Letter From Our Leadership

Dear Change Makers,

Peace Be Upon You All.

To say that 2020 was a challenging year would be an understatement. The COVID-19 pandemic led to 40 million Americans filing for unemployment and 115 million people across the world being driven into extreme poverty. It also made it harder to deal with every other critical issue, which included devastating wildfires here in the US and in Australia, a shocking explosion in Beirut, and the brutal killing of George Floyd that reignited the important debate on social justice both in the US and globally. Refugee communities worldwide became more vulnerable as did people in war-torn countries.

In addition to dealing with larger and unprecedented needs from our constituents, organizationally, we had to close our offices and support our growing team as we began working from home. We were forced to cancel all of our in-person tours and events, as well as our usual community engagement and volunteer activities.

Despite the challenges, Penny Appeal USA had a very successful year. Donations to our range of programs grew by over 56% compared to the previous year, and we were able to successfully obtain several first-time grants. As part of our continued commitment to building a strong organizational infrastructure, we added a Chief Development Officer to the team as well as a number of other key personnel.

Most importantly, your support allowed us to help alleviate the suffering of people in need all over the world. With your help, we were able to distribute over $1,500,000 in cash to American families impacted financially by the pandemic. We were also proud to announce the opening of our first Domestic Violence Shelter in Charlotte, NC which is fully operational and has already become a safe haven for survivors of domestic violence. It is the only Muslim-run domestic violence shelter in the Carolinas.

None of this would have been possible without your generosity.

As an organization committed to fighting poverty and creating the best communities we can, we understand that our work is only beginning. We are proud to stand in solidarity with those calling for comprehensive social justice reform. The data is clear — structural racism in the United States is indeed one of the major obstacles to helping communities of color escape poverty and achieve socio-economic equality.

As ever, we remain truly humbled by your generous efforts to make the world a better place for people you will likely never meet.

Sincerely,

Oussama Mezouzi
President & CEO
Shaun Ahmad
Chair, Board of Directors

About Penny Appeal USA

WHO WE ARE
Small Change, Big Difference.

Penny Appeal USA is a relief and development organization with a really BIG vision for the world. We want to create the best societies we can and to break the cycles of need and poverty for good. That’s why we work to turn small change into a BIG DIFFERENCE.

OUR VISION
Our vision is a world that’s united and strong: communities working together, supporting one another, and leaving need and poverty behind for good.

OUR STORY
In 2016, a small group of us launched Penny Appeal USA. We were young humanitarian professionals with a simple—yet challenging—goal. We wanted to create a relief and development organization that is sustainable, transparent, ethical, and effective. What united us was our desire to create an organization that applies best practices while helping people escape poverty and survive disasters.

Penny Appeal USA is an independent US 501(C)(3) organization headquartered in Alexandria, VA.

BOARD OF DIRECTORS
A special thank you to our Board of Directors for volunteering their time to help Penny Appeal USA achieve its vision.

Shaun Ahmad
Chair
Adeem Younis
Member
Naiel Iqbal
Secretary
Ahmed Saheb
Treasurer
Safaa Ibrahim
Member

Feed our World program in Palestine

Oussama Mezouzi
President & CEO
Shaun Ahmad
Chair, Board of Directors
RECOMMENDATIONS

Aqiqah

- Sri Lanka
- May 2020

Aqiqah is the Islamic tradition of the sacrifice of an animal on the occasion of a child’s birth. Through Aqiqah gifts made by new parents, we sacrificed 70 goats that provided 910 meals for 1,290 Sri Lankans across 7 villages in Musali Division.

- 910 meals
- +1,290 families
- 70 goats

Zakat al-Fitr

- Uganda, Lebanon, and United States
- May – June 2020

Before the Eid al-Adha prayer at the end of Ramadan, Muslims provide Zakat al-Fitr, charity to those in need. In Uganda, your Zakat al-Fitr provided cash assistance to 515 vulnerable families (1,900 individuals).

In partnership with Medrar Foundation, we provided 1,435 food parcels to deprived Lebanese families who are living below the poverty line. We partnered with 16 organizations across the US to help 668 American families celebrate Eid with gifts, meals, and gift cards.

Throughout the US, Uganda, and Lebanon, your Zakat al-Fitr provided cash assistance, food parcels, and/or Eid gifts to 7,411 families.

- 1,435 food parcels
- 668 families

Qurbani

- Cameroon, India, Uganda, Pakistan, Palestine, Lebanon, South Africa, Yemen, and the United States
- May – August 2020

Eid al-Adha is celebrated every year to commemorate the completion of Hajj, the annual Muslim pilgrimage to Mecca. The festival is observed through the sacrifice of animals, known as Qurbani, to honor the willingness of Prophet Ibrahim (AS) to sacrifice his son, Ismail (AS). Muslims are expected to sacrifice a healthy sheep, goat, buffalo, or camel during the holy Islamic month of Dhul-Hijjah and distribute the meat to feed those in need.

In addition to providing 12,571 nutritious Qurbani shares and 34,660 meat packs to 172,084 families across the globe this Eid al-Adha, we also provided 2 bars of soap to high-risk Ugandan families.

- 12,500 Qurbani shares
- 34,600 meat packs
- 1,200 individuals

- 172,000 people

Your Fidyah/Kaffarah in Action

- New Jersey | Pennsylvania | DC | Maryland | Virginia
- Georgia | Florida | Michigan | North Carolina | Texas
- November 2020 – present

While the majority of Muslims fast during Ramadan as an act of sacrifice and devotion, many people may not be able to participate in this sacred practice due to illness or other health-related circumstances. In the event that one cannot fast, they give Fidyah, a gift of nourishment to those in need.

We partnered with 13 organizations in 9 states to provide food assistance to approximately 16,700 people in the form of hot meals, groceries, food packs, gift cards, and more.

- 16,700 people
From March through June, in partnership with Celebrate Mercy, The Bay Area Zakat Collective, Zakat Fund of NYC, and ICNYU, we helped American families who have been financially impacted by COVID-19. These checks enabled families to pay for their rent, utilities, medication, and transportation. We provided additional financial assistance from August to September, thanks to a grant from The Robin Hood Foundation, and in partnership with The Zakat Fund of NYC.

We gave out over $1,500,000 in financial assistance grants to 1,415 families, benefitting 4,314 Americans. Assistance was given to families in 37 states across the country, with the majority of recipients in New York, Texas, and California. Most recipients (1,052) have an income of less than $1,000 per month. Over 4,000 applications were submitted, underlining the need for assistance.

We distributed food parcels, personal protective equipment, hygiene kits, and hot meals to communities across the globe who were hit the hardest by the COVID-19 outbreak.

We provided over 209,680 families across the globe with over 13,668 food packs and hot meals, 177,260 masks, 31,460 hygiene packs, 4,640 testing kits, 1,000 farming kits, 245 hand washing water tanks, 100 testing tents, and 100 shelters. We also provided support to 25 hospitals. 

On October 22, 2020, we opened the only Muslim-led domestic violence shelter in the Carolinas, focused on providing culturally-sensitive care to all women, regardless of faith. We celebrated our grand opening virtually, and the shelter has already welcomed residents. Our domestic violence hotline is open 24/7 to help serve the increasing cases of domestic abuse due to the COVID-19 outbreak.

Call or text (704) 764-1773 to talk to our experienced counselor.

In partnership with Downtown Islamic Center - Feed the Hungry, we provided 100 winter kits, including hats, gloves, scarves, socks, hand warmers, and tissues, and 100 food packs to homeless camps in Chicago.

In partnership with Muslim Community of Western Suburbs, we packed 150 winter kits for Detroit Rescue Mission.

In partnership with MAS-DC and local high schools (Muslim American Societies at Edison High School, Woodson High School, and Chantilly High School), we packed 160 meals for Bailey’s Crossroad Community Shelter including sandwiches, chips, granola bars, and water.

Our goal is to advance inclusion, build leadership capacity, and support the growth of American Muslim nonprofit organizations and institutions.

We started a scholarship fund for nonprofit professionals. The scholarship covers the full tuition to participate in Georgetown University’s annual Summer Nonprofit Management Executive Certificate Program, held online at the McKeen School of Public Policy located in Washington, DC. We awarded this year’s scholarship to Ghazala Salam, Founder of Muslim Caucus Education Collective.

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We held successful movie nights nationwide. Thank you to all who came out and shared this memorable film with us. You helped us raise more than $194,200 for Al-Makassed Hospital in Palestine, despite postponed screenings in Dearborn, Minneapolis, and the DC metro area due to COVID-19.

All proceeds will help us extend the neonatal ward in Al-Makassed Hospital in Palestine and provide the tools and resources to help medical professionals treat more patients with advanced medical equipment and technology.

We started a virtual book club to explore topics related to poverty, racial equity, and what it means to be a humanitarian. Our aim was to educate and immerse ourselves in the words of curated authors. We met on a monthly basis to discuss our thoughts while reading books like Matthew Desmond’s “Evicted” and Tara Westover’s “Educated”.

Penny Appeal USA Book Club

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Thursday Night Live

On August 6, 2020, our first Thursday Night Live show premiered. Thursday Night Live is a weekly web series brought to you by Penny Appeal USA, as we dive into a variety of topics, humanitarian work, and subject matters that take us to different places. We began the series by covering the explosion in Beirut and discussing the state of Lebanon’s economic crisis with our partner on the ground in Lebanon. Since then, we have covered topics like nonprofit development, our programs in Pakistan, and more.

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## 2020 Financial Statements

### Income and Expenses
Year ended December 31, 2020

<table>
<thead>
<tr>
<th>Description</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td>$9,076,614</td>
<td></td>
</tr>
<tr>
<td><strong>Expenses</strong></td>
<td>$8,604,602</td>
<td></td>
</tr>
<tr>
<td><strong>Program Services</strong></td>
<td>$6,681,800</td>
<td></td>
</tr>
<tr>
<td><strong>Fundraising</strong></td>
<td>$1,548,751</td>
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<tr>
<td><strong>Management &amp; General</strong></td>
<td>$354,051</td>
<td></td>
</tr>
</tbody>
</table>

### Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions &amp; Grants</td>
<td>$8,547,619</td>
<td></td>
</tr>
<tr>
<td>In-kind Contributions</td>
<td>$512,124</td>
<td></td>
</tr>
<tr>
<td>Special Events</td>
<td>$16,486</td>
<td></td>
</tr>
<tr>
<td>Interest Income</td>
<td>$331</td>
<td></td>
</tr>
<tr>
<td>Other Income</td>
<td>$54</td>
<td></td>
</tr>
</tbody>
</table>

### Statements of Financial Position

<table>
<thead>
<tr>
<th>Description</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues</strong></td>
<td>$9,076,614</td>
<td></td>
</tr>
<tr>
<td><strong>Expenses</strong></td>
<td>$8,604,602</td>
<td></td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
<td>$472,012</td>
<td></td>
</tr>
</tbody>
</table>

### ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current assets</td>
<td>$3,446,877</td>
<td>$2,552,681</td>
</tr>
<tr>
<td>Non-current assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property and equipment</td>
<td>163,327</td>
<td>142,476</td>
</tr>
<tr>
<td>Less accumulated depreciation</td>
<td>70,652</td>
<td>83,965</td>
</tr>
<tr>
<td>Deposits</td>
<td>18,007</td>
<td>10,974</td>
</tr>
<tr>
<td>Total assets</td>
<td>3,557,230</td>
<td>2,642,633</td>
</tr>
</tbody>
</table>

### Current Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPP loan payable, current portion</td>
<td>-</td>
<td>$86,340</td>
</tr>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>249,402</td>
<td>167,395</td>
</tr>
<tr>
<td>Subgrants payable</td>
<td>50,348</td>
<td>-</td>
</tr>
<tr>
<td>Total current liabilities</td>
<td>1,076,248</td>
<td>575,061</td>
</tr>
</tbody>
</table>

### Non-current Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPP loan payable</td>
<td>120,127</td>
<td>-</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>1,196,375</td>
<td>575,061</td>
</tr>
</tbody>
</table>

### Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without donor restrictions</td>
<td>(1,307,286)</td>
<td>(456,564)</td>
</tr>
<tr>
<td>With donor restriction</td>
<td>2,672,840</td>
<td>1,886,520</td>
</tr>
<tr>
<td>Total net assets</td>
<td>2,361,554</td>
<td>1,889,572</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total liabilities and net assets</td>
<td>$3,557,759</td>
<td>$2,462,631</td>
</tr>
</tbody>
</table>
Partners

Special thank you to our 2020 Partners:

Al Iman
Al-Imdaad Foundation
American Relief Agency for the Horn of Africa (ARAHA)
Ansaar Ul Bari Community Services
The Bay Area Zakat Collective
Burmesse Rohingya Community of GA
Celebrate Mercy
Center for Islamic Life at Rutgers University
Cornerstone Marriage & Family Intervention
Dar Al-Taqwa Mosque
Downtown Islamic Center - Feed the Hungry EveryoneEatz
Georgetown University
Goodwill Caravan
Islamic Association of Raleigh
Islamic Center of Detroit
Islamic Center of New York University
Islamic Center of the Triad
Islamic Medical Association of North America
Hassan Muhammad
Khedr Foundation
Mosaic
Muslim American Society - MAS DC
Muslim Community of Western Suburbs
Muslim Women’s Organization – Orlando
Noor Family Services
O’People Foundation
Oasis Initiative Foundation
Palestinian America Community Center (PACC)
Penny Appeal UK
Refugee Women’s Network
Robin Hood Foundation
Semnani Family Foundation
Sahaba Initiative
Syrian Community Network – Atlanta
Syrian Community Network – Chicago
Wafa House
Wakif Al Aoom Al Isami
Welcome Home - Charlotte
Zakat Fund of NYC
Thank you for joining the fight against poverty.