mainly focuses on implementing four of its main objectives:

- (a) To create awareness about Zakat among the Muslims;
- (b) To establish institutions for the management of Zakat;
- (c) To use Zakat effectively for poverty alleviation; and
- (d) To ensure proper distribution of Zakat as per Shriah rules.

However, in its Memorandum of Association, as approved by RJSCF under the Societies Registration Act, 1860, CZM has also been allowed to manage other components of Islamic social finances, such as waqf, ushr, sadaqah etc. in addition to zakat.

We know that Prophet Muhammad (peace be upon him), as prophet and head of state, used to collect Zakat from the wealthy Muslims and distribute it among the needy. The rightly guided four caliphs of the Prophet (peace be upon him) also followed his principles. The first Caliph Abu Bakr (RA) did not hesitate to declare war to maintain the Zakat system with a view to upholding the rights of the deprived people. Such a firm determination to protect the rights of helpless and distressed people is a rare event in entire history.

For centuries after the Khulafa-e-Rashidin, despite questions of their legitimacy and moral decay among many of them, Muslim rulers did not abandon the zakat system. Zakat, Ushr and Waqf were rather used as the most important sources of their state revenues. Later, during the Ottoman Caliphate, the Islamic social finance was developed in such a wider scale that three-fourths of their state property was waqf property.

Zakat and Waqf have made a huge contribution to human welfare, especially in the spread of education. Even today, Zakat, Waqf and other Islamic social finances are contributing to human welfare both institutionally and informally in Muslim societies.

At present, Zakat management is compulsory under state law in some countries. On the other hand, private zakat management organizations in different countries are trying to implement the obligatory worship of paying zakat. CZM is one of such organizations. It started its journey in 2008 to implement

the afore-mentioned four goals. Below is a brief account of the accomplishments that CZM has been able to achieve in the last one and half decades:

### **A. Dawah and Public Relations:**

Surprisingly, there is a great lack of a clear understanding about Zakat among millions of Muslims in Bangladesh. In this context, CZM has been implementing extensive activities to create awareness and spread necessary education about Zakat. For this purpose, CZM uses all media of communications, based on modern technology.

CZM has been organizing 'Zakat Fair', an uncommon annual event just before the month of Ramadan for last twelve years in the capital city of Dhaka. Now we took initiatives to expand the Zakat Fair outside the capital. Recently, Zakat Fair was held in Sylhet and Rajshahi in 2024. We have involved respected Imams and Khatibs in the Zakat campaign and they have extended their cooperation for institutionalizing Zakat in society.

Here are some of the Dawah and public relations activities of CZM:

- a) CZM distributed 862,000 copies of 'Zakat Rules', 'Institutional Management of Zakat and Poverty Alleviation Strategies' and other books across the country and the same distribution work is continuing.
- b) CZM produced more than 200 videos relating to Zakat and CZM for social media that reached millions of views.
- c) Regular newsletters are published on CZM activities. CZM Website visits are also remarkable.
- d) CZM has been able to reach about 50 million people in different dimensions through Dawah Campaign.
- e) CZM sponsored TV programs relating to Zakat have been aired at different times, especially during the month of Ramadan.
- f) With a view to accelerating the research, training, dawah and publication on Zakat and other Islami social finances, an Institute of Islamic Social Finance has recently been established at the behest of CZM.
- g) We have taken initiatives to highlight the significance and obligation of Zakat among Muslim women. The process of a Women Forum for Zakat Campaign has been launched.

## **B. Institutional Zakat Management:**

Islamic scholars believe that any organization engaged in Zakat management should have a legal basis and legitimacy. Although there are many organizations utilizing Zakat fund for human welfare in Bangladesh, only a few of them are engaged in Zakat management services.

A Zakat Board is established by the Government of Bangladesh under the Zakat Act, 2023. Originally the Zakar Board was established during military rule under the Zakat Ordinance, 1986. Despite its huge potential, it could not collect Zakat to an expected level. We hope that the government-sponsored Zakat Board will play a pioneering role in reviving the Zakat system in Bangladesh. There are many institutions in the country such as madrasas, orphanages, lillah-boardings, who are contributing a lot to the humanitarian services for the thousands of poor and helpless people using Zakat money.

Although the financial source of these organizations is mainly Zakat, they do not extend their services relating to the management of Zakat. They do not have the kind of management structure, rules, regulations, strategies and programs needed for collecting and distributing Zakat. Even in many cases, there is scope for questioning their transparency and accountability. In this regard, the Center for Zakat Management is an exceptional institution that has-

- Legal entity
- Board of Directors and Organizational Structure
- Rules and regulations governing the organization
- Modern management techniques
- Transparency and accountability systems
- Poverty alleviation strategies and programs
- Monitoring and evaluation systems
- Digital technology in Zakat management
- Research and development activities
- Principles of Zakat distribution and mobilization
- Regular supervision by the Shariah Board
- Comply with the state rules and regulations.

CZM mainly provides management services to Zakat payers for the proper distribution of their Zakat. CZM does not ask anyone to give zakat to its fund, rather urge them to participate in CZM programs. We have noticed that Zakat payers often face some problems while giving Zakat, such as:

- Selecting a Zakat recipient or Mustahiq is a very difficult task. If the number of Mustahiks is high, and amount of Zakat fund is considerably bigger, the task of selection and distribution is all the more difficult.
- It is very important to know the Shariah rules for the calculation and distribution of Zakat. Many do not have the ability to do that.
- Apart from this, the task of deploying eligible manpower (Amelin) and managing huge money is time-consuming and cumbersome. Moreover, Zakat employees cannot be appointed without the approval of the state authority.

In this context, CZM has created various funds to facilitate the management of Zakat and other Sadaqah and has also undertaken several programs and projects for its effective use and distribution. Any Zakat payer can take the opportunity to distribute his/her Zakat properly under CZM's program. Anyone can pick and accept the project of his/her choice by collecting CZM booklet 'Hat Bariye Dae' (Extend Your Hand) and CZM Brochure 'Exploring the Potential of Zakat'.

Responding to CZM's call, as many as three dozen corporate business houses and thousands of individual Zakat payers have so far taken the opportunity to properly distribute their Zakat and Sadaqah funds by sending their Zakat or Sadaqah funds online and offline to CZM accounts. For the convenience of Zakat payers, CZM has taken initiatives to introduce crowd-funding apps. Zakat can also be sent online through the CZM website. We have introduced 'Sadaqah Boxes' like clay banks to encourage Sadaqah culture in Muslim households. We have also taken initiatives to involve the young generation of the business community in the Zakat movement.

An important sector of Zakat is 'Ushr', i.e., Zakat on fruits and crops. CZM has recently started Ushr mobilization and distribution activities.

There is a common perception in our society that NGOs collect funds from abroad. We have noticed that the source of Zakat and various Islamic funds lies with the affluent people inside the country. According to a study conducted in 2022, there is a potential to collect Zakat of BDT 86,000 crore annually from Bangladesh alone. However, it is difficult to collect a large part of it without the government initiative. However, it is possible to mobilize a small part of it and with that a lot of work for the welfare of the people is possible. In the last 15 years, CZM has been able to distribute Zakat worth more than Tk 300 crore to about 15 lakh Mustahiqs in the form of cash or goods/services. Alhamdulillah.

In addition to the Governing Board, there are more than a dozen different committees to make CZM an effective institution. The members of each of its committees are active with utmost sincerity. All the work of this organization is done on a consultative basis.

Considering the organizational discipline and quality of services, CZM has obtained the ISO-9001:2015 certificate. Moreover, with a view to institutionalizing CZM as a Zakat Management Organization, we are actively following the guidelines and principles of Shariah.

On the one hand, an effective organization is needed for proper Zakat management. It is also important to build sustainable institutions to facilitate the distribution of Zakat, on the other hand. CZM has established a variety of educational institutions and health centers to provide assistance to the Mustahiqs in the education and health sectors. Apart from this, various sustainable institutions are being built on the land and buildings donated by the Zakat

payers. It is needless to say that the need to build these Zakat-based institutions is being felt mainly for the proper distribution and effective use of Zakat to establish the just rights of the Mustahiqs.

### **C. Effective Use of Zakat for Poverty Alleviation:**

We know that Bangladesh has experimented with a wide variety of models and concepts for poverty alleviation over a half century under the free market economic infrastructure. However, these models have not really been very effective in reducing poverty.

Center for Zakat Management (CZM) has undertaken an integrated income enhancement and livelihood development program named 'Jeebika' overcoming the limitations of the conventional method of implementing Zakat-based poverty alleviation programs.

Various studies show that livelihood schemes have been successful in the process of transferring equity capital, skill development training and education support and healthcare, creating access to public services, ensuring the availability of safe water, making the poor self-reliant through sanitation and instilling religious values, and raising social awareness.

The basic responsibilities and duties of CZM are to

(a) find out the helpless poor who have the right to receive Zakat from every nook and corner of society; (b) organize them, (c) provide Zakat funds and services to them, (d) help them like from guardians to wards, (e) preserve and keep accounts of their funds, and (f) to give proper advice on investment, etc.

In the light of the Qur'an, the acceptance of Zakat is ensured by conducting a survey to identify right people. Naturally, 'Fukara' and 'Masakin', i.e., the poorest families, are given the most priority. The 'Fukara' class is those who do not have any resources or ability to earn money which can meet their basic needs. They recourse to begging for survival. They are mainly 'unproductive' people, e.g., physically handicapped, helpless orphan children, the elderly and people with suffering from incurable diseases, etc. CZM operates programs to meet the basic needs of such people for their survival.

On the other hand, 'Masakin' is a group of people who are productive, but their income is insufficient to meet their needs. In order to make such productive families self-reliant, assistance is provided to engage them in income-generating activities by assessing their capacity and needs. They are also trained to increase capital and skills.

CZM believes that the poverty situation in a family does not happen by any single cause. There can be many reasons for this. Therefore, poverty alleviation programs must be multifaceted and coordinated. CZM's livelihood development program is an integrated program under which arrangements are made for capital supply, regular savings, healthcare, safe water supply and sanitation, child education, skill development training, religious and moral

values, establishment of grassroots organizations, involvement in income generating activities, etc. In fact, all these serve as an ingredient for poverty alleviation and sustainable development.

CZM's livelihood program is basically a collective or unified initiative. A grassroots organization (GRO) is established with 25-30 families of the neighborhood and the same area. The members of this GRO meet every week to discuss their income-earning strategies and plans and try to improve their living standards through collective advice and efforts. To live in peace, it is essential to maintain good relations and harmony with family members and neighbors along with economic development. Each program of CZM plays a positive role in enhancing the inter-relationship of the members.

We have noticed that the main challenge for the poor people, who are productive, is the lack of capital. Capital formation by taking loans is very risky and it is not sustainable. Since Zakat is the right of the poor and it is not a mercy, the funds are transferred to the recipients of Zakat along with their ownership. In this case, CZM transfers fund with the consent of members at a group joint bank account to facilitate investment instead of handing over cash.

A 'revolving fund' is formed for them with the funds received from CZM and they can prepare their own investment plans based on collective advice. There is a policy for the management of savings and investment funds.

The members of the GROs adopt strategies in such a way so that they do not fall into the vicious circle of poverty again due to lack of capacity. For this, CZM formulates work plan, purchases and supervises marketing of products, simplifies banking facilities, maintains accounts and monitors and supervises their overall activities. For this the trained manpower of CZM are engaged in their service. Zakat workers assist them in various matters ranging from business planning to keeping accounts.

CZM considers 'Maqasid Al Shariah' as the guiding principle as a philosophy of development. This means that the formula for development is to achieve the welfare of both the worldly and other-worldly parts of human life. Religious and moral values also play a helpful role in creating good citizens. CZM strives to inculcate religious and moral values in every person and family associated with it. The planning and implementation of the livelihood scheme is completely executed in the light of Shariah guidelines. CZM's Shariah Supervisory Board, consisting of qualified Islamic scholars, provides necessary policies, guidelines and decisions in this regard.

CZM believes that imposing poverty alleviation and development plans from above (top to bottom) is not realistic. Rather, it is more reasonable to formulate plans in the light of the needs and suggestions of the grassroots beneficiaries (bottom-up approach) of any program. Keeping this in mind,

women from poor families are included in their livelihood development plans. The Qur'an enjoins us to take decisions based on consultations that are in line with democratic values. Decisions ranging from business planning are made through mutual consultations and participation of the team members of livelihood development projects run by CZM. Livelihood Development Centers (JUKs) are also formed on the basis of representation and participation of all grassroots organizations (GROs).

Women and children make up the majority of families benefitting from the livelihood development and health care programs. Since the male members of the family are mostly busy working outside their homes, the GRO nominates women as representatives. The CZM workers encourage the GRO members to establish proper dignity of women and their just rights. On the other hand, it is advisable to properly utilize women's capability. As a result, the Livelihood Development Centers (JUK) and GROs work as women-friendly organizations.

Although 90% of Bangladeshi people are Muslim, there are also various religious minorities and ethnic populations. There are also poor people among them. They cannot be excluded from poverty alleviation and human development programs. In addition to Zakat, Islam has prescribed for Sadaqah, Waqf etc. under which all, irrespective of religion or caste, are included in the fold of CZM programs. CZM provides a range of services ranging from caring for the baby in the womb to the elderly on the verge of death.

Awareness raising and training are provided to the GRO members for leadership development. In this case, arrangements must be made to provide training on grassroots organization management, diversification of income generation activities and development. Some members of GROs as considered fit for business are imparted skill development training in income generating work for entrepreneurial development. The concerned government officials of the district or upazila are invited as trainers to provide skill development training according to different business types.

Based on these principles, CZM has, so far, implemented more than 64 livelihood projects. Of these, 34 projects have been closed at the end of their tenure and the remaining 30 are ongoing. Here's a graph of what we've accomplished through these projects:

- a. Transfer of Equity Capital
- b. Savings and Capital Growth
- c. Increase in regular income
- d. Extraction of productive resources – fiberglass boats and wooden boats etc.
- e. Life-long learning and skill development
- f. Compensation such as insurance when income-enhancing investments are at risk
- g. Providing assistance in establishing backward and forward linkages of productive work.

#### **D. Proper distribution of Zakat:**

CZM is committed to following the instructions of verse 60 of Surah Tauba in distributing Zakat. In this case, we prioritize the task of meeting basic needs. The CZM formulates five-year plans, annual plans and various other action plans for its implementation to carry out the overall work of Zakat management. The Zakat distribution plan is implemented with the approval of the Governing Board after a thorough examination of the Shariah Board. Below are our accomplishments:

**a. Food Aid:** CZM has been regularly providing food assistance to the poor, physically challenged, orphans and underprivileged students for the last 15 years. This year, 12,280 people are being given food items or cash on a regular basis, so that they can meet their food needs.

**b. Providing winter clothes:** clothing and school uniforms: In the last 15 years, CZM distributed a total of 75,436 blankets or shawls. In addition, 42,353 underprivileged students were given school uniforms, and 1121 helpless people were given clothes.

**c. House Construction:** CZM constructed and repaired 460 houses for the poorest families in the last 15 years. Besides, 9,366 sanitary latrines and 460 tube wells have been installed for pure drink water.

**d. Medical Services:** In the last 15 years, CZM provided primary healthcare services to a total of 244,983 patients through a total of 104 Ferdousi Health Care Centers. Of these, 16,900 were pregnant and maternity women. Besides, it could carry out 9,816 diagnostic tests, 10,875 referral treatments, 3,438 eye treatments, 1,579 ear treatments.

**e. Emergency Relief Activities:** CZM always rushes beside the endangered people affected by natural and man-made disasters. We have provided food, clothes, shelter and medical services to more than 500,000 Rohingya refugees for seven years in a row. In addition, we sent high-quality winter clothes after the devastating earthquake in Turkey. CZM has always extended its hand to helpless humanity in various disasters and misery within the country.

**f. Education Support:** CZM has extensive activities in the field of education. Our slogan regarding education is "Quality Education for Underprivileged Children". To this end, our three programs are: Genius Scholarship Program, Gulbagicha Education and Nutrition Development Program and Naipunno Bikash – Vocational Training and Employment Program for Unemployed Youth.

Under the Genius Scholarship Program, in the last 15 years, a total of 15,561 undergrad students were or have been being provided with a monthly stipend. Its amount was initially fixed at Tk 3,000 per month. Now it has been raised to Tk 4,000 and its tenure too has been extended from 24 months to 30 months. The stipend is awarded to the deserving students of all public universities, medical colleges and engineering colleges and some public and private

general colleges and nursing colleges of the country. Capacity building courses are also regularly conducted for scholarship students.

Under the Gulbagicha Education and Nutrition Program, CZM is running 8 primary schools, 4 secondary schools and 3 madrasas. Of these, 4 are residential schools. In addition, CZM provides food and education assistance to 22 Hifz madrasas. These madrasas serve as feeder schools for the Granada Academy and the Granada Islamic Academy, operated by CZM. Of these, 'The Granada Academy, Manikganj' is CZM's own school, established on two and a half acres of land.

The RSF Granada Academy, located in Bogra, is a residential secondary school established by Rahimafrooz Group. There are 369 students. Since 2021, the school has been run under the supervision of CZM. The SSC examinees here have been doing excellent results for several years in a row. This year, all 37 candidates got GPA 5. A total of 2482 students are currently studying in formal schools run by CZM.

CZM has taken another exceptional initiative. It is establishing a girls' boarding school for underprivileged girls. To uphold their dignity, CZM avoids establishing orphanages in the traditional style. At present, construction work is underway to build a residential school 'Granada Girls' Academy' in Khulna city and another in Nilphamari district. Student admission and education activities are started in January 2024.

CZM is providing pre-primary education at the grassroots level. So far, about 30,000 children have received two-year long education and nutrition assistance. At present, the number of such students in 25 centers is 922. A Japanese company, Yoglena, is providing nutritious biscuits to these children at a nominal price. This was reported in Japanese-language newspapers. In addition, CZM has provided the opportunity to 8,593 students to learn Al-Quran through 51 Forqania Madrasas. At present, the number of such students is 1,290.

**Naipunna Bikash:** So far, more than 4,500 people have been trained in different trades under CZM's skill development program to create employment opportunities for unemployed youths. Of these, more than 1,000 youths have received motor driving training. They were all assisted for getting licenses. All of them are now employed, Alhamdu lillah.

**Livelihood:** Under the livelihood program, to alleviate poverty and make the Mustahiqs self-reliant, more than Tk 60 crore has been spent in the form of cash capital to 29,102 families and another Tk 60 crore (i.e. Tk 120 crore in total) for medical services, education, training, tube wells and hygienic latrines etc. In addition, engine-driven fiberglass boats and wooden boats worth about Tk 5 crore were distributed among 750 families in Kishoreganj's haor areas.

**Dawah:** As mentioned earlier, we implement extensive activities to create awareness about Zakat and CZM through publication and distribution of books, booklets and brochures for Dawah work, electronic and electronic media, and social media. It also costs money.

**Amelin:** In the last 15 years, on average, less than 6% of the collected Zakat money has been spent on salary and allowances, office rent and maintenance, vehicles, electricity, etc., i.e., for the management of Zakat. It is to be noted that CZM has always been able to pay salaries and allowances of the employees in time. Starting with only 3 employees in 2008, now 55 people are employed in the Head Office and a total of 200 manpower is employed at field level. Besides, 73 teachers and staff are working in different educational institutions.

The aim of carrying out all these activities of CZM is to build a prosperous society based on socio-economic amity and justice through equitable distribution of resources.

Naturally, a question will arise whether we have faced any special problem while working on Zakat management in Bangladesh – an otherwise challenged country. To be honest, we didn't face any challenges worth mentioning. The mindset of the people of the country is quite positive.

Those we have been able to reach have appreciated our work. They are basically looking for a trustworthy organization. I firmly believe that CZM can go a long way in Zakat management if transparency and accountability can be ensured on a sustained basis. However, the most important task is to create and embolden the awareness of Zakat among the Muslim population, who own the Nisab amount of wealth.

In fact, it is necessary to build a social movement for the institutional management of Zakat. For this, active patronage and cooperation of the country's leading entrepreneurs, eminent Islamic thinkers, scholars, development activists and researchers are needed. In this case, the role of the country's corporate zakat payers is of the highest importance. If they work together, then it will be easy to put Zakat on an institutional basis. For this, a group of dedicated manpower (Amelin) who will work with professional skills and advanced moral strength are also required.

Let us stand by the unfortunate people of our beloved country; try to understand their sorrows and needs and contribute to poverty alleviation by adopting well-planned programs. With some of the Zakat you give, if a child gets an education or a woman can become a successful mother or a family can see the face of prosperity or a young person can graduate, you will get the satisfaction. And, above all, you can expect rewards on the Day of Judgment.

In return for the humble work we strive together for the needy, we will inn shaa Allah achieve the pleasure of Allah.

# HIGHLIGHTS ON 15 YEARS ACCOMPLISHMENTS

**Around 1.5 Million People have been served so far**



**Insaniat -**  
Emergency  
Humanitarian  
Assistance Program

- ◆ Food Support
- ◆ Warm Cloths
- ◆ Shelter
- ◆ Relief and Rehabilitation
- ◆ Orphan and Widow Support

**905,455**  
Beneficiaries



**128,491**  
Beneficiaries

- ◆ Equity Capital Transfer
- ◆ Skill Development Training
- ◆ Monitoring and Supervision
- ◆ Management Services
- ◆ Human Development

**Jeebika -**  
Livelihood & Human  
Development  
Program



**Ferdousi -**  
Healthcare Program for  
Distressed Women &  
Children

- ◆ Medical Treatment
- ◆ Medicine Support
- ◆ Referral Services
- ◆ Safe Water and Sanitation

**244,983**  
Beneficiaries



**42,353**  
Beneficiaries

- ◆ Elementary to  
Secondary Education
- ◆ Stipend to Students
- ◆ Nutrition Support
- ◆ Uniform Distribution

**Gulbagicha -**  
Quality Education and  
Nutrition Program for  
Underprivileged Children



**Genius -**  
Scholarship  
Program for  
Undergraduate  
Students

- ◆ Stipend to Deserving Students
- ◆ Capacity Building Sessions

**15,674**  
Stipends  
awarded



**4,946**  
Beneficiaries

- ◆ Providing Vocational Training
- ◆ Employment Support

**Naipunna Bikash -**  
Vocational Training &  
Employment Program for  
Poor Youth



**Dawah -**  
Awareness  
Building &  
Motivational  
Program

- ◆ Promotion and advocacy of Zakat
- ◆ Zakat Consultation Service
- ◆ Zakat Calculation Service

Reached to  
**4.34 Crore**  
People

## CZM MILESTONES

2008

Commencement of CZM journey with the registration under the Societies Registration Act, 1860 from the registrar of joint stock companies & firms.

2010

- ◆ Initiation of 'Jeebika' Livelihood and Human Development Program for 250 families in Manikganj.
- ◆ Commencement of 'Genius' scholarship program for 62 underprivileged students of Dhaka University.

2012

Initiation of technical training and employment program 'Naipunna Bikash' for unemployed youth.

2014

Dr. Hossein Zillur Rahman, a distinguished economist, conducted a satisfactory evaluation of CZM's 'Jeebika' program.

2009

Initiation of recruitment of CEO and other manpower to shape CZM as an institution.

2011

- Initiation of following programs:
- ◆ **Insaniat:** Humanitarian Assistance Program
  - ◆ **Ferdousi:** Healthcare Program for Women and Children
  - ◆ **Gulbagicha:** Education and Nutrition Development Program
  - ◆ **Dawah:** Awareness Building Program

2013

Organizing the first 'Zakat Fair' to create awareness about Zakat.

2015

Receipt of international award 'Islamic Economy Award' from the government of the United Arab Emirates.

## CZM MILESTONES

2016

Establishment of Granada Girls Academy in Savar for underprivileged children.

2018

Implementation of extensive programs to provide humanitarian assistance to the Rohingya refugees in Cox's Bazar.

2020

- ◆ Inclusion of Upazila and all unions of Sonaimuri, Noakhali under the 'Jeebika' program.
- ◆ Achievement of milestone in reaching services to 10 lacs people by CZM.
- ◆ Implementation of extensive programs for the assistance of COVID-19 affected people.

2022

- ◆ Achieving milestone of being the largest scholarship provider in the country. Provided scholarships to 13,000 underprivileged students under the Genius scholarship since its inception.
- ◆ Distribution of 150 nos. fiber-glass boats among the poor in Haor.
- ◆ Establishment and commencement of 'LK Granada School' in Cumilla for underprivileged students.
- ◆ Initiative taken to establish residential school named 'Granada Girls Academy' in Khulna and Nilphamari for underprivileged female students.

2017

- ◆ Jointly organized an international conference on 'Waqf' by IsDB, CZM and Islamic Bank Bangladesh.
- ◆ Expansion of 'Genius' scholarship program to all public universities, engineering, and medical colleges in the country.
- ◆ Appointment of CZM CEO as Deputy Secretary-General of World Zakat & Waqf Forum.

2019

Inauguration of the distribution of engine-driven boats and nets among the poor in the Haor areas by honorable President.

2021

Establishment of a residential school named 'The Granada Academy, Manikganj' for underprivileged students.

2023

- ◆ Establishment and commencement of 'CZM Kidney Dialysis and Transplant Center' in Dhaka, for providing free kidney dialysis services to the needy.
- ◆ Receipt of ISO certification by CZM.

# Center for Zakat Management

Center for Zakat Management (CZM) is a social enterprise aiming at promoting the obligation of Zakat ordained by Allah SWT as an economic tool for bringing prosperity to the needy. With a view to institutionalizing Zakat management, CZM works for mobilization and effective distribution of Zakat in an organized and planned manner. With Zakat and other charity funds, CZM has been executing various types of programs and has been able to change the lives of many individuals and families in the project areas. Thus, CZM provides management services for proper distribution of Zakat.



## Making a Difference with Zakat



### CZM Vision

To achieve satisfaction of Allah SWT through promoting the obligatory system of zakat ordained by Him.

To establish a just society free from socio-economic poverty through equitable distribution of wealth as per tenets of Islam.



### CZM Mission



## CZM OBJECTIVES



- ◆ *To create awareness and enable Muslim to fulfill their religious duty of payment of Zakat in a proper way as per the tenets of Islam.*
- ◆ *To facilitate institutionalized platform to enhance collection, distribution and effective utilization of Zakat fund.*
- ◆ *To establish effectiveness of the provisions of Zakat for reducing poverty and bringing prosperity to our society.*
- ◆ *To ensure proper utilization of Zakat fund for the wellbeing of the poor in our society as per the tenets of Islam.*



## CZM STRATEGIES



- ◆ *Social Initiative for mobilization and disbursement of Zakat, Waqf, Sadaqah and other charities for well-being of the needy.*
- ◆ *Integrated methodical approach for result oriented utilization of Zakat, Waqf, Sadaqah and other Charities as per Shariah Principles.*
- ◆ *Provide management services through institution building for effective mobilization, distribution & utilization of Zakat.*
- ◆ *Ensure transparency and accountability of fund management and other activities.*

## ◆ CZM CORE VALUES ◆

### Divine Beliefs (Iman)

¶¶ We strictly ensure adherence of Islamic Values and Beliefs. In order to achieve satisfaction of Allah SWT through promoting the obligation of Zakat ordained by the Divine Command, CZM focuses and values divine beliefs, in all aspects of its activities. ¶¶



Divine Beliefs  
(Iman)

### Accountability (Hisbah)

¶¶ CZM is accountable to Shari-ah Supervisory Board and to the Zakat payers. Our accounts are audited by well reputed chartered accountant firm and shariah experts on regular basis. ¶¶



Accountability  
(Hisbah)

### Custodianship (Amanah)

¶¶ CZM acts as trustee of Zakat and other funds and is fully responsible for proper distribution of Zakat as per Shariah rules. We also maintain austerity in operational management. ¶¶



Custodianship  
(Amanah)

### Justice (Adl)

¶¶ CZM ensures justice to all zakat receivers in terms of selecting genuine deserving person and allocation of zakat fund and other materials and services. ¶¶



Justice  
(Adl)



Excellence  
(Ihsan)

### Excellence (Ihsan)

¶¶ CZM is committed to ensure excellence in all of our programs and activities. ¶¶

## LEGAL STATUS



- ◆ *The Center for Zakat Management (CZM) was established and registered in the Department of Joint Stock Companies & Firms, Government of Bangladesh on 14 September 2008 under the Societies Registration Act, 1860 (Regd. No. S-8256 (27)/108).*
- ◆ *CZM is fully committed to complying with relevant laws, rules and regulations of the country in the implementation process and other activities of the organization.*
- ◆ *CZM has revised and amended some provisions of the rules and regulations stated in the Memorandum of Association in 2020 with a view to making the organization more dynamic and robust.*
- ◆ *CZM acts as an institutional platform aiming at enhancing mobilization, disbursement and effective utilization of Zakat fund. As a collective initiative for Zakat management, CZM has defined specific objectives, developed pragmatic strategies and appropriate methodology for discharging its duties.*
- ◆ *CZM developed an organizational structure with qualified and efficient human resources. Besides, transparency and accountability in the decision making process and financial management have also been ensured.*

## OUR FIVE YEARS STRATEGIC PLANS



- ◆ *Since the beginning of its full operation of CZM, the Governing Board adopted the first six-year 'Strategic Action Plan' for 2010-2015.*
- ◆ *After reviewing the performance of the first six-year 'Strategic Action Plan', the Second Five-Year Action Plan for 2015-2020 was adopted. It conducted SWOT and PESTEL analyses of the organization, identifying the critical success factors and reviewing the policy strategies for achieving objectives and, in the process, formulated the new strategic action plan.*
- ◆ *An Experience Sharing and Team Building Workshop was held during 20-21 September 2017 and in a Special Session on Reviewing Zakat Management Strategies held during 10-11 December 2019 with participation of the members of CZM Advisory Council, Governing Board, Executive Committee, Shariah Supervisory Board, CZM team and relevant experts. On the bases of recommendations received in the workshop, special sessions, GB and EC meetings the Third Five-Year Strategic Plan for 2020-2025 was drafted and approved.*



## GOVERNING BOARD (GB)



(2024 and 2025)



**Niaz Rahim**  
Chairman



**Sakif Ariff Tabani**  
Vice-Chairman



**AMM Nasiruddin**  
Member



**Dr. Muhammad Abdul Mazid**  
Member



**Dr. Mohammad Ayub Miah**  
General Secretary



**Arastoo Khan**  
Treasurer



**Dr. Sheikh Abdur Rashid**  
Member



**Ms. Zeenat Islam**  
Member



**Md. Mujibur Rahman**  
Member



**Dr. Mohammad Monzur E Elahi**  
Member



**Munawar Misbah Moin**  
Member

**ADVISORY COUNCIL (AC)**

(2024 and 2025)



**Justice Mohammad Abdur Rouf**  
Convener



**Lt. Gen. M. Nooruddin Khan (retd.)**  
Member



**Abdul-Muyeed Chowdhury**  
Member



**Dr. Hossain Zillur Rahman**  
Member



**Professor Wahiduddin Mahmud**  
Member



**Dr. Salehuddin Ahmed**  
Member



**Mahbubur Rahman**  
Member



**Salahuddin Kasem Khan**  
Member



**A.K.M. Nurul Fazal Bulbul**  
Member



**Khondoker Monir Uddin**  
Member



**Abul Kasem Khan**  
Member



**Feroz Rahim**  
Member



**Dr. Mohammed Mohsin**  
Member



**K.M. Rezaul Hasnat**  
Member



**Rezaul Karim**  
Member



## SHARIAH SUPERVISORY BOARD (SSB)



(2024 and 2025)

**Dr. Mohammad Monzur-E-Elahi**  
Convener

**Dr. Mohammad Ayub Miah**  
Member Secretary

**Prof. M. Muzahidul Islam**  
Member

**Professor Dr. A.K.M. Abdul Quader**  
Member

**Prof. Dr. Zubair Mohammad Ehsanul Hoque**  
Member

**Mufti Obaidullah Hamza**  
Member

**Maulana Shah Mohammad Wali Ullah**  
Member

**Professor Mokhter Ahmed**  
Member

**Mufti Shahed Rahmani**  
Member



## EXECUTIVE COMMITTEE (EC)



(2024 and 2025)

**AMM Nasiruddin**  
Convener

**Dr. Muhammad Abdul Mazid**  
Member

**Dr. Mohammad Ayub Miah**  
Member Secretary

**Arastoo Khan**  
Member

**Dr. Sheikh Abdur Rashid**  
Member

**Ms. Zeenat Islam**  
Member

**Dr. Muhammad Monzur E Elahi**  
Member



## AUDIT COMMITTEE (AC)



(2024 and 2025)

**Dr. Sheikh Abdur Rashid**  
Convener

**Professor Mokhter Ahmed**  
Member

**Md. Mahsudur Rahman**  
FCA, FCMA  
Member

**Professor M. Muzahidul Islam**  
Member

**Md. Junayed Masrur Khan**  
Member

**Prof. Dr. Zubair Mohammad Ehsanul Hoque**  
Member

**Advocate Syeda Farzana Rahim**  
Member



## ZAKAT DISBURSEMENT COMMITTEE (ZDC)



(2024 and 2025)

**Dr. Muhammad Abdul Mazid**  
Convener

**Ms. Zeenat Islam**  
Member

**Advocate Syeda Farzana Rahim**  
Member

**Dr. Mohammad Ayub Miah**  
Member

**Shah Mohammad  
Wali Ullah**  
Member

**Quazi Ahmad Faruque**  
Member Secretary

**Md. Mahmudul Haque**  
Member



## RESOURCE MOBILIZATION COMMITTEE (RMC)



(2024 and 2025)

**Sakif Ariff Tabani**  
Convener

**Niaz Rahim**  
Member

**AMM Nasiruddin**  
Member

**Dr. Mohammad Ayub Miah**  
Member

**Arastoo Khan**  
Member

**Advocate Syeda Farzana Rahim**  
Member

**Col. (Retd.) Md Zakaria Hossain**  
Member Secretary

**Md. Junayed Masrur Khan**  
Member



## HUMAN RESOURCE MANAGEMENT COMMITTEE (HRMC)



(2024 and 2025)

**AMM Nasiruddin**  
Convener

**Dr. Mohammad Ayub Miah**  
Member Secretary

**Dr. Sheikh Abdur Rashid**  
Member

**Arastoo Khan**  
Member

**Arif Shahriar**  
Member

**CZM EDUCATION COMMITTEE**

(2024 and 2025)

**Niaz Rahim**  
Convener

**AMM Nasiruddin**  
Vice-Chairman

**Dr. Muhammad Abdul Mazid**  
Member

**Dr. Mohammad Ayub Miah**  
Member

**Dr. Sheikh Abdur Rashid**  
Member

**Arastoo Khan**  
Member

**Maulana Shah Mohammad  
Wali Ullah**  
Member

**Advocate Syeda Farzana Rahim**  
Member

**Ms. Zeenat Islam**  
Member

**Lt Col (Retd) Syed  
Nazmur Rahman, (HoE)**  
Member Secretary

**CZM ACADEMIC COUNCIL**

(2024 and 2025)

**Prof. Dr. Shahjahan Khan**  
Convener

**Dr. Mohammad Ayub Miah**  
Co-Convener

**Dr. Mohammad Monjur-e-Elahi**  
Member

**Prof. Dr. Zubair Mohammad  
Ehsanul Haq**  
Member

**Prof. Mokhtar Ahmed**  
Member

**Col Ashraf Al Deen (Retd)**  
Member

**Engr. Maj SM Sayedur  
Rahman (Retd)**  
Member

**Obydullah Al Marjuk**  
Member

**Principal, TGA -Manikgonj**  
Member

**Principal, RSFGA-Bogura**  
Member

**Principal, GGA-Savar**  
Member

**Principal, GIA-Dhaka**  
Member

**Head of Education**  
Member Secretary

**STEERING COMMITTEE OF INSTITUTE OF ISLAMIC SOCIAL FINANCE (IISF)**

(2024 and 2025)

**Dr. Sheikh Abdur Rashid**  
Chairman

**Professor M. Muzahidul Islam**  
Vice-Chairman

**Dr. Mohammad Ayub Miah**  
Member

**Dewan A. H. Alamgir**  
Member

**Prof. Dr. Zubair Mohammad  
Ehsanul Hoque**  
Member

**Professor Dr. Syeda Sultana Razia**  
Member

**Professor Dr. Hasina Sheykh**  
Member

**Dr. Md Mizanur Rahman**  
Member

**Professor Mokhtar Ahmed**  
Member

**Maulana Shah Mohammad  
Wali Ullah**  
Member

**Dr. M. Abdul Mannan  
(ED, IISF)**  
Member Secretary

## WOMEN FORUM FOR ZAKAT CAMPAIGN

(2024 and 2025)

**Professor Dr. Syeda Sultana Razia**  
Convener

**Professor Dr. Hasina Sheykh**  
Member

**Ms. Zeenat Islam**  
Member

**Advocate Syeda Farzana Rahim**  
Member

**Ms. Nurjehan Tabani**  
Member

**Ms. Sania Mahmood**  
Member

**Ms. Kudsia Mahmood**  
Member

**Ms. Mashrifa Mannan**  
Member Secretary

## MANAGEMENT COMMITTEE (MC)

(2024 and 2025)

**Dr. Mohammad Ayub Miah**  
Convener

**Quazi Ahmad Faruque**  
Member

**Col. Md Zakaria Hossain (retd.)**  
Member

**Lt. Col. Syed  
Nazmur Rahman (retd.)**  
Member

**Md. Mohsin Reza**  
Member

**Dr. M. Abdul Mannan**  
Member

**Shahriar Kabir**  
Member

**Mohammad Masudur Rahman**  
Member

**Raju Ahmed Chowdhury**  
Member

## CZM AMBASSADORS

### Chattagram

**Dr. Mohammad Gias Uddin Talukder**  
Professor, Arabic Department  
University of Chittagong

### Rajshahi

**Prof. Dr. Mohammad Main Uddin**  
Department of AIS  
Rajshahi University

### Khulna

**Dr. Shahnewaz Nazimuddin Ahmed**  
Professor, Economics Discipline  
Khulna University

### Barishal

**Dr. Md. Mamun-ur-rashid**  
Professor, Department of Agri Extension  
& Rural Development  
Patuakhali Science & Technology  
University

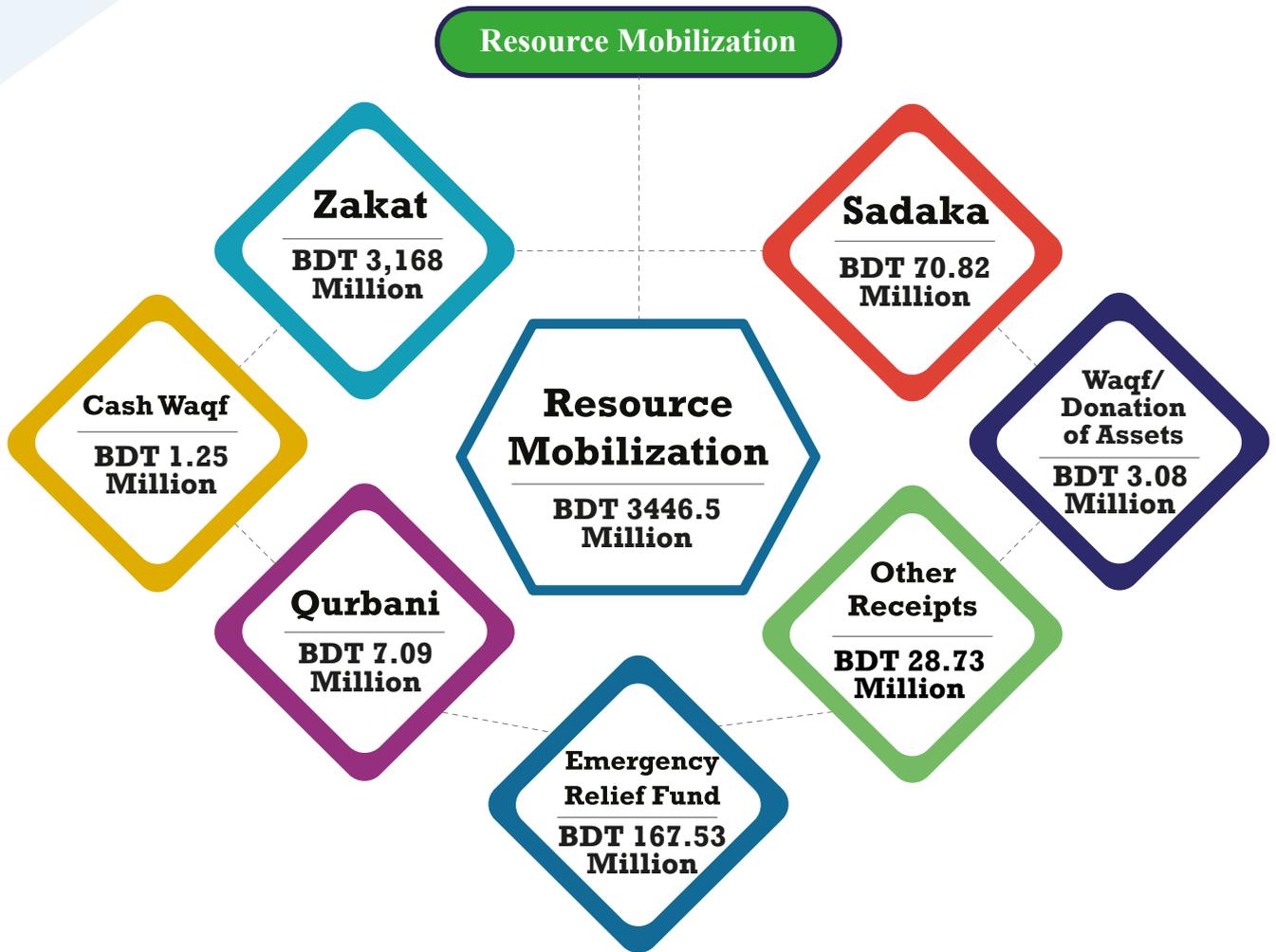
### Sylhet

**Dr. Mohammad Shahidul Hoque**  
Professor, Department of Business  
Administration  
Shahjalal University of Science &  
Technology (SUST)

### Rangpur

**Shahinur Rahman**  
Associate Professor  
Department of AIS  
Begum Rokeya University, Rangpur

**KEY FINANCIAL INFORMATION**  
(2008-2023)



The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing. (Surah Al Baqarah, 2 : 261)

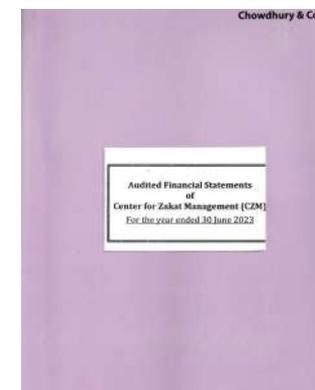
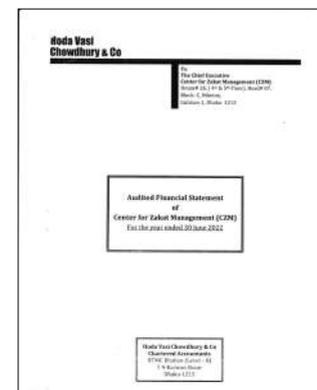
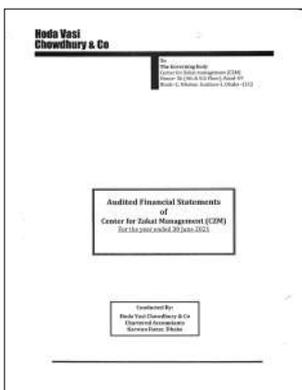
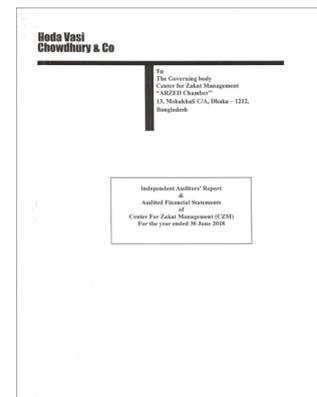
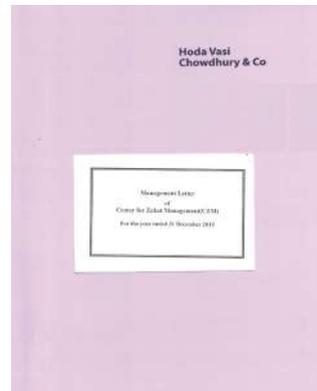
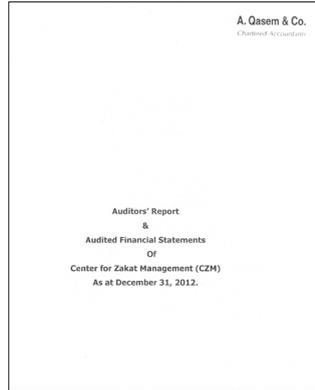
**KEY FINANCIAL INFORMATION**  
(2008-2023)

**Program Wise Disbursement**



Zakāh expenditures are only for the poor and for the needy and for those employed for it and for bringing hearts together [for Islām] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise. (Surah At-Taubah, 9 : 60)

# AUDIT REPORTS (2008-2023)



**Audited Financial Statements  
of  
Center for Zakat Management (CZM)  
For the year ended 30 June 2023**

**Center for Zakat Management  
Statement of Financial Position**

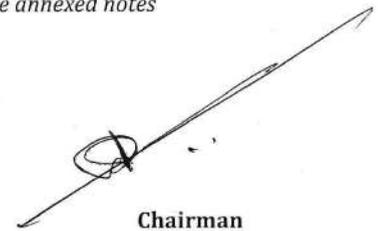
As at 30 June 2023

	<u>Notes</u>	<u>2023 Taka</u>	<u>2022 Taka</u>
<b>Assets</b>			
<b>Non-current assets</b>			
Property, plant & equipment	4	108,368,799	108,774,841
Capital work in process	5	69,164,505	51,004,470
Intangible assets	6	1	40,096
<b>Total non-current assets</b>		<b>177,533,305</b>	<b>159,819,407</b>
<b>Current asset</b>			
Advance, deposits & prepayments	7	10,558,380	1,938,590
Cash & cash equivalents	8	127,125,180	62,656,068
<b>Total current assets</b>		<b>137,683,560</b>	<b>64,594,658</b>
<b>Total assets</b>		<b>315,216,866</b>	<b>224,414,065</b>
<b>Fund &amp; liabilities</b>			
<b>Fund</b>			
Fund account	9	304,813,030	224,197,463
<b>Total funds</b>		<b>304,813,030</b>	<b>224,197,463</b>
<b>Current liabilities</b>			
Payables & accruals	10	10,403,836	216,602
<b>Total current liabilities</b>		<b>10,403,836</b>	<b>216,602</b>
<b>Total fund &amp; liabilities</b>		<b>315,216,866</b>	<b>224,414,065</b>

*These financial statements should be read in conjunction with the annexed notes*

  
Treasurer

  
Chief Executive Officer

  
Chairman



Dhaka 21 DEC 2023  
DVC No: 2312210450A5718301

  
Hoda Vasi Chowdhury & Co  
Chartered Accountants  
Signed by:  
M. Munjurul Hassan, FCA

## Hoda Vasi Chowdhury & Co

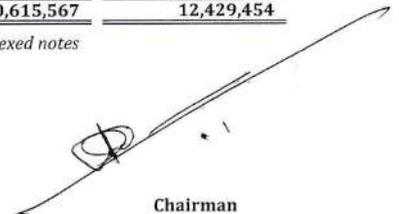
### Center for Zakat Management Statement of Income and Expenditure For the year ended 30 June 2023

	Notes	2023 Taka	2022 Taka
<b>Income</b>			
Received for zakat and other purposes	11	803,778,739	544,992,984
Profit from bank deposit	12	1,111,235	1,028,578
Other Income		175,000	71,660
		<b>805,064,974</b>	<b>546,093,222</b>
<b>Expenditure</b>			
Project financing assistance	13	680,307,828	496,900,531
Salary and allowances	14	26,909,159	23,774,685
Office rent		4,300,636	4,096,800
Tour bill		2,490,056	1,888,054
Honorarium and meeting attendance fees		286,822	211,625
Depreciation		2,195,135	2,205,447
Amortization		40,095	92,731
Conveyance		246,778	130,700
Office maintenance		553,778	257,423
Training expenses		633,986	44,162
Fuel and gas		1,037,017	1,006,217
Printing and stationary		589,612	352,992
Entertainment		480,995	296,351
Utility expenses		456,649	454,153
Internet expenses		149,233	132,888
Audit fees		92,000	80,500
Car maintenance		525,072	522,321
Telephone and mobile bill		194,671	186,223
Bank charge		204,631	143,488
Repairs and maintenance		441,011	147,747
Legal and professional fees		146,530	66,000
Postage and courier		131,655	141,235
Water bill		76,999	87,060
Motorcycle and bicycle maintenance		51,969	24,000
Recruitment expenses		51,114	24,780
Group insurance premium		919,017	-
Books and periodicals		750	11,000
Internship allowances		18,200	-
Electrical accessories		48,375	-
Fees & taxes		342,792	-
Service charge of security guard and cleaning		476,844	384,655
Registration & Renewal		50,000	-
		<b>724,449,407</b>	<b>533,663,768</b>
<b>Surplus during the year</b>		<b>80,615,567</b>	<b>12,429,454</b>

*These financial statements should be read in conjunction with the annexed notes*

  
Treasurer

  
Chief Executive Officer

  
Chairman

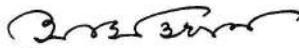
Dhaka,  
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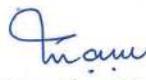


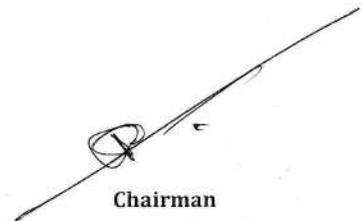
  
Hoda Vasi Chowdhury & Co  
Chartered Accountants  
Signed by:  
M. Munjurul Hassan, FCA  
Senior Partner

Center for Zakat Management  
Statement of Cash Flows  
For the year ended 30 June 2023

	2023 Taka	2022 Taka
<b>A. Cash flows from operating activities:</b>		
Cash received as Zakat and other donation	803,778,739	544,992,984
Profit from bank deposit & investment	985,274	1,028,578
Receipt of other income	175,000	71,660
Project activities	(680,307,828)	(496,900,531)
Operation expenditure	(31,719,116)	(35,450,644)
Advances, deposits and prepayments	(8,619,790)	1,144,866
<b>Net cash flows from/ (used) in operating activities</b>	<b>84,292,279</b>	<b>14,886,913</b>
<b>B. Cash flows from investing activities:</b>		
Paid for CWIP	(18,160,035)	(8,780,848)
Purchase of property, plant and equipment	(1,789,093)	(77,138,440)
<b>Net cash flows from/(used) in investing activities</b>	<b>(19,949,128)</b>	<b>(85,919,288)</b>
<b>C. Net cash increase/(decrease) (A+B)</b>	<b>64,343,151</b>	<b>(71,032,375)</b>
<b>D. Opening cash &amp; cash equivalent</b>	<b>62,656,068</b>	<b>133,688,443</b>
<b>E. Closing cash &amp; cash equivalent (C+D)</b>	<b>126,999,219</b>	<b>62,656,068</b>
<b>Represented by</b>		
Cash in hand	718,092	656,570
Cash at bank	126,407,088	61,999,498
	<b>127,125,180</b>	<b>62,656,068</b>

  
Treasurer

  
Chief Executive Officer

  
Chairman



Payment gateways to give  
Zakat/Sadaqah/Donation to CZM

## একাউন্ট নং

AC Name: Center for Zakat Management  
Account No. 0112003496028  
EXIM Bank of Bangladesh Ltd.  
Routing Number: 100272691  
SWIFT Code(BIC): EXBKBDH039

## মোবাইল পেমেন্ট সার্ভিস



মার্চেন্ট নং. +880 1729 296 296

## Online Payment:

[www.czm-bd.org/pay\\_zakat/](http://www.czm-bd.org/pay_zakat/)

Pay With



Verified by

SSL.commerz



## Zakat Disbursement Programs

## PROGRAM-WISE ATTAINMENTS AT A GLANCE

**insaniar**



Supported **905,455** people with emergency food, medical treatment, financial assistance etc.



Implemented **64** nos. livelihood projects and served **128,491** people for Income generation and self-reliance.

**ferdousi**



Served around **245,000** patients with primary healthcare through **104** centers. Around **17** thousand pregnant and lactating mothers were served.

**GULBAGICHA**



More than **42,000** underprivileged children were provided pre-primary and elementary education and nutrition support.

**Genius**



Around **16,000** underprivileged undergraduate students have been provided monthly scholarships and capacity building sessions.

**NAIPUNNA BIKASH**



Around **5,000** unemployed youths have been provided technical and vocational training.



**Objective**

To extend financial or other forms of supports to the distressed, economically unproductive (due to old age complications, disabilities, prolonged sickness) and vulnerable people (orphan, widow, disaster affected etc.).



**STRATEGIES**

Providing direct assistance for emergency food support, medical treatment, cloth distribution, shelter, loan repayment etc. to the selected vulnerable households.

**SPECIAL INTERVENTIONS**

- Emergency response projects for the needy families during COVID-19 pandemic have been implemented in a highly risky situation.
- Monthly food support is provided to unproductive families of CZM Projects for lifetime.
- Widows with orphan children are provided monthly financial assistance.

**PROGRAMS**

- Providing essential food package to the unproductive families.
- Supporting hospitalization of patient for emergency medical treatment in specialized hospital and by consultant doctors.
- Providing financial assistance for covering losses due to natural calamities, sudden death of the earning member of the family, accidents, income shortfall and other similar problem.



◆ 15 YEARS ACCOMPLISHMENTS ◆



**Referral Medical Treatment**

CZM provided financial supports to 10,875 nos. of critical patients for proper medical treatment at specialized hospitals.

**Food Support**

As many as 1,877 nos. of unproductive households were provided food items worth Tk. 2,000 per month for lifetime.



**Supports to 6,264 Orphan and Distress Children**

CZM provided financial supports to Orphan and Distress Children living in different orphanages.

**Support for House construction**

As many as 414 nos. of houses were constructed and handed over to beneficiaries.



**Stipends/Prizes to 104 Blinds**

CZM provided funds to Institute of Hazrat Muhammad SAWS for the benefit of visually impaired students.

**Support to 4671 Eye and ENT patients**

CZM identified people with hearing difficulties and provided them treatment and hearing devices.



**Support to 562 Physically Challenged person**

CZM provided wheel chairs and other devices for Physically Challenged persons.



**75,436 nos. Warm Cloth Distribution**

CZM distributed 75,436 nos. pieces of blankets and warm cloths to poor households during winter season.

◆ 15 YEARS ACCOMPLISHMENTS ◆



**Qurbani Meat Distribution**

CZM implemented Qurbani Meat Distribution Program and distributed meat to more than 11,836 nos. of underprivileged households of Gulbagicha children staying in the slum areas of Dhaka City.

**Relief for Flood Victims**

CZM provided relief items/food to 9,718 nos. of flood victim households.



**Emergency Response to COVID Pandemic**

In response to COVID pandemic situation, CZM provided financial supports and relief goods to about 85,000 nos. of underprivileged people in different areas of the country.

**Ramadan Food Support**

Only one time during the month of Ramadan 2332 nos. of food package was distributed among the underprivileged households.



**Relief for Rohingyas**

CZM extended its supports to Rohingyas staying in Cox's Bazar with different essential relief items including food, medicine, tarpolin, blankets, cloths etc. to 553,267 nos. of people. Medical services were provided with three ambulances, three medical centers and medicine.

**Financial assistance for livelihood & rehabilitation**

CZM provided special financial assistance for livelihood & rehabilitation to as many as 286 nos. of distressed households.



**890 nos. Education Support**

The underprivileged students of secondary and higher secondary level were provided financial supports for payment of their tuition, exam and other fees and purchasing books.



**Loan Repayment**

As many as 2,463 loan defaulters were supported for repayment of their debts.

### ◆ Parvin with her Orphan Children Receive Regular Financial Support



Despite poverty, Parvin Akter and her husband Abu Taher had been living happily with their two (02) children. When Abu Taher died from a fatal stroke, Parvin Akter got into great trouble. The family was on the brink of begging as they had no means to support themselves. They have since been included in the Orphan & Widow Rehabilitation Support Project of CZM and are being provided monthly financial assistance for their livelihood. Besides, a suitable income generating activity is also being explored for the matriarch, Parvin Akter. [Sonaimuri, Noakhali]

### ◆ Rokhsana's Family would no more have been living under open sky

Rokhsana Begum's husband is a day laborer. There are four members in his family, including two children. Rokhsana's husband runs the family with great difficulty. Their mud house was so dilapidated and fragile that even the slightest rain would make the house unfit for living. As they could not build a new house, the children used to spend their days in despair in the dilapidated house. When CZM's livelihood activities started at Shyamnagar in Satkhira district in 2021, Rokhsana's family was also included. Upon discovery of their low living in a dilapidated house, CZM built a new house for them. They became very happy that their family would not need to live under the open sky.

[Shyamnagar, Satkhira]



### ◆ Abdul Aziz can walk again

Abdul Aziz of Hatibandha, Lalmonirhat, is a poor farmer. Abdul Aziz has been living happily until he got affected by buerger disease and his left leg got paralyzed. In 2008, he got his left leg amputated at a local clinic in Rangpur. Since then he doesn't have left leg, as such his movement has got ceased. Although he used to walk with difficulty with help of crutches, his long-time dream has been a prosthetic leg.

The family of Abdul Aziz was included in the CZM Teesta project in Lalmonirhat in October, 2019. CZM then provided him a prosthetic leg with treatment and training. Abdul Aziz can now move and walk without difficulty, not needing any crutches or sticks.



### ◆ Kusum Akhtar's Family no longer Lives on Begging



Kusum Akhtar's one leg became shorter due to an accident in her childhood. Although she could manage to walk alone at first, as she grew older, it became impossible to walk without assistance. Her husband Masud is physically challenged since birth. They were leading a miserable life with two daughters and a son, relying on begging, help from relatives and neighbors, and charity.

This family was included in the Livelihood Development Program of the Center for Zakat Management (CZM) on October 10, 2018. CZM provides them with monthly food assistance of 10,500 taka and distributes clothes twice a year. CZM provided Kusum with a crutch and glasses for her eyesight. CZM also provided a wheelchair for her husband's movement. Additionally, they support the education of their children, provide winter clothes, special assistance during Ramadan, seedlings for planting, and cash assistance during COVID-19. They receive regular specialist doctor consultation and free medicine from Ferdousi Primary Health Care Center.

Now, Kusum Akhtar does not need begging or support of others. She now leads a comfortable life with dignity and self-respect.

Expressing gratitude to the Almighty, they thank the Center for Zakat Management (CZM) for the assistance. They pray for the well-being and prosperity of everyone who helps and those who are engaged in this work.

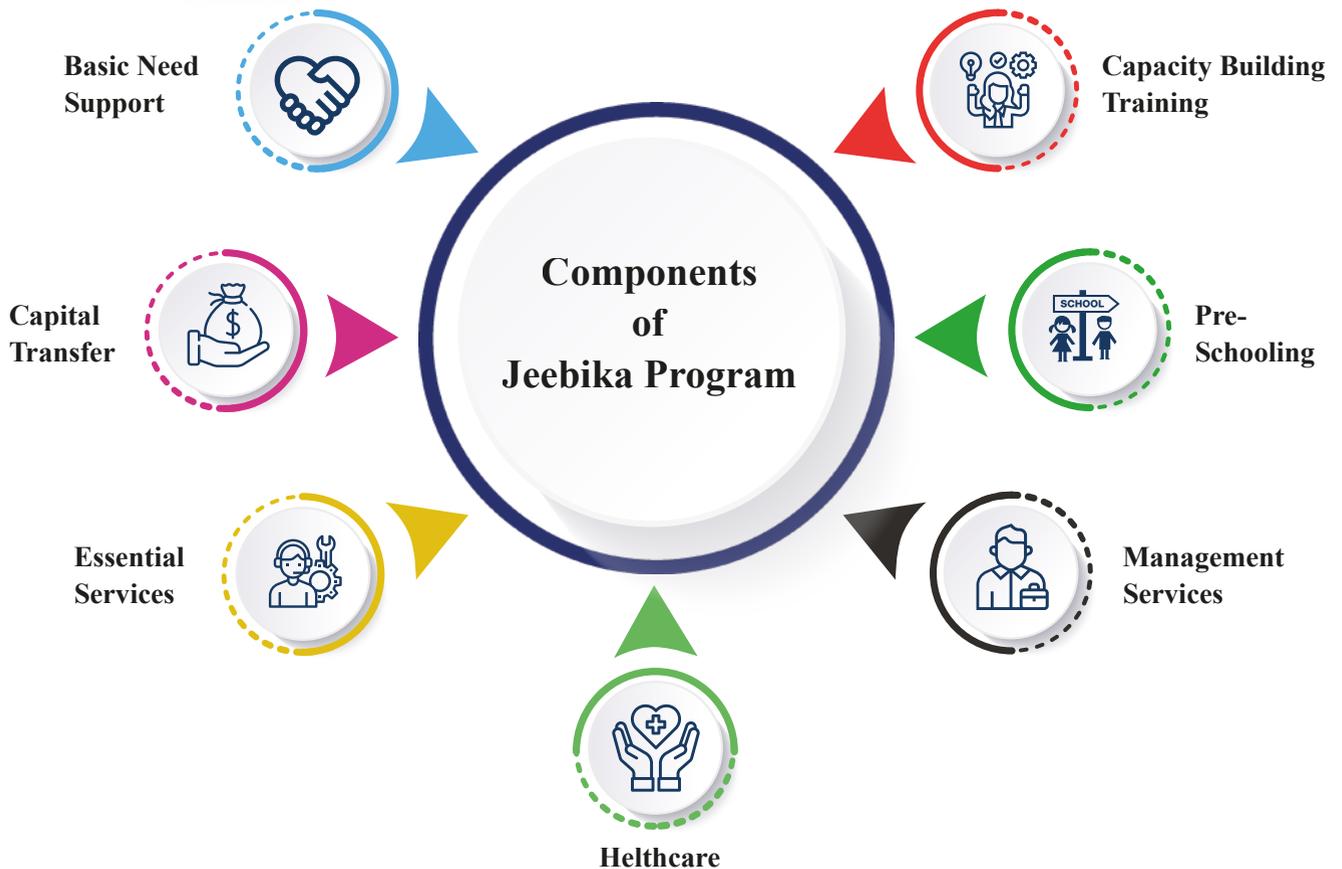


## Jeebika - Livelihood Development Program



### Objective

The program is being implemented in order to ensure sustainable socio-economic development of the poor and needy.



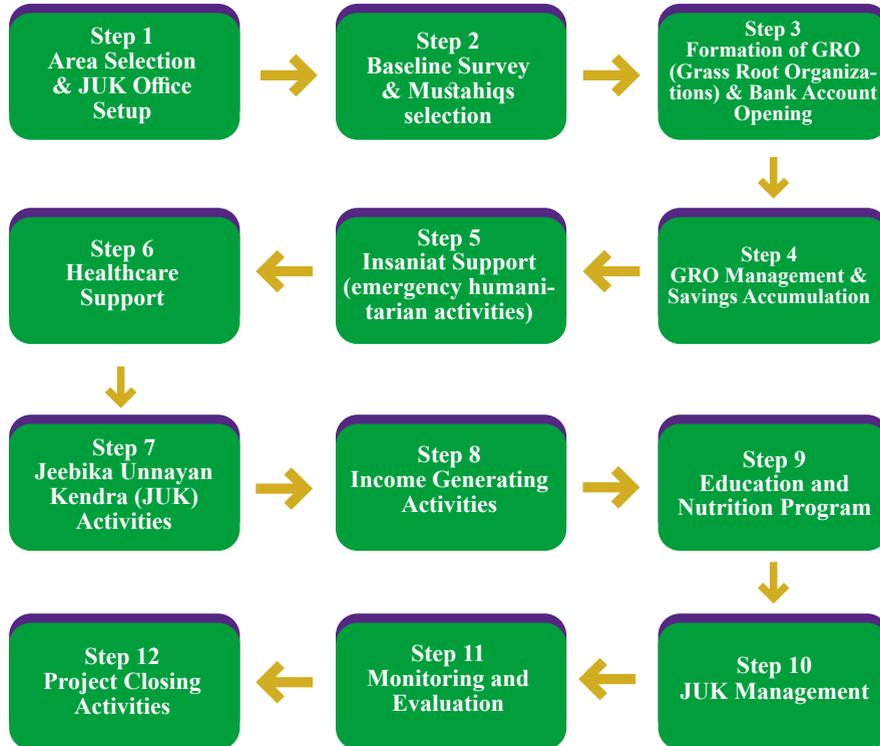
### Methodologies

Through conducting a baseline survey, the Zakat-deserving households are identified and grouped in Grass-Roots Organization (GRO) comprising 25-30 households. They open a joint bank account and a certain amount of Zakat money for each family is deposited to their account. Besides they are advised to form a savings fund.

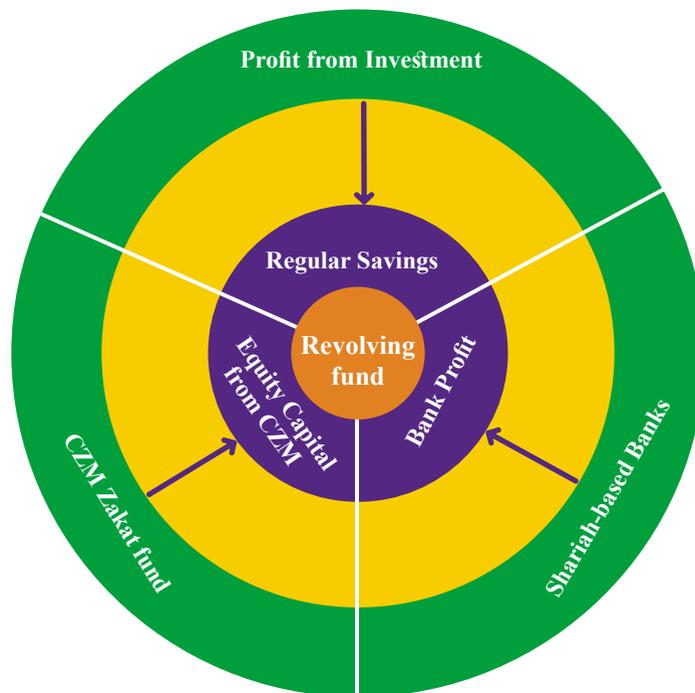


## Jeebika - Livelihood Development Program

### Implementation Steps of Livelihood Program



### Revolving Fund of GRO





## Jeebika - Livelihood Development Program

### ◆ Activities

With a view to doing business, the group members can take interest-free fund from their joint account. After engaging in business as per shariah rules, the members deposit some portion as savings in their own account. The project also provides other services like healthcare, safe water & sanitation facilities, child & adult education, skill development training, awareness building etc. Thus, all the members are engaged in establishing a friendly society. Any corporate business house may sponsor one or more Jeebika projects under our Corporate Initiative for Poverty Alleviation (CIPA) policy.

### ◆ DELIVERABLES UNDER JEEBIKA PROGRAM ◆

#### Financial Deliverables

- ◆ Transfer of Micro-equity Capital
- ◆ Creation of a Revolving Fund
- ◆ Savings from Profit
- ◆ Investment for IGA
- ◆ Market Linkage
- ◆ Skill Development
- ◆ Promotion of Technology
- ◆ Support for Risk Management

#### Human Development Deliverables

- ◆ Healthcare Services
- ◆ Safe Water & Sanitation
- ◆ Education for All
- ◆ Nutrition Development
- ◆ Environment Protection
- ◆ Access to Information System
- ◆ Ethical Development

### ◆ KEY RESULT AREAS ◆

#### Economic Development

- ◆ Capital transfer with Ownership
- ◆ Productive Asset
- ◆ Investment for IGA
- ◆ Savings from Income/Profit
- ◆ Capital Growth
- ◆ Employment Generation
- ◆ Reduce Debt burden
- ◆ Beggar-free Community

#### Human Development

- ◆ Healthcare Services
- ◆ Ensuring Safe Water
- ◆ Ensuring Hygiene Sanitation
- ◆ Nutrition for Children
- ◆ Education for All
- ◆ Skill Development
- ◆ Habitable House for All
- ◆ Rehabilitation of Handicapped

#### Social Development

- ◆ Community Organization
- ◆ Environment Protection
- ◆ Uphold Dignity of Women
- ◆ Reduce Family Conflict
- ◆ Social Awareness Building
- ◆ Reduce Drug Abuse
- ◆ Uphold Spirit of Brotherhood
- ◆ Practicing Religious Values

### MAQASID AL SHARIAH



## Jeebika - Livelihood Development Program

### Outreach of Jeebika Program



### Jeebika at a glance

- Projects: 64
- District: 27
- Upazila: 43
- Union/Ward: 80
- Jeebika Family: 28,652
- Total Population: 128,491
- Grassroot Organization: 1,002 (30 people in each group)



### Features of Jeebika Program

- ◆ Total BDT 60,000 transferred to each family in five years
- ◆ BDT 30,000 is transferred to GRO Bank account for each family
- ◆ Rest of the money is spent for their training, management, healthcare, safe water & sanitation, pre-primary education etc.
- ◆ Emergency food support is given to unproductive families



## 15 YEARS OF JEEBIKA PROGRAM AT A GLANCE

Total Projects | **64**

Projects Completed | **34**

Projects Ongoing | **30**

Households Covered | **28,652**

Population Covered | **128,491**

Fund Utilized | **646.50**  
Million Taka

Equity Capital Transferred | **605.10**  
Million Taka

Savings of Households | **81.82**  
Million Taka

Total Fund Position | **406.24**  
Million Taka



**Jeebika - Livelihood  
Development Program**

**◆ List of Completed Jeebika Projects ◆**

Sl No.	Title of Projects	Location	Commenced	Completed	Nos. of Households	Nos. of Population	Equity Capital	Refund to Beneficiaries
1	JUK Dhaleshory-1	Manikganj	1-Jul-10	31-Mar-19	250	947	3,750,000	6,233,755
2	JUK Surma-1	Sylhet	15-Jan-11	10-Jul-19	200	1,024	4,000,000	5,589,470
3	JUK Karnofoli	Chattogram	1-Feb-11	30-Apr-19	450	2,297	9,000,000	16,682,007
4	JUK Elenjani	Tangail	4-Apr-12	30-Dec-19	200	1,014	4,000,000	5,750,888
5	JUK Nodona-1	Noakhali	1-Jan-14	1-Jul-19	210	1,225	4,200,000	6,585,876
6	JUK Meghna	Chandpur	25-Sep-14	19-Nov-19	300	1,485	6,000,000	9,624,744
7	JUK Choto Jamuna	Naogaon	10-Oct-14	19-Aug-19	510	2,124	10,200,000	16,113,489
8	JUK Dhaleshory-2	Munshiganj	24-Oct-14	30-Jun-19	90	365	2,250,000	3,156,316
9	JUK Nodona-2	Noakhali	1-Jul-15	1-Jul-19	300	1,852	6,000,000	8,134,124
10	JUK Bagdumur	Sirajganj	1-Jul-15	1-Sep-19	94	450	1,880,000	2,543,906
11	JUK Bagghona	Chattogram	1-Jul-15	19-Mar-20	200	823	4,000,000	6,119,227
12	JUK Baburhart	Chandpur	1-Aug-15	10-Nov-19	500	2,287	10,000,000	12,915,674
13	JUK Pirgacha	Rangpur	1-Sep-15	30-Sep-20	600	2,310	12,000,000	16,389,573
14	JUK Mirpur	Dhaka	18-Sep-15	1-Mar-20	100	430	1,000,000	1,194,654
15	JUK Durgapur	Rajshahi	5-Oct-15	15-Oct-18	300	921	3,000,000	5,021,438
16	JUK Anindopur	Mymensingh	15-Oct-15	Oct-18	300	1,373	3,000,000	4,446,876
17	JUK Shyamnagar	Satkhira	9-Nov-15	8-Oct-20	500	2,424	10,000,000	14,698,380
18	JUK Lalbagh	Dhaka	13-Dec-15	31-Aug-19	400	1,615	4,000,000	5,720,086
19	JUK Subarnachar*	Noakhali	1-Apr-16	1-Oct-20	44	226	0	0
20	JUK Barishal	Barishal	10-Apr-16	10-Mar-21	1020	4,763	20,400,000	27,851,553
21	JUK Sobuj Pally Project	Mymensingh	1-May-16	1-Sep-19	300	1,304	6,000,000	7,017,328
22	JUK Kulaura	Moulvibazar	1-Jul-16	1-Jun-21	510	2,501	5,100,000	7,337,603
23	JUK Dinajpur Sadar	Dinajpur	1-Aug-16	10-Oct-18	300	1,679	3,000,000	3,829,781
24	JUK Bikrampur	Munshiganj	1-Nov-16	31-Oct-21	510	2,008	10,200,000	15,249,313
25	JUK Victoriance	Cumilla	1-Apr-17	31-Mar-22	300	1,443	6,000,000	8,933,973
26	JUK Manikganj Sadar	Manikganj	11-Apr-17	10-Apr-22	500	1,984	10,000,000	13,743,519
27	JUK Sonagazi Project	Feni	30-Aug-17	15-Jul-19	421	2,071	7,410,000	8,549,270
28	JUK Sundarban	Satkhira	1-Sep-17	30-Nov-22	500	2,063	10,000,000	14,366,599
29	JUK Vakurta	Dhaka	1-Sep-17	10-Aug-22	510	2,236	10,200,000	15,162,885
30	JUK Kuakata	Patuakhali	22-Sep-17	21-Sep-22	500	1,976	10,000,000	14,482,458
31	JUK Mitamoin	Kishoregonj	1-Nov-17	20-Jun-22	500	2,233	10,840,000	15,375,890
32	JUK Itna	Kishoregonj	1-Nov-17	9-Jun-22	500	2,208	11,200,000	15,394,929
33	JUK Austagram	Kishoregonj	1-Nov-17	5-Jul-22	500	2,389	11,050,000	15,273,994
34	JUK Sonaimuri Sadar	Noakhali	1-Nov-17	28-Feb-23	500	2,435	10,000,000	13,951,943
<b>Total =</b>					<b>12,919</b>	<b>58,485</b>	<b>239,680,000</b>	<b>343,441,521</b>

\* This project was closed before fund transfer due to unavoidable circumstance.



**Jeebika - Livelihood  
Development Program**

**List of Ongoing Jeebika Projects**

Sl No.	Title of Projects	Location	Commenced	Completed	Nos. of Households	Nos. of Population	Equity Capital
1	JUK Amishapara	Noakhali	19-Aug-18	10-Jan-24	500	2,280	10,000,000
2	JUK Joyag	Noakhali	1-Oct-18	30-Dec-23	510	2,664	10,200,000
3	JUK Dewti	Noakhali	19-Oct-18	3-Jan-24	500	2,596	10,000,000
4	JUK Shikerpur	Naogaon	1-May-19	30-Apr-24	513	1,844	11,615,000
5	JUK Sonapur	Noakhali	1-May-19	30-Apr-24	696	3,246	17,115,000
6	JUK Chasirhat	Noakhali	1-May-19	30-Apr-24	454	2,112	11,340,000
7	JUK Surma-2	Sylhet	1-Jul-19	30-Jun-24	500	2,427	12,485,000
8	JUK Bozra	Noakhali	1-Aug-19	31-Jul-24	1,184	5,437	29,850,000
9	JUK Barogaon	Noakhali	1-Sep-19	30-Aug-24	848	3,684	20,735,000
10	JUK Teesta-1	Lalmonirhat	14-Oct-19	12-Sep-24	300	1,287	7,500,000
11	JUK Ambarnagar	Noakhali	1-Jan-20	31-Dec-24	613	2,748	15,150,000
12	JUK Nodona-3	Noakhali	1-Feb-20	31-Jan-25	696	3,282	17,680,000
13	JUK Nateshwar	Noakhali	1-Mar-20	28-Feb-25	1,057	5,366	26,735,000
14	JUK Dewti-2	Noakhali	1-Jul-20	30-Jun-25	643	2,964	15,920,000
15	JUK Joyag-2	Noakhali	1-Jul-20	30-Jun-25	411	1,997	10,455,000
16	JUK Amishapara-2	Noakhali	1-Jul-20	30-Jun-25	691	3,054	16,870,000
17	JUK Sonaimuri Sadar-2	Noakhali	1-Jul-20	30-Jun-25	467	2,029	11,365,000
18	JUK Barishal-2	Barishal	1-Apr-21	31-Mar-26	304	1,150	6,000,000
19	JUK Teesta-2	Lalmonirhat	1-Jul-21	30-Jun-26	210	952	5,195,000
20	JUK Fultala	Khulna	1-Jul-21	30-Jun-26	305	1,108	6,885,000
21	JUK Shyamnagar-2	Satkhira	1-Jul-21	30-Jun-26	307	1,202	7,075,000
22	JUK Nilphamari	Nilphamari	1-Jul-21	30-Jun-26	500	1,808	11,290,000
23	JUK Bikrampur-2	Munshiganj	1-Nov-21	31-Oct-26	512	1,944	11,085,000
24	JUK Manikganj-2	Manikganj	1-May-22	30-Apr-27	511	1,833	11,340,000
25	JUK Tilokpur	Naogaon	1-Jun-22	31-May-27	496	1,607	10,400,000
26	JUK Dhaka	Dhaka	1-Jul-22	30-Jun-27	501	1,717	10,765,000
27	JUK Nazirhat	Chattogram	1-Oct-22	30-Sep-27	503	2,074	6,020,000
28	JUK Tilokpur-2	Naogaon	1-Jun-23	31-May-28	500	1,735	0
29	JUK Rajibpur	Kurigram	1-Jun-23	31-May-28	501	1,660	0
30	Fiberglass Boat-Net Distribution Project*	Kishoreganj & Netrokona	1-Jul-21	30-Jun-26	450	2,199	41,602,125
<b>Total =</b>					<b>16,183</b>	<b>70,006</b>	<b>382,672,125</b>

\* This is a special project for the needy fishermen of Kishoreganj and Netrokona Haor area.



### ◆ Sufia Begum's Success in Rearing Chicken

Sufia Begum (35) had been living in severe poverty. They often had to incur loans for livelihood. Once she became a member of Grass Root Organization (GRO) of CZM Livelihood Program at Shyamnagar, Satkhira. After becoming a GRO member, she took skill development training for income generation and thereafter started poultry business with the Zakat fund. She received trainings regularly from CZM. She built a house accommodable for 1000 nos. of chickens and started rearing sonali chicken. In the first shipment, she made a profit of BDT 30,000 after deducting all expenses, and thus began her success story. With CZM's support as supervision, her business has been steady. At present, she makes a profit of BDT 20,000-30,000 per consignment of sonali chickens after deducting all expenses.

Sufia Begum never had savings before and had loans of BDT 30,000 to 90,000 from different NGOs. CZM has taught her to save and invest wisely. Her family has a steady income now and they have been freed from the curse of interest bearing loans.

### ◆ Shirina's Story of not Giving-up

Shirina Begum and her family of 04, with husband Ibadul Islam (40) and a son and a daughter, lives in Shyamnagar, Satkhira. They had financial difficulties with a meager income of her husband. In a cruel irony of fate, suddenly one day her husband had a road accident and both of his legs were amputated from below his right knee. Since then, thier family has been running with the help of others. In this dire situation, Shirina Begum became a GRO member under CZM Livelihood Program at Shyamnagar, Satkhira. Since then, she and her husband have attended GRO meetings regularly. He was included in the list of disabled people of the project. He was given a tricycle to help him with movement. After that, he started crafting fishing traps (atol) with the money from he received from CZM Zakat fund. He makes the traps at a production cost of BDT 680 and the selling price is BDT 1200 with a profit of BDT 520 per trap. This way, he is able to make BDT 15,000 to 18,000 each month. Shirina Begum's family is now moving ahead without others' help for their livelihood.





### **Fulfilling Lovely Begum's Dream**



Lovely Begum and her husband Ali Mandal have always been eager to educate their 02 children as they both have been illiterate. But poverty and struggles made it impossible to continue the education of their children. They lived in a small tin house on a mere 01 katha land in Bilbhabanipur, Shikarpur, Naogaon. The area is surrounded by wetlands and is flooded for months every year. The only crop rice can be cultivated only once in a year. As a result, Lovely Begum's husband Ali Mandal usually could work only four to five months a year and had to stay idle for the rest of the months. Lovely Begum and Ali Mandal tried rearing chickens, working on others lands as day laborers, etc. to support themselves but could not make ends meet. She became a GRO member of CZM Livelihood Program at Naogaon in 2019 and built a boat with Zakat fund. As the area is mostly wetlands, they started giving transportation service to people to cross over the wet lands. While after starting their boat service, they noticed that some people come to the boat ghat in the afternoon to spend pastimes. They decided to operate a grocery store for the visitors. The store proved to be a profitable idea and their income increases. Form the income made from the boat and the store, they thought of doing something near their home as well. They started rearing duck. They bought 260 ducklings and as the market price increased, sold 100 ducks after few months for BDT 50,000 and kept the rest for laying eggs.

Lovely Begum is now self-reliant. Her family earns approximately BDT 25,000 a month. They have an engine-driven boat, a small grocery shop and a duck farm. They have since married their daughter and sent their son abroad (Dubai) to collect remittances. Finding success this time, they want to continue the duck farm. They plan to have a big duck farm on their own land as well a home for their family in the future.

### **The Success of Md. Rubel Hossain in Nursery Business**



Rubel Hossain's wife Roshida Begum became a GRO member of CZM Jeebika Program on June 2022. Hossain has worked in a nursery in the year 2018. Before that he has a multitasking professional experience, he worked as an egg supplier, day labor, and a farmer. He always wanted to have a secure profession and dreamt about a better life for his family. He has learned the basics of nursery management and growing plants from stem-cuttings. In 2021 he decided to do business solely and took BDT 15000/- from his portion of GRO fund and started with 500 plants in a nearby land. At the beginning the growth was too slow, and investment was not sufficient. In 2022, he leased a land of 5 decimal to extend his business. He planned to avoid seed plants and focused on growing plants from stem-cuttings. Later, he also received a work order from CZM Head Office to supply 1050 plants for the Mustahijks of JUK Tilokpur. It was a great opportunity for Rubel, He has taken all the necessary steps to raise the plant and recently distributed as per the requirements of CZM. Now he is extending his nursery in new place of 5000-6000 Plants with 10 decimal lands.

CZM Livelihood Program has always encouraged him to develop his business with ideas, investment, training, guideline and advised him to develop the connectivity with other organizations.

Mr. Rubel Hossain is dreaming about a better life. His elder daughter passed her Secondary School Certificate Exam this year, she expressed her desire to study at university. The younger one has started to go to Maktab. He and his wife, both are working hard for a better livelihood. The earnings of the family have increased. Rashida Begum is rearing goats and ducks in her household. Their family now has an income of BDT 12,000 to 15,000 every month.



### Objective

Essential healthcare is one of the fundamental rights of human being. Considering the view, the program is introduced for providing healthcare services & awareness building for distressed women and children.

### Strategies

Ensuring availability of and access to healthcare services to the door steps of the deprived women and children and creating awareness regarding proper sanitation and use of safe water



### Activities

Providing standard healthcare services through Ferdousi Healthcare Center by appointing professional doctor and health assistant. The program also ensures especial care to pregnant and lactating mothers. In addition, CZM takes steps for installation of tube well for safe water and slab latrines in every household.

### ◆ Features of Ferdousi Program ◆

- Providing healthcare services & awareness building
- Proper sanitation and access to safe water
- Professional doctor and health assistant
- Special care to pregnant & lactating mother, distressed women and children



◆ **15 YEARS ACCOMPLISHMENTS** ◆

**Primary Healthcare  
Centers** | **104**

CZM provided primary healthcare services through 104 Ferdousi Healthcare Centers. 54 Centers were closed after providing services during project period. 58 Centers are still under operation.

**Population  
Covered under  
Healthcare Services** | **244,983**

Ferdousi Healthcare Centers provided 83,265 nos. of Health-cards to same number of families. All members of Health card-holders households got free treatment with full course of medicine.

**Services to pregnant  
& lactating mothers** | **16,900**

Pregnant & lactating mothers got priorities in the Healthcare Centers. As such as many as 16,900 nos. of pregnant & lactating mothers got full maternity services.

**Emergency Patients  
Treatment** | **5,246**

As many as 5,246 emergency patients were supported financially for proper treatments

**Treatment of  
Referral Patients** | **10,875**

As many as 10,875 Referral Patients were supported financially for proper treatments at specialized hospitals.

**Free Medicine  
Distribution** | **193 Lac**

Required medicine as suggested by the doctors were provided free of cost to the patients worth Tk. 193 lac.

**Health awareness  
campaign** | **31,976**

As many as 31,976 nos. of health awareness sessions were held with women and adolescent girls. Average attendance of each session was 15.

**Safe water  
supply** | **460**

As many as 460 nos. tube-wells were installed in different locations of the country. It resulted almost 100% of safe water supply to the beneficiaries of the Jeebika/Ferdousi projects.

**Hygiene  
sanitation** | **9,366**

As many as 9,366 nos. hygiene latrines were installed in different locations of the country. It resulted almost 100% of hygiene latrines for the beneficiaries of the Jeebika/Ferdousi projects.

**Diagnostic Tests  
Carried out** | **9816**

CZM operates two Ferdousi Diagnostic and Consultation Center (FDCC) at Sylhel and Noakhali. As many as 9816 nos. of diagnostic tests carried out at those centers.

**Monthly Regular  
Medicine to  
Chronic Patients** | **1150**

As many as 1150 nos. of patients affected by chronic diseases are being provided monthly regular medicines for free for lifetime.

◆ CZM Kidney Dialysis Center ◆



In Bangladesh, a staggering ninety percent of dialysis-eligible patients face the heartbreaking reality of being unable to afford treatment due to financial constraints. Consequently, an alarming forty thousand dialysis-eligible kidney patients succumb to their conditions each year, translating to a grim statistic of 110 patients per day and 4 patients per hour. One of the main reasons for the silent killer nature of Chronic Kidney Disease (CKD) is the lack of awareness about the severity of the disease, unconsciousness among the people, and the unavailability of necessary funds and treatment facilities.

In response to this dire humanitarian crisis, the Center for Zakat Management (CZM) took a proactive stance by establishing a free Dialysis Center in collaboration with a specialized hospital in Dhaka. This initiative aims not only to raise awareness about diabetes, high blood pressure, and kidney disease but also to provide much-needed treatment to financially disadvantaged dialysis-eligible patients. Since its inception in February 2023, the center has conducted approximately 3750 dialysis sessions as of January 2024.

Initiating such a courageous endeavor to establish cost-intensive centers for the extremely poor for free has been appreciated by the beneficiary patients. CZM has also been providing ambulance services for all these patients.

### ◆ One-year old Baby Recovered from Heart Disease

Mofizur Rahman (1 year), the first child of Mustahik Rizia Akhter of Shyamnagar-2 Jeebika Project, was born with congenital heart condition. The child's father, Julhas is intellectually disabled and does not earn much from daily wages. Having an expensive heart operation for his child has been a nightmare for him. CZM provided fund for treatment of Mofizur Rahman in a specialized hospital. Now the baby is growing up naturally.



### ◆ Rakibul gets Regular Medicine Support for his Impairment and Handicap

Rakibul Islam (30 years) is physically handicapped and speech impaired. Rakibul cannot do any work due to disability. In addition to asthma, Rakib has to take regular medicines for disability. The only earning person in the family is his elderly mother who runs the family by working as house-maid. She was helpless as they could not afford to buy medicines regularly. Center for Zakat Management has been providing him necessary medicines on regular basis.





### ◆ Zakir Hossain got Treatment for his Critical Kidney Disease

Zakir Hossain (36 years) of Noakhali has been suffering from critical kidney disease. The doctor advised him to do 9 nos. of dialysis every month. His family does not have the financial strength to afford kidney dialysis every month. He sought assistance for his treatment. CZM has been providing financial assistance for Zakir's kidney dialysis regularly since March 2023. Zakir Hossen dreams of living despite suffering from critical kidney disease.

### ◆ Jihan And Maimuna Recovered from Congenital Heart Disease

Md Jihan Islam (10 months) and Maimuna (6 Yrs.) had been suffering from congenital heart disease. Their only hope for living was to receive PDA devices. Jihan's father runs a small roadside tea stall and Maimuna's father works at a small shop for meager wages. It was impossible for them to arrange treatment for their children. Center for Zakat Management collaborated with renowned pediatric heart surgeon Dr. Tahera Nazrin for arranging the treatment. Both the children received PDA device at EverCare hospital under the care of Dr. Tahera Nazrin. They are now looking forward for a healthier life ahead.



### ◆ Taher Ali Receive Dialysis for Chronic Kidney Disease

Taher Ali of Savar, Dhaka has been suffering from chronic kidney disease since 2018. He has been the only earning member of his family and worked as agri-day laborer. After the sickness, it became difficult for supporting his family, let alone avail the expensive dialysis that was essential for his survival. He came to know about CZM's initiative to provide dialysis services to Zakat deserving kidney patients. He applied for the support. He regularly receives hemodialysis at Ibn Sina Hospital through CZM.



**Objective**

The project aims at improving the quality of lives of the underprivileged children through providing education, food and healthcare services in order to bring emancipation from an unpleasant environment.

**Strategies**

Providing primary and secondary education to the underprivileged children with moral education and supporting them for nutrition development.



**Activities**

To set up pre-primary education center for each 25-30 distressed children of the project areas. One teacher in each center teaches the children. CZM establishes primary and secondary schools as well. The students are provided with books, education materials and dresses free of cost. In order to cover up nutrition deficiency, foods are provided in the classes. Besides, counseling sessions are organized for the parents for moral and religious education.

**◆ 15 YEARS' PERFORMANCE AT A GLANCE ◆**



Centers Operated | **991**

Children Graduated | **29,716**

Students got food,  
uniform, books etc | **42,353**

Hifzul Quran Primary  
Madrasah with 1806 students | **22**

Participants attended  
in Quran Learning Courses | **10,896**



## ◆ NAME OF THE PROJECTS ◆

Nos. of Children at Pre-schooling Center	29,716	Nos. of Students provided food, uniform, books etc	42,353
Nos. of Teachers got training	1131	Nos. of Students at Secondary Boarding School	1479
Nos. of Students at formal primary school	2762	Nos. of Learners at Quran Learning Center	10,896
Nos. of Students at Hifzul Quran Madrasha		1806	

## ◆ NAME OF THE EDUCATIONAL INSTITUTES SUPPORTED BY CZM ◆

The Granada Academy Manikgonj Nos. of Students: 221	Granada Girls Academy Savar, Dhaka Nos. of Students: 292	RSF Granada Academy Bogura Nos. of Students: 369
RIR Granada Academy Manikganj Nos. of Students: 200	Granada Girls Academy Nilphamari Nos. of Students: 59	LK Granada School Cumilla Nos. of Students: 350
UM Granada Girls Academy Cumilla Nos. of Students: 214	FMM Granada Academy Faridpur Nos. of Students: 246	Granada Islamic Academy Nos. of Students: 60
Granada Girls Academy Khulna Nos. of Students: 16	Rawan bin Ramzan Granada Madrasha, Manikgonj Nos. of Students: 110	Afroza Ramzan Granada Girls Madrasha, Manikgonj Nos. of Students: 225
Gulbagicha Center Nos. of Students: 29,716	Quran Learning Center Nos. of Students: 10,896	Hifzul Quran Madrasha Nos. of Students: 1806

## The Granada Academy, Manikganj

CZM has been establishing branded chain schools for the underprivileged children at different locations of Bangladesh. The Granada Academy, Manikganj has been established by CZM as a secondary school for boys with residential facilities. The school has been started on January 2020 with 60 students. Students (boys) are enrolled from Class VI and continue up to Class XII. Every year new 50-60 students are enrolled in class VI. However, Hafez-e-Quran students get priority in the admission process. As of January 2024, the school provides quality education to 221 underprivileged students and has total 18 nos. of teachers. In addition to a residential building for 300 students, Separate academic building and a multi-purpose hall are under construction.



## Granada Girls Academy, Savar

Granada Girls Academy, Savar is the first school established by CZM in pursuit to provide quality education to the underprivileged children. The school started its journey on January 2016 with 130 students. Granada Girls Academy, Savar is a secondary school for girls however, in the primary level boys are also allowed. At present, the school provides quality education to 292 underprivileged students and have 15 nos. of teachers.



## RSF Granada Academy, Bogura

The school has been established in 2008 with 60 residential students by Rural Services Foundation (RSF), a concure of Rahimafrooz Bangladesh. Since 2015 Center for Zakat Management (CZM) provides financial support in the form of stipends to the deserving students. CZM is involved in operation, and management of the school with the commitment of transparency of financial matters and quality education. For the academic session 2024 nos. of underprivileged students stands at 369. The primary level is day school with 161 students and 09 teachers and the secondary level is residential school with 208 students and 12 teachers.



## FMM Granada Academy, Faridpur

The school has been established in October, 2021 with 170 students at Faridpur Muslim Mission campus. The school now provides quality education to 246 underprivileged students. The primary level is day school with 195 students and the secondary level is upto class seven with 51 students and total 10 nos. of teachers.



## ◆ Lotus Kamal Granada School, Cumilla



The school has been established in June, 2022 with 80 underprivileged students of Lalmai, Cumilla with an aim to provide quality education in partnership with Lotus Kamal Foundation. The school now provides quality education (primary level) to 350 underprivileged students with total 08 nos. of teachers.

## ◆ Rawan Ibne Ramjan Granada Academy, Manikganj

The school has been started from October, 2021 with 100 students as a feeder school for TGA, Manikganj. The school provides quality education as primary school up to class V. The school has 200 underprivileged students with total 09 nos. of teachers.



## UM Granada Academy, Brahmanpara

CZM has taken an initiative to set up the school for the orphan girls residing at Ummehatul Momenin Orphan Women Complex at Brahmanpara. The school has been started from October, 2021 with 135 students. Now, 214 orphan and underprivileged students are being provided the quality education with total 09 nos. of teachers.



## Granada Girls Academy, Nilphamari



CZM has taken an initiative to establish the school for the orphan girls with residential facilities in order to strengthen up the potential and selfconfidence by providing secure shelter, nutrition and quality education. In pursuit of that CZM has established Granada Girls Academy at Nilphamari on January 2024 with 59 girls students, respectively.

## Granada Girls Academy, Khulna

CZM has taken an initiative to establish the school for the orphan girls with residential facilities in order to strengthen up the potential and selfconfidence by providing secure shelter, nutrition and quality education. In pursuit of that CZM has established Granada Girls Academy at Khulna on January 2024 with 16 girls students, respectively.



## Rawan Bin Ramzan Granada Madrasah



Rawan Bin Ramzan Granada Madrasah was established in Nayakandi, Manikganj in 2010 with the aim of creating up-to-date Islamic scholars in combination with the Quran, Sunnah and general education. At present, about 110 students are studying in Hifz, Nazera, Noorani and Ebtedayee in the madrasah. There are 09 teachers and 04 staff including the superintendent of the madrasah. In terms of infrastructure, the madrasah has a four-storied building and a tin-shed house. The four-storied building has accommodation for residential students and the activities of Hifz, Noorani and General classes are conducted and the tin-shed house is used as a dining hall for residential students. A total of 47 students, including Hifz and Noorani departments, are in residential management, and are provided three meals and two snacks a day. CZM has been running the madrasah since 2023.

## Afroza Ramzan Granada Girls Madrasah

Afroza Ramzan Granada Girls' Madrasah in Bara Sarundi under Manikganj Municipality has been in operation since 2020 with the aim of building a nation with moral values in the light of the Quran and Sunnah. At present, 225 students are continuing their studies in Hifz, Nazera, Noorani, Ebtedayee and S.S.C. in coordination with the Dakhil department. There are 13 teachers and 06 staff including the superintendent of the madrasah. In terms of infrastructure, the madrasah has a three-storied building. Hifz, Noorani and Generalel classes are conducted in the building, including accommodation for residential students. There is also a dining hall for the students. A total of 90 female students including Hifz and Noorani departments are under residential management, who are provided with three meals and two snacks a day by the madrasah. CZM has been supporting the madrasah since 2023.



## Granada Islamic Academy

CZM started this unique and exceptional educational institution named Granada Islamic Academy in Mirpur, Dhaka in February 2023 with the aim of building an ideal, moral, spiritual and skilled generation that can contribute to develop the society, country and nation by combining Islamic education and general education with modern science and technology. In the academic year 2023, 30 Hafiz Quran students have successfully passed sixth-grade and have been promoted to seventh grade. At present, 3 teachers and 2 staff are working in this institution. Teaching activities are being conducted in an integrated curriculum by coordinating the syllabus and curricula of Darse Nezami, Qawmi, Alia, Al-Azhar and Madina University; with an aim to prepare the students for higher education at the world's renowned Islamic University (Al-Azhar University, University of Madinah, Islamic University Malaysia, etc.) and making them equally proficient in Arabic, English as well as Bangla. Students will take the secondary (Dakhil) and higher secondary (Alim) examinations according to the government syllabus. CZM is bearing all their expenses, including tasteful improved accommodation, healthy food, healthcare, necessary educational materials and clothes.





### ◆ Once uncared, Aysha Moni is now Flourishing

When Aysha Moni was just two years old, her father left for work one day and never returned, leaving her mother to struggle with the expenses alone. Since the age of four, Aysha has found shelter and care at the CZM operated Ummahatul Mumenin Orphanage Complex. Despite the challenges she has faced, Aysha is a dedicated student. She attends her classes diligently and shows a keen interest in various subjects including literature, sports, science, and religion. Her commitment reflects in her academic performance and participation in extracurricular activities, earning her numerous awards during annual events. With a strong determination to make a difference, Aysha dreams of becoming a physician to provide assistance to those in need.

### ◆ Sanaullah Completes Hifz of Quran in just 8 Months

Muhammad Sanaullah accomplished the remarkable feat of completing the Hifz of the Holy Quran in a mere 8 months. A student of Iqra Darul Quran Model Madrasa, one of the 22 Hifzul Quran Madrasas supported by CZM, Sanaullah's dedication and unwavering perseverance led him to memorize the entire Quran within this short span. Such an achievement, completing the memorization of the Holy Qur'an in just 8 months, is undeniably a testament to the grace of Allah SWT.

Hailing from Bangala village under Gournadi thana of Barishal, Sanaullah is currently enrolled at the Granada Islamic Academy, established by CZM. Sanaullah harbors ambitious aspirations despite his humble beginnings. Born into a financially challenged family, he envisions pursuing advanced studies at globally renowned Islamic institutions such as Al-Azhar University, Madinah University, or the Islamic University Malaysia after completing his education at Granada Islamic Academy. His ultimate goal is to dedicate himself to the comprehensive study of al Quran, thereby enriching his knowledge and serving his community with greater wisdom and insight.



### ◆ From hardship to higher education: Md. Jahurul Islam's journey of resilience and determination



Md. Jahurul Islam, a second-year student in the Department of Islamic History and Culture at the University of Dhaka, embarked on his educational journey from RSF Granada Academy, Shajahanpur, Bogura, where he enrolled in first grade at the age of six in 2009. Hailing from Hatibandha, Lalmonirhat, Jahurul faced economic hardships typical of his village, where education often took a backseat to child labor, and agriculture was the main source of income for families like his.

Despite these challenges, Jahurul excelled academically, achieving a GPA of 5 in the PEC, JSC, and SSC exams. However, financial support was scarce, and he had to navigate high school and university admission tests with limited resources. In 2022, his perseverance paid off when he secured admission to the University of Dhaka, with support from CZM, which provided guidance and financial assistance.

Even after admission, financial constraints persisted, but Jahurul received support from CZM's Genius Scholarship, ensuring a smoother continuation of his academic journey. His story stands as a testament to resilience and the transformative power of education, underscoring the vital role of organizations like CZM in uplifting individuals from underprivileged backgrounds and paving the way for a brighter future.

### ◆ Four Students of RSF Granada Academy Pursue Higher Education in China

Four students, Md. Sabbir Hosen, Md. Jannatul Naim, Md. Alomgir Hossain, and Abu Musa Sarkar, from the CZM-operated RSF Granada Academy in Bogura, have been awarded scholarships to pursue higher studies in China. While their tuition fees are covered by the scholarship, they lacked the financial means to afford airfare and other living expenses. CZM stepped in to support these promising students, ensuring they could fulfill their aspirations of studying abroad. CZM will cover all their ancillary expenses through monthly scholarships, allowing them to focus on their education without financial worries. Currently, these students are enrolled at prestigious institutions such as Sichuan University, Wuhan Institute of Technology, and Tianjin University.



### ◆ Indigenous Muslim Students in Lama Receive Education & Nutrition

Lama, Bandarban is one of the most remote and poverty-ridden areas of Bangladesh. The perilous weather only adds to the sufferings of the people in the hard-to-reach area. The Muslim community in the area are the minorities of minority as they are the only indigenous tribe that are Muslims. Center for Zakat Management (CZM) has been providing assistance to 50 students of Tribal Muslim Welfare Organization (Lama) Hifz Madrasa. In order to ensure nutritious food as well as quality Quran education for the indigenous students, CZM has provided an IPS, appointed a total of 3 teachers, including a Hafiz e Quran teacher, and has been providing monthly scholarship, food support, and nutritious tiffin etc.

The people of the tribal-dominated Lama region lack knowledge in various aspects of Islam. In addition to child education, CZM has been giving effort to build the Tribal Muslim Welfare Organization (Lama) Hifz Madrasa as a religious institution with the aim of teaching about the Masala-Masail and the basics of Islam.



### ◆ One year journey of the "Islamic Academy of Granada" founded by CZM



The tradition of Hifzul Quran education is deeply rooted in our country, with many parents eager to send their children to Madrasas for this purpose. However, despite the popularity of Hifzul Quran, numerous talented students, particularly from impoverished backgrounds, often solely focus on Quran memorization. Unfortunately, a lack of adequate resources often hinders their interest in pursuing further education, including Tafseer (interpretation) and mainstream academic studies.

Recognizing this gap, CZM initiated a pioneering venture in 2023: the Granada Islamic Academy. This institute is exclusively dedicated to nurturing Hafz-e-Qur'an students, particularly orphans and those facing extreme poverty, empowering them with comprehensive knowledge of the Quran, Sunnah, and contemporary sciences. The Academy aims to equip these students with proficiency in Arabic, English, and Bangla languages, grooming them into intellectually astute, globally recognized Islamic scholars.

Moreover, the Academy endeavors to instill a thirst for knowledge, research, and reform, preparing students to tackle contemporary challenges while upholding the values of their faith. To facilitate this vision, experienced and qualified teachers deliver an integrated curriculum drawing from Alia and Qawmi Madrasa traditions. CZM provides full support for these students, covering expenses such as accommodation, nutritious meals, healthcare, and clothing.

In the academic year 2023, 30 Hafiz students successfully completed sixth grade and progressed to seventh grade. In the current academic year, an additional 30 Hafez-e-Quran students have been enrolled in sixth grade, continuing the Academy's mission of nurturing young minds and empowering them to become future leaders in their communities and beyond.



### Objective

The program aims to support the undergraduate meritorious underprivileged students for their smooth academic accomplishment and career building process.

### Strategies

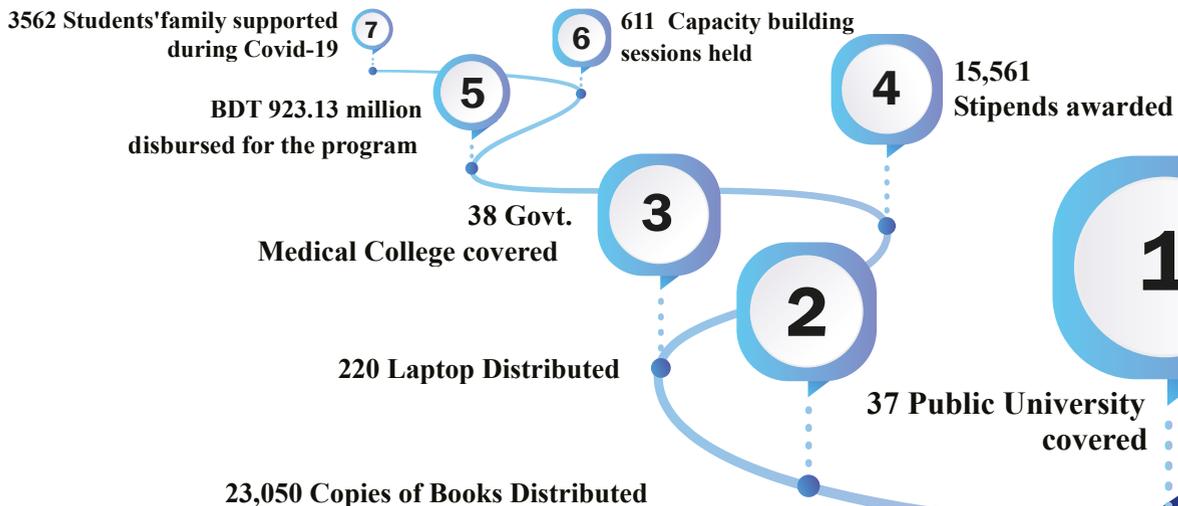
Deserving students are selected considering their financial capacity and other risk factors. Providing financial assistance according to their needs and conducting different career building courses and counseling sessions.



### Activities

Providing monthly stipends during first two years in the undergraduate level, conducting different career building courses and counseling sessions. In addition, with a view to motivating them for social service, they are involved in CZM's livelihood & human development programs and other activities as per their ability and interest.

## 15 YEARS PERFORMANCE OF GENIUS SCHOLARSHIP PROGRAM



Genius Scholarship is the largest scholarship program in Bangladesh

## ◆ PRINCIPLES & STRATEGIES OF GENIUS PROGRAM ◆

A. The Genius Scholarship Program has become the second largest program of CZM in terms of volume of fund allocation and number of beneficiaries. It has got huge popularity among the students of the public universities. CZM has covered all the public universities and medical colleges and some nursing colleges as well.

B. The comprehensive selection process is so methodical that there is little scope for manipulation and corruption. Thus, CZM ensure neutrality and all the processes are being done through digital system professionally.

C. The capacity building program for the scholars is highly appreciated by the students. However, due to expansion of the program all over the country it has become difficult to organize sessions regularly in all the institutions. So, we introduced online courses.

D. The Genius scholarship is also awarded to the non-Muslim students and that has been highly appreciated by many personalities and academics.

E. The impact of the scholarship seems to be enormous as we understand from the expressions of the students. One story of a non-Muslim girl student is self-explanatory.

F. During the COVID-19 pandemic, CZM supported the families of Genius stipend holders with cash @ BDT 4000/- and it has got huge impact as some parents just cried out of satisfaction. Many of the students expressed high appreciation to CZM in the social media.



## Scholarship Program for Undergraduate Students



CZM provided Genius Scholarship to as many as 15561 undergraduate students of public universities, medical and nursing colleges over the last 15 years. The scholarship includes monthly BDT 4000/- stipend for 2.5 years and capacity building training for personal and professional development of the students.

### ◆ Juwel Ahmed pursues PhD at University of Arkansas, USA

Md. Juwel Ahmed Sarker won the battle of the highly competitive admission test of Dhaka University, securing the 41st position in the D unit (commerce). However, he was struggling financially at the outset of his university journey. CZM facilitated his academic journey with Genius scholarship and mentorship, which helped him excel academically and professionally. Mr. Sarker is an Assistant Professor and former Chairman of the Department of Development Studies at Hajee Mohammad Danesh Science and Technology University, Dinajpur. He is pursuing his Ph.D. in Education Policy with a prestigious Doctoral Fellowship at the University of Arkansas, Fayetteville, USA.



### ◆ Sahidul Islam is an Assistant Professor at Khulna University



Md. Sahidul Islam came from a very poor family from Rajbari District. It was very difficult for his van-puller father to afford his education. After getting admission to the Islamic History and Culture Department at Dhaka University, CZM took responsibility and provided Genius scholarship so that he could study well. He then secured a CGPA of 3.74 (on a scale of 4) and a CGPA of 3.87 (on a scale of 4) in his Honors and Masters respectively and placed 1st merit position in both examinations. After completing his Honors and Masters he started his career as a Lecturer in History and Civilization Discipline at Khulna University, Khulna. Currently, he has been promoted to Assistant Professor.



### Objective

The program aims to provide vocational training to the unemployed poor youth in order to build them up as skilled resources for appropriate employment.



### Activities

The program is being implemented through vocational training centers with the facilities for trainees including tuition-fees and other related academic expenses, such as examination fees, laboratory fees, monthly stipend commensurate with the cost of living and orientation for moral development and practicing religious values.

### Strategies

The school-dropped out children and unemployed youths are provided with skill development training and CZM facilitates their appropriate employment.



## ◆ 15 YEARS PERFORMANCE OF NAIPUNNA BIKASH PROGRAM ◆

Operated 8 nos.  
Vocational  
Training Centers

1 Village  
Vocational  
Training School

4797 Trainees

63% Trainees are  
now employed/  
self-employed

76 Trainees  
graduated in  
Computer Office  
Application

406 Students  
graduated from  
Village  
Vocational

876 Trainees  
graduated in  
Electric &  
Electronic

1098 Trainees  
graduated in  
Automobile  
driving

1706 Trainees  
graduated in  
Dress Making  
Courses

7 Trainees  
graduated in  
Care Giver

41 Trainees  
graduated in  
Welding and  
Fabrication

87 Trainees  
graduated in  
Auto Machine  
course

89 Trainees  
graduated in  
Refrigeration and  
Airconditioning

61 Trainees  
graduated in  
Engine & Pump  
Machine course

3 Trainees  
Machine Shop  
Practice



### ◆ Empowering Lives: Rajifa Begum's Journey to Financial Independence

Rajifa Begum's husband works as a van driver, supporting a family of six, including three sons who are currently pursuing their education. With the rising expenses and limited income, the family faced financial strain, especially concerning the children's schooling. Upon learning about the vocational training programs offered by CZM, Rajifa expressed interest in learning dress making and tailoring.

After completing the four-month training program, Rajifa received a sewing machine to start her own tailoring business. Through her newfound skills, Rajifa not only contributes to her family's income but also plays a pivotal role in enhancing their financial stability and well-being.

### ◆ Al Mumin's Journey from Poverty to Empowerment with CZM's Vocational Training

Abul Rahim, father of Al Mumin, labored as an agricultural worker in Bhajughar, Brahman Baria. Their family consists of nine members, including five brothers and two sisters. Mumin's mother, a mustahik of CZM's health program, is a member of GRO at WCWC Faridpur. Despite completing secondary education, Mumin's aspirations for further studies were hindered by poverty. However, he seized the opportunity to enroll in CZM's four-month vocational training program on motor vehicles at Faridpur Muslim Mission from March 20, 2022, to June 19, 2022. Now employed as a driver at an oil



pump, Mumin earns BDT 25,000 per month. With his earnings, he supports the education of his younger siblings, aspiring to provide them with the higher education he was unable to pursue himself. Mumin's journey exemplifies how vocational training and determination can break the cycle of poverty, enabling individuals to uplift not only themselves but also their families.



**Objective**

The main objectives of the program is awareness building and propagation of Zakat payment as religious duty of a Muslim. Besides, CZM encourages Zakat-payers for proper calculation of Zakat and its effective utilization as per Shariah rules, so that it can contribute for poverty alleviation and human development.

**Strategies**

Creating awareness about Zakat among the people utilizing all modern technology and medium/tools of communication.



**Activities**

Various events including individual/corporate meeting, seminar/symposium/workshop, Zakat Fair etc. are organized. Besides, the concept of Zakat and the activities of CZM are communicated through letter/email messages, leaflets, brochure, flyers, social media etc. under Dawah Program.

**15 YEARS' ACTIVITIES OF DAWAH DEPARTMENT**



◆ Awareness Building Campaign ◆

(15 Years Attainments)



**Facebook Campaign Reach**  
37,641,002



**Email Campaign Reach**  
2,860,851



**SMS Campaign Reach**  
2,140,675



**Books & publications**  
862,000



**Newspaper Features/reports**  
202+



**Television Reports/Stories**  
142+



**Sponsored Hifzul Quran  
for 8 Years**  
2 TV Channels



**Month long TV Program  
on Zakat  
(During Ramadan)**  
3 TV Channels



**Zakat Consultation Hotline  
Operative from 2020**



**Organized Zakat fair for  
12 times since 2013**

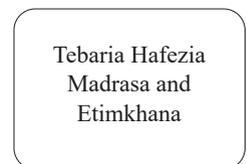
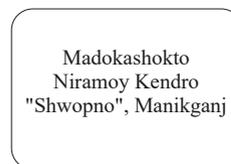
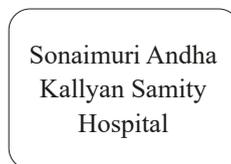
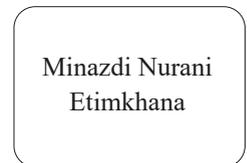
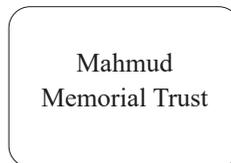
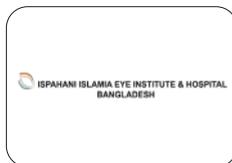
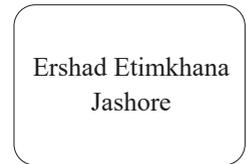
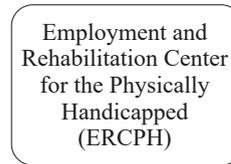


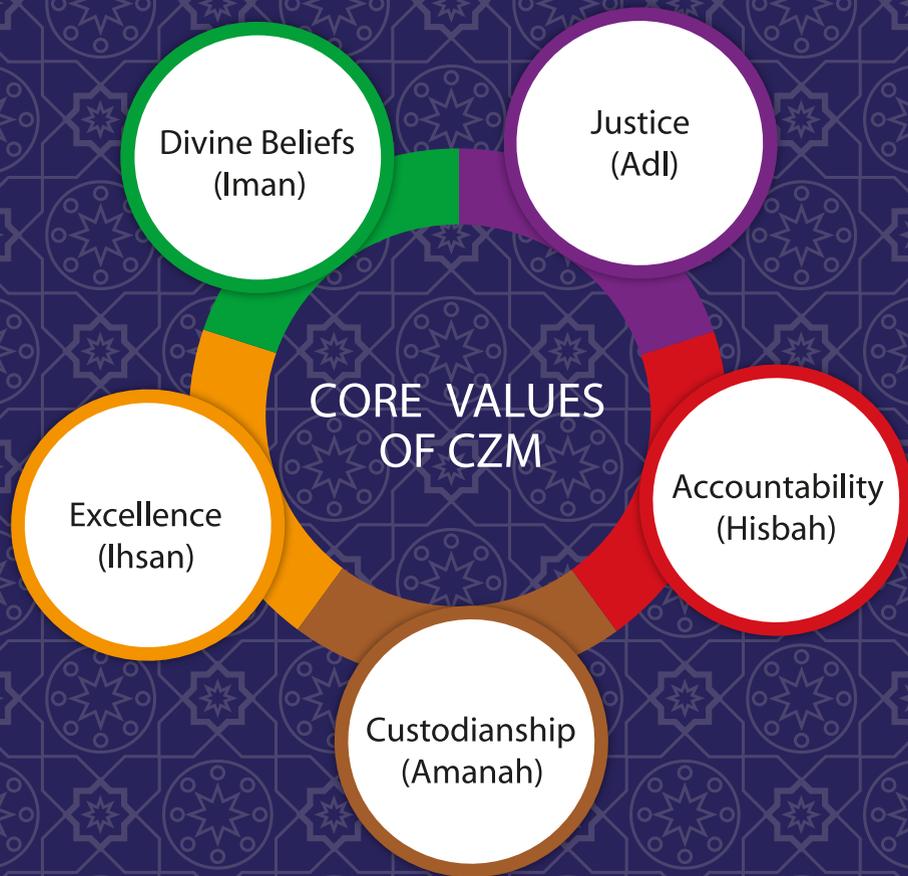
**Organized many Seminar, symposium,  
Workshop etc. to raise awareness on Zakat**

CZM established Institute of Islamic Social Finance (IISF) in 2023 with a view to accelerating research, training, dawah and publication on Zakat and other Islami social finance instruments.

## PARTNER ORGANIZATIONS

(2008 - 2023)





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