

**مؤسسة مخزومي**  
**Makhzoumi Foundation**



Communication on Engagement  
to the UN Global Compact  
(COE)  
**2019-2021**



## COMMUNICATION ON ENGAGEMENT (COE)

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### Period covered by this Communication on Engagement

From: 01/04/2019

To: 01/09/2021

To our stakeholders:

I am pleased to confirm that Makhzoumi Foundation reaffirms its support to the United Nations Global Compact and its Ten Principles in the areas of Human Rights, Labor, Environment and Anti-Corruption. This is our Communication on Engagement with the United Nations Global Compact. We welcome feedback on its contents.

In this Communication of Engagement, we describe the actions that our organization has taken to support the UN Global Compact and its Principles as suggested for an organization like ours.

We also commit to sharing this information with our stakeholders using our primary channels of communication.

Sincerely yours,

May Makhzoumi

Makhzoumi Foundation President

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# OUR VISION

To provide ultimate living conditions for every person in Lebanon

# OUR MISSION STATEMENT

To mobilize resources, build partnerships and develop the capacities of our community in Lebanon while promoting targeted education, affordable healthcare, workable startups, sustainable development and secured livelihoods.

# OUR VALUES & PRINCIPLES

## **RESPECT FOR HUMAN RIGHTS**

We recognize that all human beings are born free and equal in dignity and rights.

## **EMPOWERMENT**

Empowering the community underlines everything we are and everything we do.

## **LEADERSHIP**

Our best work comes through a collaborative approach that leads groups towards specific results.

## **SERVICE BEYOND SELF**

Philanthropy is our strong motivator to act from a concern for others.

## **ACCOUNTABILITY**

We are responsible for all our actions and decisions.

## **TRANSPARENCY**

We are guided by openness in the dissemination of our records.

# OUR STRATEGIC PLAN FRAMEWORK

MF strategy has 10 major goals that emanate from each program and department. Every goal is set with a series of strategic objectives and a list of key performance indicators that measure our performance improvement.

- GOAL 1**

To train and educate with the skills needed for today’s workforce.
- GOAL 2**

To increase the value of our health services, by enhancing prevention and quality, and strengthening our ability to deliver cost effective care.
- GOAL 3**

To improve the Social and Economic status of entrepreneurs and low to medium income community members.
- GOAL 4**

To preserve and improve the environment as a valuable asset of Lebanon on the road towards sustainable development.
- GOAL 5**

To meet relief and humanitarian essentials to Vulnerable Communities.
- GOAL 6**

Invest in the professional development, mentoring and advancement of human resources
- GOAL 7**

Maintain financial stability and strengthen the financial and organizational capacity
- GOAL 8**

Strengthen partnerships for adequate responses to community needs
- GOAL 9**

Build accountability for the Information system to maximize the potential of our data
- GOAL 10**

Spread the stories to enhance visibility and engage the staff, stakeholders and the community

# Makhzoumi Foundation REPORTING ON THE SDGs



Makhzoumi Foundation (MF) has been a part of the steering committee since the launch of the Global Compact Network Lebanon (GCNL) in 2015. The steering committee meets on a regular basis to provide support and guidance for the network. MF was one of 10 representatives from organizations that are part of the GCNL network. MF team actively participates in GCNL steering committee to come up with new initiatives, get sponsors for the events and strategize for the future. The core functions entail the following:

- Help assess projects' feasibility;
- Participate in sub-committees;
- Ensure the project's scope aligns with GCNL vision and requirements of stakeholders;
- Ensure that efforts and expenditures are appropriate to stakeholder's expectations;
- Provide guidance for GCNL staff on project business issues especially issues which would compromise the success of the project;
- Attend the events and invite their connections to take part in GCNL's events;
- Help the network gain exposure and growth.

MF actively participated in the following GCNL activities:

- A roundtable on "Integrating the disabled in the workplace" organized by the steering committee of GCNL at AUB. The aim of the roundtable was to communicate with NGOs working with disabled persons in Lebanon and to have a brainstorm to help the integration of the disabled in the workplace.
- A one-day workshop entitled "The Inclusion of People with Disabilities in the Lebanese Workplace". The aim was to promote the inclusion of employees with disabilities within organizations in Lebanon and help them obtain decent and productive work opportunities, based on the UN Global Compact's Human Rights and Labor principles, SDG8 and SDG16.
- The subcommittee for implementation of Sustainable Minds contest that was launched in 2017 where schools were invited to nominate students from grade 10 to submit a short production that demonstrates their understanding of one UN Global Compact principle.
- A National Conference entitled "Lebanon Collaboration for Sustainable Development Goals" to mark the completion of the first year since the foundation of GCNL at AUB. The conference showcased efforts and partnerships amongst the private sector, public sector, and civil society that demonstrate the crucial role of business in advancing the SDGs.

- “Environmate”, which is an environmental accelerator with the objective to create a proper framework for homegrown solutions that address today’s most urgent energy and environmental challenges in Lebanon. Its role is to find, fund, foster and offer young bright Lebanese ecopreneurs who have big ideas, better chances of tackling different environmental startup barriers, providing them with the vision, incentives and resources to grow their ideas into viable implementation.
- A delegation visit by GCNL steering committee, Dr. Nada Ouwayjan, President of the Educational Center for Research and Development (CERD). CERD is the national body under the trusteeship of the Ministry of Education and Higher Education responsible for drafting curricula. The main purpose of the visit is to discuss and explore possibilities of incorporating the ten principles of UNGC within the educational system.

#### **MF output with GCNL:**

- MF president, Mrs. May Makhzoumi, is the SDG5 Goal Leader and this is a direct drive toward MF works on achieving progress on gender equality and women empowerment.
- MF participated in all the Steering Committee meetings.
- Since the end of May 2020, MF representative acts as Secretary General of GCNL steering Committee.
- MF participated in and headed sub committees.
- MF attended all the GCNL events with fellow signatory members and guests.
- MF outreached to contacts, partners and suppliers to urge them to support the network and become members.
- MF promotes GCNL events on Social Media.



# **FINDING MEANING THROUGH SERVICES**

Makhzoumi Foundation began to line up along the Sustainable Development Goals (SDGs) since they were established by the United Nations in the fall of 2015. The SDG framework is both aspirational and practical for us to apply our superpowers in finding innovative solutions to the community's most daunting challenges, which are social, economic and environmental.



## **#1 NO POVERTY**

We are implementing nationally appropriate social protection systems and measures, targeting the most vulnerable, increasing basic resources and services, and achieving substantial coverage communities.

## **#3 GOOD HEALTH & WELLBEING**

We are addressing many different persistent and emerging health issues by focusing on increased access to primary healthcare services with improved vaccination and hygiene.

## **#4 Quality Education**

We are improving quality of life through access to inclusive vocational and technical education that helps equip the community with the tools required to develop innovative solutions to the world's greatest problems.

## **#5 Gender Equality**

Our president was selected to be SDG #5 Goal Leader and this is a direct drive toward our works on achieving progress on gender equality and women's empowerment.

# UNDERSTANDING OPPORTUNITIES

Beyond the long years of community empowerment, Makhzoumi Foundation has targeted SDGs implementation through global footprint, vast resources and innovative solutions for humanitarian challenges. At the same time, the expertise of our teams focuses on the global goals direct mission, credibility and relationships with remote and marginalized communities.



## #6 CLEAN WATER & SANITATION

We are working on reducing pollution and minimizing hazardous chemicals and materials and substantially increasing recycling and safe reuse.

## #7 AFFORDABLE & CLEAN ENERGY

We are spreading awareness about the right possible uses of energy and trying our best in supporting community access to affordable, reliable alternative energy services.

## #8 DECENT WORK & ECONOMIC GROWTH

We are trying to help our community achieve higher levels of economic productivity through startups diversification and vocational innovation.

## #10 REDUCED INEQUALITIES

Our works witness the significant strides towards NO DISCRIMINATION in regards to color, ethnic beliefs, abilities, and race. This is how we address all nationals and displaced communities, trying as much as we can to reduce the large disparities.



# INTERCONNECTING GLOBAL TARGETS

The SDGs are all interconnected. For example providing girls with access to a quality education promotes gender equality, reduces hunger and poverty. Through this framework, Makhzoumi Foundation works. We make it crystal clear what particular SDGs we are addressing and how. Our reach means we are well placed to contribute to and benefit from the SDGs.



## #11 SUSTAINABLE CITIES & COMMUNITIES

We are helping reduce the adverse environmental impact of cities in Lebanon by paying special attention to air quality and other waste management and supporting positive economic, social and environmental links.

## #12 RESPONSIBLE CONSUMPTION & PRODUCTION

We are contributing to sustainable consumption and production by promoting energy efficiency and by providing access to green and decent jobs and a better quality of life for our community.

## #13 CLIMATE ACTION

We are improving education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.

## #14 LIFE BELOW WATER

We are working hard to prevent and reduce marine pollution of all kinds, in particular from land-based activities.

# EMBRACING THE WORLD'S PLAN

We all agree that the Sustainable Development Goals are an excellent vehicle for driving a change. To us, they are like an action plan for the whole planet and the community to prosper by 2030, hopefully. We are contributing to their implementation because we trust their strategic importance to the world and to Lebanon, and we are committed to helping achieve them.



## #15 LIFE ON LAND

We are promoting the conservation, restoration and sustainable use of terrestrial and inland freshwater ecosystems and their services. We are also combating desertification through reforestation projects, striving to achieve a land degradation-neutral world.

## #16 PEACE, JUSTICE & STRONG INSTITUTIONS

We are working on significant reduction of all forms of violence, ending abuse, exploitation, trafficking and all forms of torture of children. We are also spreading awareness about legal identity for all, including birth registration. We are also strengthening ourselves and our national partners through international cooperation for building capacity at all levels.

## #17 PARTNERSHIPS FOR THE GOALS

In implementing the last SDG, we are strengthening our partnerships with local, international and governmental institutions including both the private sector and civil society. We are so much aware that these inclusive partnerships that are built upon principles and values, a shared vision and shared goals will place the community at the center.



***MORE THAN 3 MILLION SERVICES  
FOR OVER 650,000 BENEFICIARIES***

## Services By Numbers *Since 1997*



**839,816**

**Healthcare  
Services**



**151,057**

**Training  
Certificates**



**12,155**

**Micro  
Loans**



**319,153**

**Environment & Development  
Outreach**



**1,135,533**

**Humanitarian  
Assistances**

# OUR PEOPLE

Our people play a key role in supporting the community and we are proud of the quality of **180** professionals. Each and every day our people play a leading role in helping people access high quality, affordable services. MF centers all over Lebanon are an inspiring place to work, thus we continue to focus on the human resources and provide them with the proper support to operate efficiently in a caring environment.

During the 2020 year, many challenges were faced both at the MF level and at the national level. Covid-19, the economic crisis and the Beirut Port Explosion have limited our capacity to recruit and implement professional development as usual. However, MF teams were facing the challenges one after the other with a range of initiatives that were rolled out for all our employees. The drive behind this is engagement, leadership, development, as we work towards delivering a more rewarding and engaging environment for all. We have set objectives to know about employee attitudes, burnout tendencies, workplace climate, training opportunities and competitive intelligence, which are key indicators for employee retention, satisfaction, and productivity. We have seen a positive shift in results in relation to the knowledge and tools that help build positive employee relations and a positive work environment for upcoming years.

## THE APPRENTICESHIP MODULE

The apprenticeship module at MF is initiated by the Human Resources Department. The purpose of this module is to recruit apprentices who are graduate and postgraduate students from diverse academic backgrounds, where their education and career could be enhanced through practical work assignments and sessions at MF. The duration of the apprenticeship is mainly two months. Upon selection for the apprenticeship position, candidates are required to sign a statement confirming their understanding and acceptance for the conditions of service. Apprentices report directly and work under the supervision of their supervisor.

MF provides flexible working hours. Most of the participants have an education in human resources and business management. This Apprenticeship allows participants to take time to understand their role, tasks and the work processes that take place in NGOs. The experience is beneficial for future career paths. Once they finish their apprenticeship, participants continue to support MF through presenting training sessions to other candidates. The table below shows some numbers related to the MF apprenticeship program during the year 2020:

Number of candidates who joined in 2020	Gender Distribution	Age Groups of participants
15	Female 13: Male 2	20 to 26 years old



# PLATINUM Accreditation

MF has long been implementing accreditation processes to improve its standards of working and ensure accountability to its multi-stakeholders.

In 2020, MF was accredited by the Non-Governmental Organizations Initiative (NGOi), which is an initiative of the American University of Beirut (AUB) that provides different services to the NGO sector in Lebanon and the MENA region. The AUB NGOi team surveyed and reported on MF governance, strategic planning, risk management, communication, reporting, monitoring systems, human resources management and financial procedures.

MF was awarded the Platinum record during a celebration ceremony in presence of presidents and teams of both organizations, with maximum precautions for the prevention of crowding during Covid-19 pandemic. Future plans are in place for more accreditation awards.



# The VOCATIONAL TRAINING PROGRAM

**4,133**

**Certificates in 2020**



## The Best Way to get something done is to Begin

The Vocational Training Program also known as Technical Vocational and Educational Training (TVET) or Livelihood Training, provides technical skills training that are job specific and meet the market needs. These programs generally focus on providing, mostly youth, with hands-on instructions that can lead to certification or a diploma acknowledged by the Directorate General of Vocational and Technical Education (Dekwane) and/or the Ministry of Labor. Vocational Training at MF is organized very systematically on the basis of vocational groups that include trainees with similar technical skills who need related expertise in order to perform their job. Our mission is to provide our trainees with educational, technical and vocational skills. This also fulfills two of MF's goals: to encourage knowledge seeking and promote self-reliance. Our courses are given in Beirut, Mount Lebanon, Bekaa, the North and the South and are tailored to cater for the essentials of the labor market and private sector.








# THE NUMBERS: 2,138 students







The vocational training program of MF speaks through its numbers. In 2020, the program embraced students online because of the Covid-19 pandemic and the restrictions of distancing. Courses were distributed over 5 parallel terms. A total of **2,138** students from Lebanon and from other countries spent efficient time learning vocations that they selected.

## Distribution of students by term

The column graph table below shows that term 1 in 2020 showed had the highest movement in terms of number of incoming calls, number of walk-in and registration. This dramatically dropped to almost null registration and outreach to our centers due to the effect of COVID-19 pandemic start and its aftereffects repercussions. The pandemic effects have dragged along to term 3 but showed better an enhancement of activities. Proceeding to term 4 which showed better progress and increase in number of walk-ins, incoming calls and registration until to only be again hit by the Beirut port explosion and yet again that resulted again in the decreasing the number of enrollment, number of walk-in and incoming calls. The variation in the below graph table is impacted by the revolution status, pandemic and the Beirut port explosion.

	Term #1	Term #2	Term #3	Term #4	Term #5
					
Calls:	550	11	184	294	169
Walk-in:	575	3	194	364	180
Registration:	456	5	107	197	163

## Distribution of students by area

					
975	179	680	149	49	106
In Beirut	In Baalbek	In Zahle	In Saida	In Tripoli	In Aramoun

## Distribution of trainees by Gender, Nationality & Age Groups

**1,317** female trainees were enrolled in 2020 versus **821** male. The program enrolled this year **1,479** trainees from Lebanese nationality & **659** trainees from different nationalities. While the largest group of trainees enrolled were in the age group of 15-20 scoring **1731** in count, and a total of **407** trainees identified in the age groups of 21-25 (**166**), 26-30 (**87**), 31-35 (**72**), 35 & above (**82**).

## THE CHALLENGES

2020 was a year full of challenges that impacted our program in all of its branches. The economic, security and social situation had an undesirable impact on enrollment and continuation of trainings.

In addition, it was worsened with the emerging of the pandemic of COVID-19 that created a life threat for all Lebanese residents and worsened their socio-economic situation. With the 2020 complications at a several aspects; the VTP had to respond to the pandemic and grasp opportunities to be able to benefit the beneficiaries needing the skills improvement. Thus, Vocational training program transferred most of their trainings to online modules and adapted the teaching methodology to suit learners' needs with COVID-19 restrictions.

Below are some of the challenges that were faced:

- Closing the centers for several periods forcibly due to the closing of roads by protestors and the first wave of COVID-19 that led to cancellation of a whole term 2/2020.
- Difficulty for trainers and trainees to reach the center from the surrounding areas during Revolution (Closing roads) and lock downs.
- The economic situation affected the standards of living of the trainees, so the cost of course became a burden.
- A number of trainees abstained to register for fear of Covid-19 infection.
- Ensuring meeting all standards of safety and hygiene and taking all the preventive measures in the centers (wearing mask, temperature measurement, sterilization, Etc.).
- The trainers lacked the necessary technical skills in this field and inability to adapt their teaching and learning curriculum to an online version.
- Collaboration with INGOs was postponed or cancelled due to the bad socio-political and health situation in the country.
- Beirut Port explosion that affected the flow of our work, decreased the number of beneficiaries: Beneficiaries and trainers were affected by the explosion with physical, emotional in addition to materialistic losses and damages.
- Tripoli center being in the middle of the revolution square created security risk to our staff and beneficiaries

# STAFF IMPROVEMENT

For the purpose of ensuring consistency and an up-to-date professional academic standard of programs among all centers, the following measures were undertaken this year:

- During each term, instructors of all academic programs, Technology, Languages, Vocations, and Beauty have met during their scheduled coordination meetings. Meeting used to keep courses progress tracked and to exchange teaching experience.
- Offered one to one professional training for each staff related to the field of work.
- Training sessions to develop skills and capabilities specially regarding computer and English.

Upon starting the project Save the children and Makhzoumi foundation worked on capacity building plans to develop skills of the implementing team. Save the children provided MF teams from instructors to front liners, outreach, and administration several trainings

- Life skills for success package.
- Securing a job and succeeding in a job.
- Introduction to disability and Inclusion.
- WG questionnaire and data collection.
- Basic disability and Inclusion training.
- Accessibility to people with disabilities training.
- Communication with people with disabilities training.
- Inclusive recruitment for people with disabilities.
- Child safe guarding orientation.
- Child safe guarding training (policy development and reporting).
- Youth Humanitarian Traineeship program training .
- Gender sensitization training.



## WORKSHOPS, PROJECTS

# Partnership & Networking

### **RESO – Resilience and Sustainable Economic Opportunities for Syrian Refugees and Host Communities in Lebanon**

The BMZ project in partnership with Save the Children in Bekaa started in the most challenging time that passed over Lebanon. Emerging from the security, health, political situation that not only affected peoples' mental health but also their economic situation, security level and social interactions. Despite the challenges the target was achieved. This project targeted a group of 253 beneficiaries distributed over 11 vocational training courses and placed in 150 internships. The project RESO outreached more than 500 individuals and impacted indirectly over 1000+ individuals in the community. The RESO project showed many success stories regardless of the harsh situation and challenging conditions.

### **Corporate Social Responsibility Regional 1-day Workshop Online**

Part of the partnership between CSR Regional Network & Makhzoumi Foundation a regional training was organized on International Humanitarian Diplomacy Training with 40 attendees from MENA from Lebanon and the Arab Region.

### **Corporate Social Responsibility Regional 3-day Workshop**

Part of the partnership between CSR Regional Network & Makhzoumi Foundation a regional training was organized on Regional Humanitarian Diplomacy Training with 35 attendees from MENA from Lebanon and the Arab Region. The training focused on:

1. Humanitarian Diplomacy | Goals & Applications
2. Humanitarian Diplomacy | Field Work & Application
3. International Humanitarian Law & Humanitarian Diplomacy
4. NGOs & Humanitarian Diplomacy

At the end of the 3 days training workshop, professional trainees gained a regional license on Humanitarian Diplomacy.

### **Robotics for Children**

Robotics in partnership with the Little Engineer, Robotics training was provided for children of ages 7 – 12 that were trained on software and hardware engineering. The results were inspiring for their ages and their little robots were showcased.

### **STEAM Club**

The VTP arranged for a 4 weeks training program for children on Science, Technology, Engineering. The training focused on Arts & Math(STEAM), with 2 Educators and 1 Trainer. 7 children were selected to join the training at a subsidized cost.



## MOS Championship

The activities of the Lebanon Microsoft Skills Championship for the current year 2020 were concluded, in partnership between Makhzoumi Foundation and ITLS- Information Technology Leading Services, under the auspices of the Ministry of Education and Higher Education, in which 27 private and official educational edifices participated in Lebanon. **2151** exams were conducted, in which **1027** students were able to obtain a certificate from Microsoft, while **53** competitors competed in the finals, with continued efforts despite the difficult circumstances we are going through.

## Remote Sessions

Adapting with the changes and providing opportunities for Lebanese residents we transferred all our trainings to online education and blended learning. Online teaching was offered to more than 500 of our beneficiaries online to cope with lockdowns and mitigate risks of infection. More over additional online awareness, educational and self-improvement sessions were provided reaching the below numbers. 9 Remote Sessions focused on Business, Life Skills, Education (teams / office) with 821 Total number of Clicks, 25 Average Attendance, and 205 Total number of attendees.

## Amlieh Remote Education Training

Training for 30 Educators over 14 Hours of Office 365, Teams, Zoom, & MS Forms

## TEAMS Training for MF Staff

Investing in our trainers and senior staff MF VT program implemented an intensive Teams Essential training delivered by ITLS to support integration of blended learning in our trainings.



## INTERACTION WITH THE COMMUNITY

Some of the interactions done on several management levels are mentioned below. Contacts with social associations, official administrative were carried out through all the year:

- Lebanon Humanitarian & Development NGOs Forum: Makhzoumi Foundation Vocational Training program (VTP) is part of the Lebanon Humanitarian and Development NGOs Forum (LHDF) which was launched, and still represented to take part in the forum for its input on humanitarian acts and implementation of livelihood in all regions of Lebanon. During the Beirut Blast we supported with volunteers to support the Help Desk.
- Livelihood working group: The vocational training program of Makhzoumi foundation participated in the Livelihood working group under the implementation of UNDP for all local and international NGOs working in the livelihood and humanitarian field in Lebanon.

In addition to the following activities:

- Rabitah Thakafiah
- Al Dar Al Ali Open Classes
- Ma3an Ioubnan with Hiba Fawwal and Ihsan Baroudi
- LLWB with Rana Harb
- CISH
- Rabitat Al Jami3iyyin
- Nehna Haddak Initiative with Iman El Ahmad for Covid-19 awareness
- Social Services





*“It was a very difficult year for us to introduce our trainees to the Labor Market; however, we were able to capture several success stories during the year 2020 “*

## SUCCESS STORIES

### Tripoli faces Recession

*Two of our MB students Abdallah H. & Mohamad Malissor G. worked in a barber shop, and improved their monthly income so that they can meet the needs for Their families.*

### Protection Success in livelihoods

*Siba is 27 years old, divorced and lives with her family. She participated in a Hair dressing course in where she proved that women can work, develop, produce and can be active in all domains of life. Siba participated in the class and had a goal to reach. Now, she is seeking to develop her abilities and support her family in all domains.*

*Siba's new state of mind became inspired active, motivated, she began participating in activities and challenges that proves her abilities and develops them. She started her own career in hair dressing at home.*

### Women Empowered:

*Sandy proved herself that she can develop and produce and after the course she was able to prove that she is a producing lady. The instructor gave her a lot of general information enough practice to help her open her own salon.*

*Sandy proved that with motivation she can succeed and develop she became a happy motivated, producing member in the society. She also, proved that she can develop and build herself independently.*

### From Law to Humanitarian

*He is a 31 years old male that has masters in social science, engaged in HTS course went to do internship with Himaya , Mahdi was very active and proved his abilities and got the chance to be employed with Himaya, now he is a trainer conducting session for psychosocial support and registration for refugees at ITS in Bekaa.*

### Practicing Humanitarian

*He is a 27 years old male studied law, engaged in HTS course, got the chance to do internship with Himaya , he proved his abilities and got the chance to be employed in Child protection department at Himaya.*

## RECOMMENDATIONS & ACTION PLANS

Despite the hard conditions that we lived in 2020, our teams in all branches continued their follow up and support to MF VTP beneficiaries through the pandemic, Beirut Port explosion and security crisis. The number of trainees decreased rigorously from the beginning of the year till term 4 in which beneficiaries were able to come back to register with MF financial support. The registration is not back to normal and is expected by our program to struggle with this situation to mid-2021.

Here are some recommendation for year 2021 we can proceed for more progress and success:

- Reviewing the cost of the material versus the contribution of the course that will fit the ability of trainees to pay.
- Activate the promotions and the advertisement to reach the largest possible number of trainees.
- Opening new specialties trainings and conduct studies every year about the needs of the labor market.
- Networking and collaborations with different NGO, INGO and municipalities.
- Trainings and Workshops for the trainers regarding the new platforms (Microsoft teams, Zoom).
- Regular coordination meeting between the coordinator and the trainers. Meeting used to keep courses progress tracked and to exchange teaching experience.
- Special offers for trainees.
- Developing the curriculum in addition to assess or evaluate the implementation.
- Universities and School Fair participation.
- Reopening the Beauty open Day each Friday keep in mind the necessary precautions must be taken at the center.
- Interaction with community and neighborhood. In order to achieve the role and the goal of Makhzoumi Foundation, interaction with the neighborhood and community are maintained.

# STEP FORWARD

## More than 70 participants in 2020

**A Makhzoumi Foundation initiative that bridges the gap between youth and employment**

Step forward is an initiative for school and university students to engage in community activities, learn new skills and experience authentic careers. It's an internship program or a skill-based volunteering (SBV) opportunity to empower youth with the needed skills for employment opportunities. It guides them while exploring how their discipline looks in the real world. Step forward offers the responsibilities, the experiences and the challenges of launching a career through personal contribution in advancing the community. The initiative receives youth studying humanities, social and behavioral sciences, business, and healthcare.

## Cooperation & Partnership

### **AEISIC partnership**

Our continuous partnership with AEISIC Lebanon has been growing with the number of volunteers the Step Forward has been hosting from across the world.

### **LAU partnership**

Volunteers and interns from different programs at LAU have been taking part in Step forward for 4 years now. Through the outreach and community engagement program, Business courses and their Honor students program we have hosted 38 LAU students.

### **International College**

School students also take part of giving back and forward to the community through their community service program.

### **Makassed Association**

Coordination with local associations is one of our goals in providing opportunities for youth of different nationalities and educational backgrounds.

### **Phoenicia University**

Phoenicia University has been granting on a yearly basis pre-designated positions for their interns for their continuous overachievement in their internship journey.

### **Oxford University**

Since 2017, Makhzoumi foundation Step forward has been hosting elite students from Oxford University in different backgrounds to work on innovative practices and projects.

# The PRIMARY HEALTHCARE PROGRAM

## 32,987

Services in 2020



For the past two decades, Makhzoumi Foundation PHC has been a pioneer in the field of multi-disciplinary public health services in Beirut and other Lebanese regions. The United Nations' Sustainable Development Goals that were adopted in 2015 are at the heart of our mission. In the health sector, we aim to employ SDG#3: Good Health and Well-Being, in alignment with our dedication to promote health among the communities and help reduce morbidities and mortalities by providing the needed health care.

2020 was an exceptional year, and MF PHC continued to provide accessible high-quality services to people from different backgrounds against all odds. In the virtual world, MF's role is not to be underestimated. MF social media platforms disseminated health messages and tips related to COVID-19 during the tough times of quarantine and lock-downs.



## QUALITY ASSURANCE

MF PHC pledges to provide affordable and accessible health services for high quality. Hence, we follow objective protocols that are reproducible and measurable in terms of quality and management. Since 2016 accreditation, the entire unit abides by the Canadian accreditation with the support of Ministry of Public Health guidelines which guarantee quality control, hazard management and ecological security. Offering top notch types of assistance and services, a patient-centered approach is at the core of the values adopted by MF.

## CREATING ACCESS CHANNELS FOR HEALTH SERVICES

As important it is to provide the health services, it is equally essential to build the bridge with the community and mobilize the health services for them to be accessible. For this reason, the outreach teams provide the communities with info on the available health services: general health, cardiovascular health, endocrinology, pediatrics, gynecology and reproductive health, dentistry, different laboratories, pharmacy, mental health in addition to NCDs and malnutrition screening. MF social media platforms were also recruited to increase knowledge about the health services, and to highlight special events and health campaigns.



# Numbers Speak for Themselves

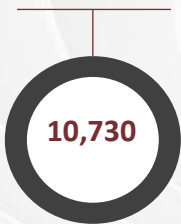
Number of  
Unique Patients



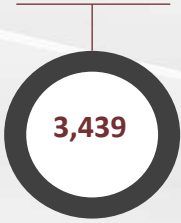
Number of  
Dental Services



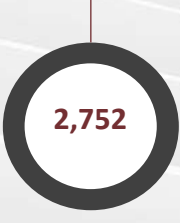
Number of  
Pharmacy Services



Number of  
Laboratory services



Number of  
Radiology services



Number of Other  
healthcare services\*



\*Other healthcare services include EKG, screening for non-communicable diseases, intra-muscular injections, and others.





# A closer look at the SERVICES

## Medical Examinations

As one of the top Lebanese PHCs, MF PHC provides a number of general and specialty medical examination services for affordable prices at high quality.

The team which consists of physicians, nurses, pharmacists, nutritionists and midwives, provides the following medical examinations on routine basis: Cardiology, Dentistry, Dermatology, Endocrinology, Family Medicine, Gastroenterology, General surgery, Obstetrics and Gynecology, Nephrology, and Pediatric Nephrology, Neurology, Nutrition and Dietetics, Orthopedics, Physiotherapy, ENT, Pediatrics, Psychology, Psychiatry, Pulmonary medicine and Urology.

## Radiology and Laboratory

Both radiology and laboratory departments are indispensable parts of the overall health care system. They are integral to the patient's comprehensive well-being. MF Radiology department offers a wide range of imaging services such as: X-rays, Ultrasound, Mammography, Dental Panoramic and others like CT Scan and MRI.

Safety and quality are ensured by our professional team, consisting of medical radiologists and radiology technicians. The health care package would not be complete without the presence of a safe laboratory that serves profound screening and diagnostic services through affordable various laboratory tests.

## Combating Acute Malnutrition

MF team pledges to the United Nation's Convention on the Rights of the Child which states "to combat disease and malnutrition" through the provision of adequate nutritious foods, clean drinking water, and health care.

This was embodied through our team's combined effort for the proper screening of children, appropriate diagnosis and thorough follow-up with the cases. Malnourished children were prescribed and provided with the therapeutic food and management required for their normal growth and over-all well-being. Malnutrition screening also included pregnant adolescent women, who were malnourished. MF PHC is proud to have received routine referrals from NGOs and other PHCs, for its known malnutrition management.

## Pharmacy and Medication Management Services

The MF pharmacy team does not only provide the medications for our beneficiaries, it also provides education on healthy lifestyle, the proper use of the drugs and contra-indicators for their use. Improved access to affordable generic medications based on the Ministry of Public Health request is still ongoing aligned with a cost efficiency strategy.

This department includes programs like YMCA that provides acute medications for around 200 active Lebanese and non-Lebanese beneficiaries. The Lebanese University Task Force is another project that was implemented in the pharmacy department. Chronic medications from LU were donated, and pharmacy students from LU visited MF PHC and provided training on the use of the medications to be distributed to the beneficiaries.

## Immunization, More Important than Ever!

Believing in the fundamentality of immunization of all children from birth till the age of 18, MF health staff were keen on providing all routine vaccines for the beneficiaries, regardless of the challenges arising from COVID-19 pandemic. It is now more important than ever to maintain the health of the children, in the face of arising medical and socioeconomic crises. We have adjusted to COVID-19 limitations and created a well-managed system to facilitate the delivery of all vaccines for the children at their specified ages, still respecting the precaution measures.

## National Measles Campaign

The National Measles Campaign 2020 was launched from November 2 till November 12 by Ministry of Public Health in partnership with UNICEF, and it covered Beirut. In addition to the PHC, 6 sites were dedicated for this mission. The campaign targeted children between 6 months and 10 years from all nationalities. Children below the age of one were given the Measles vaccine in addition to OPV. Children older than one were provided with the MMR vaccine and an OPV. MF HCP was an essential player during this campaign, as it held preparatory trainings from the RTs and the staff.

MF social media platforms served as community mobilizers. The Facebook, twitter and Instagram pages of the foundation broadcasted information about the campaign, the importance of vaccination and the locations of the vaccination sites. Announcements by MoPH were also broadcasted on MF social media. For quality and safety assurance, the supervisors visited all six sites three times on daily basis, delivering the vaccines to the teams in the field and checking for any signs or symptoms of respiratory problems or fever.

MF team also participated in phase II of the national campaign against measles that took place in December. MF MMU was employed in the mobilization and delivery of the vaccines.

## NCD Screening for your Heart

Non-communicable diseases are among the deadliest silent killers in the world. According to WHO, diabetes, CVD and hypertension account for around 71% of all the deaths globally, as around 41 million people die because of them each year. A lot of modifiable factors play a role in the prognosis of the diseases, such as diet, physical activity and smoking.

Therefore, the screening for these diseases may be a life savior. MF health team provides NCD screening for men and women who are 40 years and older, ensuring an early detection of the disease. After the risk of NCDs is calculated, tips and advice on proper management of the risks are given.

## An Eye on Ophthalmology

Ophthalmology is a medical department that deals with eye related diseases or disorders. Our developed department in MF, provides affordable consultations by professionals in the field. An integrated referral system directs the patients to specialized experts in the PHC when medically indicated. During 2020, we welcomed health interns from BAU. The interns observed our physicians work and also participated in the ophthalmology examinations.

## Minor Surgery

A PHC should be prepared to accommodate for its beneficiaries arising needs. Minor surgery is a service that is convenient, cost and time effective that takes place at the PHC in order to facilitate health care for its beneficiaries. Such surgeries range from small cyst removal, to insertion and ingrown nails removal, in addition to other minor surgeries.



## IN THE FACE Of COVID-19

The year 2020 presented a challenging scenario for the medical body all over the world. COVID-19 virus was a turning point in the social life and practices of the people, as well as in the traditional way of health services delivery. Known for its resilience and adaptive capabilities, MF PHC fought for the continuation of the provision of its services especially during the darker times. Safety measures were promptly put in action.

Concerned for the health and safety of the beneficiaries and the staff, MF policy included the following measures: screening for fever and COVID-19 symptoms at the reception area of all visiting beneficiaries; respecting social distancing by reducing the number of beneficiaries present together on the premises and scheduling appointments ahead of time to limit crowdedness; wearing masks by the workers and visitors was obligatory. Sanitizers dispensers were dispersed all over the PHC, available for use. The offices and PHC premises and utilities were all sanitized on daily basis for ultimate safety insurance.

Additionally, fabric masks were distributed in the PHC for the waiting visitors. An activity day also included providing awareness of COVID-19 personal hygiene practices and the distribution of colorful fabric masks to children as well as to adults all around the neighboring area, with a total of 30,890 beneficiaries educated on COVID-19.





## Responding to the Call of Beloved Beirut

On the 4th of August, the residents of Beirut witnessed an unfortunate Blast that took many lives, injured people of different ages, and left damaged homes and neighborhoods. MF Health unit responded promptly to the need for health support. Our nurses presented at the PHC overnight and till early morning hours, providing the injury and wound interventions to the injured coming from the surrounding area and neighborhoods. On the following day of the blast, MF MMU circulated around the affected areas, providing first aid and injury check-ups for the distressed neighbors. MF health team consisted of nurses and healthcare volunteers from the different programs.

## Protection Program: Safety is Your Right

It has been reported, that during the COVID-19 quarantine and lockdown national measures, the numbers of human rights' violation increased exponentially, especially in the form of GBV and violence against women.

We believe that no form of abuse is acceptable, and we stand in support of those affected, regardless of their gender, nationality or background.

In alignment with UNHCR and other NGOs, MF adopts and employs a multi-disciplinary approach towards the management of sexual abuse cases and interventions. The latter aims to reduce the physical and psychological health effects of violence on women, and on the community.

Our protection program does not only function internally but it also works in close collaboration with other NGOs in order to manage the cases of violence against women. We have been receiving an increasing number of referrals of GBV from NGOs and partners all around Lebanon, which reflects the community and the network's trust with MF management techniques.

## Sohati Plus Cards

MF health team is proud to announce the launch of Sohati Plus Card, which is a health package that offers the patients a lot of discounts and free services. MF PHC intends to reach out with health services to as many people from the community as possible. We aim to provide benefits and facilitations for the beneficiaries.

The holders of Sohati Plus Card benefit from free general physician, specialty doctors, oral cleaning and dietitian consultations. Some other services are provided for much less cost, for up to 55% discounts on physiotherapy and laboratory or other services. It reached out to 1,586 beneficiaries in 2020.

## Dental Health: A Window for Overall Health

Dental and oral health is an essential part of one's overall health and well-being. Maintaining ultimate oral health is a life-long commitment that can be sometimes underestimated or dismissed. In MF PHC, dental services are offered for affordable prices and with the best quality.

The dentistry team provides services that range from oral panoramic x-rays to routine cleaning and carries related interventions and minor surgical interventions. Our community's trust boosts the effectiveness of our dental health team and services.

## Reproductive Health Services

UNFPA upholds line services and common society associations to plan and set up youth-accommodating wellbeing offices, and disseminates information on reproductive health. MoPH incorporates this program in all PHCs, and Makhzoumi Foundation PHC being a leader among other local PHCs, emphasizes the importance of reproductive health by providing accessible and affordable services.

Makhzoumi Foundation PHC's legal midwife provides women with medical service and awareness lectures on the importance of family planning and reproductive health, follow-up during pregnancy, and preparation for childbirth and postpartum follow-up. The lectures were very effective that they changed the mindsets of many women who initially refused performing pap smear tests.

Adjusting for the novel health pandemic COVID-19, the reproductive health team including the midwife, the nurses and health volunteers from different nationalities promote breastfeeding, routine pap-smear and breast examination awareness. As part of MF's inter-agency referrals system, MF team has been able to refer breastfeeding mothers who suffered from challenges with regards to natural lactation to a Lactation Specialist through MF-UNICEF joint network. The specialist helped many women overcome the obstacles and exercise healthy feeding practices.

## Mammography Campaign

Women are an integral part of the society, and their health is a priority. Breast cancer is a common form of cancer that affect many Lebanese and non-Lebanese women. Early screening and detection may save a woman a lot of pain and illness and may also save her life.

An individual MF effort to promote reproductive health is employed in providing subsidized reproductive health services such as mammography during the last quarter of the year.



## **A Backbone for the Lebanese Educational System**

We proudly support our education allies, as we provide a backbone for the Lebanese educational system through affiliations with renowned academic institutions. Our premises welcome students from different health backgrounds and multiple universities such as Lebanese American University and LAU-Rizk Hospital, American University of Beirut and AUB-Medical Center Internal Medicine Department.

Our internship programs are multi-disciplinary, including pharmacy, nutrition and nursing students. The rich learning and knowledge exchange experience offered at MF cannot be compensated for at any similar PHC, as reported by one of the previous nutrition interns. The experience provides an overview of all health sectors and an insight on each health program.

## **E-Support**

Even during the hard times, we were able to adjust to the new conditions. We resumed our internship programs virtually, through online discussions, webinars and sessions. The interns were motivated to learn from the safety and comfort of their homes during the lockdown, and still got to finish their school activity timeline on time. Interns from different fields (nutrition, nursing and pharmacy) attended education sessions with their preceptors from MF online.

As for the community support, MF provided a lot of online learning opportunities and trainings for the community members on health and non-health related topics.

## **Synergistic Positive Effect through Strengthening Partnerships**

Makhzoumi Foundation, a proactive agent among its peers, strongly believes in the synergistic effect that can be produced out of collaborative partnerships with other NGOs and entities. This strategy allows for the outreach of the highest number of beneficiaries and communities possible. Additionally, these valued partnerships increase the scope of patient service through inter-unit referrals and management. We are proud to declare our partnerships with the Ministry of Public Health, UNICEF, UNHCR, RI along other local and international NGOs.

## **Research and Surveys**

An inviting environment for education, MF welcomes researchers from the different health fields that aim to conduct their studies with our help on MF premises. The investigators make use of the big bulk of data that can be collected or observed from the PHC on its services and beneficiaries. During 2020, multiple studies were executed by AUB, LAU and other university students. The studies revolved around COVID-19 mainly, in addition to other health topics.

## Training and Continuing Education

During 2020, many unfortunate events took place, which took its toll on the mental health of all people, including our dedicated employees. With the huge pressure on the health care system, and the overall national situation, we found the need to protect our MF staff from burnout and exhaustion. Therefore, we provided them with a lot of online trainings on self-care and mental health. The well-being of our team is a priority, which reflects on our performance.

We highly believe in our staff, and we advocate for their ongoing development and learning. In support of our staff, we provided a number of online and on site trainings on different topics such as COVID-19, COVID-19 during pregnancy, breastfeeding and complementary feeding, mental health and sexual harassment and abuse in work place, measles vaccination, etc...



## The Mobile Medical Unit

Makhzoumi Foundation mobilizes health services through one Mobile Medical Unit MMU, which serves a variety of roles ranging between direct health service provision and screening to health education. The MMU team consists of physicians, nurses, pharmacists and nutritionists, depending of the mission.

In 2020, and in the emerging of COVID-19 infection, the MMU had a significant role in the community. While speculations and uncertainty related to the understanding of corona virus spread at the beginning of its emergence, MF MMU was an initiative taker in the promotion of education throughout the community. The MMU took to the streets of Beirut, with the team distributing masks to the people on the streets and the shops, complemented by screenings for fever and education on personal hygiene and the required safety measures.

The MMU also offered sterilization to the community shops and provided them as well the pass-byers with educational flyers.





## Hand in Hand with iNGOs

**UNHCR- COVID19 Project:** As a response to the pandemic, MF took it upon itself to join forces with UNHCR in the combat. A team of **3** registered nurses and **4** community health volunteers performed remote and on-site health educations on the management of COVID-19 infection. In support of the families and the individuals themselves, cases from Beirut and Mount Lebanon were targeted by the project, reaching up to more than **1,000** positive case and around **400** suspected cases.

**UNICEF- MNCAH Project:** A dynamic team of community health workers carried out a community-based educational intervention entitled Maternal, Newborn, Child and Adolescent Health project. The UNICEF sponsored program promotes community knowledge and awareness on proper breastfeeding and child feeding practices as well as other health concerns such as: immunization, reproductive health, mental health, personal hygiene in the context of COVID-19.

in addition to the mobilization of health services. In support of breastfeeding, women who had difficulties were referred to a lactation specialist. After the tragic Beirut Blast, MF-UNICEF tents were set in different sites across Beirut (Achrafieh, Basta, Karantina and Martyrs Square). We highly acknowledge the importance of psychosocial support of the affected people, hence we acted to mobilize our services and make them more accessible to them. Through this project, MF-UNICEF field workers supported the National Measles campaign through spread of word and flyers distribution in different communities and areas in Beirut. Along the way, we were able to distribute micro-nutrients to children susceptible for malnutrition and deficiency.

**4433** children under 5 were outreached in Beirut and **2942** in Mount Lebanon. **19,476** (Beirut) and **8,506** (Mount Lebanon) caregivers were outreached with general health messages on immunization, COVID-19 and reproductive health. **5,691** caregivers from Beirut and **1565** caregivers of less than 2 year olds were reached out to in Beirut and Mount Lebanon over the past year.

**Relief International:** The RI project was effectively into action during the last quarter of 2020. The partnership with RI allowed MF PHC to provide accessible and affordable health services to individuals from different backgrounds.

Believing in the equal right of every person to the access of high quality health services, we coordinated closely with RI in an attempt to subsidize the health services for our Lebanese and non-Lebanese beneficiaries.

## SUCCESS STORIES

*“During our response with the LUTF, we passed along a very crucial case. A family living in Armenia street needed direct response and it was one of the cases that I will never forget.*

*The father was in battle with cancer, he was bed-ridden, he also was suffering from back ulcers with no water bed, and had a lot of medication to take on daily bases. The mother spent her days taking care of her husband, and trying to get an extra income for the family from her sewing skills. Their only son was working 2 shifts in order to cover his father’s medical expenses and family living.*

*When we first arrived to their doorsteps, we were shocked to see that their entrance door was still not fixed after around 3 weeks from the blast. They also had no windows and their kitchen was destroyed. The mother claimed that they cannot afford the renovation and a lot of NGOs visited their house for assessment, promised to give back aid, but never came back. We assured the mother that we are here for help and we never give false hopes and we will try our best to improve their status. The whole team consisting of field workers, nurses, architects, psychologists and carpenters directly went into action. The nurse checked the father’s medical status, wrote down his needed medications and medical equipment. The architects and carpenters started assessing the house and ordered immediate response to start the renovation. We also tried to support the family with some food aid, clothes and other household equipment. The mother was kind of ashamed of their status, but at the same time happy to see that someone at last was by their side and offered them aid.” – Roa Abou Mansour, Field Worker*





# The MICRO-CREDIT PROGRAM

**154**

**Services in 2020**



## MICRO-FINANCE IN THE RIGHT WAY...

Small businesses are the center of economy. Since 1997, Makhzoumi Foundation thought of that and initiated its Micro-Credit program. The provided services has been Grounded on our community needs and has evolved over the past 23 years to address a wider group of people including women and youth. Financial and non-financial services are offered with continuous guidance because we believe that low and middle income individuals should not be deprived of the opportunity to start their own business. Sometimes, all that's needed is a little financial help and endorsement. Today, more than ever, after the financial, economic and health crises that inflicted Lebanon, we provide financial and non-financial services to micro entrepreneurs who wish to establish or to develop a business activity to increase their income and improve or even sustain their economic status. The confidence our beneficiaries has put in us makes this Program as one of the leading microfinance programs in Lebanon. Makhzoumi Foundation has, since the beginning of the crisis and the pioneer, transformed all the Dollar loans into Lebanese pounds, on the official rate, and without any additional fees. Also, to be noted that due to the crisis, the operations were limited to the minimum, hence a reduced number of services and less sustainability.

## SOCIO-ECONOMIC IMPACT...

MF Micro-Credit program stresses on the importance of the socio-economic impact as a quantitative evaluation of the utility of its entrepreneurs projects. This allows us to reach the goal where social, environmental, economic and financial impacts can be measured in a monetary unit. It is a very important to stress the huge effect of the crises on the economy have also impacted our operations, and the lives and wellbeing of our beneficiaries. We are thus proud of the results that show we have weathered the storms well, and moreover, our effort is even more important in the coming period.



\*Self-sufficiency is null for 2020 due to the challenges faced

## Borrower's **SITUATION...**



**52%**  
**Women**



**9%**  
**Youth**



**84%**  
**Low income**

High inflation and plummeting economic activity, with a GDP decreased by 25%, has done its toll on the challenging situation of MF micro-loans borrowers. Our goal at present is to reach low income earners, which means those who earn less than \$35, or less than fresh \$5.5 per day and per household member. We are also aiming to reach women and youth who are most vulnerable without compromising their delicate situation and submitting them to over indebtedness. The current situation has made our index obsolete, for \$10 per day per household member.

## Promotion **DISTRIBUTION...**

0%	Promotion
15%	Door to Door Promotion
23%	Group
8%	Social media and Search
8%	Makhzoumi Foundation
46%	Word of mouth

## Profit **REINVESTMENT...**

80%	Activity
16%	Necessity
0%	Luxury
4%	Savings

## Portfolio **PERFORMANCE...**

### Portfolio Performance

The disbursed amount and the repayment rate determine the effectiveness of the use of our assets and the robustness of our operations:

<b>\$269,686</b>	Disbursed Amount
<b>90.24%</b>	Repayment Rate

### Financial Sustainability

The ability to sustainably operate is demonstrated by having more income than expenses is not indicative now, due to the differed payments. Unfortunately, for the first time since 2006, our numbers are negative.

**0%** Sustainability rate

## Funds of the program...

**Naamat Naamani Charity Fund (NNCF):** MaF continues to manage the Naamat Naamani Charity Fund (NNCF) since 2009. The trust fund assists Lebanese families by providing financial loans to women through the Micro-Credit program, and contributes to enable women to become more productive and capable. The number of loans distributed through this fund exceeds **275** with a total loan value of \$467,883 since inception.

**Imad and Carolyn Makhzoumi Charity Fund (ICMCF):** MF began to manage the Imad and Carolyn Makhzoumi Charity Fund (ICMCF) in 2018. The trust fund assists Lebanese families by providing financial loans through the Micro-Credit program to youth, women and men, and contributes to enable individuals to become more productive and capable. The number of loans distributed through this fund exceeds **16** with a total loan value of \$20,872 since inception.

**Monica Makzoume Charity Fund (MMCF):** MF began to manage the Monica Makhzoume Charity Fund (MMCF) in 2020. The trust fund assists vulnerable Lebanese families by providing financial loans through the Micro Credit program to youth, women and men, and contributes to enable individuals to become more productive and capable. It was used for the Emergency Loans disbursed to the existing or past borrowers who were affected by the August 4<sup>th</sup> Blast in Beirut Port. The number of loans distributed through this fund exceeds **9** with a total loan value of \$6,242.

## Projects of the program...

**IDEA.Is:** As Phase II of the project with Positive Planet International (PPI), IDEA.Is, a coaching service that MF has implemented with PPI, targeting 24 Projects from the graduated trainees of the first project or having received the same Entrepreneurship training. PPI trained the coach and followed up with the implementation of the project on its online platform.

It was implemented from January 2020 till July 2020. The coach has followed up a group of 24 persons, out of whom 8 dropped and 16 graduated.

The first plan was to use a blended approach. But with the COVID-19 pandemic precautions, a full online method was chosen. An planned online graduation ceremony was also cancelled due to the Beirut Port Explosion.

## Product TYPES

MF offers two main products: Business loans and Worker loans.

We have introduced the following new products:

- **SME Loan:** To cater for the Small and Medium enterprises by loan amounts going from 8 million LBP to 30 million LBP.
- **Emergency Loan:** as a response to the 4<sup>th</sup> of August blast, this is a very selective loan for the borrowers who were affected by the blast.
- **Family Loan:** Still in pilot phase. It caters for the non-working housewives; this product is designed to incentivize them to have an income generating activity, to access more loans.
- **Youth loan:** Still in pilot phase. It is for youth for educational or starting up a new enterprise, to incentivize them to have an income generating activity, to access more loans.
- **Grants:** We introduced the productive grant product in 2016. This product is only based on projects.

## EVENTS & ACTIVITIES

### Recurring Activities:

- BOD & Subcommittee meetings with GCNL.
- BOD meetings with LMFA.
- Thematic Meetings with BML Livelihoods Working Group coordinated by UNDP.
- Multiple Trainings and Workshops with Haceb for the new software.

### Other activities:

- Investors meeting with LMFA
- Psychometrics scoring workshop
- Tamayyaz consultancy for crisis management. Initial informative meetings and three training sessions
- CGAP SURVEY FOR LEBANESE MICROFINANCE SECTOR DURING THE CRISES. After participating, coordinating, we attended the presentation of the report and submitted our remarks.
- IMF STUDY OF MICRO FINANCE SECTOR WITH POSITIVE PLANET (a feedback session one on one)
- MF BEIRUT BLAST OPERATIONS (cooperation and implementation)
- WORLD BANK TEAM| MFI CONSULTATION - RAPID DAMAGE NEEDS ASSESSMENT – skype group call with LMFA and MFIs



## SUCCESS STORIES...

*I took my first loan from Makhzoumi Foundation in 2013. Then I kept improving my small business and renewing my loan. Today, because of Covid-19, my small business is in danger. We have been on lockdown for 3 times and we lost our profit. The situation is awful. We hope that the economic crisis resolves soon.*

*At present, to solve this problem, I am working through online platforms. I started teaching kids art and hand craft classes.*

— Dina I Small Business owner



# The ENVIRONMENT & DEVELOPMENT PROGRAM

**5,200**

**Services in 2020**



## WE KEEP SUSTAINING THE COMMUNITY

Sustainable development is maintaining a delicate balance between the human need to improve lifestyles and feeling of well-being on one hand, and preserving natural resources and ecosystems, on which we and future generations depend on the other.

The Environment/Development Program aims to improve the environment as a valuable asset and to focus on empowering women, children and youth to enforce their role as active and responsible citizens who affect change in their communities leading the road towards sustainable development.

# ENVIRONMENT SUSTAINABILITY DIVISION

## Agro-Forestry Nursery

In 1997, when the Manager of Makhzoumi Foundation's Development Program encountered the president of the Greek NGO "INARE" at the 11th World Forestry Congress in Turkey, the idea of establishing a plant nursery to encourage reforestation in Lebanon was born. In partnership with INARE and KEDE (from Greece) and TC Dialogue Foundation (from Belgium), Makhzoumi Foundation initiated the Agro-Forestry nursery in Akkar, Northern Lebanon in 2001. Due to the positive impact of the Project, Makhzoumi Foundation decided to proceed on its own after its termination and to increase the production of plants. And so, in 2004, the story of our very own Nursery began! To date, more than 1 million plants and saplings have been distributed.

Today, the Agro-Forestry Nursery continues to produce trees and plants that are offered to municipalities, local NGOs, and communities countrywide.

**Production & Distribution:** The following table and histogram show the plant types and quantities at the nursery in 2020.

No	Common name	Arabic name	Quantities
1.	Avocado	أفوكادو	89
2.	Basil	حبق	66
3.	Bitter orange	أبو صفيير	1221
4.	Chinaberry	زنزلخت	542
5.	Common fig	تين أحمر	618
6.	Common white jasmine	ياسمين أبيض	644
7.	Cypress	السرو	471
8.	Damask rose	ورد جورى	93
9.	Florist kalanchoe	المازة وسط	898
10.	Geranium	خبيزة	94
11.	Hibiscus	كر كديه	125
12.	Loquat	أكيدنيا	396
13.	Night-blooming jasmine	عطر الليل	470
14.	Oleander	دقلة	1947

15.	Pelargonium zonal	زهرة السراي	373
16.	Pig face	المازة كبير	613
17.	Pittosporum		415
18.	Pomegranate moderate	رمان ليفاني	197
19.	Pomegranate sour	رمان حامض	1433
20.	Pomegranate sweet	رمان حلو	1522
21.	Pomelo	بومالي	448

22.	Poplar	حور	352
23.	Privet (Troène)	تروان	1177
24.	Red grape	عنب أحمر	203
25.	Red mulberry	توت أحمر	262
26.	Rose	ورد	1168
27.	Rosemary	إكليل الجبل	3253
28.	Thevetia	تيفيتيا	237
29.	White fig	تين أبيض	742
30.	Winter fig	تين شتوي	165
31.	Yellow jasmine	ياسمين أصفر	900
32.	Fan palm	مراوح	48
33.	Poinsettia	نجم الميلاد	59
34.	Walnut	جوز	39
35.	Persimmon	خرمه	85
36.	Jujube	عذاب	6
37.	Olive	زيتون	11
38.	Armenian Plum	مشمش	93
Total			21,475



10,202 plants were produced between January and December 2020, where 7 new types of fruits and ornamentals trees (Hibiscus, Poinsettia, Walnut, Persimmon, Jujube, Olive, Armenian Plum) were planted. 4,005 were distributed between January and December 2020 to military barracks, municipalities, universities, and sold for houses. The following table and pie chart show the distribution of plants among the 5 districts (Beirut, Bekaa, Mount Lebanon, North, South).

District	Beirut	Bekaa	Mount Lebanon	North	South
Number of plants	1049	80	915	1961	0

From the above, we note that the districts that received the greatest number of plants were North Lebanon and Beirut, where North Lebanon was the least district that have received plants in 2019 and the goal was to strengthen contacts in this district to include more distributions. The South didn't receive plants at all due for schools were closed and activities cancelled due to COVID-19. The table below shows the kinds of saplings that were brought in December 2020 as mother plants to be used in 2021. The production in 2021 will focus more and more on fruits trees (pomegranate, avocado, fig ...) as well as herbs (Basil and rosemary ...) where a high demand on those plants was noted in 2020. In addition, more Agro-forestry saplings will be produced to increase the green cover in areas countrywide.

Saplings	Quantities/ Pot
Aloe Vera	3
Lavender	2
Peppermint	1
Sage	10
Italian Oregano	7
Origanum Syriacum	15



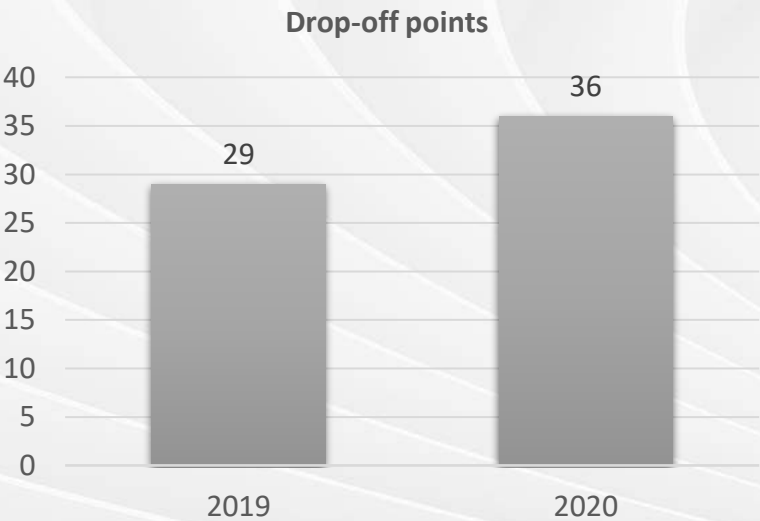
## Waste Management: “Yalla Nefroz”/ “Let’s Sort” Project

“Let’s Sort...Let’s Start the First Step Together”, Makhzoumi Foundation and CEDAR-Environmental announced on March 11, 2016. When the garbage crisis emerged in the country between 2015 and 2016, the Manager of the Environment /Development Program and the CEO of CEDAR- environmental, long well known for their environmental activism, found it necessary to motivate neighborhoods in their surroundings to begin sorting non-organic solid wastes in Beirut. Within that frame, Makhzoumi Foundation paved the way for this initiative through a series of awareness raising activities, and placed recycling bins for non-organic wastes (plastic, metal, glass, shoes...) in front of its centers in Mazraa, Ras El Nabeh and Jnah. **Drop-off points:** In 2020, 11 new drop-off points joined the Project (3 schools, 3 super markets, 1 center, 3 buildings, 1 company) whereby bins were placed at their premises. The total number of drop- off points became 36 by the end of 2020, whereas it was 29 in 2019 (4 drop-off points was removed from the list from 2019 because they were uncooperative).

	No	Name	Location
MF Centers	1.	MF HQ	Kornish Mazraa
	2.	NDP	Ras Nabeh
	3.	MF unit	Jnah
NGOs	4.	BYM-Hamra	Hamra
	5.	Arcs	Furn Shebbak
	6.	CEVSI	Tayouneh
	7.	Ibrahim El Khalil	Sabra
Agreements	8.	Ouzville	Ouzaii
	9.	Burj Al Barjneh Municipality	Burj Al Barajneh
Companies	10.	Future Security	Beshara Khoury
Schools	11.	Amilieh School	Ras Nabeh
	12.	Al Ber Wal Ehsan Public School	Tarik Jdideh
	13.	Riad Soloh Public School	Ras Nabeh
	14.	Al-Duha High School	Tayounah
	15.	Al Kawthar School	
	16.	Maahad Al- Sadek	Airoport Road
	17.	Al-Farouk High School	Tarik Jdideh
	18.	Lycee de la Fontaine	Burj Abu Haidar
	19.	Ghoubeiry High School	Ghoubeiry
	20.	Khaled Ben Al-Walid	Barbir
	21.	Emilie Sersock Public School	Bir Hassan
	22.	Omar Zeeinni Public school	Tarik Jdideh
	23.	Tarik Jdideh al Rabeaa al Mukhtalata	Tarik Jdideh
	24.	Bokra Ahla School	Sabra
Super Markets	25.	Fakhani	Ras Nabeh
	26.	Miki Market	Salim Salam
	27.	Super Market Al-Amine	Mar Elias
	28.	Matahen Lebnan	Barbour
Buildings	29.	Munay Building	Jnah
	30.	Al-Rimal Building	Zarif
	31.	Golf Plaza Building	Bir Hassan
	32.	Hara Building	Haret Hreik
Pharmacies	33.	Summer Land Pharmacy	Jnah
	34.	Asia Pharmacy	Safara Quouitieh
Centers	35.	Al-Taadod Sport Center	Barbour
	36.	Hassan Khaled Center	Jamal Abdel Nasser

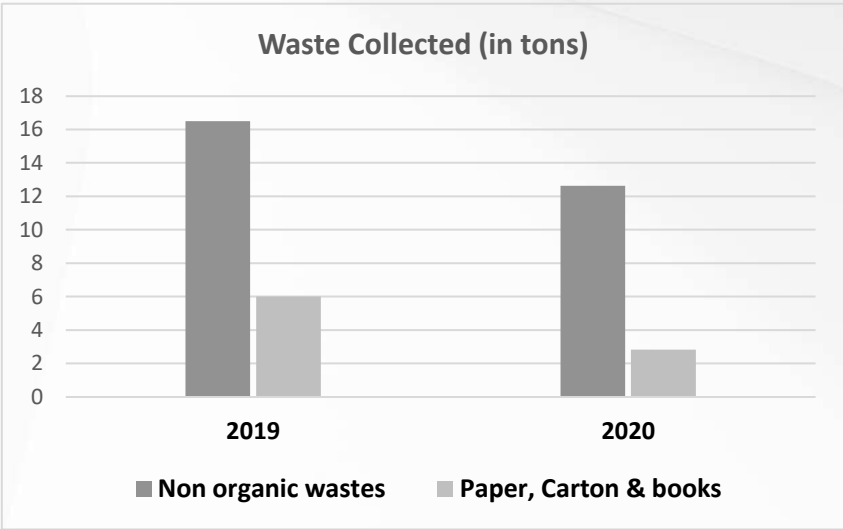


Waste is collected weekly, on Wednesdays and Thursdays, from the drop- off points mentioned above by the truck of this initiative and is then transported for recycling. Non-organic wastes are transported to CEDAR-Environmental; Paper wastes are delivered to Solicar Company



**Collected Waste:** The following histogram show the quantity of collected waste in 2019 and 2020. Non organic wastes (Plastics, cans, glasses,) decreased from 16.5 tons in 2019 to 12.63 tons in 2020 and the quantity of collected paper, carton & books decreased from 6 tons in 2019 tons to 2.38 tons in 2020. This decrease is due to the fact that the most of waste were collected from the schools (14 schools), and schools were closed almost all of the year due to COVID-19.

In addition to the waste collected from our drop-off points, 138 tons of glass were collected from affected regions by the Beirut Port Explosion and transported by YALLA NEFROZ truck to Karantina during August and September.



## CHILD DEVELOPMENT DIVISION

The winners of the 2019 Annual Schools Contest were given gift cards of \$20 or Smart Watches, which were distributed on February 12-13 at the following schools:

- Saints Coeur School – Sad El Bauchrieh – \$20 Gift Cards.
- Al Mustafa School – Haret Hreik – Smart Watches.
- My New College – Hay El Sellom – \$20 Gift Cards

In February, a meeting was held at the National UNESCO Headquarters to prepare for the 2020 Annual Schools Contest. A secondary meeting was held with Hosri Group however no activities could be implemented due to the nationwide lockdown as a result of the Covid-19 pandemic. The pandemic also halted the implementation of the awareness raising activities in schools, as well as the annual summer kids club.

## WOMEN EMPOWERMENT DIVISION

### **Craft and Environmental Arts Workshops**

Environmental up-cycling craft workshops that promote reduction of household waste through the 3 R (reduce, reuse and recycle) are continuously held as this Program is keen to disseminate and circulate this concept through its various activities and projects. In parallel, workshops on dessert preparation are held to help participants benefit from their skills without the need for large capital to pay rent, equipment, etc., because they can establish a small business at home. The demand on soap making increased. However, the Coronavirus and the economic crisis that befell the country, crippled movements and hence affected the workshops leading to a decrease in their number as compared to 2019. The up-cycling and dessert workshops that were held in 2020 included Marzipan Making, Cake Decoration with sugar paste, Chocolate Molding and Decorating, Candle Making, Flower arrangement, Découpage Making, and Artificial Jewelry making. A total of 104 ladies benefited from the workshops were implemented during five months because of the Covid-19 pandemic and the related lockdown:

Workshop Title	Implementation Date	Number of participants
Cake Decoration with sugar paste	19 & 20/2/2020	12
Marzipan Making	25 & 27/2/2020	5
Chocolate Molding and Decorating	26 & 28/2/2020	14
Candle Making	15 & 17/7/2020	7
Flower arrangement	21 & 23/7/2020	5
Soap Making	22 & 24/7/2020	9
Découpage Making	27 & 29/7/2020	6
Artificial Jewelry	4 & 10/8/2020	7
Soap Making	23-26-27/10/2020	8
Soap Making	28-30/10/2020 & 2/11/2020	6
Soap Making	9-11-13/11/2020	9
Marzipan Making	9-11/11/2020	8
Soap Making- Level 3	28-29-30/12/2020	8



# PROJECTS

## **LWR - Training on Beekeeping Skills and Environmental Arts and Crafts in the Bekaa and Greater Beirut (2019-2020)**

The Project was funded by the Lutheran World Relief (LWR) and implemented by Makhzoumi Foundation and aimed at empowering Iraqi, Syrian and Lebanese women and youth in Greater Beirut and the Bekaa regions through providing them with business and income-generating skills.

The initial duration of the project was one year (2019-2020) with the following main expected outcomes

1. Women empowered with self-confidence to play a productive role in society.
2. Trainee`s proficiency improved in relation to their present or future occupation, leading to self-reliance.
3. Trainee`s skills and technical know-how developed thus ready to welcome income-generating opportunities to improve their social and economic conditions.

The main activities of the project included:

- Four training workshops on beekeeping skills targeting 60 Syrian and Lebanese youth and women in the Bekaa.
- Distribution beehives to start production of honey.
- Three training workshops on: (a) loom weaving (b) chocolate molding, making marzipan and basket decoration, and (c) patchwork and clothes repair targeting 36 Iraqi youth and women in Beirut.
- Distribution of kits/tools needed to start production of items.
- Providing Entrepreneurial Skills to all the above 96 trainees.
- Organizing a fair of environmental craft products and honey.
- Online marketing of products prepared by beneficiaries.

The distribution of kits to the beneficiaries of the environmental crafts took place in 2019 so they could start their production. In 2020, and due to covid 19 and several lockdowns, the project had to be delayed and extended three times at no-cost, it will end on December 31st. The 120 beehives (2 per beneficiary), were distributed to the 60 beneficiaries in July 2020.



Meetings were held with successful beneficiaries in each category by Mr. Matt Hackworth / Senior Advisor for Marketing and Communication at LWR on the following dates and Four follow-up monitoring sessions on beekeeping were held on the following dates:

- a) October 14th: one success story by a beekeeping lady was organized in Majdal Anjar, Bekaa.
- b) October 17th: three success stories with Iraqi beneficiaries for the following subjects (Chocolate and Marzipan, Loom Weaving and Patchwork) in Beirut.
- c) October 15th in Baalback.
- d) October 14th, 22nd and 23rd in Majdal Anjar, Bekaa.

Similarly, monitoring was carried out with the 36 Iraqi 36 ladies. Again, due to lockdowns and government guidelines related to the pandemic. The fair that was supposed to held had to be cancelled and replaced by the distribution of further kits to each beneficiary within the project as follows:

For the chocolate and marzipan activities:

- 8 molds per beneficiary .
- 1 blender per beneficiary.

For loom weaving and patchwork activities, 28.5 meters of fabric for each beneficiary

For beekeeping activities:

- 3 boxes of wax per beneficiary (each box contains 2 kg of wax).
- 5 boxes of pesticides for Varroa per beneficiary.
- 2.5 dozen jars per beneficiary

The schedule and preparations for the virtual closing ceremony are underway, it is due to be held in mid-January 2021. Material and testimonies are being gathered for presentation during the closing ceremony.



## LWR - Emergency Response to COVID-19 in Beirut

The Project was funded by Lutheran World Relief, and implemented by Makhzoumi Foundation, in response to the dire economic crisis in Lebanon which led to a wave of mass unemployment, further exacerbated by the Covid-19 pandemic. The goal of the project was to help overcome and alleviate hunger by providing food assistance to needy refugee and host community families.

In April, the proposal for the food assistance Project was prepared and submitted along with the budget. The Procurement committee was set up in May, along with protocols for supplier vetting and beneficiary selection. The selection procedure of suppliers was completed in June, and coordination was done with the supplier, donor, MF centers, and beneficiaries for the distribution of parcels. In July, the distribution of food parcels took place to a total of 588 families in the Bekaa and Greater Beirut.

Each food parcel included the following dry, non-perishable food items:

- Rice 3 kg.
- Sugar 2 kg
- Iodized salt 1 kg
- Lentils 1 kg
- Bourghul 1 kg
- Cheese rounded packs 2
- Milk 1 kg
- Pasta 3 packs
- Tuna 2 cans
- Chocolate Halawa
- Chickpeas 1 kg
- Tomato paste 1 jar
- Olive oil 1 liter
- Vegetable oil 1 liter

## LWR - Home Appliances to Families Affected by the Blast

The project was funded by LWR and implemented by Makhzoumi Foundation in cooperation with the Relief unit at MF. It included the distribution of home electrical appliances to 167 families to replace those damaged by the August 4 blast, in several areas in Beirut. The items distributed were: refrigerators, microwaves, ovens, televisions, and washing machines.

## LWR - RETURN

The project: Returning Evacuees to Urban Residences Now (RETURN), is funded by USAID Bureau for Humanitarian Assistance (BHA) under the Shelter & Settlements sector. RETURN is managed by Lutheran World Relief (LWR) in coordination with its Lebanese partner, Makhzoumi Foundation (MF) and aims to help make time spent in temporary shelter schemes as brief as possible to reduce the number of individuals displaced or experiencing physical or environmental threats while remaining in dwellings in disrepair. It plans to achieve this by removing the unanticipated cost of repairs and supplies for families that cannot afford it, in a marketplace growing more expensive every day. The Project aims to support at least 742 of the most vulnerable household members who experienced minor to moderate damage to return their dwelling into habitable homes. In September, MF organized 14 teams to carry out in-person visits, comprised of 2 young university graduates assigned as a technical surveyor to check the severity of the damage and overall building safety, and a clerk responsible for documenting the survey and inputs from the visit. A virtual training session for the team members was held on September 21st, covering the assessment procedure using the application used for the surveying (CommCare) on the provided tablets, as well as a Mental Health and Psycho-Social Support (MHPSS) training. From the period of September 22nd to October 27th, 1567 households were surveyed after taking appointments and posting announcement flyers. By November 30th, 1332 units were inputted as plot codes on GIS and sent to the army Beirut FER, and 260 units were inputted onto the GIS Platform. Repairs of houses started in November and are still ongoing.





## EVENTS & ACTIVITIES

Participation took place at several activities that were held either locally, regionally or internationally including: 6 workshops, 21 meetings, 17 webinars and 13 conferences. Most of them were online due to Covid-19. In addition, the following activities were held:

### CIVIL-MILITARY COOPERATION

MF participated at the workshop that was held to introduce the idea of the establishment of a civil-military forum in Lebanon of cooperation for the purpose of human safety. The attendees were representatives of the following: German Konrad-Adenauer-Stiftung (KAS) Foundation - The German army - Lebanese Academic body - The Lebanese Army - Lebanese Internal Security Forces - Lebanese General Security - Civil Defense - Syndicate of Nurses - International and local NGOs - Media.

Each stakeholder presented what they are doing in times of Covid-19 and all were positive regarding that initiative of cooperation.

### MIO-ECSDE – UfM

Carried out the online stakeholders` consultation launched by The Union for the Mediterranean (UfM) as part of the process leading to the 2nd UfM Ministerial Meeting on Environment and Climate Action, scheduled for December 2020 in Egypt.

### SURVEYS

Invited by MIO-ECSDE and RAED respectively, the following online surveys were conducted in the framework of the EU-funded “Water and Environment Support” (WES) project:

- Youth in the field of water and the environment in the European Neighborhood -South region.
- Gender equality and women empowerment in the field of water and the environment in the European Neighborhood-South region,

### Global Compact Network Lebanon (GCNL)

The general assembly was held on August 19th whereby Makhzoumi Foundation was re-elected as board member for the coming term. Later, MF was also appointed to be in charge of the Financial committee.





# CONFERENCES, SEMINARS & MEETINGS

## 6 Workshops /Courses

- “You Are Right” campaign, entitled “My Children have the right to My Nationality” workshop organized by Takaful.
- “Certified Carbon Reduction Manager (CRM)”, online course organized by the Association of Energy Engineers.
- “The circular Hub” online course by Eco Consulting.
- “How to use assessment electronic forms “online training sessions by LWR.
- “Youth, ESD and resilience: Empowering and mobilizing young people under crisis” workshop.

## 21 Meetings /Discussion sessions:

- Preventing Violent Extremism organized by the British Council.
- "The development of standard definitions of violence against women for Internal Security Forces (ISF), courts, hospitals and service centers to improve and analyze all data" organized by the National Steering Committee for the Implementation of the National Action Plan for Security Council Resolution 1325 on Women, Security and Peace.
- Meeting for the yearly contest with Hosri/Sacotel and the National Committee for UNESCO.
- Online info session of Intercultural Dialogue Initiatives of the 2020 by Anna Lindh Foundation.
- Meeting with Alert Lebanon to discuss potential cooperation.
- Sustaining Peace in Lebanon – Experiences, Successes and Reality “consultation meeting organized by the Dag Hammarskjold Foundation.
- “The response to the needs of families and individuals affected by the explosion in the Lebanese capital” meeting organized by MOSA.
- Four organizational, kickoff and coordination meetings for RETURN project with HQ of LWR.

- The first meeting of the National Steering Committee for the Implementation of the National Action Plan for Security Council Resolution 1325 on Women, Security and Peace
- Discussion session on “Enforcing and Supporting Skills on National Protection from Huge Accidents” organized by The Lebanese Oil and Gas Initiative and Friedrich Ebert Foundation
- “Greener Cities Cooler Cities - Nature Based Solutions for Urban Climate Mitigation” talk session by AUB
- Seven GCNL Board meetings, three General Assembly meetings and one board UNGC session

## 17 webinars:

- "Understanding Impact- the questions you need to ask" organized by AFF.
- Reforming NGOs Funding to Address Challenges of the COVID-19 Situation in Lebanon” organized by (CONNECT).
- 5 webinars: Skills within the Water Sector in Lebanon - “Heat Pump Technology” - “Green Design & Construction” - “Green Certifications” – “Geothermal Energy: Efficient green solutions organized by LGBC.
- “How Can Data Support the Efforts to Address the Implications of COVID-19 on Development in the Arab Region?” organized ADP and AFF.
- “The Priority of Humanitarian Action under the Current Circumstances”, organized by the Social Salvation Association.
- 2 webinars: “Changing How and What We Eat: Who Can Lead the Way? “+ “Food Systems Approach to Climate Change” organized by UNEP.
- Environmental Legislation in Lebanon organized by Lebanese Green party.
- 2 webinars: The economics of mutuality"+ "21st Century Corporate Citizenship" organized by The Gerhart Center
- Towards Sustainable Development, options for Lebanon organized by ALDIC.
- 2 webinars: Business Partnership Facility - Enterprises for SDGs + How to Win More Grants and Tenders” organized by DARPE.

### 13 Conferences / Fora/ Launching Events:

- Launching of the handbook " Crafts in Bourj Hammoud: A Future Vision for Public Policy", by "We" and "Badger" Associations.
- “The Strategic Frame for the Agriculture and Nutrition Sector in Lebanon 2021-2025” conference organized by the Ministry of Agriculture and FAO.
- “UN Global Compact 20th Anniversary Leader Summit (online)”.
- “Launching Event of the UNESCO-McKinsey COVID-19 Response Toolkit for Education” organized by The UNESCO-McKinsey Global Education Coalition Team.
- Forum of Social Responsibility and Environmental Awareness organized by RAED.
- 2 events: Med4 Second Stakeholders' Dialogue: United for the Post-Pandemic Recovery + The Virtual Forum “Youth and Climate in the Mediterranean +25”, organized by the Union for the Mediterranean.
- Closure event of the Project "Kaleidoscope of Peace”.
- 2 events: The first and second workshops of CMC Civil-Military Cooperation Forum.
- Civil Society Online Forum entitled Celebrating Our Diversity – Building Inclusive, Sustainable and Intercultural Cities, organized by the Anna Lindh Foundation.
- RAED Virtual General Assembly.
- MIO Virtual Annual General Assembly.



# The RELIEF & HUMANITARIAN SERVICES UNIT

**103,865**

**Services in 2020**



## WE STARTED IN 2006... & WE KEEP GOING

We kicked off in 2006 & we keep moving forward.

Makhzoumi Foundation humanitarian and relief unit team, works in close relation with UNHCR and key governmental and non-governmental actors at field level to provide an integrated response to refugees, displaced people and vulnerable host communities residing in Beirut and Mount Lebanon. The team provides assistance at three sector levels:

- 1) Basic assistance.
- 2) Protection, including sexual and gender-based violence (GBV), child protection (CP) including street and working children (SAWC), persons with specific needs (PWSN), and community mobilization in Beirut.
- 3) Primary health care (PHC) services.



## BASIC Assistance

“We make a living by what we get... but we make a life by what we give.” Winston Churchill.

In 2020, the hard socio-economic situation, the COVID-19 pandemic, Beirut Blast and the inflation in prices caused an increase in the number of vulnerable families. MF logistics team provided support to more than 64,162 beneficiaries in Beirut and Mount Lebanon. 9,823 households' visits were conducted to assess the socio-economic situation of refugees and their shelter condition, in order to identify their eligibility for the assistance. 10,971 validation exercises were applied to double check the presence of benefited families in Lebanon and to track any changes in their situation in order to prepare the relevant assistance correspondingly. 10,562 phone calls were made. 18,161 Pins were distributed and 11,518 non-food items to meet the beneficiaries needs. 1,251 food parcels were distributed, 752 hygiene kits, 262 home appliances and 862 clothes.

In its winter program, MF provided assistance for 2 local NGOs, “Dar Al Ajaza Il Islamiya” and “Dar Al Riaya Al Marouni”. Both NGOs support elderlies, while “Dar Al Riaya” focuses on homeless people.

During 2020, MF was able to cover the diesel expenses for the heating system of each of the previously mentioned organizations by providing diesel coupons, amounting 15,000,000 LBP for each. These donations helped these NGOs maintain the warmth of their home. "

## GENDER-BASED Violence

**“A woman is the full circle. Within her is the power to create, nurture and transform.” Diane Mariechild.** In 2020, the Sexual and Gender Based Violence (SGBV) team in Makhzoumi Foundation, Relief Unit, provided case management services to **1300** beneficiaries (new cases and first follow up) from different nationalities (Syrian, Iraqis, other nationalities) coming from all around Beirut and Mount Lebanon. To adapt to COVID-19 pandemic, the case management modality was altered. Face to face case management was reduced to only high risk cases. Whereas, medium and low risk cases were followed-up by phone. A hotline to respond to urgent situations was available 24/7.

Additionally, **390** emergency cash assistances were provided to ensure the beneficiaries safety, and to avoid eviction. Many beneficiaries who were in imminent danger were relocated to safe shelters.

Furthermore, **65** beneficiaries who wished to be followed legally for reasons such as divorce or legal papers were referred to legal services. Also, **91** general consultations were conducted during which the beneficiaries were referred either to other relief unit sectors or to other NGOs.

The survivors, whenever needed, were referred to MF PHC services such as gynecologists and general physicians. Survivors of rape were immediately referred to CMR (Clinical Management of Rape).

## PSYCHO-Social SUPPORT

Many services such as awareness, psychosocial support sessions (PSS), formal and informal training, and internship program were also provided to the beneficiaries. **60** awareness sessions targeted 466 beneficiaries. Due to COVID-19 pandemic, the sessions were performed remotely during the lockdowns or face to face while ensuring that all precautionary measures were taken. In addition, 66 beneficiaries joined the live PSS sessions at Makhzoumi Foundation center. Some of the participants were effectively referred to the SGBV case management sector and successfully followed up with. For instance, a woman was helped to get out of a harmful marriage and to relocate away from the abusive husband.

Many PSS sessions were provided through Zoom app, to a total of **52** beneficiaries. **126** beneficiaries rushed to indulge in the well thought and well-chosen informal training programs. Also, the successful implementation of the programs made it easy for the participants to get the most of it. All of the participants exited the training with newly learnt skill and eager to practice this skill, especially after the facilitator hosted marketing sessions performed by a college graduate introduced by the facilitator to the participants. Most of the participants began manufacturing and assembling products and some of them were fortunate enough to sell their products.

Furthermore, the 16-days-of-activism took place between the 2nd and the 9th of December 2020. A total of **205** beneficiaries from different nationalities attended the 12 delivered sessions. At the end of each session, beneficiaries were provided with a bag containing the following items: a winter scarf, hygienic pads, toothbrush and toothpaste, soap bars, hand sanitizer and a cloth face mask.



# CHILD PROTECTION

## Childhood is a right

MF Child Protection (CP) team is known for its prompt responses regarding urgent cases that need an immediate intervention within 24 hours. The aim of this team is to reach the best interest of the most vulnerable refugees children who are under 18 according to the law 422/2002. During 2020, the CP sector managed **932** new cases (**464** cases above target) living in Beirut and Mount Lebanon and conducted **3430** follow-ups with beneficiaries. The children were identified with risk of abuse or neglect, while the majority were exposed to worst form of child labor. The percentage for 2020 of this vulnerability was (**51%**) versus (**25%**) making the double of last year's. Few were survivors of torture, or suffered serious medical conditions or severe disabilities.

The children were being followed up by the CP sector case workers. The case workers prepared action plans in order to stop the children from working which prevented them from being subject to abuse and ensured their safety. Case management services included individual psychological support, medical care, the access to legal assistance, safe accommodation, skills training, educational activities and financial assistance. **254** cases received emergency cash assistance.

Many children and their families were assisted with rental-fees coverage as they were homeless or at risk of eviction. Others were also assisted with an access to primary education by referring them to the list of schools provided by UNHCR. The children were also assisted with PSS activities and awareness sessions for caregivers.

In the beginning of 2020, the team recorded the skills refugees wanted to learn and the courses started before the spread of COVID-19. During the lockdown, all courses were modified in terms of room capacity and social distancing and were resumed again once the lockdown was lifted. The participants emphasized about the importance of these courses since they provided new skills and experience.

The PSS team conducted many awareness sessions for refugees' children of different nationalities. The campaigns spread more knowledge about the children's rights and about the importance of education since many children were involved in child labor. The team also targeted caregivers and shed light on the difference between punishment and positive discipline practiced by parents. Non-verbal communication was among the topics that attracted the attention of children and parents. The activities built confidence in the participants (Children and Parents) and enhanced the atmosphere of the session for laughter and entertainment between children and their caregivers.



During the outbreak of the Corona epidemic, many sessions were suspended and postponed and accordingly, the team resorted to working remotely with the beneficiaries to spread awareness on protection against the spread of the virus. During 2020, the team focused on creating a routine for children, forming healthy friendships and building their self-confidence. The focus was also on the ability of choosing a healthy lifestyle based on controlling feelings and behaviors, self-awareness and discovering ways to improve oneself and self-esteem.

One feedback about the effects of PSS cycles on the children was attained from the children's parents who were attending informal training and life skills sessions in parallel to the PSS sessions of their children. The parents acknowledged that they were able to see a number of positive influences through the improved behaviors of their children. In addition, the parents mentioned that their children were very excited to attend those sessions as some of them prepared themselves to attend the PSS sessions a night earlier. Other positive behaviors were indicated through enhanced group bonding and prosocial behaviors between children.





## Street & Working CHILDREN (SaWC)

**“Childhood should be carefree, playing in the sun; not living a nightmare in the darkness of the soul.” Dave Pelzer**

During 2020, the SaWC team worked on supporting, influencing and empowering both children and their families in order to bring out and develop their skills so that they could maintain a better well-being. The team aimed on growing the confidence and self-esteem of their beneficiaries. They encouraged independence, built resilience, developed their self-respect and motivated them to be better learners. In addition, they provided continuous support for the families during COVID-19 and after Beirut blast.

The SAWC case workers provided case management to **287** high risk cases. They worked hardly to improve the well-being and socio-economic situation of the beneficiaries. The methodology the team used was a one-to-one interview in which they provided **165** emergency cash assistances to cover rent, food, basic needs and medical emergencies. The people affected by Beirut’s blast were also assisted.

Due to the lockdown, PSS, Basic Literacy and Numeracy (BLN) and awareness sessions at Harma and Fun Bus were put on hold but the team provided remote sessions regarding COVID-19 precautions targeting more than **1050** beneficiaries. Specific measures to caregivers of person with disabilities were also provided plus, dissemination of COVID-19 specific health referral pathways and hotline numbers were given.

Starting March 2020, the team cancelled the direct usage of materials in their activities. Therefore, they replaced handicraft activities with sports, storytelling and games to prevent the spread of COVID-19. The games reinforced development and increased the children’s learning skills.

Since the beginning of the program, the team opened **3** cycles of parenting skills. COVID-19 precautions were provided. The parents shared the progress of their skills and showed the improvement of their relationship with their children. They also bonded with the facilitators and

Additionally, the SaWC team started outreach activities in different areas of Beirut and Mount Lebanon such as Hamra, Borj Al Barajne, Sabra, Shatila, Cola, Barbir, Courniche Al Mazraa, Airport Bridge, Aisha Bakar, Cola, Koraytem, Tarik Al Jdede, Verdun, etc. The team approached and collected information from the street and working children. Surprisingly, the team noticed the presence of Lebanese street children as they increased during the COVID-19 lockdown echoing the economic crisis and the fluctuations of the dollar rates. The team distributed hygiene kits, reusable masks for all the children and families working on the street to keep them safe.

## PERSONS WITH specific needs

**“My ability is stronger than my disability.”**

During 2020, the PWSN team, have assisted elderly people, physically/mentally challenged beneficiaries, vulnerable refugees and persons with specific needs. The team provided **1368** case management and **5235** consultations. **822** emergency cash assistances (ECA) were distributed to beneficiaries facing protection issues, serious medical conditions or were single parents.

ECAs were useful despite of the rising challenges and the insufficient amounts. It alleviated part of the burden from the family's expenses. In addition, the ECA prevented many families from being evicted or homeless. Ever since the COVID-19 outbreak, there has been few families who have been infected with the virus which forced them to self-quarantine, meaning the beneficiary couldn't work and consequently, couldn't generate any income to pay his basic needs. So, the ECA alleviated that burden until the quarantine period was over and the beneficiary could resume his work normally.

### **Elderly center-Active Aging house (project):**

The elderly center was creating a sense of engagement and intimacy between elderlies. They were highly enjoying the sessions. The board games and nutrition sessions were highly beneficial in addition to the educational sessions that promoted learning, creativity and skills development. The team have started the project on the 2nd of January in both centers with **30** participants. However, due to the COVID-19 lockdown, the team changed the live activities into remote sessions and provided **334** elderlies with food parcels prepared by the Elderlies Center (SSS).



## **Empowerment through Integration (ETI) project:**

ETI's Life Skills Extension Program (LSEP) offered one-to-one training sessions to participants with visual impairments referred to ETI by Makhzoumi Foundation and UNHCR. During 2020, the ETI's life skills trainer contributed to supporting and empowering participants with disabilities and their families in their process of acquiring and practicing the necessary basic skills to be independent active individuals. Through continuous weekly trainings and close monitoring of participants' training performance, the ETI trainer verified the participant's progression associated with specific skills were trained during each week. As part of continuous monitoring, participants and families have informed their perception of blind youth being able to go beyond previous limitations and started to develop confidence in performing these skills.

Regarding Orientation and Mobility (O&M) skills, all the participants have reported being able to do searching and hand trailing techniques (exploring new places), using safety guidelines (protecting the face from things in front of them), sound tracking (describing the concept of localizing sounds and using hearing to locate a desired object), knowledge of basic map-making and map-reading and were also able to identify most prominent landmarks in a space to navigate it independently.

Regarding Social Literacy skills (SL), most of the participants have advanced their communication skills and physical positioning while communicating (face, body, voice tone, etc.), applied examples on communication skills and telling and accepting compliments. Some participants have demonstrated advanced skills associated with how to communicate and express feelings when someone asked them their disability while others were still in need of more practice. Improvement associated with all participants' self-esteem has been observed throughout the semester. The participants were able create and follow short- and long-term goals.

Most of the participants have improved their proficiency associated with Activities of Daily Living skills (ADL), such as combing hair (from where to start, how to part the hair and then to do a style with it), brushing their teeth (put toothpaste, close it, brush the teeth, then returning everything to its place), cleaning the table, folding shirts and t-shirts, folding shorts and pants and scheduling; staying on track associated with personal tasks. The participants learned many skills regarding cleaning, folding, organizing, and preparing many things in their house.



## **Friends of the Disabled Association and National Rehabilitation and Development Center (projects):**

The Friends of the Disabled Association (FDA) and the National Rehabilitation and Development Center projects contributed to an educational approach in the development of capacity building of **50** students with learning and intellectual disabilities. The Individualized Educational Plan aimed to support the parents and integrate them within the team. Thus, an approach was developed with the parents, where they were aware of the educational group their children were enrolled in, their educational skills and the services provided. The feedbacks of the parents were taken into consideration while developing the educational techniques. Awareness workshops and educational lectures were also provided to parents that included all the educational services and vocational techniques. All the plans and long-term objectives for this year were acquired by the students, which had a great impact on their social skills and approaches. The most important point was that the team was able to overcome all of the obstacles and behavioral problems that were faced after the quarantine, even the e-learning plan was an effective educational approach. The PSS team conducted many sessions that targeted refugees of different nationalities. Life skills and awareness sessions were initiated with more detailed contents by the beginning of the year. The content included activities that touched real life problems and helped beneficiaries gain critical thinking and self-management skills. The sessions emphasized on the importance of taking the responsibility of one's own actions and how those actions form habits and thus form the behavioral patterns and lifestyle altogether.

During the COVID-19 lockdown, the sessions were adapted to be conducted remotely through the phone and WhatsApp. The challenge was huge but the team gathered enough resources, images, texts, voice notes and videos that helped the beneficiaries gain all the objectives of the sessions. In addition to that, the PWSN PSS team recognized that the lockdown would result in depression and maladaptive symptoms for beneficiaries such as insomnia, depression, anger and other maladaptive behaviors. The team thus rushed to provide beneficiaries with sessions that helped beneficiaries cope with the depression, anger, sleeping disturbances and other issues. The team formed WhatsApp support groups, where participants received the sessions, information and support through communicating on these groups. Surprisingly, over 100 beneficiaries were welcoming of these ideas and the groups received huge participation and interest. As for the informal skills, the beneficiaries learned how to make different kinds of soap. Luckily, soap making skills were found to be a huge asset in these conditions with the rise of the dollar exchange rates that skyrocketed prices of hygiene and other sanitation materials. Other forms of soap were learned during the sessions such as liquid soap and detergents for laundry and dishwashing. That skill helped beneficiaries save a load of money. A new informal course was implemented and included crochet knitting, making scarfs and other pieces of clothes made out of wool. The beneficiaries would use that skill to make clothes for their children and manufacture clothes made by hand. This was an alternative to sewing which was more expensive since sewing machines also became unaffordable.



## FORMAL TRAINING & INTERNSHIP

In 2020, many formal classes were conducted at Makhzoumi Foundation that included **33** beneficiaries from different nationalities. The students continued their study live at the foundation. They showed commitment in their attendance and some excelled in their studies and obtained high grades. As an adaptation to the COVID-19 pandemic, MF developed a plan to teach some courses remotely on Zoom to prevent the spread of the virus. The participants in the photography session were very motivated to explore the world through the camera lens. They had few sessions outside of class where they went to the old streets of Beirut to capture images of old buildings. They also took landscape pictures in Raouche, other streets of Beirut and new buildings in Mar Elias and Barbour.

The internship program at Makhzoumi Foundation successfully changed the lives many vulnerable people. In addition to gaining skills, several interns were able to gain employment opportunities and retain their jobs due to their high performance and commitment.



# BEIRUT BLAST PROJECT

## with UNHCR

### The Immediate Response

In the afternoon of the 4th of August 2020, a deadly explosion occurred at Beirut port. Surrounding areas were severely affected by the powerful blast. Up to 300,000 people have lost their homes since the explosion. If not completely lost, households were severely damaged. House glasses were shattered, furniture, house equipment and appliances were broken.

MF immediately responded and supported the affected host and refugee communities through different services and activities such as: cleaning debris and glasses, providing psychosocial support, offering medical services through its mobile medical unit, case management and provision of emergency cash assistance to affected households and distribution of electronic home appliances, food parcels and hot meals, clothes and hygiene kits. The relief aid was provided to the affected populations residing in Beirut and Mount Lebanon.

### The multi-sectoral rapid needs assessment

Directly after the explosion, MF field staff was mobilized to conduct a multi-sectoral rapid needs assessment to have a clear understanding of the needs of the affected community. After collecting the needed information, the team prepared the list of the households which were eligible to receive assistances.

### The Case Management & PSS

Beirut Blast case management team provided up to **471** case management to cases affected by Blast and more than **1300** emergency cash assistances. Despite the COVID-19 restrictions, the team managed to conduct PSS activities reaching more than **450** Lebanese people and refugees. The PSS sessions consisted of helping beneficiaries release negative emotions and deal with grief, as well as manage physical symptoms of stress, exploring one's strengths and qualities, interpersonal relationships and social support. A 53-year-old Lebanese man left for the team a beautiful message, saying that, "Despite all the chaos and difficulties, wonderful things happened to me, and one of them was participating in these sessions. You gave me energy, and helped me find meaning in all that has happened. Thank you for reminding us that we still have dreams and goals to achieve". Another woman mentioned that "ever since my first session here, I have been different. I feel more positive and energetic. I had waited for so long to open up to someone and you gave me the opportunity to do that". With UNHCR's shelter team, MF started home visits for disabled and elderly people. Achievements reflected **900** sessions. The team reached **148** patients while **29** cases were to Sesobel Association.

# COMMUNITY SERVICE

## CHALLENGES MADE MIRACLES

The beneficiaries continued reaching MF relief center despite all the restrictions due to COVID-19 pandemic. Moreover, remote activities were pursued on weekly and daily basis remotely through Zoom and Microsoft teams. In addition, WhatsApp groups allowed the team to communicate all the time and discuss any condition as it also helped in reducing stress, inspiring the positive spirit and finding solution for all difficulties faced. All members were supporting each other by sharing and referring medical and financial services, sharing information and communication tree messages. As for the Emotional Support Groups participants, visiting the center was more than self-care for themselves that helped them diminish all negative thoughts. The beneficiaries stated that they carried the positive charge they gained from sessions to their houses and families. As a result, beneficiaries were satisfied with the activities since it made them feel that these conditions were not permanent and there was hope for a better future.

## OUTREACH VOLUNTEERS

During the year of 2020, MF general and specialized Outreach Volunteers (CP, GBV and health) established a link between Makhzoumi Foundation and the refugee community and coordinated between them.

## A COMMUNITY WAS BUILT THROUGH GIVING

General and specialized MF OVs supported MF staff to identify and refer refugees with specific needs for immediate interventions and urgent case management. MF OVs played an important role in mass communication activities, replicating the trainings and information received, as well as distributing leaflets and information materials. The OVs also reported to MF and UNHCR protection issues and trends. As part of their job, OVs had an important role as a linkage between the refugees and MF and would be channeling refugee's feedback, requests, challenges, needs, etc. and would refer them to the existing services and to benefit from the individual case management systems. Therefore, MF OVs provided awareness sessions related to any new info that the refugees need to be aware of. The OV's referred **729** beneficiaries for proper case management while the health OV's referred **487** beneficiaries to the PHC for vaccination, medical treatment and follow-up. Evidence showed that volunteering could alter self-perceptions, allowing people to build confidence and self-esteem and to learn new skills.



## SPREADING THE WORD-RAISING AWARENESS

During the year of 2020, the OVs provided practical information to refugees, conducted **613** awareness on relevant topics, visited the most vulnerable and referred those with specific needs to MF/UNHCR. Besides that, and as result of COVID-19, economic crisis and Beirut blast, work groups have been established online through WhatsApp and included a group of children, adolescents, adults and elderlies for the purpose of raising their awareness on the pandemic along with health topics and promote safe practices, aiming to educate the refugee community. The online awareness sessions have been instigated through sending videos and pictures about the topics along with a discussion, clarifications and explanation. The number of participants targeted through awareness and information sessions was **12,384**. In addition, the OVs have been provided support in the activities conducted in the CDC, participated in empowerment events and mobilization activities.

Additionally, immediately after Beirut Port explosion on the 4th of August, the outreach volunteer's initiatives started responding by providing help, psychosocial support to those affected from different nationalities in coordination with the groups present on the field or other volunteers. Since the beginning of the response, the OV's reached-out **6,118** beneficiaries affected by Beirut Blast.





# Beirut Port Explosion Emergency services: MF Situation Update

Directly after the Beirut Port Explosion on August 4<sup>th</sup>, 2020, MF emergency teams were mobilized, responding to the immediate needs of the affected community, in line with local actors and in collaboration with renowned partners for more than 7 weeks after the explosion.

## Missions & Interventions

MF implemented worthy humanitarian missions following the Beirut Port Explosion. Those missions were all called upon on a full day and night schedule over 3 emergency hotlines to facilitate the access of affected individuals to service provision: The mental health hotline received all psychosocial support calls, the volunteers hotline received calls from individuals interested to join emergency relief team, and the donations line received all calls from affected families in need of support to clear the damage inside their houses or workplace.

When the immediate chaos was settled, 200 volunteers took to the streets around the blast site. They moved the rubble, wiped the blood and rebuilt people's confidence. While most people were grieving and angry, the teams were helping to put the lives of others back together and to let them feel less helpless about their situation.

On the ground, MF teams supported through tents settled in 3 affected areas that were located at Martyr's square, Mar Mkhayel, and Karantina. The teams in the tents responsibility was to coordinate the Rapid Response Task Forces on the ground and to collect in-kind donations and distribute them to affected individuals. Cleaning the damage involved homes, schools, hospitals, public gardens, and stores. Volunteers were also segregated into teams to help the displaced.



## Beirut Blast emergency services in all sectors

**Healthcare:** As early as the explosion hit Beirut, the medical teams of MF went to the ground. Physicians and nurses trained on first-aid procedures went inside the MMU and started roaming the roads in the blast area and the surrounding damaged streets. The PHC in Mazraa was also held ready to receive the injured.

**NFIs & WASH:** MF with its partners have assessed 1300 homes for damages in water pipes and connections in an aim to work for interventions with WASH partners.

**Food Security:** MF worked on interventions in the food distribution based on field Rapid Impact Assessment.

**Protection:** MF Protection sector built on its experiences and its resources from previous crises, and by liaising with the office of Beirut Governor, UN agencies, the Ministry of Public health and Municipalities, teams were coordinating the response at the field level.

**Shelter:** MF response was continuously based on its home-to-home assessments for determination of eligibility for shelter assistance. Homes, stores, hospitals and schools in the affected areas were visited, assessed, and cleaned. Households received in-kind and cash donations by Australian Bioelektra.

You can click [this link](#) to check MF detailed Situation Report describing all the Beirut Blast Emergency relief services.

## BEIRUT EXPLOSION RELIEF SERVICES BY THE NUMBERS



**1100**

Activated  
Volunteers



**5500**

Medical  
Services



**1353**

Needs  
Surveys



**1780**

Hygiene Kits  
Distributed



**3500**

Food Parcels  
Distributed



**500**

Locations  
cleaned



**5040**

Hot Meals  
distributed



**950**

Home  
Visits



**175**

Tons of waste  
collected



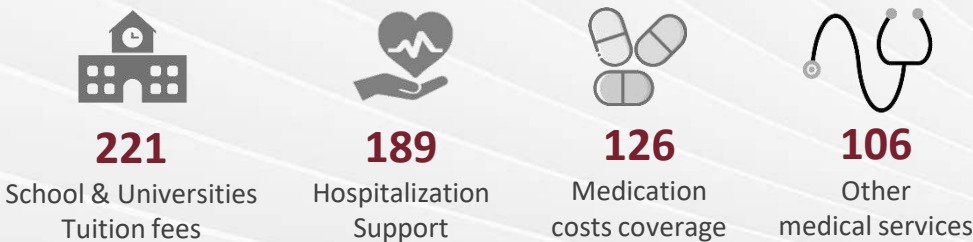
**2611**

Winterization  
materials

# SOCIAL AID services

MF plays an important role in professional social aid services in Lebanon. Through its fund management program, funds and grants are received from generous donors. This includes but is not limited to Mostafa and Aicha Makhzoumi Charity Fund (MAMCF), Imad and Caroline Makhzoumi Fund (IMF), and Monica Makhzoumi Fund (MMF). Funds provided social support to MF beneficiaries through assistance to education, healthcare, and food services.

**Social services Office:** The social services office provides assistance to the most needy and crisis affected communities. Through 2020 and despite all the challenges, the social services office was able to provide to the most needy:



**Ramadan Services:** Despite the Covid-19 pandemic, social assistance during Ramadan did not stop. In line with the virus transmission precautions, MF social teams distributed **9000** food kits, hygiene kits and food vouchers to vulnerable families in Beirut and its surroundings. The distribution was done door to door.

**The Recruitment Office:** The economic crisis, the Beirut Port Explosion, and the Covid-19 pandemic led to challenges in the recruitment processes with a relocation of the recruitment teams to different places. Despite the hard times, the recruitment office facilitated the recruitment of **142** persons in the fields of accounting, sales, customer service, data entry, warehouse keepers, driving, delivery, cleaning, and hospitality.





# MEMBERSHIP

## for increased Opportunities

Makhzoumi Foundation is proud to be a member of:



**REPUBLIC OF LEBANON**  
**MINISTRY OF PUBLIC HEALTH**



**United Nations**  
Convention to Combat  
Desertification



**IUSR**  
INTERNATIONAL UNION  
FOR SOCIAL RESPONSIBILITY

الشبكة الإقليمية  
للمسؤولية الاجتماعية





# PARTNERSHIP

## for increased Opportunities

Makhzoumi Foundation is proud to be a partner with:



\*For more partnership information, please check [www.makhzoumifoundation.org](http://www.makhzoumifoundation.org)

*“No One has ever become Poor by Giving”*

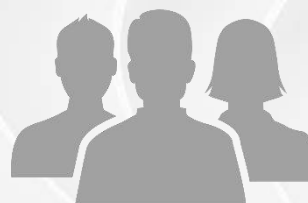
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