



Loan disbursement event at Badshahi Mosque, Lahore

AKHWAT USA ANNUAL REPORT 2020



**\$ 760 Million
Disbursed**



**826
Branches**



**3.6 Million
Beneficiaries**

Akhuwat USA is registered as a nonprofit under section 501 (C) (3) of the Internal Revenue Code

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MESSAGE FROM THE FOUNDER

Dear Readers,

From humble beginnings we have, Alhamdulillah, become the world's largest interest-free microfinance program. Till date, we have served more than 3.6 million families across Pakistan. Besides financial inclusion, Akhuwat has initiated programs in education, healthcare, low-income housing and access to food & clothing for the underprivileged.

This past year has been a testing time for the entire world. Despite the havoc created as a result of the COVID-19 pandemic, we have continued our struggle unabated. This extraordinary accomplishment would not have been possible, had the spirit of giving amongst our donors sagged even momentarily. Akhuwat USA has played a pivotal role in connecting Akhuwat with ex-pats and international agencies to support our on-ground relief efforts across Pakistan. I would like to thank Mr. Azhar Hameed and his team at Akhuwat USA for their earnest efforts and utmost dedication to the cause. Contributions from our donors are being used to lift families out of poverty and along the way transforming their lives. Through compassion and the spirit of giving, you are writing a new chapter in history. May we all see a world free of exploitation, ignorance and poverty.

Dr. Muhammad Amjad Saqib
Founder/ CEO, Akhuwat



MESSAGE FROM PRESIDENT, AKHUWAT USA

Dear Readers,

My association with Akhuwat began in 2015. The message of solidarity and compassion as ordained by the Holy Prophet (Peace Be Upon Him) embedded in Akhuwat's philosophy drew me to this cause. As a result, I joined the organization in official capacity as President of Akhuwat USA in 2017.

Subsequent to my association with Akhuwat, I began advocating the achievements of Akhuwat with audience here in the United States. We were extremely delighted to receive encouraging response from Pakistani Americans and their support for initiatives like interest-free microfinance and fee-free education.

However, in 2020 the COVID-19 pandemic brought the entire world to a standstill. In these testing times, generous people from across the world came together to help those in need. Their generosity in the form of time and money has created a great impact in the lives of many people and reinforced the concept of brotherhood. Akhuwat USA mobilized its resources to raise funds for the distribution of ration bags and interest-free loans. Your generosity has made a remarkable impact in the lives of these people and we truly value your support. I would like to thank all of our friends for their continued support for Akhuwat's mission and hope that we continue playing our role in creating a better world for all.

Azhar Hameed
President, Akhuwat USA

AKHUWAT PROJECTS



Akhuwat Islamic Microfinance

Akhuwat Islamic Microfinance (AIM) provides interest-free loans to the underprivileged in order to support the entrepreneurial potential of those who wish to become financially independent. Till date, AIM has provided \$760 million in interest-free loans to 3.6 million families with a repayment rate of 99.9%. The organization has a network of over 4000 employees in 826 branches spread across 400 cities in Pakistan.

Akhuwat Education Services

Akhuwat Education Services (AES) was founded in 2014 with the aim to provide quality education and prepare a diverse community of learners. AES embodies Akhuwat's vision of development and prosperity by creating a new generation of leaders. AES provides education from primary level to undergraduate level across Pakistan.



Akhuwat Health Services

Akhuwat Health Services (AHS) serves the poor through affordable, efficient, and effective healthcare. AHS provides subsidized medicines, lab tests and free consultations to families who are unable to afford basic healthcare. In 2009, AHS setup a health center in Lahore which houses a Diabetes Center, Gynecology Clinic, Psychiatric Clinic, and a General Clinic. It continues to be run by compassionate medical professionals who devote their talents and time to serve the poor.

Akhuwat Clothes Bank

Established in 2013, Akhuwat Clothes Bank (ACB) collects, sorts and cleans donated clothes and gifts in order to share them with low-income families. ACB employs and trains members of the transgender community to carry out various responsibilities and tasks. As of 2020, 2.5 million clothing items, home textiles, and furniture items have been distributed across Pakistan through this program.



Akhuwat Khwajasira Support Program

Akhuwat Khwajasira Support Program (AKSP) seeks to create a system of support for members of the Khwajasira community over the age of forty through economic and social interventions. Since 2012, hundreds of members have been registered across the country and are provided direct financial assistance, health services and psychological support.

Akhuwat Food Bank

Akhuwat Food Bank (AFB) was founded with the aim of eradicating hunger from society and ensuring adequate nutrition for all. It started by providing freshly prepared meals for those who could not afford it. It also collaborates with restaurants and catering services to collect food and distribute it amongst families which experience extreme food insecurity.



Low Income Housing Scheme

In collaboration with the Government of Pakistan, Akhuwat has launched a Low Income Housing Scheme. Shariah compliant loans up to PKR 500,000 will be provided to deserving families. Till date 7,204 families have benefited from this scheme.

COVID-19 RELIEF SERVICES

In the wake of the COVID-19 pandemic and the lockdown that ensued, millions of people across the globe lost their livelihood and struggled to make ends meet. As a result, on 20th of March 2020, Akhuwat set up Corona Imdadi Fund to provide assistance to those suffering from COVID-19 and the lockdown.



\$95,000

worth of grants
distributed to 5,703
beneficiaries

234,311

meals
distributed

\$3 Million

disbursed in interest
free loans to 34,631
beneficiaries

132,417

ration bags
distributed



A professional Medical Advice Helpline set up in Lahore for the poor and deserving so that they are able to obtain medical advice free of charge.



Free COVID-19 testing services for those who cannot afford them.



Distribution of ration bags to those who have lost their livelihoods as a result of the lockdown implemented to curb the COVID-19 outbreak.



The daily distribution of meal boxes via #AkhuwatFoodVans for the marginalized and deserving communities during lockdown.



Provision of Corona Relief Loans (Consumption Loans) to those who were affected by the lockdown.





Akhuwat USA was founded in 2013 and is registered in the United States as a non-profit under section 501 (C) (3) of the Internal Revenue Code. It was established when like-minded people came together who wanted to support the efforts of Akhuwat in its fight against poverty. It aims to spread Akhuwat's message of brotherhood and compassion globally.

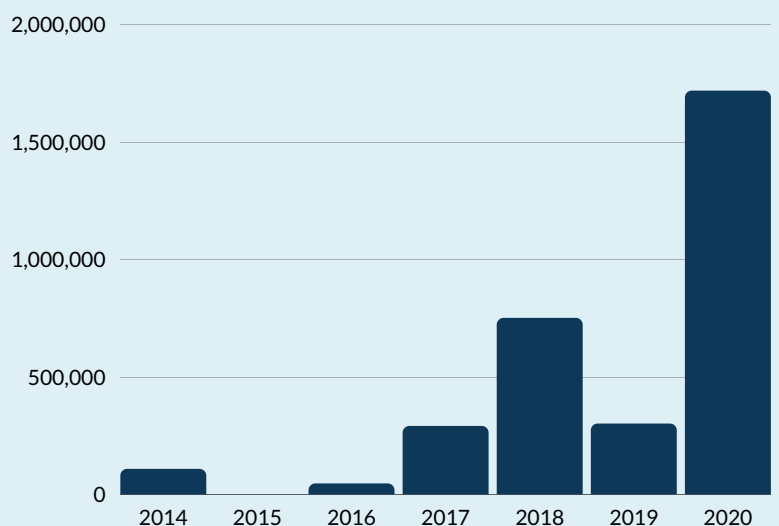
FUND RAISING DETAILS



\$3,209,511

Raised till date
(2014-2020)

Fund Raising-Yearly Breakdown (\$)



2020 CAMPAIGNS



\$1,717,711

Raised in 2020



Covid-19 Relief
Program Campaign

\$883,552



Sufi Ramadan
Campaign

\$551,343



Other
Campaigns

\$282,816

PARTNERSHIPS



Association of Physicians of Pakistani Descent of North America (APPNA) contributed to Akhuwat's Covid-19 Relief Program Campaign

01

02

VISA Foundation aided Akhuwat in its COVID-19 Relief Efforts



Muslim American Society contributed to Akhuwat's Corona Relief Fund

03

04

Sindhi Association of North America (SANA) contributed to Akhuwat's Sindh Flood Relief Fund

