

Zakat-Eligible Programs

UBS Optimus Foundation



What is the UBS Optimus Foundation

UBS Optimus Foundation supports programs that offer game-changing solutions to global issues. It is a **philanthropic solution for clients to partner with** to help them be more impactful with their philanthropy.

- The UBS Optimus Foundation has historically supported more than **300 programs** in more than **75 countries**.
- Clients can support causes that have been **sourced, vetted, and approved** by our team of professionals.
- UBS covers all **administration and management costs** so that **100% of client donations** go directly towards the programs.
- UBS is the **only wealth management firm** with a client-facing foundation and we **co-invest** with our clients in philanthropy.



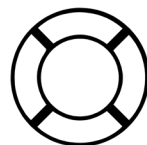
Health
(Ensure people survive and thrive)

We focus on health because it has lasting implications for the strength of human capital for countries.



Education
(Fulfill their potential)

We focus on children's education because it has the ability to alleviate a host of social issues.



Child Protection
(Free from Harm)

We focus on protection as any form of abuse or neglect can cause life long harm.



Environment
(Protect the future of our planet)

We focus on food systems, sustainable land use, marine and coastal ecosystems, and leveraging philanthropy as catalytic funding.

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Taking due diligence [of non-profits] off your hands is big draw... I don't have the time or expertise to qualify individual charities.

Client

Zakat-Eligible Programs – 20% Match Through Ramadan



UBS Optimus Foundation's offering of Zakat eligible programs

The UBS Optimus Foundation has launched Zakat-eligible programs for clients to support. This Ramadan, UBS-OF will match all donations to Zakat-eligible programs by 20%. We expect to raise Zakat funds for:

- **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

UBS Optimus Foundation (UBS-OF) focuses on providing positive social impact for the most vulnerable populations globally. Through high-quality programs, excellent social results have been achieved. Many of these most vulnerable communities are Muslim, resulting in UBS-OF funding projects in countries that support Muslim beneficiaries. However, UBS-OF does not select projects according to religious, ethnic or cultural criteria.

- The UBS Optimus Foundation appreciates Zakat and its role in Islamic philanthropy. Zakat is a form of almsgiving and treated like a "wealth tax" to purify Muslims' earnings, discourage selfishness, miserliness, and provide social support to the underprivileged.¹
- Muslims who meet certain conditions including a threshold of wealth must each year pay Zakat by distributing a percentage of their wealth, ranging from 2.5% to 10%, depending on the nature of the property on which Zakat is due.²



¹ Source: National Zakat Foundation (UK), UNHCR

² Source: Mufti Faraz Adam, Shari'ah Advisor to Amanah Advisors

Amanah Advisors has issued fatwas outlining the zakat eligibility of our programs, and conducts annual audits to ensure all controls are in place.

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 280,000 students are girls. The UN Girls Education Initiative has profiled TCF for 'Best Practices in Girls' Enrollment.'
- TCF's female literacy program teaches 20,000 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**. UK Aid testing found that **83% of TCF students could read a story** compared to 37% at other government and private schools, and **99% pass grade 5 exams** compared to 0-20% before TCF.
- TCF's first college (equivalent of 11th and 12th grade) ranks #6 in Karachi based on test scores.

The Luminos Fund, Lebanon



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

Problem

- Lebanon, with a population of 4 million, hosts 1.5 million displaced Syrians, including 250,000 out-of-school children. At the start of 2023, Lebanese public schools were closed following protests over teacher salaries, leaving 1.1 million children unable to access education. Help is needed to close the learning level gaps children face after years of missed schooling.
- As a result of a nationwide economic crisis, prices of basic goods have skyrocketed, and many families have electricity for only 1-2 hours per day. This creates significant challenges in the delivery of basic services, including education.

Approach

- Develops best-in-class education innovations to help children in greatest need
- Key innovation: the Luminos Program, a three-pronged solution that provides children who have been kept out of school a second chance at an education
- The innovative child-centric pedagogy leverages activity-based learning methods to cover the first three years of the national curriculum in just 10 months



Outcome and impact

- Luminos has served **7,080 out-of-school Syrian refugee children** in Lebanon, including **1,200 this year**.
- It helps them access the formal Lebanese government school system
- It also **engages family members and educators**

DoctorSHARE, Indonesia



Bringing healthcare accessibility to the most remote communities in Indonesia

Problem

- Indonesian's with low socio-economic status living in rural areas lack access to basic healthcare.
- The pandemic has further caused a disruption in health services – approximately 86% of health facilities reported suspension of child growth and development monitoring, 55% reported a suspension of immunization services, and 46% reported suspension of antenatal care services.
- Nearly 1 in 3 children under-five are stunted or malnourished, leading to an increased risk of maternal and newborn deaths in the future.

Approach

- Support governments in island-provinces to provide quality healthcare through the long term deployment of a floating hospital barge
- Improving local facilities' capacity to provide high quality maternal and child health through training midwives and health cadres on high risk pregnancies, ultrasonography, etc.
- Provide primary & advanced health services (OBGYN, antenatal care, dental care, immunizations)



Outcome and impact

- DoctorSHARE will provide direct services to at least **12,000 adults and children**, with 30,000 indirect beneficiaries
- It will help train over **600 midwives** and health cadres, improving maternal and child care at local health facilities

Muso, Mali



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

Problem

- Globally, 5.4 million children died before their 5th birthday in 2017. With a population of over 18 million, Mali is at the epicenter of the child mortality crisis. The country's under-five mortality rate of 115 per 1,000 is 16 times that of the United States and one of the world's highest.
- Currently, 59% of Malian women can't access basic prenatal care during pregnancy and pregnancy complications kill 1 in 27 women. In Mali, the top killers of children are malaria, diarrhea, pneumonia and neonatal causes.

Approach

- Muso has documented rapid improvements in children's health with its proactive care model, which has several components to shrink the time from symptom onset to treatment.
- Community health workers (CHWs) proactively identify patients, providing care early. Supported by mentoring & training from a dedicated supervisor, CHWs can also refer complex cases to government run health centers ensuring universal care delivery.



Outcome and impact

- Muso's ProCCM Model (Proactive Community Case Management and Child Survival) Model will lower the under five mortality rate
- Muso will help facilitate national health system reform in Mali, reaching approximately **2.1 million people with 3,000 CHWs and 150 CHW supervisors**

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