

20

21

ANNUAL REPORT



A CONTINUOUS
CHARITY

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A MESSAGE FROM OUR PRESIDENT



To really talk about this year, we have to look back. When the pandemic hit in 2020, we weren't sure what was going to happen. Our communities and donors surprised us by giving more than any other year. In 2021, the uncertainty of our new reality was ongoing, we had to adjust to an online world. We invested more in digital marketing and online events, rather than in-person events. Our staff and strategies shifted gears to adapt to this ever changing landscape.

With that all said, and all the challenges we faced, we lent students more than a **\$1.5M to 88 students for the first time ever**. Loan repayment was also at its highest at over half a million dollars. The amazing part of this is that one third of the loans are recycled funds from one student to another. That's the beauty of the ACC cycle.

You helped us do that.

We continued to expand and evolve our programs as well. In its introductory year, our Educational Justice Program awarded five students a chance at higher education from underserved communities. Our Fund Her Future campaign converted into the Women's Empowerment program. This program encompasses partnerships and funds geared towards uplifting our sisters.

Looking to the future in 2022 and beyond, we will continue to evolve our programs to provide interest-free solutions and to target those students in underserved demographics and provide mentorship. We hope to continue to grow our team to implement all of our great plans, making us a household name. Lastly but most importantly, we plan to expand our waqf, making us a self sustaining organization. Our goal is to raise \$5M for our waqf, and with your help, we know we can do it inshaAllah.

ACC can only continue to serve our community with the help and generosity of people like you. We appreciate your support and hope to celebrate another successful year with you next year, inshaAllah.

Sincerely,
Athar Haq, D.O.
Founder and President, A Continuous Charity

OVERVIEW

LOANS AWARDED



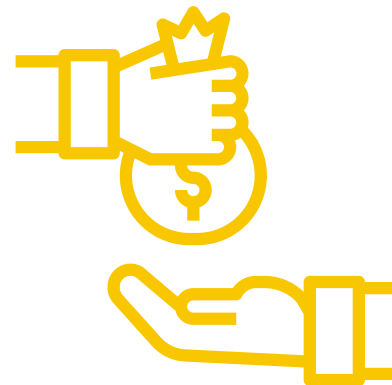
90 loans

to 88 students*

Lifetime: 341

*:*Regarding slightly different loan numbers: Where a student has more than one loan with ACC, we have counted it as a single loan for simplicity.*

MONEY LENT



\$1,523,372

Lifetime: 5,005,942.74

MONEY RETURNED



\$556,885

Lifetime: \$1,819,288.52

INTEREST SAVED



\$904,030

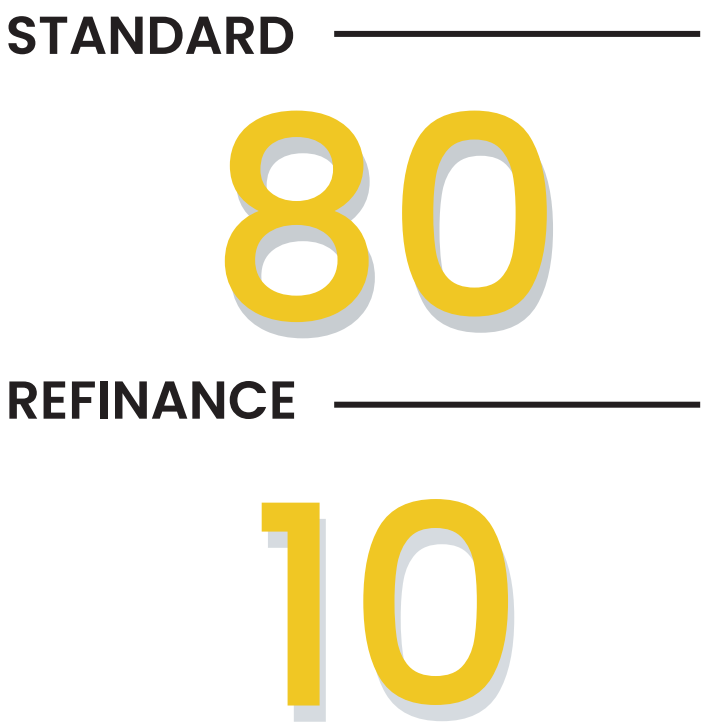
Lifetime: \$2,726,796

*** Interest saved based upon 6.8% and 15 years (national average is 20 years)*

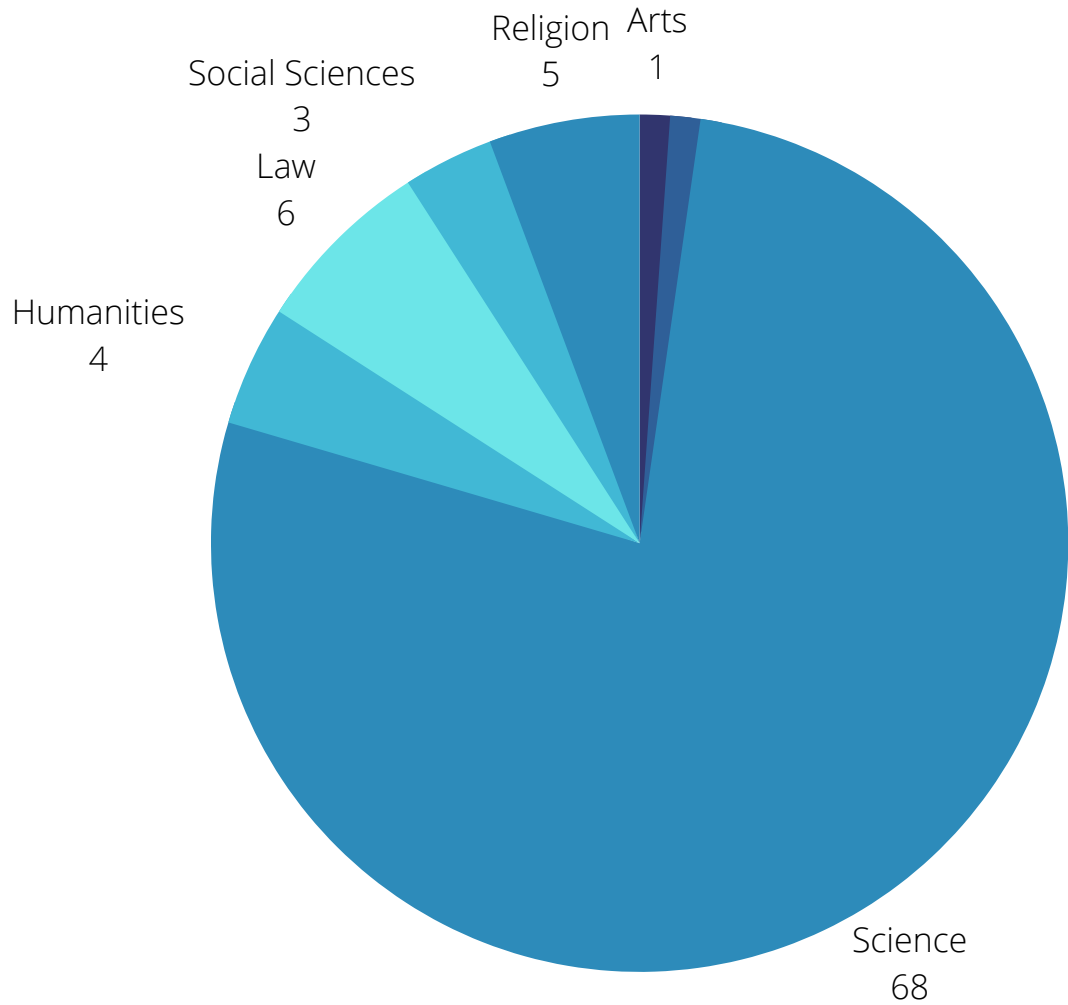


CLOSER LOOK

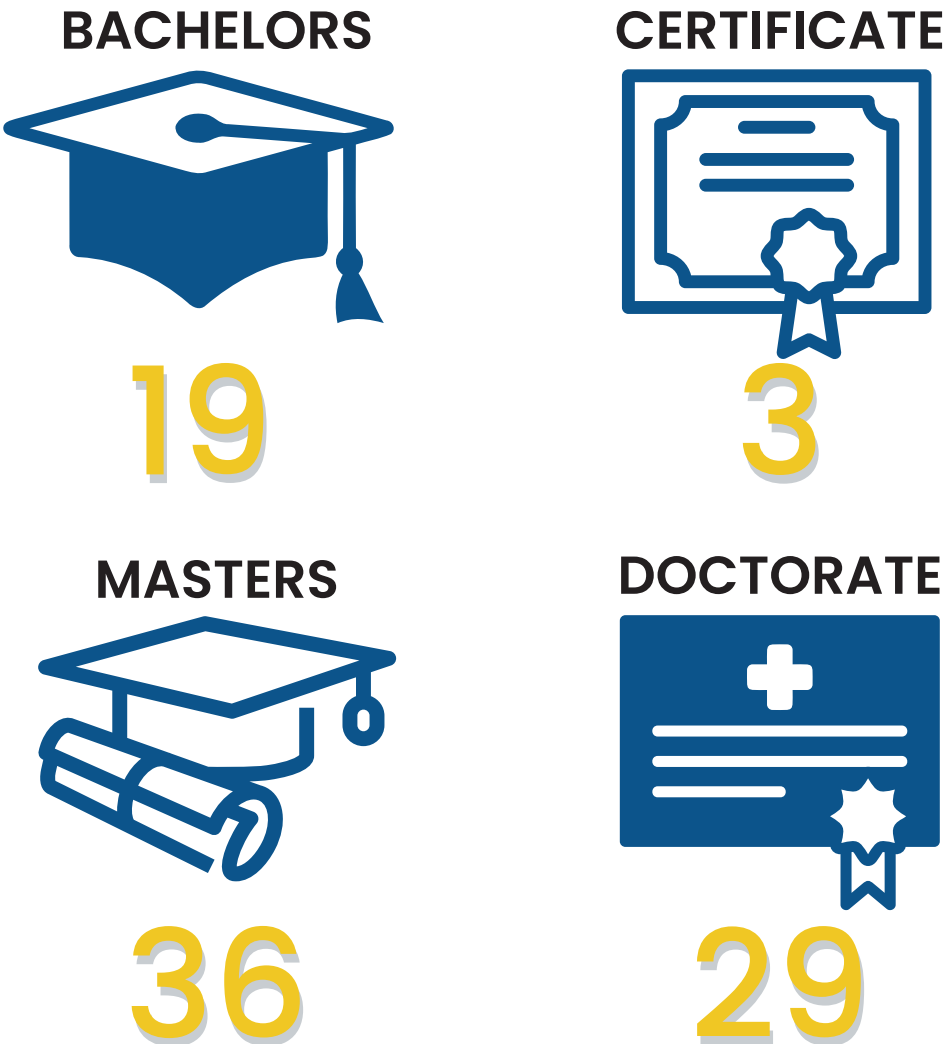
LOAN TYPE

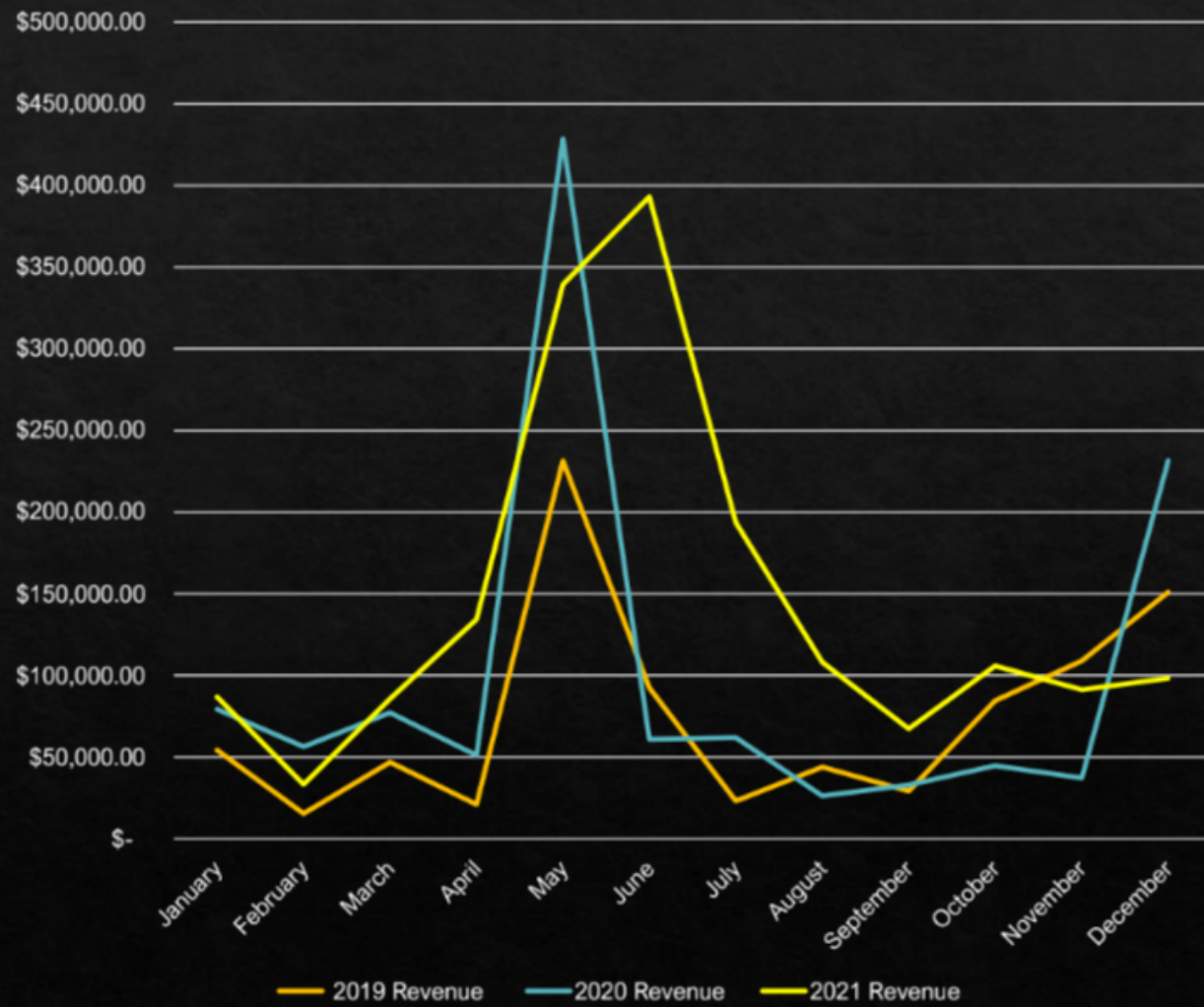


DEGREE TYPE



DEGREE LEVEL





REVENUE

\$1,722,081.95

Revenue YTD is \$548,637 more than 2020

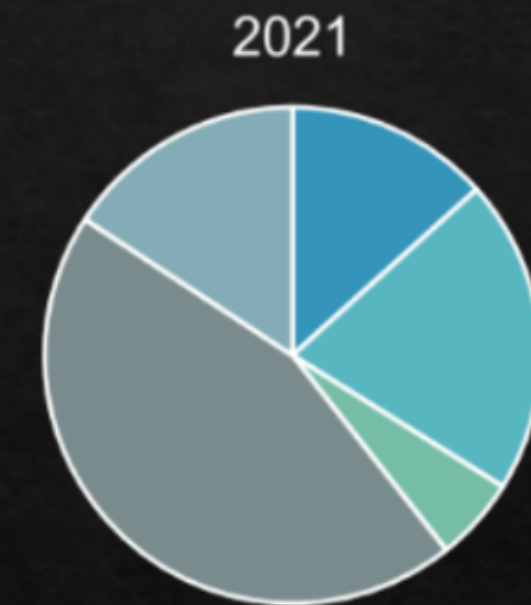
More consistent efforts are generating a higher revenue stream throughout the year, not just in the peak period of Ramadan

EXPENSES

\$605,169.32

Total expenses YTD are \$57,781.58 more than 2020

Added fundraising and advertising initiatives are assisting in fueling ACC growth



- Total Advertising/Promotion
- Total Fundraising
- Total Office/ General Administrative
- Total Payroll
- Everything Else

LEGACY FUNDS

2021 LEGACY FUND

\$104,673.88

LIFETIME LEGACY FUND

\$645,110.47

**LEGACY FUNDS ESTABLISHED IN 2021
21**

TO LEARN MORE ABOUT LEGACY FUNDS,
VISIT [ACCEDUCATE.ORG/LEGACYFUNDS](https://acceducate.org/legacyfunds)





PROGRAMS

EDUCATIONAL JUSTICE

There is no doubt that there is a definite need for more programs to serve students in communities that do not have the same educational opportunities as their peers simply because of their ethnicity, race, or school district. The ACC for Educational Justice program aims to serve communities that have been historically underrepresented in the educational system by empowering these Muslim minorities with an riba-free education that will open the doors for opportunities and pave their path towards a successful career.

Vision For the Future: We will focus on serving the African American communities in the first two years, and we will then expand the program to serve the Latino and refugee communities in future years

Funds raised: \$112,641.46



PROGRAMS

WOMEN'S EMPOWERMENT

ACC is dedicated to the betterment of Muslims in America, including those historically left behind but are the backbone of every society: women. Alhamdulillah, since our inception, we've awarded 168 female students with interest-free loans. We are committing to growing this support by bringing you "ACC for Women's Empowerment," or ACC4WE for short. The program will encompass all our initiatives that support Muslim women and aid them in attaining their educational pursuits.

Last year, through the #FundHerFuture program alongside Ikram Foundation, we provided interest-free loans for divorced and widowed women. We hope to continue this partnership and grow our repertoire to help the diverse populations of women.

Funds raised: \$45,041



PROGRAMS ENDOWMENT

From a historical perspective, we cannot deny the importance waqfs have played in building and sustaining Muslim societies. We have been blessed to have supporters like yourself to sustain us by filling and refilling our “bucket” of funds year after year.

This model has worked well for us over the last seven years. Alhamdulillah. However, we foresee that this model may not be scalable to address a growing crisis.

For this reason, a few years ago, we took the initiative to create and grow a “well” of funds that we can turn to in the future. We call this the ACC Waqf.

Funds raised: \$42,145



A CONTINUOUS
CHARITY

BUILDING OUR BARAKAH

1st Annual

Virtual Awardee

Conference

Open to all awardees and
friends/family

Featuring an introduction to the
ACC founders & team, a beneficial
workshop on Riba in Islam featuring
Sheikh Mustafa Umar & a special
money management workshop by
professional financial coach, Sr.
Malak Kudaimi.



SHEIKH MUSTAFA UMAR
Director of Education and Outreach at
Islamic Institute of Orange County &
Founder + Director of California Islamic
University



SR. MALAK KUDAIMI
Founder of Prosperous Financial Solutions
+
Financial Coach

NOVEMBER 27TH 2021
12PM-3:30PM (CST)

PRIZES AND
GIVEAWAYS
INCLUDED!

REGISTER AT
[Bit.ly/ACC-Conference](https://bit.ly/ACC-Conference)

ANNUAL VIRTUAL AWARDEE CONFERENCE

Even after receiving an interest-free loan,
we still love to check up on and see all the
awardees as they are and will always be a
part of the ACC family. The conference
covers various areas with guest speakers
on topics such as tips on money
management, Islamic perspectives on
financials, and much more. We want to let
every awardee know that they are valued
as who they are, not just another number
on paper.

NEW PROGRAMS

STUDENT HIGHLIGHTS



AANYA I.

MASTERS IN EDUCATION

Alhamdullilah, I feel extremely blessed and at ease with this loan from ACC.

This interest free loan from ACC will allow me to focus my energy on my work and my students (I'm getting my MA in Education), grow stronger in my deen, and stay true to my islamic beliefs. With the focus being on my studies and fieldwork during my program, I hope to learn and grow infinitely and come out as a better, more intentional, equitable teacher who will have a lasting impact on the people and school systems I work with. Thank you all so much for your work, and for a reminder that Allah always provides, I cannot express in words how grateful I am.

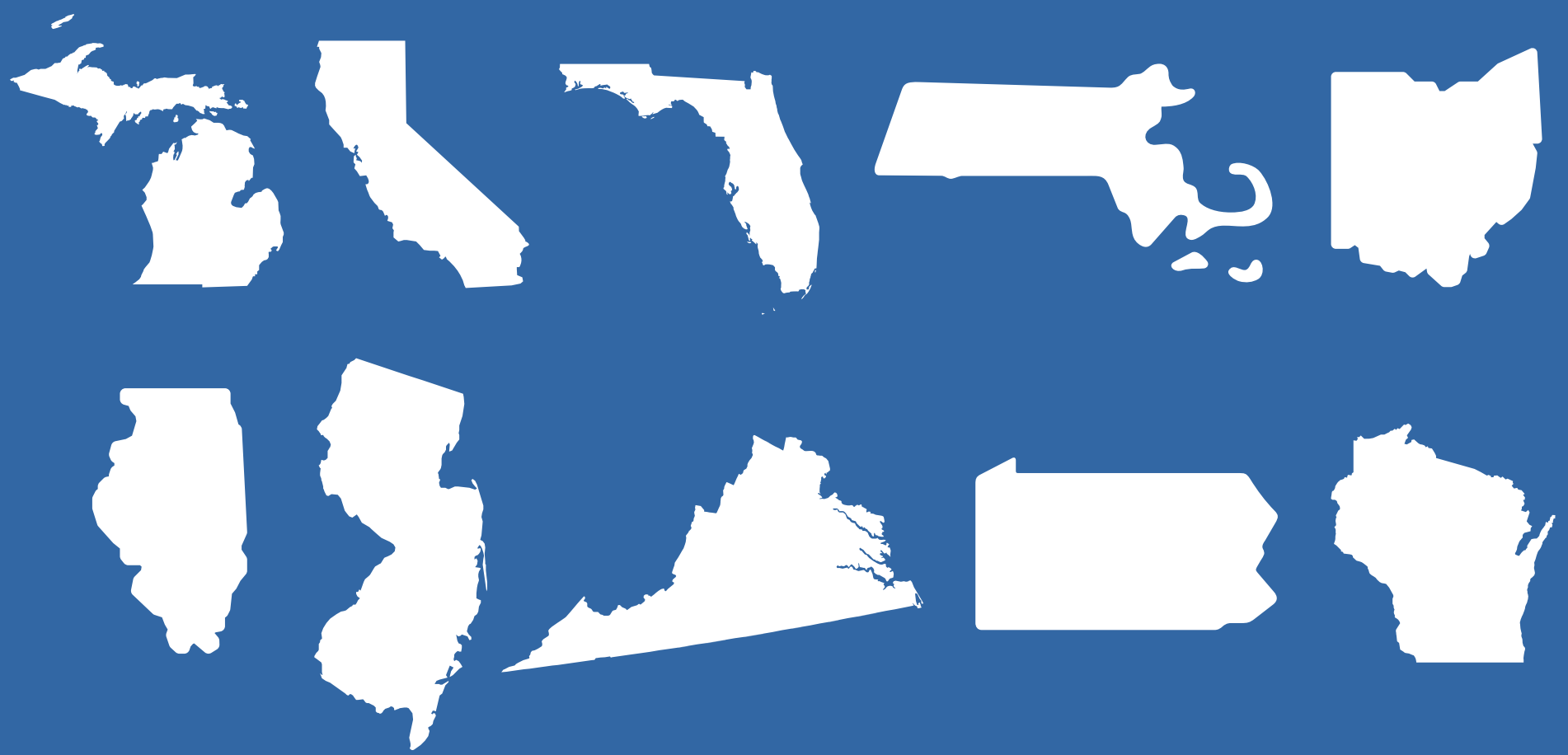


FATIH B.

LAW

I feel humbled and very grateful for being presented with this opportunity. I aim to stay aware of the fact that there are always more people in need of those funds than that are available and I remind myself of the moral/spiritual responsibility that comes with this opportunity. I ask Allah (swt) to guide me to a righteous path and do good for others around the world. This loan will inshallah help me gain the skills that could allow me to do this in a more efficient way. More specifically, I aim to use my skills to help disadvantaged people in the US and around the world through my career in immigration law.

10 CHAPTERS



Highlights

Illinois

- Fundraising Dinner held in Rockford, IL (\$20k raised)
- LaunchGood campaign raised \$1,798 during Ramadan.
- Updates included to the chapter's page on the ACC website to make it more personalized.

Pennsylvania

- Virtual Event raised \$50k
- First community legacy fund supported by a non-profit organization (AMANA FOUNDATION). Raised \$25K.
- Raised \$14k on LaunchGood.

*To learn more about ACC Chapters,
visit acceducate.org/open-an-acc-chapter/*

OUR BOARD

DR. ATHAR HAQ
FOUNDER & PRESIDENT



ASRAR QAZI
VICE PRESIDENT



SULEIMAN MORGAN
SECRETARY



SANAA KHAN
TREASURER



SAIFULLAH SHAREEF
MEMBER



STAFF



ABDULLAH SYED
EXECUTIVE
DIRECTOR



AHMED YOUSSEF
DEVELOPMENT
DIRECTOR



MARYAM EMNEINA
OPERATIONS
SPECIALIST



HANAH HYE
SENIOR
ACCOUNTANT



MELISA HUSSAIN
OPERATIONS & POLICY
COORDINATOR



MIRIAM MOTAWEH
MARKETING &
COMMUNICATIONS
COORDINATOR



HAKEEMAH CUMMINGS
OUTREACH &
PARTNERSHIPS
SPECIALIST



HIBA ALI
DONOR
RELATIONS
COORDINATOR



TARAWAT MOHAMMAD
VOLUNTEER
MANAGEMENT
COORDINATOR



MOHAMED RIFAS
BOOKKEEPER

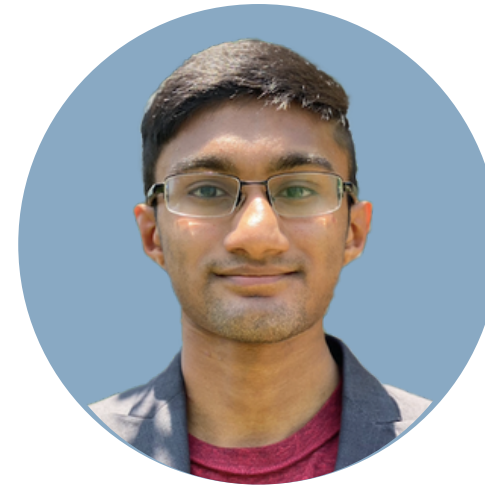
VOLUNTEERS



ALISHA HASSAN
SOCIAL MEDIA
INTERN



JASMINE SALEEM
ADMINISTRATIVE
INTERN



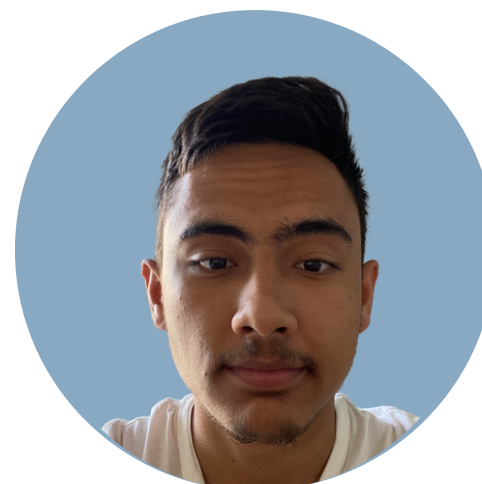
SHAIK HATEM
MARKETING
INTERN



MELISA HUSSAIN
POLICY
INTERN



USMAN SALEH
ACCOUNTING
INTERN



BELAL AZIM
DATA ANALYSIS
INTERN



OMAR MCKINNEY
TIK-TOK
INTERN

A SPECIAL THANK YOU TO ALL OUR VOLUNTEERS, WITHOUT WHOM WE COULDN'T DO WHAT WE DO