



A CONTINUOUS
CHARITY

**ANNUAL
REPORT**

2025



TABLE OF CONTENT

- ◆ A Message From Leadership
- ◆ Why A Continuous Charity
- ◆ 2025 Highlights: By the Numbers
- ◆ Program Impact
- ◆ Student Stories
- ◆ Financial Strength & Stewardship
- ◆ Legacy Funds
- ◆ Educational Partnership Funds
- ◆ Looking Ahead to 2026
- ◆ Get Involved, Make Impact



A MESSAGE FROM LEADERSHIP

Assalāmu ‘Alaykum wa Raḥmatullāhi wa Barakātuh,

Alḥamdulillāh, 2025 was a year of growth, discipline, and deepened impact for A Continuous Charity (ACC). Our mission is simple: remove ribā from education and empower students to pursue excellence without compromising their faith.

This year, our community entrusted ACC with record support—ending the year at approximately \$2.6M in revenue and \$934K in net revenue—while we reduced expenses and strengthened internal controls. We disbursed more than \$1.18M in tuition assistance and recycled over \$679K through student repayments, keeping our revolving Qard Ḥasan model moving forward.

On the programs side, we supported 54 students through the 2025 cycle, launched our Student Portal, hosted our annual awardee orientation, and provided 60 hours of advisor support. We also secured two funding agreements to serve socio-economically disadvantaged communities, and our monthly awardee newsletter consistently reached a 60–70% open rate—helping students stay connected to the ACC family.

As Allah (SWT) reminds us, “Who is it that will loan Allah a goodly loan so He may multiply it for him many times over?” (Qur’an 2:245). Every dollar you give does not end with one student; it returns, again and again—creating ongoing ṣadaqah jāriyah through education and service.

On behalf of our staff, volunteers, board, and—most importantly—our students: thank you for believing in a future where Muslim students can thrive, lead, and give back without the burden of interest. May Allah accept from you and place barakah in your wealth, families, and intentions.

With Gratitude & Du’a

Abdullah Syed
Executive Director





A MESSAGE FROM LEADERSHIP

Assalāmu ‘Alaykum wa Raḥmatullāhi wa Barakātuh,

As Board President, I am honored to share this annual report and to thank you for making ACC’s work possible. In 2025, we focused not only on impact, but on institutional strength, ensuring that ACC remains transparent, audit-ready, and worthy of your trust.

This year, ACC implemented formal financial SOPs and fund-handling procedures, improved budgeting and cash-flow visibility, and strengthened board-level dashboards and KPI reporting. These steps reflect our commitment to amanah (trust) and ihsān (excellence) in handling every dollar entrusted to ACC.

The Prophet (PBUH) taught us that ongoing charity continues to benefit a believer even after their life ends. When you invest in riba-free education, you are building pathways for students to uplift their families and communities for generations, in shā’ Allah.

Allah (SWT) also commands us to “cooperate in righteousness and piety” (Qur’an 5:2). ACC’s model is built on that cooperation, community-funded, revolving Qard Ḥasan, and a growing ecosystem of Educational Partnership Funds and Legacy Funds that keep impact close to home.

Thank you for your du‘ā, your generosity, and your confidence in ACC. May Allah accept this work, place it on your scale of good deeds, and allow us to expand opportunities for students in 2026 and beyond.

With Gratitude & Du’a

Dr. Athar Haq
President of the Board





A CONTINUOUS CHARITY



WHY A CONTINUOUS CHARITY

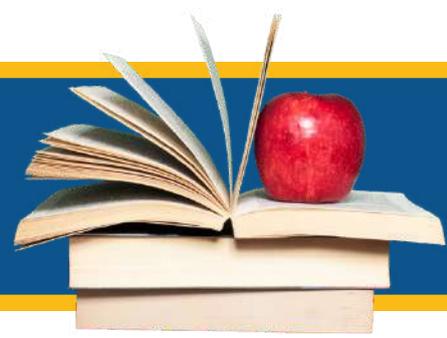
A Continuous Charity (ACC) is a 501(c)(3) nonprofit dedicated to helping Muslim students pursue education without ribā. We provide interest-free (Qard Ḥasan) educational loans, Zakat-funded tuition support when eligible, and community-based funds that keep giving year after year.

Our approach is built on a simple idea: when repayments return, they fuel the next student, multiplying the impact of every donor dollar and creating long-term sustainability.

HOW THE REVOLVING QARD HASAN MODEL WORKS

1. Donors give ṣadaqah and designated gifts to support students and operations.
2. ACC disburses interest-free loans directly toward verified educational expenses.
3. Students graduate and begin repayment—paying back exactly what they borrowed.
4. Repayments recycle into new loans, helping future students without perpetual fundraising for the same dollar.

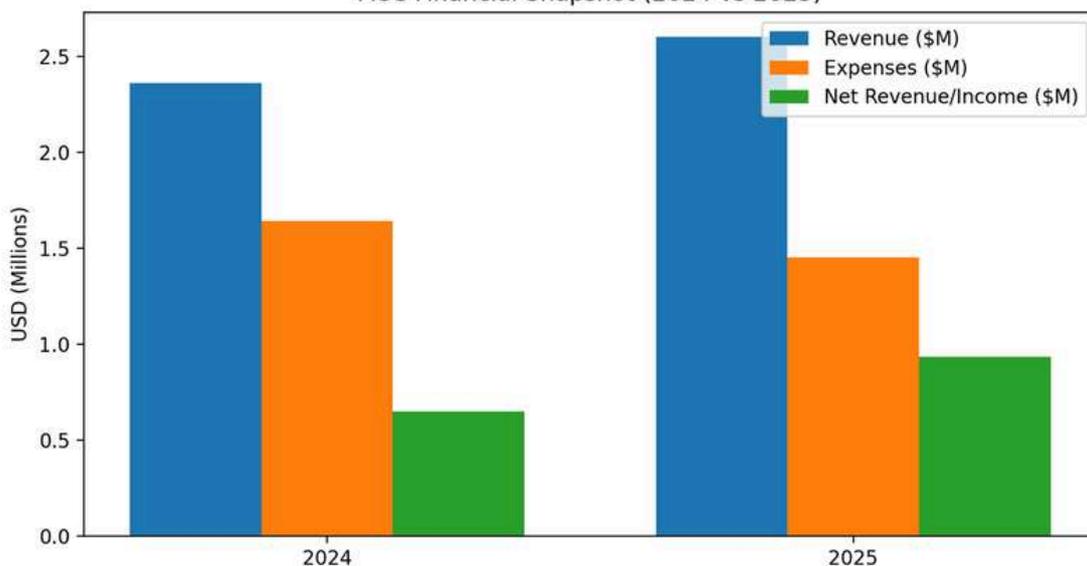




2025 HIGHLIGHTS:

Metric	Result
Students funded (2025 cycle)	54
Applications started	1,000
Applications submitted	330
Average loan amount (2025)	\$25,000
Tuition disbursed (2025)	\$1.28M+
Loan repayments received (2025)	\$732K+
Zakat distributed (2025)	\$237K+
Total revenue (2025)	\$2.57M+
Net revenue (2025)	\$985K
Educational Partnership Funds total	\$650,365.84
Legacy Funds total (all-time in file)	\$2,431,072.20
Advisor hours delivered	60
Expenses	\$1,246,753
Grants	\$99K

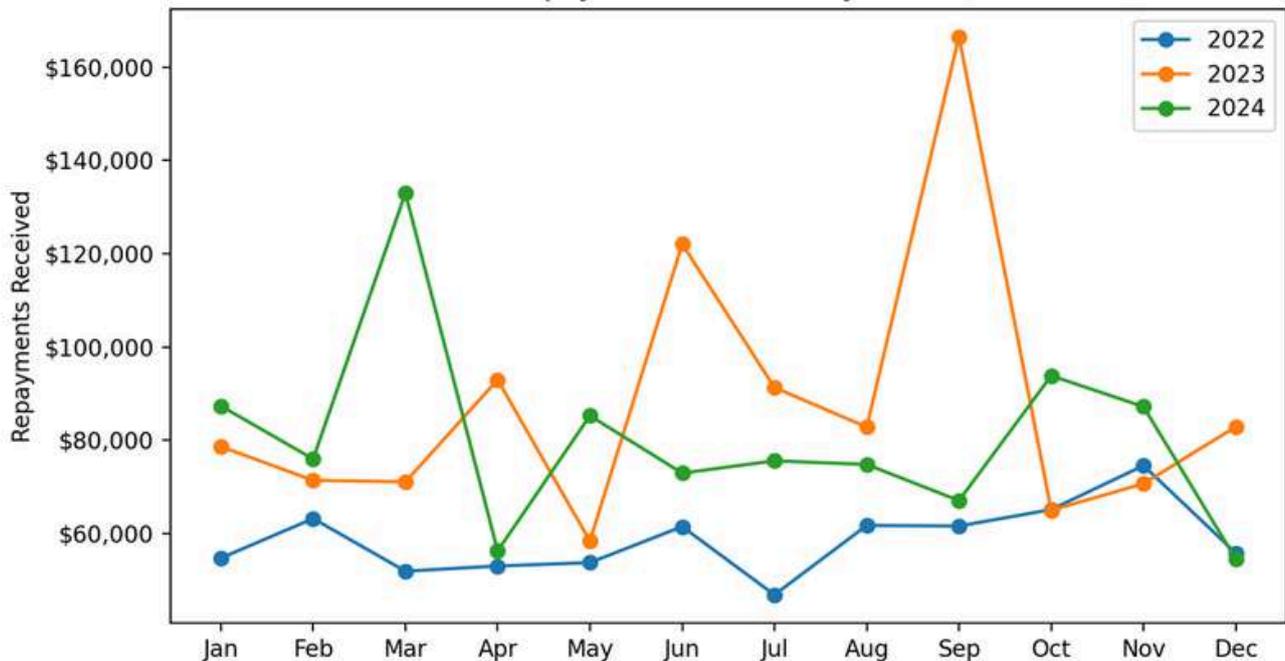
ACC Financial Snapshot (2024 vs 2025)





2025 HIGHLIGHTS: BY THE NUMBERS

Student Loan Repayments Received by Month (2022-2024)



PROGRAM IMPACT

ACC's Programs Department supports students from application to graduation. Our team verifies eligibility, coordinates disbursements, provides financial literacy guidance, and maintains consistent student communication throughout the year.

In 2025, we strengthened the awardee experience with a new Student Portal, streamlined onboarding, and increased advisory support—so students can focus on academics while remaining grounded in their values.

2025 PROGRAM MILESTONES

- Funded 54 students through the 2025 cycle, with an average loan size of \$25,000.
- Launched the Student Portal and hosted the annual awardee orientation.
- Delivered 60 hours of advisor support to awardees and applicants.
- Secured two funding agreements to support socio-economically disadvantaged communities.
- Maintained a 60–70% open rate on monthly awardee newsletters.



2025 APPLICATION PIPELINE

Stage	Count
Submitted Application	330
Funded Through Core Program	54
Waitlist Accepted	15
Awardees Via EPF/Partners	23
Zakat/Scholarship Recipients	21
Loan Forgiveness Grants Awarded	9

STUDENT STORIES

Behind every number is a student, a family, and a future. Here are a few reflections from 2025 awardees:

Abdurrahman Danquah (Film / Media)



"Upon receiving this loan, I can feel nothing but gratitude towards Allah SWT and then, of course, ACC... I won't have to worry about making my tuition payments... Inshallah, with my degree in film I will make steps towards better muslim representation in media and film."

Daniela Ortiz



"I was utterly shocked... it was an immediate reminder to me that with taqwa, Allah will take care of you in the most beautiful, unexpected way... I am so grateful for this blessing to remove riba from my life."

Maha Abu Salah



"I immediately said Alhamdulillah... I hope to see this organization and others like it continue to grow and thrive so that more students can benefit... this interest-free loan will ease my financial burden and bring me closer to Allah (SWT)."

Maham Manzoor



"This opportunity strengthens my confidence in completing my degree solely for the sake of Allah (SWT)... I pray I can one day pay it forward... just as ACC is graciously supporting me."



FINANCIAL STRENGTH & STEWARDSHIP

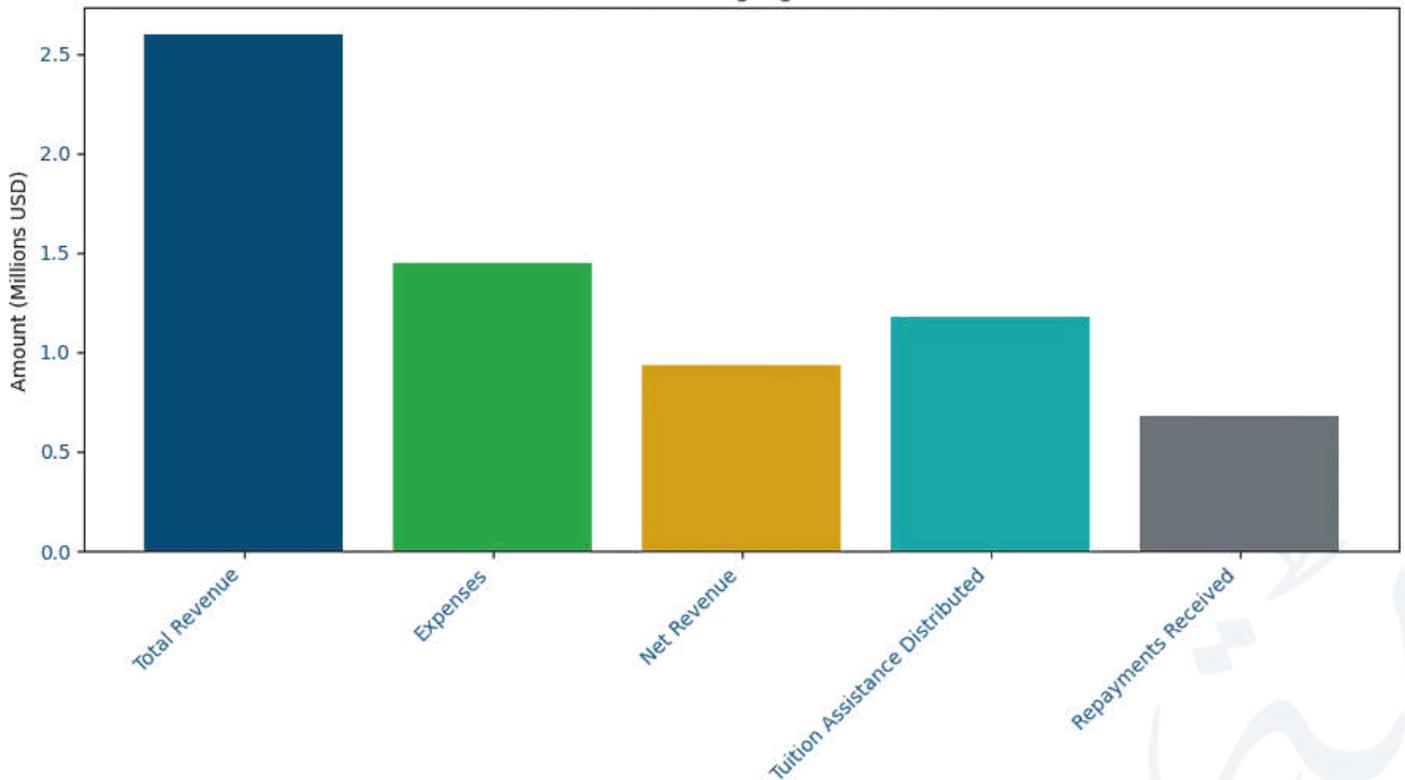
ACC treats every donation as an amanah (trust). In 2025 we improved visibility, discipline, and accountability, so donors, partners, and students can rely on ACC for the long term.



OPERATIONAL IMPROVEMENTS

- Implemented formal SOPs for finance and operations, including transaction entry standards and pledge processing.
- Increased budgeting rigor and cash-flow management practices.
- Improved KPI dashboards and board-level reporting to support timely decisions.

ACC Financial Highlights for 2025



Over the past few years, our focus has been on strengthening financial discipline, improving transparency, and moving away from a ‘startup charity’ phase into a more mature nonprofit model. In 2025, we achieved meaningful cost reductions while increasing net revenue...

Sonia Nousheen, Finance Manager



COMMUNITY FUNDS

EDUCATIONAL PARTNERSHIP FUNDS

Educational Partnership Funds (EPFs) are community-based funds established with masjids, schools, and organizations to support local students with riba-free educational loans and/or tuition assistance.

- ACC's EPF partners collectively **raised \$650,365.84**
- **Across 18 funds**
- **With 1,543 donors** supporting students in their own communities.

TOP EDUCATIONAL FUNDS

Fund	Donors	Amount
The Tampa Muslim Community	149	\$149,774.43
Muslim Center of Middlesex County	137	\$141,028.05
CAIR Champions of Justice	412	\$57,635.40
DarusSalam Educational Fund	195	\$49,703.80
Memphis Islamic Center Fund	16	\$47,255.82
The Muslim Community Association of Ann Arbor	7	\$39,359.99
Al-Imtiaz Education Fund	44	\$39,048.50
APPNA National Education Fund	11	\$30,050.00
Masjid Al-Wali Education Fund	53	\$28,637.25
Qard Hasan Foundation Education Fund	6	\$27,124.94

How to Start an EPF:

ACC partners with community institutions to create an EPF with clear governance, transparent reporting, and local fundraising. EPFs allow communities to invest in their own students, creating ongoing, revolving support for education.



FAMILY & BUSINESS LEGACY FUNDS

Legacy Funds are named, ongoing ṣadaqah jāriyah funds established by families, individuals, and communities to sustain riba-free education and expand opportunity for generations.

Across the Legacy Funds dataset included in this report:

- Donors raised **\$2,431,072.20**
- Across **80 funds**
- With **1,012 total donors**

TOP LEGACY FUNDS

Fund	Donors	Amount
Nassri Scholarship Legacy Fund	7	\$345,500
Flint Muslim Community Legacy Fund	44	\$185,830
Give a Seed Legacy Fund	4	\$137,000
Kenzullah Legacy Fund	66	\$125,267
MAS Minnesota (Grant) Legacy Fund	7	\$122,130
Kursheed Begum and Jan Muhammad Khokar Charitable Legacy Fund	5	\$121,469.75
Munawar Family Legacy Fund	9	\$112,500
Albaba Foundation Legacy Fund	5	\$108,710
Sheikh Abdul Rahman Fazal Noor Legacy Fund	24	\$64,257.50
Light Upon Light Legacy Fund	6	\$57,073.50

Why Legacy Funds Matter:

Legacy Funds help families and communities turn a single intention into ongoing benefits, supporting students year after year. They also create a clear place for communities to give consistently, track impact, and build long-term sustainability.



LOOKING AHEAD TO 2026

In shā' Allah, 2026 will focus on scaling what works, strengthening the revolving model, and deepening student outcomes. Our goal is to support results in long-term career success and community leadership.

- ◆ **Expand community-based funds** (EPFs and Legacy Funds) to reach more local students.
- ◆ **Increase student repayment** support and alumni engagement to strengthen sustainability.
- ◆ **Grow mentorship**, internship, and career guidance opportunities for awardees.
- ◆ **Continue improving operational rigor**: policies, reporting, dashboards, and compliance.
- ◆ **Share more student stories** and impact data, so donors can see the return on their generosity.

We ask Allah (SWT) to place barakah in these efforts and to make ACC a means of relief for students, families, and communities.

GET INVOLVED: WAYS TO SUPPORT

- ◆ **Encourage amazing students** to apply for ACC Qard Hasan Loan
- ◆ **Become a monthly donor** to sustain riba-free education year-round.
- ◆ **Sponsor a student** through a Legacy Fund or Educational Partnership Fund in your community.
- ◆ **Host a fundraiser**, khutbah appeal, or community presentation.
- ◆ **Connect us with institutional partners** (masjids, schools, professional associations).
- ◆ **Make du'ā'** for our students, donors, and team.





A CONTINUOUS CHARITY



For Inquiries, Contact Us.



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Questions:

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