# 35 YEARS IN SERVICE AND COUNTING



A STRATEGIC APPROACH TO EDUCATION AND WELFARE FOR INDIA'S MINORITIES





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# MESSAGE FROM THE EXECUTIVE DIRECTOR

#### Salam alaikum,

I would like to first thank Allah (S) for giving us this great opportunity to serve needy Indian Muslims for the last 35 years. Thirty five years is a long time and in that time I can't help but think back to the first time I experienced the idea of giving. I grew up in Hyderabad, India in a middle-class family. Every Thursday, my mother would take a portion of the dinner she made and place it on a tray. It was my job to drop this tray outside our local masjid before Maghrib. The masjid visitors and other locals could then take the food from any of the several trays laid out. Before going to bed, I would go back to the masjid to pick up the empty tray. With the little we had, we always sent a tray of food for others. This was my first and most memorable experience of sharing, giving and instilling the idea of our civic duty.

As a graduate student in 1981, I was active in the National MSA. An appeal had come from a person in India who we had never met or heard from before. He said he had been supporting 50 orphans for several years and now could no longer support them. He needed our help. National MSA created a sub-committee and I was made in charge of this project. We spread the word for support and sponsored our first 50 orphans. This was our first step organizing IMRC work..

Today when I think of orphans, I think of a TIME magazine cover I saw in 1983. It was of Mother Teresa. She had visited Nellie and brought 18 children to her orphanage. As I sat around my dining table with a few friends and discussed if she could do it, so could we. I requested three weeks off work and embarked on a journey of a lifetime. I flew off to India for three months after the Nellie Massacre to witness the poverty and aftermath. I was born in India and raised there, yet, I was never exposed to such extreme poverty until I heard and saw the atrocities that our brothers and sisters were facing.

I met many people on this trip and vividly remember two children the most. One was Fatimah. She was a five year old girl with short hair with hardly any clothing on. She was called over to me so the locals could introduce me to her. Her face gleamed and I couldn't wait to talk to her. Fatimah was told to turn around so her back could face me. Her dark skin had white marks specifically by each shoulder blade and a portion of her hair chopped. (Fatimah shown in photo 2) I was confused. What were these marks I asked myself? They were machete scars. Fatimah was targeted for being a Muslim and rioters tried to chop off her arms. Even children weren't spared in the atrocities. Fortunately, she was able to escape, but not without permanent scars. For some, the suffering occurred after the massacre ended. Which brings me to our next person I can't forget. His name was Abdus Sattar. He had witnessed rioters killing innocent people and could identify the rioters. He went to report them at the police station, but returned forever handicapped. The police poured acid in his eyes to teach him a lesson to prevent bringing forward any proof again. It was then that I realized and witnessed that the perpatrators and the police were involved in this massacre together, and never held accountable.

It's been 35 years since the incident, but it is these experiences and stories which gave my life a new purpose. Your support, generosity and dedication is something I can never thank you enough for. Without any of this we could not come so far in assisting the millions of impoverished individuals. We cannot solve all the problems, however, we can approach them one meal at time, clothe the shivering one at a time and provide relief one at a time. Insh'Allah we pray with every step, Allah places barakah in our work and allows us to continue doing more. Please join me in continuing to assist the needy throughout India.

Jazakh Allah khair!

Manzopr Ghori Executive Director



Manzoor Ghori 's visit to Assam in 1983.



TIME India photo of Nellie Massacre which was banned in India.



5 yr old Fatimah



Witness to massacre - Abdus Sattar

OUR MISSION

To help India's
Muslims and
minorities
achieve security,
freedom, and
equality Their rights as
citizens of India.

# **OUR** OBJECTIVES

Provide economic and educational assistance to orphans & destitute children.

Provide immediate relief to victims of communal violence and/or natural disasters.

Disseminate information about the Muslims and minorities of India.



## BACKGROUND

Tragedy struck the city of Jamshedpur, India in 1980 as hundreds of Muslims in the city were attacked in a clusters of riots by mobs. News of these attacks reached the United States. The aftermath and the effect of the riots left Manzoor Ghori and other friends of National MSA deeply disturbed. These attacks were the spark that ignited the passion and determination it took to start the movement towards the creation of IMRC. With the help of National Muslim Student Association in 1981, the inception of IMRC's work had begun to support orphans. In 1983, news struck of the Assam massacre. This new organization immediately went into action and realized the need of assistance for Muslims in India was a permanent task. Manzoor Ghori traveled across the seas to Assam, India to study the effects of the Muslims living in that environment. What he discovered astonished him. The people that lived there in such simplicity were constantly disrupted by the politics and violence only because they were Muslim. This was a reality for Indian Muslims and it showed the dire need for support from their brothers and sisters abroad in the world who have not witnessed the sufferings.

## **OUR APPROACH**

IMRC's approach to solve these problems with its sister organization in India, Sahayata Trust, and many other reputable partners for implementation to reach its goals. We seek to provide:





# **EDUCATION**

**60** 

Children as of 2015

remain unschooled, six years after the Act.

25%

Of the unschooled

children throughout

India are Muslim.

The Government of India passed the the Right to Education Act in 2009 to make education a fundamental right of every child between the ages of 6 and 14.

## OUR APPROACH

We believe that part of the care for a child is to provide quality education from elementary school up to the university level. Education is the proper tool for a child to become a self-sufficient adult that they can support themselves, their family, community and give back to their society.

## **OUR PROCESS**

Identify Children not in school and encourage them to enroll. Many are left abandoned on streets, 'at-risk neighborhoods, or from relief efforts. Build & Expand Facilities for educational purposes in poor areas where children are not given any access to education. Provide Scholarships to eliminate cost barriers which can discourage children from completing school.



nomic Development) Schools. These schools provide access to education, Islamic studies, and halaqa programs for children, adults and their families.

In 2009, Project REED began with not a single child who could recite the kalimah.

# EDUCATION

## SMALL BEGINNINGS, BIG IMPACT

HOW OUR EDUCATIONAL PROGRAMS BENEFIT OTHERS

#### JIT

#### JAHANGIRABAD INSTITUTE OF TECHNOLOGY

JIT now has a student body of 550, ready to expand in several programs. It's current urgent need is to build a girls' hostel for the increasing number of girls that want to enroll in higher education.

#### **OTHER FUTURE GOALS AT JIT INCLUDE**

- Open College of Education
- Build 2 Hostel Buildings (one for boys and girls)
- Expand College of Business
- Expand Media Program to B.A and M.A.

#### INDO- US PUBLIC SCHOOLS

To truly tackle the education system and provide for the poor, we have a 5 year goal to start 50 schools in slum areas across India. In 2015, we began 5 schools with approximately 150-200 children at each site. Each site costs \$35,000.

#### INDIAN ADMINISTRATIVE SERVICE ACADEMY

One of the most influential ways in making an impact is through government involvement. Over the years, this is one area which has decreased with Muslim presence. Our goal is to educate Muslims and provide proper training to guide them into becoming leaders and decision makers. This will make a direct impact and benefit the minority community of India. Starting this fall we will train 100 students with this program. The cost is \$3,000 for each student. We will provide merit-based full scholarships for low income students and partial scholarships for those that cannot afford the entire amount. Your support will go a long way!

#### CHALLENGER INTERNATIONAL SCHOOL

A unique educational approach to integrate students with orphans in the same school. This offers a chance for both groups of children to collaborate and learn together.

#### **ORPHAN SUPPORT**

Supporting an orphan is one of the most rewarding acts described by the Prophet (saw), "I will be like this in Jannah with the person who takes care of an orphan". The Prophet (saw) raised his forefinger and middle finger by way of illustration. In 2015 alone, your support assisted approximately 2,000 orphans!



# HEALTHCARE

In rural India, for every 800,000 people there are only 18 hospital beds.



## OUR APPROACH

We provide year round access to healthcare with low cost and/or free of cost treatments and screenings to the poor and destitute. It's vital that we bring our services to rural locations where the majorty of the poor need treatment. In addition to providing treatment, we focus on educating the community so future generations can benefit from learning how to take care of their health to avoid future illnesses.

In January 2012, the Indo-US Hospital opened after 18 months of construction. This groundbreaking project of 100 beds received a great amount of support.

Since it's inauguration, each year we have expanded and now have a Department of Cardiology, Gastroenterology, ICU, Laparoscopic Surgery, Neurology, Neurosurgery and Obstetrics. Thank you for your generous and dedicated support in helping us expand and furnish the hospital!



## TREATMENT



\$5 allows a sick patient to be seen at a clinic visit.

17,610 patients were seen at the

Indo-US Hospital in 2015.



DIALYSIS



dialysis sessions were performed over the year. Many surgeries are also provided free of cost for those who could not afford the service.

2,143

SCREENINGS



\$50 covers the cost of a cataract surgery with lens implant.

eye surgeries were performed over the year. Your support helps a person get their vision back. Over 500 were found to need an eye related treatment and a medical camp in 2015.

49

#### **SURGERIES**





# 14,000

patients were screened at an eye camp. Our medical camps run year round in rural villages. . The hospital was founded with the primary intention of serving patients who could not afford costly treatments.

# HEALTHCARE

# 48%

India has the highest number of stunted children at 48%, that's almost 62 million children.\*

India's mortality rate is seven times higher than average for children under the age of 5.\*



# Join

Join us on our next medical excursion to treat the poor and provide healthcare for the poor. You can make a difference.

## INDIA HEALTH INITIATIVE

In an effort to provide access to healthcare in rural communities of India, IMRC introduced the Indian Health Initiative, in 2010. Doctors in the US who have an interest in community service, volunteer their time and expertise. They provide first rate healthcare to individuals who do not regularly see a doctor and/or can not afford treatment.





## 2015 Program - 9,869 patients were treated

A team of six doctors from the US joined with IMRC over the course of three weeks to hold free medical camps in Hyderabad, Bijapur, and Bangarpet in Bengaluru. Each day an average of 800 patients were seen and treated. Patients were given free check ups, medicine, vitamins, vaccinations and referrals if needed. Some patients were even provided minor surgeries and eye examinations with prescription glasses.







If you or someone you know is a medical professional and would like to make a lasting impact, consider volunteering 1-2 weeks in India. Contact IMRC for more details at info@imrcusa.org. Next trip scheduled for January 2017!

## **PROJECT REED**

#### **PROJECT REED (Rural Education & Economic Development)**

One of the major challenges for any organization is to truly provide a service for an area of need. A major role in IMRC's work is to address the needs of minorities in rural areas. Main cities have resources, infrastructures and several government programs which are accessible to everyone. However, it is the rural areas that are left behind. In 2008, a report was released of a year long survery which studied why a huge portion of Muslims in coastal areas were leaving Islam. It revealed that due to extreme poverty, lack of support and vulnerability, our brothers and sisters were slowly going astray for many generations.

As a result of this survey, IMRC began Project REED. It's an approach to educate the rural communities about Islam and provide proper infrastucture for communities to come together to learn, practice and implement their deen. Eleven years later, we have built 85 schools/masajid along the coastal areas of India. Each location is specifically chosen and sponsored by generous supporters just like you! Alhamdulillah, each REED location has an entire community that comes together to learn to read and understand the Quran, have lessons, Friday prayers, iftar throughout Ramadan and celebrate Eid. There is a sense of pride that these communities display which is unforgettable!





Children line up outside a REED site after their Quran class.



A completed REED location in rural coastal India.



Fitra distribution at a REED location during Ramadan.

# WATER WELL

#### The Prophet, peace be upon him, said: "The best charity is giving water to drink." (Ahmad)



Picture this: It's Monday morning. You wake up to take a shower and then wake the kids for school. You put the water on for your morning coffee as the children wash up and get ready. You sit down to have your breakfast and use the sink to clean up before heading out the house. You'll then go about your day and use gallons of water without thinking where it comes from. Millions across India have a different routine. They hike across the village just to find water. That, too, has a chance of being murky, contaminated, and dangerous. Each drop is savored and used only for immediate needs.

IMRC's Water Well Project began in 2013 as a project to provide access to water at its Project REED locations. With such an amazing response we were able to expand beyond REED sites and locate other villages in need. One drop at a time, each well at a time, we're able to change and assist the lives of many across India.

# 156,000 people

approximately benefitted from our water well program in 2015.

Alhamdulillah, these communities now enjoy the luxury of flowing water, locally. Thanks to your generous support of sponsoring a well, 392 villages have access to potable water. These wells are specifically built centrally in a village so the entire community, regardless of faith, has access to clean water.

The opportunities for dawah, assisting the needy and reaching out to communities are endless. Insh'Allah with your continued support we can build for more wells for more communities.



A bore well is being used by a community in a rural coastal area.

## FEEDING PROGRAM

Our year round feeding program is one of our most important programs offered. Our team works with local organizations onsite in India to develop a distribution program which can reach villages across rural areas. Our most demanding and important time of the year is during Ramadan. It is this month of fasting and spiritual reflection which brings us closer to Allah (SWT) and more tuned to the needs and suffering of others.

One of the most humbling experiences is to witness the most poverty struck communities who still observe fast even though they hardly have anything to eat for suboor and iftar. Their hope, imaan and patience is something we learn and bring back for ourselves each year.

Each year our **Ramadan Feeding Program** provides an average of 2 million meals in grains. Our dedicated onsite team has worked with us for over 30 years to keep our overhead low to ensure every dollar donated is spent for its cause.

Alhamdulillah, we have reached hundreds of thousands of people with meals during this blessed month. From cooked meals, grain packages for families, to iftars for an entire village, we couldn't have done any of this without the grace of Allah (SWT), your duas, support and continuous generosity. Each year we also include the option to sponsor a new pair of Eid clothes for the poor. They celebrate Eid in dignity, with hope and a deep appreciation. We provide meals throughout India, including community iftars at Project REED locations too. It's only through the teamwork of your support and our implementation that we can reach as many people as possible, inshAllah.



3 out of 10 Muslims live below the poverty line and live on less than Rs 550 (\$9 USD) a month.

Indian Human Development Survey conducted by National Councl for Applied Economic Research - 2005.



# FEEDING PROGRAM











# **QURBANI PROGRAM**

On average, 2 million people went for Hajj last year. That's a small fraction compared to the Muslim population of 1.6 billion. For those who do not go to Hajj, Eid Al-Adha is celebrated locally with the community, family and friends. The special holiday is festive with special treats and meals. It's not only a time of celebration and joy for the well-off, but a time the less fortunate also look forward to. Allah, swt, has given us such a beautiful way to reconnect with humanity. It is through this holiday we remember sacrifice, obligation to help one another whenever and wherever. For IMRC's recipients, it is this time of the year that many look forward to seeing our logo nearby and know it's a sign of assistance coming.

Each year, IMRC reaches out to poor villages and communities in rural India to perform Qurbani and distribute meat. Meat is considered a luxury for these families because many cannot afford it. Thanks to you, we were able to perform over 4,700 Qurbanis on time benefiting over 560,000 people. In many cases our teams travel by rickshaw and by foot to deliver the packages where vehicles don't have access. Jazakh Allah khair for your support in helping us continue this program and truly provide for the needy.



# **EMERGENCY RELIEF PROGRAM**

One of the main reasons IMRC's Emergency Relief Program was developed was due to the lack of support and medical aid for the minorities and Muslims when natural and manmade disasters struck. In 35 years of service, Alhamdulillah, we've developed a core team of first responders. Our goal is to send our core team onsite within 24-48 hours of a disaster for assessment and immediate planning to provide relief to those in need. In most situations, poor children and women are the most vulnerable to falling into poverty and abuse if relief isn't delivered immediately.

Jazakh Allah khair for your support. Without your contribution and support we couldn't have responded as quickly with the much needed supplies.





#### IN 2015, WE RESPONDED TO:

- A 7.8 magnitude Earthquake in Nepal
- Kashmir's Floods
- Fire of West Bengal
- Freezing Weather across India (Blanket Drive)
- Assam Floods
- Bengal Floods
- Chennai Floods

# \$144,000

of relief aid was sent for emergency relief victims. Items include food, grains, hygiene kits and other supplies.





# FINANCIAL STATEMENT

Alan R David Certified Public Accountant 1101 So. Winchester Blvd., Ste. A-107, San Jose, CA 95128 T: (408) 439-5933 F: (408) 296-8905: ardcpa@aol.com

To the Board of Directors of IMRC

Mtn. View, CA

We have audited the financial statements of IMRC (a nonprofit organization), which comprise the statement of financial position as of December 31, 2015 and the related statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the financial statements.

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of IMRC as of December 31, 2015, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

For purposes of publishing in the IMRC annual report to its members, we include only a summary of significant income and expenses of the Class Report which are presented on the accrual basis of accounting. The complete December 31, 2015 Audit Report is available upon request.

Alan K. Dund, CA

Alan R. David, CPA San Jose, California April 10, 2016

### **RECEIPTS AND DISBURSEMENT STATEMENT** FOR PERIOD JANUARY 1, 2015 TO DECEMBER 31, 2015

(CASH BASIS CLASS REPORT)

	RECEIPTS	DISBURSEMENTS	OPERATING EXPENSES	
Health, Relief, Education & Welfare	\$1,391,762	\$1,452,619	Audit, Tax, & Legal Services	\$18,400
Fitra, Qurbani, Sadaqa	\$454,811	\$304,532	Salary & Contractual Services	\$244,873
General Fund	\$614,869	\$3,890	Facilities & Equipments	\$96,384
Orphan & Destitute Children	\$403,749	\$194,496	Bank Charges	\$2,196
Zakat	\$1,921,060	\$1,120,320	Telephone & Internet	\$3,919
Reed/ Water Well	\$408,203	\$369,829	Office Supplies & Utilities	\$20,431
			Advertising	\$36,007
Total	\$5,194,454	\$3,445,686	Fundraising, Mailing, Printing	\$176,435
* Polonon of \$1,074,079 includes Destricted D	enetions (Dreieste unbie	h shall be disburged in 2010	Merchant Fees	\$43,996
* Balance of \$1,076,938 includes Restricted D	onations/Projects Whic	in shall de disdursed in 2016.	Travel	\$29,189

Total Operating Expenses

\$671,830

# WHERE YOUR FUNDS GO



# ENDOWMENT - A GIFT THAT KEEPS ON GIVING CREATE YOUR SADAQAH JARIYAH TODAY

## LEAVE A LEGACY FOR YOURSELF AND LOVED ONES

Your continued support and generosity over the years has been the heart and soul of IMRC. As we celebrate 35 of years of services, we want to say thank you and also ask for your inspiration and ongoing support for the next 10 years and onward and more inshallah.

IMRC currently oversees a number of vital Legacy Projects. A Legacy Project is a strategic project that can make a meaningful impact on multiple generations. These projects require vision and sustained commitment over time. Some of our Legacy Projects include Jahangirabad Institute of Technology (JIT) University, Challenger International School, Indo-US Hospital, and Project REED, which has completed development of over 80 masjid and school dual-use facilities.

For this and other projects, we need your generous support towards our Endowment. The IMRC Endowment is a form of Sadaqah Jariyah. An Endowment can be a one time donation of stocks, property, portion of your retirement pension or 401k, or a portion of the assets in your Will. The impact of your investment multiplies as your wealth is reinvested yearly and the income supports the poor and needy.



"When a man dies, his deeds come to an end except for three things; Sadaqah Jariyah (ceaseless charity), a knowledge which is beneficial, or a virtuous descendant who prays for him (for the deceased)." - Sahih Muslim Book 13 - Hadith 4005

## WHAT YOUR ENDOWMENT CAN SUPPORT



## SCHOLARSHIP FUND

For every \$12,500 invested with the Scholarship Fund we expect to generate \$1,000 in income on an annual basis. This is sufficient to provide one University Scholarship and support a very deserving student's tuition for one year in your name. Your can give \$50,000 for four scholarships.



### RAMADAN FEEDING PROGRAM

A one-time donation of \$6,000 invested towards the Ramadan Feeding Program can feed 500 people every Ramadan annually.

It was narrated that Zayd ibn Khaalid al-Juhani said: The Messenger of Allaah (peace and blessings of Allaah be upon him) said: "Whoever gives iftaar to one who is fasting will have a reward like his, without that detracting from the reward of the fasting person in the slightest." - Narrated by Al-Tirmidhi



### WATER WELL PROGRAM

For \$20,000 towards this program you enable one water well to be built each year. This can also be done as an act of Sadaqa Jariya!

Sadaqatul jariyah is ongoing charity (continuous rewards) received by us (for good actions and deeds), that will not only benefit us in this life, but will continue to benefit us after our death.

# WAYS YOU CAN GIVE

# WAYS TO SUPPORT

#### STOCK THROUGH AN INVESTMENT/IRA ACCOUNT

If you have appreciated stock in your portfolio you should consider gifting that stock to receive a charitable deduction and avoid paying capital gains taxes. You can also consider gifting your mandatory IRA as another option for tax deductible support.

One of the simplest ways to make a significant donation is to name IMRC as the beneficiary of your IRA. By doing this, you avoid the double taxation that an IRA is charged with upon the passing of the owner. You receive the benefits of the funds for your entire life, while enabling you to support IMRC for years after your passing rather than sending your hard-earned dollars to the IRS.

Likewise, creating various trust structures can help you avoid estate taxes, while simultaneously helping IMRC fund its charitable projects in India for years to come.

#### MATCHING GIFT

Many employers encourage their employees to contribute to qualifying charitable organizations and will match the contributions their employees make. Several of our programs reach out to communities in need and do not deny anyone regardless of faith, gender, or caste. For a certified letter for your employer, please contact our office at info@ imrcusa.org.

#### IN YOUR WILL

By including IMRC in your will, you help IMRC continue efforts to open doors of opportunity for future generations of India's poor and needy. By naming IMRC in your will with a specific dollar amount or percentage of your assets you can take control of the legacy you leave behind. Our efforts are due to generous donors with vision like you. Your continuous support is needed.

### GIVE BY TEXT

Fulfill a pledge over the phone by filling out a donation form.

Text IMRC to 41444

### **GIVE ONLINE**

Send your support online without delay.

Give at www.imrcusa.org



Fill out the enclosed envelope and mail it back with your donation.

No postage needed

#### **GIVE BY PHONE**

Call IMRC Office during business hours to donate over the phone.

(650) 856-0440



849 Independence Ave, Suite A Mountain View, CA 94043 P (650) 856-0440 F (650) 856-0444 info@imrcusa.org www.imrcusa.org

#### New! IMRC Canada

1825 Markham Road, Suite 103 Toronto, ON M1B 4Z9

## **#ThisismyIndia**



Please do not discard and share it with a friend!