As salaamu Alaykum wa rahamatullahi wa barakatuhu,

In 2018, A Continuous Charity Foundation (ACC) continued the good fight against interest and progressed in our mission of promoting higher education within the Muslim community and providing interest-free loans. As you know student debt is a national crisis that is crippling our youth. The worst part about it is that they have no one to turn to. With the help of Allah, our generous donors, and through our dedicated staff and volunteers, we have accomplished and surpassed all of our goals for 2018. However, this is only a drop in an ocean and we have a long and arduous road ahead of us.

The report below contains a numerical display of our success. Alhamdulillah, we were able to give away more interest-free loans than any previous year, while at the same time planning for our future by starting an endowment for the organization.

As we look forward to 2019, we aim to continue our promotion of higher education and our battle against interest. With your continued support and prayers, we will accomplish our goals for 2019 including working towards self-sufficiency by growing the endowment, starting new chapters and partnerships around the country, and funding more students than ever before.

Athar Haq, D.O.
Founder & President
A Continuous Charity Foundation
<table>
<thead>
<tr>
<th>Overview</th>
<th>2018</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Loans Awarded</td>
<td>40</td>
<td>127</td>
</tr>
<tr>
<td>Dollars Loaned</td>
<td>$458,110</td>
<td>$1,469,706</td>
</tr>
<tr>
<td>Interest Saved</td>
<td>$273,803</td>
<td>$878,214</td>
</tr>
<tr>
<td>Repayments to ACC</td>
<td>$217,429</td>
<td>$599,429</td>
</tr>
</tbody>
</table>

Interest saved calculation is based on a 15 year repayment plan even though the national average is 21 years.

"This is like a dream come true. I’ve always had in my mind to establish such an organization that would help our young people."

Imam Yaser Birjas

"As Muslims, it is upon us not to simply give in. We have to create solutions as a community, solutions such as A Continuous Charity, MashaAllah!"

Shaykh Omar Suleiman
2018 Financials

Inflow
- Donations: $651,114 (70%)
- Repayments by Students: $217,429 (24%)
- Money lent to ACC: $55,000 (6%)

Outflow
- Programs: $534,754 (61%)
  - $200,000 (38%)
- Fundraising: $63,376 (7%)
- Operations: $74,847 (9%)

Programs Breakdown
- Administrative
  - Loans: $458,110 (86%)
  - Loan Admin: $33,217 (6%)
  - Awareness: $33,447 (6%)
  - Grants: $9,980 (2%)

Administrative to Donation Ratio
- Operations: 9.7%
- Fundraising: 11.5%
A Closer Look at 2018

- Student Loans: 34
- Refinanced Loans: 6
- Science: 83%
- Humanities: 17%

Gender Distribution:
- Male: 52%
- Female: 48%

Types of Degrees:
- Bachelors: 19
- Masters: 12
- Doctorate/Professional School: 9
**Historical Trends**

**Loans Given to Students by ACC**
- 2013-14: 139K
- 2015: 157K
- 2016: 372K
- 2017: 344K
- 2018: 458K

**Total Loans Awarded**: 127

**Total Loans Amount**: $1,469,706

**Repayments by Students to ACC**
- 2013-14: 30K
- 2015: 70K
- 2016: 86K
- 2017: 196K
- 2018: 217K

**Gender Distribution**
- Male: 53%
- Female: 47%

**Degree Types**
- 25% Masters
- 24% Doctorate
- 37% Undergraduate

**Science vs Humanities**
- 62% Science
- 38% Arts

**# of Loans Repaid**: 47
A Legacy Fund is a simple and cost effective way of establishing a family endowment. It's an account that is created with ACC for those who want to become ambassadors of education by establishing a legacy for themselves and funding higher education. Legacy Funds have helped 31 students with $290K in interest-free loans since 2016.

The funds are loaned, tracked and reported in an annual report. Recipients and donors feel a stronger connection thus allowing them to staying in touch with each other throughout their education and even beyond.

8 Legacy Funds provided $289,700 for 31 recipients
A special thanks to those that made 2018 remarkable!

Thank you to our many volunteers, especially those working to model ACC in their communities.

Florida Chapter:
President: Sayeef Mirza
VP: AbdurRahman Adly
Treasurer: Shehzad Ali
Liaison: Momodu Ali
Advisor: Hassan Sultan
Advisor: Zohaad Hasan

Minnesota Chapter:
President: Rabia Mumtaz
VP: Ather Syed
Secretary: Aisha Ahmed
Treasurer: Sumran Syed
Endowment: Sami Khwaja
Marketing: Reies Romero
Web Developer: Faizan Rauf

Michigan Chapter:
President: Khalid Ahmed
VP: Imad Ansari
Secretary: Omar Mohamed

Ohio Chapter:
President: Osama Hassen
VP: Ibrahim Hussain
Liaison: Nabeel Alauddein

Get involved
Create a chapter to support students in your community!

An ACC Chapter is a volunteer team that is passionate about empowering their community through higher education and financial independence. They strive to create awareness, raise funds and mentor students to create a thriving future.
A Continuous Charity

Mission

Our mission is to promote the spiritual and intellectual development of Muslims throughout North America by providing interest-free loans for higher education.

Vision

We hope to bring about a generation of graduates that will have a strong Muslim identity and be well-versed in their fields, using both for the benefit of mankind.

Board Members

Athar Haq, D.O.
Asrar Qazi
Safi Shareef, M.D.
Sanaa Khan, Esq.
Sulaiman Morgan
Muath Saraireh, CPA

Thanks for keeping A Continuous Charity going and helping us fund the next generation of students!

A. Rahman
A. Siddiqi
B. Khan
D. Syed
E. Arapi
F. Zainuddin
G. Al Mansoub
M. Saraireh
N. Afredi
N. Ramazanoglu
N. Salem
O. Mounet
S. Ahmed
S. Bawany

Congrats to the 14 students who completed their loans in 2018!
Investing in the Muslim Community through Interest-Free Loans for Higher Education

www.acceducate.org
secretary@acceducate.org
7035 Nueces Rd, Irving, TX 75063
A 501(c)(3) nonprofit organization
Tax ID# 45-5424452

"When a human being passes away, all his deeds come to an end except for three: a continuous charity, beneficial knowledge and a righteous child who will pray for him"

- Our Beloved Prophet Muhammad, peace be upon him