

Sustainability: National

-local chapters in the country for "ACC" are to be responsible for the ~7-9% operating expense overhead (or more updated lower figure, please see below) and **not** fundraising overhead (this is purely covered by the endowment fund and its investment proceeds)

-the goal is to reduce the national fundraising overhead (paid for by the endowment fund proceeds) by 25-50% and operational overhead by 25% (from 9.7% to roughly below 8% 6 months through 2019 thanks to returns from endowment fund investment, please see below).

-the goal is to have operational expenses not be covered by local chapters in the long-term. The idea is that this will occur, God Willing, when the Endowment Fund gets to \$10,000,000. It is now at \$500,000

-highlighting the structure, goal, and evolving milestones of the Endowment Fund is going to be VERY IMPORTANT for our individual local chapters

-highlighting that the Endowment Fund is invested in real-estate at this time: Penta pillars real estate and Provision Capitals

-the trend in fundraising efficiency is improving due to strategic planning: 2018 saw 3 major fundraisers cost \$70,000 and netted proceeds of \$120,000. Through 6 months of 2019, 3 major fundraisers have cost a mere \$10,000 while raising an incredible \$143,000, Praise be to God

-there will be no role for indexing loans to inflation. The investment vehicle of our national endowment fund helps overcome the erosion seen with inflation. Our hope is that students that benefit will donate generously to our endowment fund and local chapters in the future when they see how much they have benefited

-85% of students are on time with their repayments

Sustainability: Pennsylvania

Started our endowment in June 2021

-Investments done in parallel with the national endowment (allocated percentage of assets and corresponding profits based on amount invested)

-State endowment grows by in-person and virtual fundraisers

-Endowment to be invested in 2 diversified assets

-Real estate

-Sharia Portfolio: AAOIFI guided stock market investments

-Goal of \$1M in 2 years (at \$30,000 now)