

# Zakat-Eligible Programs

Create a greater impact with the  
UBS Optimus Foundation



# Zakat Giving

The UBS Optimus Foundation will **match your contribution by 20%**

The UBS Optimus Foundation focuses on providing positive social impact for the most vulnerable populations globally. Through high-quality programs, excellent social results have been achieved.

**Zakat** is one of the five pillars of Islam and is considered a spiritual duty, instructing believers to contribute 2.5% of their disposable wealth each year to help others in need. It is a form of almsgiving to purify earnings, discourage selfishness and provide social support to the community. To the least privileged and displaced populations, your zakat can help provide:

- Food assistance
- Access to healthcare
- Quality education

Make a lasting difference by contributing to programs we have identified as making real, meaningful improvements in sustainable livelihoods.

Your donation, **together with our 20% match<sup>1</sup>** and the collective funds of other donors, means you can make a greater impact in changing the lives of young children for the better.

<sup>1</sup> Currently capped at USD 200 thousand, donations over this threshold will be matched at 10%.

Source: National Zakat Foundation (UK), UNHCR.  
Photo: The Luminos Fund



# UBS Optimus Foundation's offering of Zakat-eligible programs

## Anera



Providing food assistance and medical aid to those in need in Gaza and the West Bank.

## The Citizen's Foundation



Supporting quality education for the least privileged in Pakistan.

## The Luminos Fund



New ways to give out-of-school children a second chance in Lebanon.

## DoctorSHARE



Bringing healthcare accessibility to the most remote communities in Indonesia.

## Muso



Addressing preventable deaths and lowering under-five mortality through proactive care in Mali.

Source: Mufti Faraz Adam, Shari'ah Advisor to Amanah Advisors. Amanah Advisors has issued fatwas outlining the zakat eligibility of The Luminos Fund, DoctorSHARE and Muso, and conducts annual audits to ensure all controls are in place. The Citizens Foundation and Anera maintain their own zakat eligibility.

# Providing food assistance and medical aid to the displaced

## Problem

There is a human catastrophe in Gaza. Nearly every resident urgently needs aid as there has been widespread destruction of water and sewage infrastructure, healthcare, telecommunications and housing.

With more than 85% of Gaza's population—approximately 1.8 million people—displaced, the humanitarian crisis is only growing worse.

## Approach

Anera's priority at the moment is to provide civilians in Gaza with essential supplies to survive this humanitarian crisis.

Help families who have been displaced lessen hunger by supplying them with nutritious hot meals and fresh produce.

Enable deliveries and distributions of food, water, medical supplies and medicines, helping to prevent disease and sickness among displaced families.

Facilitate free healthcare and medical treatments through pop-up medical tents near shelters.



## Outcome and impact

Anera has delivered programs in Gaza for **more than four decades**, addressing the development and relief needs of vulnerable communities. Anera's staff in Gaza has been able to buy food from trusted, vetted vendors to make hot meals and put together parcels, including **hygiene kits and medical supplies**, to distribute to displaced families.

Anera has brought in **more than 200 trucks** carrying food, water, charcoal, medicines, bedding, hygiene items and more. There are preparations to **supply a steady pipeline** of food and medical aid shipments into Gaza.



The Citizens Foundation (TCF), Pakistan

# Supporting quality education for the least privileged

## Problem

Pakistan has the fifth largest population in the world and houses the world's second largest out-of-school population (after Nigeria). 23 million children between the ages of 5 – 16 years do not go to school.

The greater tragedy is that over half of the children who do attend government schools remain illiterate and innumerate.

## Approach

TCF is a high-quality school system for out-of-school children in Pakistan that runs from Pre-K to 10th grade, and supports students in the transition to university.

TCF builds schools within walking distance for children, hires only women as faculty and have become the largest private employer of women in Pakistan.

Half of TCF's 286,000 students are girls. The UN Girls Education Initiative has profiled TCF for "Best Practices in Girls' Enrollment."

TCF's female literacy program teaches 35,000 women and girls in the communities around TCF schools to read and write.



## Outcome and impact

Improved learning outcomes for students studying in over **250 government schools**. Independent testing by ASER found that **68% of TCF students in the 3rd grade could read a story** compared to **17%** in government schools and **27%** in private schools. **88% of TCF graduates (22 yrs+) continue their education, 71% are employed**, while another 15% are still studying.

TCF's first college (equivalent of 11th and 12th grade) is the **#1 secondary school in Karachi** based on recent board exams.



# New ways to give out-of-school children a second chance

## Problem

Lebanon, with a population of 5 million, hosts 1.5 million displaced Syrians, including 250,000 out-of-school children. The country has endured multiple consecutive disrupted academic years, and help is urgently needed to close the learning level gaps children face after years of missed schooling. Given the unrest in southern Lebanon and the broader Middle East in 2024, Luminos' mission to ensure every child can access a quality education is more important than ever.

## Approach

Luminos works with government and community-based organizations to run accelerated education programs that help children who have been kept out of school catch up to grade level, reintegrate into government schools and prepare for lifelong learning.

The Luminos Method is an innovative, award-winning model that involves community teachers, teacher-led assessment, child-centric pedagogy, real-time data, and psychosocial support, among others.

Through activity-based learning methods, Luminos covers the first three years of the national curriculum in just 10 months.



## Outcome and impact

Luminos has served **8,455 vulnerable Syrian refugee children** in Lebanon, including **1,200 this year**.

The program continues to be a **key lifeline** for the children who are either out of school, or who are in school but **at risk** of dropping out. It helps them access the formal government school system, while engaging family members and educators.



doctorSHARE, Indonesia

# Bringing healthcare accessibility to the most remote communities in Indonesia

## Problem

Indonesians with low socioeconomic status living in rural and remote areas lack access to basic healthcare, leading to high maternal mortality rate and stunting.

More than 60% of the population has difficulty accessing primary and secondary healthcare due to uneven distribution of doctors and geographical challenges.

There is a severe need for quality healthcare due to the lack of access, lack of quality services and low capacity of healthcare workers.

## Approach

Provide medical intervention for emergency childbirth through floating hospitals.

Revitalized community-based healthcare model to improve the capacity of healthcare workers, providing trainings on ultrasounds, pregnancy checks, exercises, nutritional support for deficiencies, breastfeeding, etc. to provide high-quality maternal and child healthcare.

Provide primary and advanced health services (OBGYN, antenatal care, dental care, cataracts surgery, etc).



## Outcome and impact

doctorSHARE has provided medical services to over **350,000 adults and children** through its innovative programs since 2009.

The model has been **recognized by the government** and doctorSHARE will play a key role in promoting mobile health services in Indonesia.

**10,000 pregnant mothers receive services annually** through floating hospitals, with **over 100 health workers participating** in the trainings.



Muso, Mali

# End the maternal and child mortality crisis by curing delay in access to healthcare

## Problem

Millions of patients die every year because they do not get the healthcare they need in time.

In Mali, 1 in 10 children die before their fifth birthday, most from preventable disease such as malaria, diarrhea, pneumonia and neonatal causes. 57% of women in Mali are unable to access basic prenatal care and women giving birth face one of the highest risks of maternal mortality globally. Ongoing conflict in Mali puts the lives of women and children at greater risk.

## Approach

Muso works to ensure that no one dies waiting for healthcare. The proven Rapid Care model prevents, diagnoses and treats multiple preventable diseases simultaneously.

Rapid Care starts in the community with professionalized and supervised Community Health Workers, and it extends into primary healthcare facilities that are redesigned and resourced to provide quality and on-time care to patients. All care is provided free of charge.



## Outcome and impact

Muso provided care to **over 446,000 patients, free of charge, across 10 sites** in Mali in 2023.

Muso achieved the **largest and fastest drop in child mortality** ever documented in a conflict zone (Bankass, Mali).

Muso reached **94% of children under five** within 24 hours of symptom onset in communities served.



## Want to learn more?

**The Faith and Philanthropy network** connects like-minded, philanthropic peers motivated by the same faith and values, so that collectively you can drive social impact and innovation—and shape the future you want to see.

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[Read our Faith and Values Guide](#)

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