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## **MESSAGE FROM OUR CEO**



#### Friends, supporters, & volunteers

Friends,

Peace Be Upon You All.

It would be an understatement to say that 2020 proved to be a challenging year on many fronts. A lot has already been said and written about this.

What is most relevant to us is that both here and globally, the gap between the haves and have-nots is bigger than ever. No statistic summarises this better than the fact that at the same time that 40 million Americans filed for unemployment during the pandemic, US billionaires saw their net worth increase by over half a trillion dollars. According to the World Bank, the COVID-19 pandemic pushed an additional 88 million to 115 million people into extreme poverty in 2020. Put simply, the current world economic system is not working for the majority of people around the world.

In light of this, our work is more important than ever despite the many logistical challenges we face in a COVID-19 world. We can't afford to take our foot off the gas; too many families rely on us.

In this report you will see the impact that your generous donations are making in the lives of people all over the US and indeed all over the world. In quarter four of 2020 you distributed food, medication, fuel, and blankets. You refurbished homes and rebuilt shelters. You provided people with access to clean drinking water and gave families a sustainable source of income. This is to name but a few of the interventions your generosity supports.

Quarter four was the first quarter since our launch in 2016 where we experienced a decline in revenue when compared to the previous year. This was mainly due to the cancellation of our annual end of year nationwide tours. Despite this, 2020 overall proved to be a very successful year for us, with revenue growing by over 50% compared to the previous year.

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

Thank you again for your support.

Sincerely,

Oussama Mezoui President & CEO

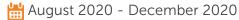




## **EMERGENCY** RESPONSE •

#### **Lebanon Emergency** Response





#### **What We Did**

We worked with other members of the global Penny Appeal family and local partners to provide food, medical aid, and shelter.

#### Why We Did It

On August 4, 2020, an explosion at the port of Beirut Lebanon, took the lives of +200 people and left 300,000 residents homeless. Prior to the explosion, Lebanon was already undergoing the worst economic crisis in the nation's history. According to the UN, almost half of the country is living below the poverty line. People have lost access to basic needs such as food, medicine, and healthcare. In cities like Tripoli, the most impoverished in the country, 60% of the population has an income of only \$1 per day. The country also hosts more than two million refugees from Syria and Palestine.

#### **What We Achieved**

We provided 2,194 food packs to Lebanese people in need and covered 3 months' rent for 32 families. We have also completed the rehabilitation process for 50 homes that were destroyed in the explosion.

- +50 Homes
- +200 Individuals
- +32 Families
- +2,190 Food Packs



#### **Al-Salaam Job Center**

**Q** Greece

March 2020 - present

#### **What We're Doing**

Due to the COVID-19 pandemic and decisions made by Greek authorities, Goodwill Caravan has suspended parts of its initial plans and moved towards using The Center as a hub for support to vulnerable refugees who are suffering from the economic effects of COVID-19. We're assisting 615 beneficiaries on a weekly basis by providing baby essentials, food, and shelter assistance.

#### Why We're Doing It

Greece hosts about 100,000 refugees. This number is increasing on a daily basis. The number of refugees in Greece has risen by more than 200%, mainly due to conditions in Syria and the Turkish government's efforts to relocate refugees away from Istanbul. Just 10% of those in Greece have jobs. Refugees receive no orientation or training support from the state.



#### **Lebanon Winter Emergency**

O Beirut, Lebanon

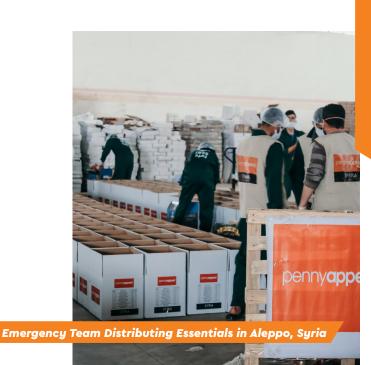
Movember 2020 - present

#### **What We're Doing**

We are providing 1,300 food packs and hygiene kits, 2,000 heaters, and 1,000 covers to families who have lost their source of income, refugees living in distress, and unhomed families who are in need of food.

#### Why We're Doing It

Families are facing an economic collapse that has only been worsened by the explosion that took place on August 4, 2020. Layered with an ongoing global health crisis, this winter could be the most difficult that Lebanese communities have ever had to endure.





#### **Syria Winter Emergency**

Oldleb Governorate, Syria

November 2020 - present

#### What We're Doing

We're providing 500 beneficiaries across 100 households with heaters, heating fuel, and winterization kits including thick blankets, fleecelined thermal underwear, wool socks, wool scarves, winter jackets, and warm pajamas.

#### Why We're Doing It

Over 11 million people are still in need of humanitarian assistance according to the 2020 Syria Humanitarian Needs Overview (HNO). During the brutal winter months, citizens in North-West Syria require immediate aid to protect them against the bitterly cold conditions, which regularly reach below 32 degrees. According to the UNHCR, an estimated 1.4 million people are in need of substantial assistance in preparation for the winter.

#### **Palestine Winter Emergency**

Oraiba and Shoke (Rafah), Wasta (Middle Area) Palestine

October 2020 - present

#### What We're Doing

We're providing plastic sheets for shelter roof renovation for 329 households to protect their homes from water leakages. Over 350 households will receive winter blankets and hygiene kits to protect them from harsh winter conditions and to reduce the spread of viruses and diseases, including COVID-19.

#### Why We're Doing It

Of the 2.1 million individuals in the Gaza Strip, about 50% are unemployed and 53% are living in poverty. These numbers are expected to increase significantly due to the COVID-19 outbreak. The winter season brings more challenges and harsh winter conditions, worsened by climate change. Vulnerable households in Gaza are not prepared to face winter conditions as it brings with it the threat of displacement, loss of property, and health risks due to flooding and poor housing. Additionally, The Ministry of Social Development in the Gaza Strip estimates that 70% of the population is food insecure, while 33.8% are living under the extreme poverty line.

#### **Pakistan Winter Emergency**

O District Swat, Tehsil Barain, and Gabral Village Utror, Pakistan

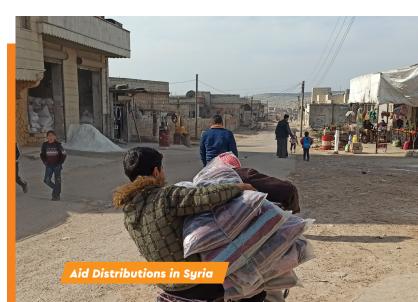
Cctober 2020 - present

#### **What We're Doing**

We're ensuring that Pakistani families in need have access to winter essentials including warm clothes, blankets, shawls, sweaters, and tarpaulin sheets for shelter.

#### Why We're Doing It

Climate change, frequent disasters, and the COVID-19 pandemic have posed serious threats to Pakistanis living in the most remote areas. The valley of Swat in the north of Khyber Pakhtunkhwa province is enclosed by mountains. In the winter season, heavy snowfall often forms into glaciers, which have previously become an obstacle for transportation. Sometimes, snow is 5-10 feet deep, confining residents to their homes. While most people migrate in the winter season, underserved communities have no choice but to stay and fight the harsh winter cold. They have no alternative shelter options, lack of access to warm clothing, and no resources to purchase items necessary for coping with harsh weather conditions.





#### **Kashmir Winter Emergency**

O District Neelum, Thesil Sharda, Union Council Dudinal, Sharda, Kel, and Gurez, Kashmir

Cotober 2020 - present

#### What We're Doing

We're providing 190 extremely vulnerable families with winter packs and tarpaulin sheets for shelter to help them cope with the harsh weather conditions in Neelum Valley of Azad Jammu and Kashmir (AJK).

#### Why We're Doing It

In District Neelum, shifting weather patterns endanger food production and cause unpredictable rain and snowfall that increases the risk of catastrophic avalanches, flooding, and more severe winters often affecting the most vulnerable communities. Similarly, with COVID-19 spreading rapidly, alongside ongoing conflicts, and climate change challenges, many villages and communities are at risk of facing an emergency within an emergency. In January 2020, avalanches were triggered by heavy snowfall in the Neelum Valley, taking the lives of 77 people, injuring 56 people, and damaging 841 homes. This catastrophic incident has affected 4,047 people in Thesil Sharda of District Neelum.

#### **Yemen Winter Emergency**





#### **What We're Doing**

We're keeping 312 children from impoverished families warm from the harsh winter temperatures with winter clothing and blankets. These families will also receive over 5 gallons of fuel.

#### Why We're Doing It

As Yemen continues to face a humanitarian crisis with civil war and famine, coupled with COVID-19, winter brings even more challenges as those whose struggled to find food, clean water, and shelter will also fight to get warm.



#### Yemen Emergency Response

Yemen

November 2020 - present

#### What We're Doing

Our emergency response team is working to improve the food security of vulnerable Yemeni families affected by the ongoing conflict. Food parcels and baby milk will be provided to reduce malnutrition, as well as hygiene kits to improve water and sanitation in Yemeni households.

#### Why We're Doing It

As the conflict in Yemen enters its fifth year, 24.4 million people are in need of humanitarian aid in order to survive. Their needs vary from shelter, food, clean water supply, access to drinking water, sanitation facilities, and assistance in health or nutrition. Out of 333 districts in Yemen, 190 districts have been directly affected by the war, 17 million people (82%) are at the emergency or crisis level of food insecurity. Ten million people are one step away from famine and starvation. The humanitarian crisis in Yemen is considered one of the worst in the world, driven by conflict, economic collapse, and the continuous demolition of public institutions and services.

#### Sudan Floods (Completed)

Khartoum, Sudan

September 2020 - October 2020

#### What We're Doing

Our emergency response team provided food and hygiene kits to people in need in Khartoum State, Sudan's Capital, and hardest hit by the floods.

#### Why We're Doing It

Sudanese authorities declared a 3-month state of emergency as severe flooding of the Nile River has taken over 100 lives and displaced 500,000 people, including 125,000 refugees. Over 100,000 families have lost their homes in 16 states. The Nile's water levels rose to the highest seen in 100 years due to climate change as Sudan has become one of the most vulnerable countries. Sudanese families are struggling to find food and water as over 2,000 water sources have been contaminated.

#### What We've Achieved

We have provided Sudanese families who are struggling to find food and water sources with 625 food and hygiene kits

+625 Food and Hygiene Kits

## HALTED DUE TO COVID-19

#### **Pakistan OrphanKind** Complex

The construction of Mera Apna Ghar (My Own Home), an OrphanKind complex has been halted and delayed due to COVID-19. Once the complex is built, it will help transform the lives of orphaned children for a better future.



## PENNY APPEAL USA @ HOME \*

## **NC Domestic Violence Shelter**

Oharlotte, NC

#### **What We're Doing**

On October 22, 2020, we opened the only Muslimled 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.

#### Why We're Doing It

On average, nearly 20 people per minute are physically abused by an intimate partner with the United States, which equates to nearly 10 million people. Every 9 seconds, a woman is being assaulted. Intimate partner violence accounts for 15% of all violent crimes, and 19% of domestic violence involves a weapon.

COVID-19 has only increased these statistics. People are forced to be quarantined with an abuser, and this has exacerbated relationships that were already abusive before the outbreak. The pandemic has served as yet another barrier to safety for victims of domestic abuse.

#### **HOTLINE INFO**

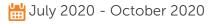
The hotline is open 24/7, **call or text (704) 764-1773** to talk to our experienced counselor.



## FEED OUR WORLD

## COVID Food Baskets Distribution (Completed)

South Africa



#### What We're Doing

In partnership with Al-Imdaad Foundation, we provided 5,650 food packs, which supplied families with nourishment that lasted up to three weeks. This helped ease the burden of hunger on the needlest families and relieved pressure from heads of households who were affected by job loss due to the COVID-19 pandemic. It also helped to curb negative coping strategies such as looting and theft.

#### Why We're Doing It

Almost all the communities of the Cape Flats remain poverty stricken. Families are faced with a high rate of unemployment, crime, and gang activity. Low-income communities are paying the biggest price for national lockdowns. It is estimated that extreme poverty has risen to 21%, and many companies are announcing large scale layoffs. As lockdowns are starting to come to an end, some analysts are predicting a post COVID-19 unemployment rate as high as 50%. Food security and rising hunger has become a major concern for families in the Cape Flats region. Hungry residents in these areas have resorted to looting and rioting.

#### GivingTuesday

Giving Tuesday provides an opportunity for all of us to come together to do good. Whether it's supporting a cause you care about or helping someone in need, every act of generosity is impactful. On December 1, 2020, we worked with our partners across the globe and our fabulous #TeamOrange volunteers to make a difference in South Africa and five cities across the United States.

South Africa

#### **What We Did**

Penny Appeal USA and Penny Appeal South Africa collaborated to distribute food hampers in Hout Bay, Cape Town. Each hamper sustained a family of five for a month and came as a welcoming relief for South Africans facing distressing times.

#### **What We've Achieved**

Food hampers were provided to 250 families.

+625 Food hampers

Inside of the NC Domestic Violence Shelter

## Baltimore Meals for Homeless

O Baltimore, MD

#### **What We Did**

Baltimore has encampments throughout the city. Every Tuesday from November 11, 2020 to GivingTuesday on December 1, 2020, we distributed meals to these encampments. Each hot meal included chicken, mac and cheese, veggies, bread, and water. Additionally, we provided winter items such as socks, scarves, and gloves.

#### **What We've Achieved**

We provided 400 meals to people living in encampments.

+400 Meals

## GivingTuesday with #TeamOrange

Ochicago, IL | Charlotte, NC | Raleigh, NC | New York, NY

#### **What #TeamOrange Did**

#TeamOrange provided hot meals including shawarma, fries, and water to homeless communities in Charlotte and Raleigh. In Chicago, with the assistance of Downtown Islamic Center and Chi-Care Team, warm meals reached those in need. Our volunteers teamed up with Sommwhere To Go to provide hot Kitchri Bowls including lentils, rice, salad, raita, and kebob to unhomed people in New York.

#### **What #TeamOrange Achieved**

Across all four cities, #TeamOrange provided 1,350 hot meals on GivingTuesday.

+ 1.350 Hot meals



#### **Thanksgiving**

Washington, DC



#### **What We Did**

We partnered with DC's Department of Youth Rehabilitation Services to provide Thanksgiving hampers including stuffing, pumpkin pie, vegetables, and more to help families enjoy a Thanksgiving feast.

#### Why We Did It

COVID-19 has forced so many families into poverty that have never had to ask for help before. We wanted parents to be able to provide their children with joy through a heartwarming, Thanksgiving meal during the hardest year many have seen.

#### **What We Achieved**

This Thanksgiving, 125 families received a food hamper and a \$15 gift card to help them enjoy their holiday.

- + 125 Hampers
- +500 Individuals

## Lebanon Food Distributions

Lebanese Districts, Syrian Camps in North and Mount Lebanon

H December 2020 - present

#### **What We're Doing**

We will be providing 1,000 Syrian refugees and vulnerable Lebanese people with food boxes that will cover their nutritional needs for more than two weeks.

#### Why We're Doing It

In October 2019, following years of broken public policies, Lebanon entered an unprecedented economic collapse. Their economic problems have been building for years, resulting in protests and igniting a political crisis. When COVID-19 struck just a few months later, families who were already vulnerable sank even further into need. The explosion at the Beirut port was the last straw for Lebanese communities in crisis. Additionally, the country is home to half a million Syrian refugees. With more than 70% of refugees in Lebanon living under the poverty line in overcrowded conditions, social distancing is virtually impossible.



## RELIGIOUS GIVING &

#### Your Fidyah/Kaffarah in Action

New Jersey | Pennsylvania | DC | Maryland | Virginia | Georgia | Florida | Michigan | North Carolina | Texas

November 2020 - present

#### **What We Did**

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

#### Why We Did It

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.

#### **What We Achieved**

We provided food assistance to approximately 16,700 people in need across the country with Fidyah gifts made by our supporters.

+16,700 People



## ORPHANKIND 💼



#### **Sponsorships**

Pakistan, Bangladesh, Palestine, Syria, India, Senegal, Sudan, South Africa

#### **What We Did**

Your monthly sponsorship combined with the generosity of others has helped provide nutritious meals, clothes, healthcare, and an education to orphaned children.

#### Why We Did It

According to UNICEF, there are 153 million orphaned children worldwide. Every day, an estimated 5,700 more children become orphans. Children suffer the most during conflicts and natural disasters and are the most vulnerable to poverty, disease, stigma, and medical needs.

#### **What We Achieved**

916 orphaned children are being collectively sponsored from the generous donations of 624 individuals. In this quarter, 41 individuals sponsored 64 orphaned children.

+980 Orphaned children

#### Arden II

O Dakar, Senegal



#### **What We're Doing**

We're collaborating with 8 Daaras (Senegalese Quranic schools) to promote the health, safety, wellbeing, and hygiene of 364 Talibé children. We're working to improve the regulations of Quranic schools through policy and advocacy. We're developing vocational skills and employability of children aged 15 years and older.

#### Why We're Doing It

In Dakar, Senegal, an estimated 30,000-50,000 children (90% of which are boys) are engaged in begging on the streets. This is particularly the case in the capital, due to extreme poverty. These young boys are frequently sent to Daaras to receive an Islamic education but the conditions are often poor, unsafe, unhygienic, and crowded. They lack access to adequate WASH facilities, medical care, or adequate food, leaving them vulnerable to disease and malnutrition.

#### **What We Achieved**

All eight school masters have signed and agreed to commitments and safeguarding. Health, safety, and security needs in the schools have been identified, and a rebuilding and refurbishment plan has been developed.

## THIRST RELIEF



#### 9 Pakistan Solar Power and Water Centers

Tharparker, Sindh Province Pakistan



#### **What We're Doing**

We're working to enhance access to safe drinking water for communities in Tharparker, Pakistan through the installation of solar water pumps to reduce workload and the risk of preventable diseases. This project will benefit people who do not have access to safe and clean water. In September, the delivery of the materials were delayed due to COVID-19 and flooding in Sindh. Materials began arriving in October, allowing for construction to start, and it is ongoing. We are also running hygiene promotion sessions.

#### Why We're Doing It

District Tharparker ranks as the lowest in the Human Development Index calculations for the nation's districts and faces an extreme drought situation.

#### **What We Achieved So Far**

We've selected sites for construction of water tanks. We're also holding community training sessions to ensure that beneficiaries know how to operate and maintain the tanks.

#### **Water Wells**

🔾 Bangladesh, Pakistan, India, Afghanistan, Nepal, Somalia

#### What We're Doing

Construction on 48 tube wells and 11 deep wells has begun.

#### Why We're Doing It

According to the World Health Organization, 1 in 3 people globally do not have access to safe drinking water-about 2.2 billion people worldwide. Drinking contaminated water can cause diseases like cholera, diarrhea, hepatitis A, and polio. Over 825,000 people are estimated to die each year from diarrhea as a result of unsafe drinking-water, sanitation, and hygiene.



#### **Holistic WASH**

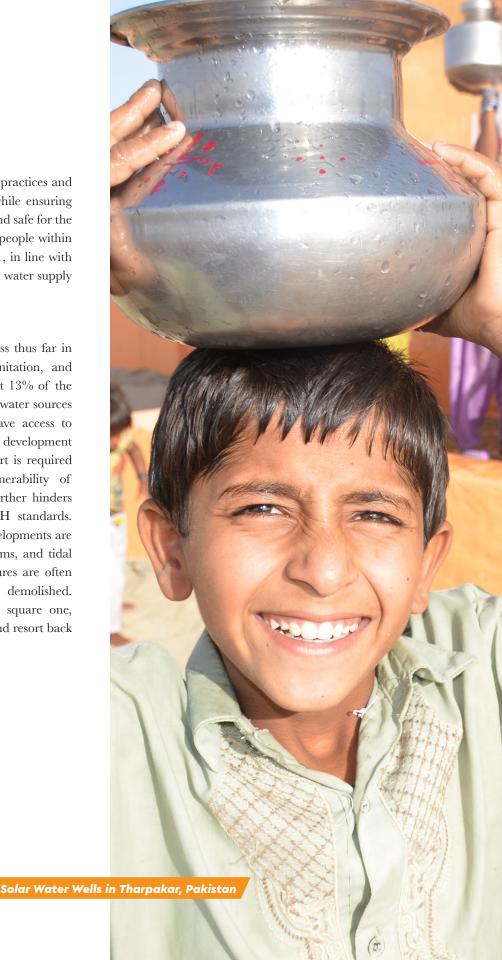


#### What We're Doing

We're working to improve hygiene practices and behavior on a sustainable basis, while ensuring that the water supply is adequate and safe for the most marginalized and vulnerable people within the Barguna district, by April 2021, in line with GOB (Government of Bangladesh) water supply and sanitation targets.

#### Why We're Doing It

Bangladesh has made little progress thus far in continuing to improve water, sanitation, and hygiene (WASH) conditions. About 13% of the population still lacks access to safe water sources and sanitation, and only 61% have access to safe sanitation. However, further development is at a stand still. Continuous effort is required to maintain progress. The vulnerability of Bangladesh to natural disasters further hinders progress towards achieving WASH standards. Its coastal position means that developments are susceptible to seasonal floods, storms, and tidal surges. As a result, WASH structures are often washed away, damaged, or even demolished. This leaves communities back at square one, forcing them to use unsafe water and resort back to unsanitary hygiene practices.



## INCOME GENERATION !



#### **Brazil Women's Empowerment**

O State of Paraíba, Northeast Brazil

February 2020 - present

#### **What We're Doing**

We're working with 10 microbusinesses run by women who come from some of the most vulnerable communities in the state of Paraíba, northeast of Brazil, the most underdeveloped region. The focus is to promote the growth and sustainability of the women's microbusinesses through workshops on business and financial management, learning exchanges, and access to markets and commercial outlets. The COVID-19 pandemic affected the start date for these workshops, which will be carried out in five phases. The first phase recently began online, addressing the groups' dreams for their businesses and for themselves. The other 4 phases will begin in January and will focus on administration, management, and online sales. We will also work on the development of social media business accounts and facilitate a training workshop about how participants can publicize their businesses and make a profit online. This program has been extended because of time lost due to COVID-19.

#### Why We're Doing It

There are over one million people living in poverty in the state of Paraíba, and women are the most vulnerable

#### **Livestock Gifts**

O Mali | Lebanon

December 2020 - present

#### **What We're Doing**

We're working to break the cycle of poverty by providing cows and goats to extremely vulnerable families in Mali and Lebanon. By using the milk, cheese, and wool for profit, livestock can be instrumental in providing a sustainable source of income.

#### Why We're Doing It

68% of the population in Mali lives below the poverty line and about 20% live in extreme poverty. Poverty is even more life-threatening in rural areas than urban areas, and 71% of 17 million Malians live in rural areas. Livestock enables families in rural areas to improve financial income.

While Lebanon is facing a severe economic collapse, 31% of Lebanese people are unable to secure enough food throughout the year, and this percentage is heading towards famine.

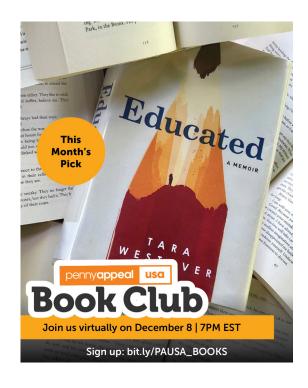


## In Other News

### **VIRTUAL EVENTS**

#### **Penny Appeal USA Book Club**

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



### **OUR PARTNERS**

#### Special thank you to our Q4 Partners:

- Al-Imdaad Foundation
- Ansaar Ul Birr Community Services
- Burmese Rohingya Community of GA
- Center for Islamic Life at Rutgers University
- Cornerstone Marriage & Family Intervention
- EveryoneEatz
- Goodwill Caravan
- Islamic Association of Raleigh

- Islamic Center of Detroit
- Islamic Center of the Triad
- Medrar Foundation
- Mozaic
- Muslim American Society DC
- Muslim Women's Org
- Palestinian America Community Center
- Refugee Women's Network
- Wafa House
- · Wakuf Al Aoun Al Islami



## **FINANCES**\*

#### Revenue



Grants: \$ 418,555 Corporate Match: \$ 382,268

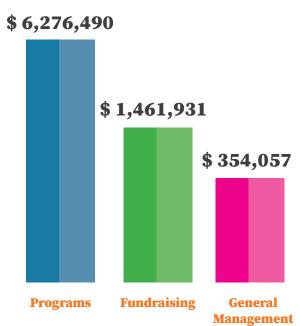
Corporate Sponsorships: \$5,044Special Events: \$16,486

• Individual Contributions: \$7,741,551

**TOTAL** \$ 8,564,290

#### **Expenditure**





#### Bank Balance: \$3,145,377.97

\* Due to a successful Ramadan, we will be working hard in the next few months to spend these funds in a diligent and effective way. Program delays due to covid-19 may impact the amount we are able to put into programs this year.

Transparency is very important to all of us here at Penny Appeal USA. While some nonprofits will hide the real cost of their overhead and fundraising costs through a number of questionable, yet legal, gimmicks, we are presenting you with the real costs of running an organization. You can see that as a young organization we have strategically invested in our infrastructure and growth to ensure organizational sustainability and to ensure we provide our donors and beneficiaries with the highest

level of service for many years to come. Sustainable solutions to poverty eradication can only come from organizations which are in themselves sustainable. We anticipate investment in development will decrease each year as we become more established and our base of regular supporters grows. To find out more about the importance of overhead costs, visit PAUSA.ORG/OVERHEAD

usa

small change. big difference

# Thank you for joining the fight against poverty.









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