Makhzoumi Foundation is a national Not-for-profit Non-Governmental Organization that works through four programs and a unit to empower the community. We believe that all people living on the Lebanese territories have equal rights for education, healthcare, financial support, development and relief. This report presents the Midyear 2016 data in relation to our programs and unit.

**OUR VALUES**
- Respect for Human Rights
- Empowerment
- Leadership
- Service Beyond Self
- Accountability
- Transparency

**OUR MISSION**
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 VISION**
Ultimate living conditions for every person in Lebanon

**OUR PROGRAMS AND UNIT**

The Healthcare Program provides highly accessible primary health services based on the Lebanese and Canadian Primary Care standards

The Vocational Training Program provides educational, technical and vocational skills promoting self-reliance

The Microcredit Program provides access to financial and non-financial services to entrepreneurs and employees with near minimum wage creating new job opportunities

The Development Program implements community projects to empower individuals and groups with the skills they need for sustainable development

The Relief and Humanitarian Services Unit provides needs to refugees, displaced people and vulnerable host communities aiming at achieving ultimate humanitarian assistance
The Healthcare Program

Distribution of health services by Age Group

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Consultation</th>
<th>Dental</th>
<th>Laboratory</th>
<th>Radiology</th>
<th>Other Services*</th>
<th>Pharmacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 5</td>
<td>1838</td>
<td>2149</td>
<td>2095</td>
<td>2154</td>
<td>4147</td>
<td>9929</td>
</tr>
<tr>
<td>6 - 18</td>
<td></td>
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<td></td>
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<tr>
<td>19 - 39</td>
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<tr>
<td>40 - 60</td>
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<tr>
<td>60 +</td>
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<td></td>
</tr>
</tbody>
</table>

*Clinic Services include fasting blood sugar, IV insertion, Intramuscular injection, dressing, EKG, vital signs, nurses education, mental health assessment.
The Healthcare Program Makhzoumi Foundation (C) Midyear Report 2016

Distribution of beneficiaries by Gender and Location

- Mazraa:
  - Female: 6304 (36%)
  - Male: 11333 (64%)

- Achrafieh:
  - Female: 190 (26%)
  - Male: 541 (74%)

- Total:
  - Female: 731 (4%)
  - Male: 17637 (96%)

The most common Diagnosis in Midyear 2016 by number of persons

- Normal pregnancy and/or delivery: 349
- Spondylosis; intervertebral disc disorders; back problems: 306
- Diabetes mellitus without complication: 280
- Essential hypertension: 269
- Acute and chronic tonsillitis: 218
- Immunizations and screening for infectious disease: 197
- Other nutritional; endocrine; and metabolic disorders: 176
- Inflammatory diseases of female pelvic organs: 171
- Acute bronchitis: 159
- Other ear and sense organ disorders: 145

Number of Unique Patients: 7212
Catchment area: Beirut 13441 I Rest: 4923
MF HCP services are grounded on the pillars of **clinical care, academic healthcare** and **Education**. We bring cost-effective and qualified Primary healthcare to families and individuals in need. We have nursing services: triage, pre-consultation, non-communicable diseases screening for persons aged 40 years and above, malnutrition screening for children aged 5 years and less, Medical Home Visits and mental health nursing.

We have physicians of all specialties: general medicine, family medicine, pediatrician, orthopedist, gynecologist, obstetrician, ophthalmologist, gastroenterologist, urologist, cardiologist, nephrologist, radiologist dentist, physiotherapist, pulmonologist, nutrition specialists, psychologist and psychiatrist.

Our Comprehensive list of programs includes: Medication Monitoring, Mental Health, Routine Immunization. We also offer complete diagnostic procedures: Laboratory Tests and Radiology Services; in addition to specialized clinical services such as EKG, Minor Surgeries and Point of Care Laboratory Testing.

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**CLINICAL SERVICES**

- **The pediatric service and Routine Immunization:** We provide children with specialty medical services and we address immunization as a priority. In Midyear 2016, 3 Pediatric specialists provided 684 pediatric consultations and 189 routine immunization. Routine vaccines that we provide include: oral and intravenous polio, diphtheria tetanus pertussis, hepatitis B, measles mumps rubella and pneumococcal vaccine.

- **Our Registered Dietitians received 165 beneficiaries in Midyear 2016 through direct appointments or referral from physicians.**

- **We improved access to affordable **generic medications** based on the Ministry of Public Health request aligned with cost-efficiency. In Midyear 2016, we provided 10000 essential and chronic medications. We have 500 patients registered in the YMCA chronic medication program.**

- **The Physiotherapy service provides physical therapy to patients who suffer from orthopedic and muscular problems as well as injured victims of war.**
The Vocational Training Program Makhzoumi Foundation (C) Midyear Report 2016

THE DENTAL SERVICE

The dental services are offered by several specialized dentists in a full time coverage offering prevention and treatment to 2168 beneficiaries of all ages in Midyear 2016. School campaigns for dental screening covered 2000 children in public schools.

Non-Communicable Diseases

Non-Communicable Diseases (NCDs) include cardiovascular diseases and diabetes are the leading cause of death in Lebanon. Our NCD program is among the leading screening programs for all nationalities with 500 consultations in Midyear 2016, which is a 100% increase compared to all the last year, due to awareness and NCD education.

Mental Health

The total number of beneficiaries from our mental health screening and management program has increased in Midyear 2016 to reach 442 consultations. Referral is taking place from the PHC MHGAP nursing service, from MF relief unit and from other NGOs; in addition to the increase in self-referral due to awareness and mental health education.

Malnutrition Screening & Treatment

The malnutrition program that is available in MF Mazraa PHC for the third consecutive year, is now run by MF healthcare team instead of IOCC. The PHC was selected by the MOPH to become a referral center for screening and malnutrition for children aged between 0 and 5 years.

Research Studies

The healthcare program is implementing 2 ongoing research studies that started in Midyear 2016.

1- Non-communicable diseases management and treatment perception in patients visiting the primary healthcare center with John Hopkins University and LAU Jbeil.

2- Patient Satisfaction study with International Rescue Committee (IRC) and the relief unit of Makhzoumi Foundation.

Both studies are ongoing and will reach an end by the end of the year and results will be published.
COMPETENT BENCHMARKING

MF HCP Staff is the strength of service delivery. In Midyear 2016, we invested in more than 100 employees. We added new positions and sub-specialties and we updated our job descriptions. Our emphasis on advanced teaching practices has led us to long-term agreements with the best medical academic programs in Lebanon. Our human resources asset has placed us among one of the best primary healthcare referral centers.

ACADEMIC RESIDENCIES

- **FAMILY MEDICINE**: More than 15 family medicine and internal medicine doctors rotated in Midyear 2016 from the Lebanese American University and Rizk Medical Center with 2 attending Physicians. They treated 490 patients.

- **OPHTHALMOLOGY**: Residents in Ophthalmology from Beirut Arab University consulted 357 patients in Midyear 2015 and performed a study about the relation between vision, cervical pain and jaw size. The results will be published in end 2016.

- **PHARM-D**: 12 clinical pharmacy candidate rotated for 7 months in MF PHC in Midyear 2016 and performed tasks related to medication reconciliation and awareness to several pharmaceutical topics such as antibiotic resistance and vaccination of elderly with special visual aids.

TOWARD THE UNIVERSAL HEALTH COVERAGE

We prepared for the Universal Health Coverage system whereby we will receive 1000 persons who will be covered for 3 years for 5 disease preventive health packages. All the staff was trained on the proper procedures during 2 months and the contract will be signed in September 2016.
HEALTH RELIEF SERVICES

Makhzoumi Foundation Healthcare Program intervened to minimize morbidity and mortality of 2000 beneficiaries in Midyear 2016, through outreach visits by the Mobile Medical Unit team to Beirut and Mount Lebanon to meet the vital health needs of refugees and displaced families.

We operate the Mobile Medical Unit with a focus on:

1. Acute diseases
2. Pediatric consultations
3. Reproductive health
4. Improved access to essential medications.

TECHNOLOGY FOR ADVANCED CARE

Technology with clinical best practice is essential.

- **Electronic Health Records** are adopted by 100% of healthcare workers with more than 40 computers and a specialized HIS for accurate data use.
- **Point of care Lab Testing** for testing HbA1c, lipid panel and clinical chemistry is now available and fully functioning.
- **UNICEF Solar Refrigerator** is set in the pediatric clinic and allows preservation of vaccines temperature for 72 hours in absence of electricity.
- **Dental Chair and its accessories** newly donated by the Italian Cooperation office.
- **Steam autoclaves** newly donated by the Ministry of Public Health.
- **Digital Radiology** is set instead of the conventional image development and provides high environmental safety and better image resolution for adequate diagnosis.
Around the beginning of October 2016, we will be receiving a team of surveyor from Canada Accreditation for a real audit that will be a placement for the PHC as basic, advanced or excellent primary healthcare service provider in Lebanon.

The team is getting prepared as every person is reviewing the implementation of accreditation standards related to their field of work.

ACCREDITATION

The healthcare program implemented for the second consecutive year a review of the job descriptions followed by a performance appraisal system, including the general maintenance and the housekeeping teams. This step is very essential toward the implementation of the standards related to the human resources planning and management.

The trainings and workshops attended by the staff in Midyear 2016 included:

- Universal Health coverage
- Frustration Management for frontline staff
- Vaccination and the cold chain
- Mental Health screening and identification (MHGAP)
- Malnutrition screening and management
- Reproductive Health
- Practical Nursing skills
- Nutrition Training
- The most common skin diseases
- Family Counseling

STAFF DEVELOPMENT AND EVALUATION

In-Reach Health Campaigns

- **Diabetes Screening:** Fasting Blood sugar is done with HbA1C for Glucose storage for 200 diabetic beneficiaries, in addition to an awareness lecture implemented by Novartis for 50 diabetic patients about the self-management of the disease.

- **Weight management:** A campaign was done for 100 beneficiaries who had their body composition analyzed and then they were followed up by out nutrition specialists.

- **Skin Care:** A campaign within the academic pharm-D internship program attracted more than 200 visitors who had the chance to pass by 7 booths of well-known skin care companies.
The mission of the Vocational Training Program is to provide quality vocational education and training in accordance to the needs of the labor market, to contribute in rising the level of youth employment, to improve the efficiency and the competitiveness in the economy. Our objectives include:

- Develop their skills within their careers.
- Acquire and Advance their IT skills to navigate the Worldwide Web.
- Apply acquired skills to new employment prospects.
- Seize better opportunities in the labor market.
- Improve leadership and entrepreneurial skills.
- Enhance self-image and self-confidence.
- Identify cultural differences.
- Communicate easily across cultures.

**Beirut Branch**

- 1,415 trainees
- 1,043 succeeded
- 940 female
- 474 male
- 494 internationals
- 920 Lebanese
- 372 failed

**Baalbeck Branch**

- 283 trainees
- 243 succeeded
- 231 female
- 52 male
- 31 internationals
- 252 Lebanese
- 40 failed
Tripoli Branch

- 106 trainees
- 99 succeeded
- 92 female
- 14 male
- 5 internationals
- 100 Lebanese
- 7 failed

Mount Lebanon Branch

- 217 trainees
- 135 succeeded
- 202 female
- 15 male
- 70 internationals
- 247 Lebanese
- 82 failed

CUMULATIVE DATA

NATIONALITY
- Lebanese: 70%
- International: 30%

AGE DISTRIBUTION
- 74% in 15-20
- 26% in 21-25
- 31-35
- 26-30
- 35+

GENDER DISTRIBUTION
- Females: 74%
- Males: 26%

Grade Distribution
- Excellent
- Very good
- Good
- Fair
- Fail

Makhzoumi Foundation (C) Midyear Report 2016
WOMEN PROTECTION

What:
The VET program under Protection/Empowerment Project provides trainees with vocational skills funded by INTERSOS-UNFPA

Objectives:
Develop their skills within their careers.

Targets:
- Improve leadership and entrepreneurial skills.

Location:
Beirut, Aramoun

COMMUNITY CENTER

What:
The VET program under Protection/Empowerment Project facilitate community empowerment and self-reliance between refugee and host communities, and provide awareness session for the beneficiaries funded by DRC-UNHCR

Objectives:
To improve the psycho-social wellbeing of displaced affected people through social and recreational activities and immediate livelihood opportunities

Targets:
- Improve joint life and development skills training
- Awareness raising activities in the centre.

Location:
Tripoli

PROJECTS

Improved protective environment for refugee populations in Lebanon

What:
The VET program under Empowerment/Livelihood Project provides trainees with vocational skills funded by Bureau of Population, Refugees, and Migration

Objectives:
Ability to access sustainable income
Develop their skills within their careers.

Targets:
- Improve leadership and entrepreneurial skills.
- Acquisition of Vocational skills
- Mentorships

Location:
Baalbek

ENDING NEO PROJECT

What:
The VET program under national employment office Project provides trainees with vocational skills through variety of courses

Objectives:
Develop vocational skills for new career opportunities

Targets:
- Improve vocational skills
- Improve soft skills

Location:
Beirut- Mazraa

PROJECTS
Equitable access to dignifying and safe livelihood opportunities for displacement-affected populations in the Bekaa

**What:**
Project provides trainees with vocational, soft and life skills funded by Regional Development and Protection Program - RDPP

**Objectives:**
Ability to access sustainable income
Develop their skills within their careers.

**Targets:**
- Improve leadership and entrepreneurial skills.
- Acquisition of Vocational skills
- Mentorships

**Location:**
Baalbek & Zahle

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LEADERS – Promoting inclusive local economic empowerment and development to enhance resilience and social stability

**What:**
Project provides trainees with vocational, soft, and life skills funded by MADAD-EU

**Objectives:**
Ability to access sustainable income
Develop their skills within their careers

**Targets:**
- Improve leadership and entrepreneurial skills.
- Acquisition of Vocational skills
- Mentorships

**Location:**
Metn & North

---

Ended projects
Children Friendly Spaces in cooperation with Ministry of social affairs funded by Italian Embassy

**What:**
Project provides a safe, healthy, and attractive environment for children funded by the Italian Embassy in cooperation with Ministry of Social Affairs.

**Objectives:**
- Provide social and emotional development
- Receive education by authentic activities.

**Targets:**
Acquisition of motor skills and safety awareness for more than 3000 Lebanese and Syrian kids

**Location:**
Beirut, Bekaa, Mount Lebanon,

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OUR PARTNERS

Danish Refugee Council, Oxfam, Care, Intersos, Microsoft, Kryolan, Cisco, ICDL, CHF, Ajialouna, Lebanese Physically Handicapped Union, Himaya, Save the children, Deaf and Dumb Association, Al Mabarrat, Christian Association for the Blind, Mohammad Khalid Foundation for Social Welfare, Amjad Foundation and many others.
**INTERNSHIP STEP FORWARD PROGRAM**

**Our vision:** To bridge the gap between youth and employment.

**Our mission:** The Step Forward program is an internship program or a skill-based volunteering (SBV) opportunity to empower youth with the needed skills for employment opportunities in exploring how their discipline looks in the real world. It offers responsibilities, experiences and challenges of launching a career through personal contribution in advancing the community.

**Our goals:**
- To enable youth with employment skills;
- To develop pre-acquired technical skills;
- To bridge the gap between fresh graduates and community needs;
- To provide youth with opportunities to experiment future career journey

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**Youth Leadership Program – Tomorrow’s Leaders**

The program aims to foster leadership skills amongst today’s youth. It includes activities geared towards improving technical, inter and intra personal skills in various real-life contexts. It also includes a community service project to give the TYL practical experience in handling societal issues that are polarizing in Lebanon. The student will be responsible for the planning and implementation of the aforementioned project. This program aids in helping the participant grow more as a student, individual, and citizen.

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**Nationalities of Interns**

- USA
- UK
- France
- Yemen
- India
- Mexico
- MENA region
- Bahrain
The Micro Credit Program

The inception of Micro-Credit aimed at extending financial services to people in the marginal economies of developing countries, to help them get out of the poverty trap. However, it is our firm belief that credit alone is not enough. There is greater reduction in poverty when micro-credit programs are combined with increased access to basic social services, key social development messages, training, education and access to health services. It is this development equation that gives the Makhzoumi Foundation a leading advantage in its mission to contribute to, and support Lebanon’s social and economic development.

Since its inception in 1997, the micro-credit program at the Makhzoumi Foundation has disbursed 9117 loans, benefiting 3664 families with a registered repayment rate as high as 97%. Program beneficiaries, with 51% women (active borrowers), are using loans as small as three hundred dollars to grow thriving business or respond to emergencies and in turn, they provide their families with better living, thus having a positive impact on local economy.

Following, is a closer look at the program’s outputs and activities in Semester 1 2016.

<table>
<thead>
<tr>
<th>Profit Increase after loan</th>
<th>Female Borrowers</th>
<th>Number of Loans Disbursed</th>
<th>Amount of Loans Disbursed</th>
<th>Self-Sustainability</th>
</tr>
</thead>
<tbody>
<tr>
<td>$360</td>
<td>51%</td>
<td>464</td>
<td>$854,825</td>
<td>+1.03%</td>
</tr>
</tbody>
</table>

1044 Current Borrowers (970 in S1 2015: +7.6%)
SOCIAL ECONOMIC IMPACT

OBJECTIVES

Evidence of program meeting its objectives is monitored, through the end of loan evaluation, by observing income earnings, signs of increase in profit figures, new employment creation (if any), and increase in the businesses client base.

The income increase remains within the levels seen in the recent years, which generally reflects the week economic situation. On the other hand, the number of businesses that reported an increased income has remained in a healthy range. In the meantime, the reinvestment of the extra income has been concentrated in the business activities, which indicate that the businesses are under pressure from the economic situation and need more investment to grow; also, it reflects the good selection of the borrowers that are keen to improve their businesses.

<table>
<thead>
<tr>
<th></th>
<th>S1 2016</th>
<th>S1 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income increase</td>
<td>$360</td>
<td>$678</td>
</tr>
<tr>
<td>Activity</td>
<td>75.6%</td>
<td>58.2%</td>
</tr>
<tr>
<td>Necessity</td>
<td>24.1%</td>
<td>35.6%</td>
</tr>
<tr>
<td>Luxury</td>
<td>0.0%</td>
<td>0.6%</td>
</tr>
<tr>
<td>Savings</td>
<td>0.3%</td>
<td>5.6%</td>
</tr>
<tr>
<td>Businesses with increased income</td>
<td>67.5%</td>
<td>66.8%</td>
</tr>
<tr>
<td>Client Base increase</td>
<td>Less than 1%</td>
<td>Less than 1%</td>
</tr>
<tr>
<td>Job Creation</td>
<td>6</td>
<td>10</td>
</tr>
</tbody>
</table>

BORROWER’S SITUATION

One of our core objectives across Makhzoumi Foundation’s programs is to empower Women, Youth and Low-income people. The following summary indicates how much we are achieving those objectives especially in a period of political and security instabilities.

Clearly, the instability is contributing to market stagnation and economic instability resulting in layoffs, business closures, low purchasing power, and increase in outstanding debts in the market. This percentage of in-house businesses indicate a certain level of precarity. In addition, 4% of business loan borrowers have suffered from Failure of their businesses and they did not renew their loans, verses 9% who reached content.

<table>
<thead>
<tr>
<th>Disbursed loans during the first half of 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>54% of loans</td>
</tr>
</tbody>
</table>
PROGRAM PERFORMANCE

The Program’s performance is assessed through the number of loans disbursed and the number of new borrowers. This big number of disbursed loans have helped us pass maintain the over 1000 (1044) current loans milestone. The promotion segmentation of the new borrowers indicates that the one to one promotion has maintained the same level as last year. Moreover, the Word of mouth percentage indicates a good and healthy customer service and generally a good image. One important step was the relocation of our new branch in Zahleh area within Zahleh city. The Micro Credit Portfolio in the area has grown in a healthy way; moreover, the new center offers training facilities. To evaluate the Program better, we are monitoring the funding and the product development of Makhzoumi Foundation.

<table>
<thead>
<tr>
<th>Loans</th>
<th>New Borrowers</th>
<th>Promotion</th>
</tr>
</thead>
<tbody>
<tr>
<td>464</td>
<td>166</td>
<td>20% of one to one promotion</td>
</tr>
</tbody>
</table>

Funds (LIM/ USAID Fund and NNCF)

Makhzoumi Foundation manages three funds: Makhzoumi Foundation Fund, the LIM/ USAID fund and the NNCF fund. Following is a brief of the two external funds:

**Lebanon Investment in Microfinance (LIM):** Makhzoumi Foundation is part of the LIM program since 2011. It is funded by the United States Agency for International Development (USAID). Makhzoumi Foundation has received a grant of $433,000 from LIM between 2011 and 2014. This reflects the degree of confidence of the USAID funded LIM program has in Makhzoumi Foundation. The LIM program has officially ended in April 2015, but the funds will be revolving to the end of April 2017 and then they will be added to the main Makhzoumi Foundation Fund. The USAID is planning another program that is expected to launch in quarter 4 of 2016 or quarter 1 of 2017. The Number of loans since inception of the MF LIM fund: 1240 loans of which 207 in S1 2016. The disbursed amount till end of June 2016 was $2,150,657 ($345,750 in S1 2016 alone).

**Naamat Naamani Charitable Fund (NNCF):** Makhzoumi Foundation continues to manage the NNCF since 2009. The trust fund assists Lebanese families by providing financial loans through the Micro Credit program, and contributes to enable individuals to become more productive and capable. Number of loans: 117 loans of which 7 in S1 2016. The whole $25000 was disbursed and is revolving ($183,607 disbursed since its inception in 2009 as $10,000 was disbursed in S1 2016).
Makhzoumi Foundation offers two main products: Business loans and Worker loans. We have introduced:

- Staff loan to cater the Makhzoumi Group and Makhzoumi Foundation staff;
- Worker2business loan is business loan given to an employee.

We are also piloting with the Mother Loan: 18 loans. The aim is helping the borrower to get a gift to a mother (her mother, sister or wife) on Mother’s day. The goals of this product is to highlight Makhzoumi Foundation’s social mission, to engage more women, and to develop our product design methodology. In addition to the loans, we are organizing activities to celebrate Mother’s day.

We started the SME Loans in 2014. We continued in 2016 and disbursed three $6000 to $7000 and two $15000 loans. We are planning to introduce new type of loans within the second half of 2016.

The International Committee of Red Cross (ICRC) has chosen Makhzoumi Foundation as a partner to implement a development Project for the Lebanese living in Syria and who fled the Syrian Crisis. The project aims to give these families new incomes by helping them to implement new projects. The support is a grant up to $2000 based on a complete work plan. A pilot phase targeted 25 projects with grants was implemented in the Q4 2015. This phase continued through Q1 2015. A second phase will begin in Q3 2016 with 30 project in the Baalbak area.

### Loan Amounts

<table>
<thead>
<tr>
<th>Loan Amounts</th>
<th>2500-3499</th>
<th>3500-4499</th>
<th>4500-5499</th>
<th>5500-9999</th>
<th>10000-15000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20</td>
<td>9</td>
<td>0</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>49</td>
<td>62</td>
<td>118</td>
<td>80</td>
<td>56</td>
</tr>
<tr>
<td></td>
<td>43</td>
<td>44</td>
<td>104</td>
<td>72</td>
<td>72</td>
</tr>
<tr>
<td></td>
<td>118</td>
<td>104</td>
<td>80</td>
<td>72</td>
<td>66</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>3</td>
<td>43</td>
<td>44</td>
<td>66</td>
</tr>
<tr>
<td></td>
<td>66</td>
<td>21</td>
<td>8</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

### Category Breakdown

- **Social Media**: 3%
- **Campaign**: 8%
- **Word of mouth**: 21%
- **Foundation**: 66%

- **Social Media**: 2%
- **IM-USAID**: 42%
- **NNCF**: 56%
- **MF**: 2%

- **Worker loan**: 14%
- **Group Staff Loan**: 8%
- **Mother loan**: 6%
- **Business loan**: 72%
Continuous monitoring has been implemented to ensure viability and sustainability of the borrowers’ income generating activities. We are in track to disburse $1.6 Million vs. $1.5 Million last year. The repayment rate also is in a healthy range as in last year. This was the result of the dedication of the team and their follow up.

<table>
<thead>
<tr>
<th>Total Loans’ Value</th>
<th>Repayment Rate</th>
<th>Declined renewal due to delays</th>
</tr>
</thead>
<tbody>
<tr>
<td>$854,825</td>
<td>97.16%</td>
<td>1.2%</td>
</tr>
</tbody>
</table>

In order to be sustainable, the program should cover its total expenditure with a small margin. Divided by the income this margin is at a healthy 1.03%, affected by one time items. The figure is expected to grow, but will remain low for the year because of our investment in human resources.

### ACTIVITIES

- One of MC staff is now an official Sanabel Trainer, after conducting a TOT with Sanabel in Cairo;
- Makhzoumi Collaborated with AlMajmoua to conduct 2 trainings for AlMajmoua Staff;
- Actively participating in the creation of the Lebanese Network of Microfinance association including coordinating the creation of a black list sharing mechanism;
- In collaboration with the Training Program, and in Partnership with Intersos, an Entrepreneurship Training was conducted in the Aramoun Center to Lebanese and Syrian women that have conducted a food processing training within the same project;
- In collaboration with the Training Program, a small Entrepreneurship workshop was conducted to some physically challenged young women in Mazraa Center;
- A long planned collaboration with Positive Planet (Planet Finance) have resulted in fundraising a project at a Crowd funding platform (Indigogo). As of 31 December 2015, the funding was at 75% of the target, the implementation is expected to begin in Q4 2016 once the MOU is signed. The collaboration will continue on future projects.
A total of 3150 were produced from January till June 2016. The common names and quantities are as follows:

- Albizia (750)
- Ligustrum (875)
- Mulberry (1525)

Some plants were lost (Pomegranate, Bougainvillea, Mulberry and Populus) due to weather conditions (hailstones in spring) that destroyed the plants.

A total of 2117 plants were distributed from January till June 2016. The scientific names and/or common names of plants and the numbers distributed are as follows:

Acacia cynophylla (110), Albizia (65), Bougainvillea (30), Citrus aurantium (30), Figs red (210), Figs white (210), Gazania, Yellow Jasmin, Lampranthus, Ligustrum (100), Mesembryanthemum (80), Mulberry (220), Nerium Oleander (17), Pomegranate sour (170), Pomegranate sweet (70), Populus alba (900), Rosa (330), Rosemary (130)
CRAFT WORKSHOPS

This project includes holding craft workshops that often aim at conveying the 3R (Reduce, Reuse, Recycle) message to minimize household wastes. Those wastes are used to produce or complement a variety of items that could be sold to help generating some income to 194 participants. 9 subjects were presented including: Ceramic paste, Cupcakes, Cake making and decoration, Faux bijoux, Flower arrangement, Loom weaving, Marzipan, Paper recycled and Painting on Porcelain.

Following are, the subjects, number of sessions held and the total number of attendees:
- Development Program (5 sessions; 38 attendees)
- Development Program with Intersos (2 sessions; 20 attendees)
- Development Program with UNHCR (4 sessions; 39 attendees)
- Development Program with IRC (5 sessions; 97 attendees)

ENVIRONMENTAL EDUCATION FOR CHILDREN

This project aims at increasing students’ knowledge and awareness about the environment and associated challenges, and at developing necessary skills and expertise to address those challenges. Environmental Art Crafts sessions are given by the Foundation targeting children (boys and girls age range 5-14). The main goal is to raise awareness on the importance of household waste management by teaching children how to make creative arts from those wastes.

10 sessions were held for a total of 268 participants in 5 different locations:
- MOSA Tarik Al Jadeeda Development Center
- Al Tarbiya Al Hadeetha School- Chiah
- Ibn Khaldoon Elementary School in cooperation with MOSA Chiah Development Center
- Lobnan El Akhdar School- Mousseitbeh
- Amlieh school- Ras El Nabeh

PAMPHLETS

169 total pamphlets were produced on 4 different topics. The recipients included the following:
- Livelihood and MF craft workshop participants (44)
- UNESCO Workshops + Yalla Nofroz + Mohamad Khaled Exhibition (75)
- Ahla Faouda Festival + Fanousy Ramadan Festival + Ramadinayat Beirutiya (45)
- Ramadinayat Beirutiya (5)
CIVIC ENGAGEMENT

This Project aims at developing the combination of skills, knowledge and values in order to promote a quality of life in our communities.

A seminar on the prevention of school accident was presented by Doctor Jobran Karnaouni for 35 boys and girls aged 6 to 14 years at the MOSA center in Tarik El Jadida

“Yalla Nofroz” / “Let’s Sort” Initiative

Makhzoumi Foundation launched an environmental initiative entitled “Let’s Sort...Let’s Start the First Step Together”, in collaboration with CEDAR-Environmental, on March 11, 2016, aiming at stimulating the neighborhoods of its centers to begin sorting solid wastes (the non-organic). Makhzoumi Foundation has paved the way for this initiative through a series of gatherings held with residents and stakeholders whereby the most recent was a seminar for Mazraa residents with the environmental expert, Mr. Ziad Abi Chaker, who will collaborate with the Foundation in this context, recycling of the wastes. The Foundation placed special sorting containers in front of its centers, to transfer the collected waste to be treated by recycling or reusing. Flyers regarding the campaign were distributed as well to residents of the neighborhood. It is worth mentioning that Makhzoumi Foundation, since its establishment, has been spreading environmental awareness, especially among children in schools, focusing on solid waste.

DEVELOPMENT PROJECTS

GREEN DEMONSTRATION ROOM

This project is implemented in partnership with The Lebanon Green Building Council and the Center of Research and Development and aims at the establishment of a Green Demonstration Room whereby students from public and private schools from all the regions of the country could visit and get acquainted with the concept of green buildings, the principles of energy efficiency, water conservation and other environmental issues. It is scheduled to be opened officially to all schools and the public free of charge by the end of summer 2016.

ENVIRONMENTAL IMPROVEMENT to foster sustainable development and inclusive growth in the Municipality of Irkay

This project is funded by EU within the framework of Non-State Actors and Local Authorities in Development Call. It is implemented by the Municipality of Irkay (the applicant) in partnership with Makhzoumi Foundation and the Italian NGO Armadilla.
The Action proposes to foster sustainable development and inclusive growth through the environmental improvement with the following three specific objectives:

1. To provide innovative services of renewable energy for environmental protection;
2. To develop a basic disposition of children of care towards nature and to provide them with a green space;
3. To strengthen the role of environmental awareness in achieving sustainable development and empowering people.

The Project includes the following activities:

- Installation of solar energy poles in the main places of the Municipality;
- Establishment of a green area for children;
- Holding training workshop on environmental education and sustainable development addressing teachers of primary and intermediate school;
- Organization of environmental education activities addressed to children;
- Holding informative sessions on the issues related to environmental protection and sustainable consumption;
- Organization of environmental craft workshops for women.

From January till June 2016, the following activities were held:

- An activity for the students of the nursery, primary and intermediate levels of Irkay took place whereby they attended a play entitled: “Plant Trees... Don’t Cut. The purpose of this activity was to encourage youth to be more familiar with nature and to increase their knowledge on issues related to environmental protection;
- An informative session for farmers entitled: “Sustainable farming techniques” took place to increase their knowledge on issues related to environmental protection (in particular reducing the use of chemical fertilizers and pesticides) and to acquire some sustainable farming techniques.
- The garden was established.

An activity for the students of the intermediate level of Irkay School took place whereby they visited 3 places: IBC (municipal solid waste treatment plant) in Saida, the Soap Museum in Saida and the Blown Glass Khalife Freres workshop in Sarafand. The purpose was to familiarize youth with environmental industries and to increase their knowledge on issues related to environmental protection;

An informative session for women entitled: “Household Water Saving and Conservation” took place to increase their awareness on issues related to environmental protection (in particular reducing household water usage) and to encourage them to take the initiative to start such practices in their homes;

Installation of solar poles in the garden and in the main places of the Municipality of Irkay;

An Environmental Craft Workshop on “Faux Bijoux” took place at the Community Centre of Izza and Irkay. The main objective was to offer an educational experience to women through the acquisition of competences and skills that can improve the quality of life, enhance autonomy, independence, as well as increase awareness on the positive effects of alternative behaviors dealing with environmental protection and sustainable consumption;

An informative session for young and adult males entitled: “Sustainable Hunting” took place to raise their awareness on the issues related to environmental protection (in particular sustainable and responsible hunting) and to encourage them to take the initiative of protecting the species and their region;

A “Sorting Waste” activity targeting all the students of Irkay Public School took place to encourage youth to familiarize them with the concept of sorting waste and to increase their knowledge on issues related to environmental protection (in particular the importance of the reducing, reusing and recycling);

A visit to the Lebanese Marine and Wildlife Museum was organized to encourage youth to introduce the concept of biodiversity and increase their knowledge on issues related to environmental protection (in particular the importance of protecting marine and wild life).
Building upon the previous cooperation between Makhzoumi Foundation and the UNESCO Regional Bureau-Beirut - whereby young Lebanese and Syrian women and men were trained in Beirut, Baalback and Irkay in South Lebanon on ESD, civic engagement and work and life skills in 2014 and 2015- the following proposal aimed to strengthen that cooperation by equipping more young Lebanese and Syrian adults in the Bekaa with income generating skills, and capacities for entering the world of work.

Goals and objects:

This initiative included the organization of three workshops at the community centers of Makhzoumi Foundation in Baalback and Forzol in April 2016 with the following objectives:

- Providing young adults with income-generating skills;
- Empowering them to play a productive role in society by providing them with some tools and materials to initiate small businesses;
- Highlighting to them the importance of sustainable development and helping them become active and ecologically responsible citizens, workers and consumers;
- Introducing them to the principles of work and life skills and attitudes needed to enter the world of work

Bee-keeping is an activity that offers a large potential with minimal investments... in rural communities where access to income is limited, small-scale beekeeping can contribute significantly to livelihood security. It requires little start-up investments and is environmentally friendly generating income without destroying habitats thus encouraging the maintenance of biodiversity. Bees can be kept by people of all ages and they do not need daily care so bee-keeping can be done along with other jobs.

On the other hand, there are social and economic benefits of combining art along with respect of the environment. The term “up-cycling” is the process of converting old or discarded materials into something useful and often beautiful – somehow refashioning them – such items can be named as environmental art-crafts. Making such crafts and items can both help protect the environment and at the same time generate some income. Using raw materials that are available (mostly household waste items) that are either free of charge or very cheap /easy to purchase; along with the proper training and enhancement of creativity, there is a definite chance to start an income generating activity. Workshops on loom weaving and paper art were organized in the framework of the Project.

Target Groups, locations and dates:

The three workshops targeted 49 young men and women distributed as follows:

Beekeeping: 13 young men and women; 3 men and 10 women, 8 Lebanese and 5 Syrian ...held in Baalback on April 18th, 20th & 25th and May 4th, 6th, 9th, 11th & 16th

Paper art: 19 men and women; 2 men and 17 women, 16 Lebanese and 3 Syrian... held in Forzol April 19th, 22nd, 23rd & 26th and May 4th, 5th, 6th, 7th, 10th & 12th

Loom weaving: 17 women; 10 Syrian and 7 Lebanese ...held in Baalback on May 13th, 14th, 17th, 20th, 24th, 27th, 28th & 31st and June 1st & 3rd
The workshop included theoretical and practical sections and was composed of a total of 7 sessions covering the following topics: Introduction to the members of a honeybee-hive: queen, workers and drones...life of a bee colony, bee-hive products, bee swarming, bee diseases, bee-keeper’s calendar, queen rearing methods, honey harvesting and extraction and a feasibility study for a 10-colony project. An additional session was held at the end of the workshop, introducing the principles of work and life skills entrepreneurship to help the participants acquire knowledge and attitudes needed to enter the world of work. The session included the following sections: definition of leadership, an overview of the package of UNESCO: "How to Start My Own Small Business" and practical applications/exercises. At the end of the workshop, all participants received certificates of attendance.

The workshop included an introduction raising awareness on the importance of "3 Rs" Reduce, Reuse and Recycle of the waste hierarchy which are the three essential components of an environmentally-responsible consumer. Then the participants learned the following: Papier Mache and how to make: vases, boxes, hangers, photo frames... Decoupage and how to decorate vases, jars, boxes, pebbles and Paper recycling and how make: greeting cards, calendars, photo frames...etc. An additional session similar to the above was held at the end of the workshop introducing the principles of work and life skills entrepreneurship and an overview of the package of UNESCO: “How to Start My Own Small Business” and practical applications/exercises. At the end of the workshop, all participants received certificates of attendance and wooden frames and meshes to start their production.
Makhzoumi Foundation attended the EVS Training course for Mentors and Responsible of Projects in Lebanon. This training course is supported by the joint efforts and financial contribution of UNESCO (as part of its NETMED Youth Project funded by EU), Chabibeh Sporting Club and Salto Youth EuroMed RC within Erasmus + Youth in Action Programme. The training course aims to help EVS mentors and Responsible of Projects within the Erasmus + Youth in Action Programme to understand more about their roles in an EVS project. A visit from the Accreditors to Makhzoumi Foundation followed the training to check the ability of the Foundation to delegate and welcome volunteers and the Foundation got the accreditation for those activities during 3 years.

**Together Towards Greener Cities**

Makhzoumi Foundation participated at The 7th Build it Green - Lebanon Annual Sustainability Solutions Conference that was held under the patronage of H.E. the Minister of Education and Higher Education in Lebanon with the theme Together, Towards Greener Cities.

The conference included:
- 25 workshops; different Green Building Topics were addressed on round tables by specialized experts;
- Green Schools Distribution of Certificates ceremony: the schools that participated for this certification were audited, evaluated and given the bronze, the silver or the gold certification according to their grades;
- Second eco quartier competition; the participants presented different projects on eco quartiers and the winner was announced at the conference

Makhzoumi Foundation as a member of the Global Coalition for Green Schools supported some of the schools that participated in the Green School Certification by providing them with trees for their activities.

**EU-OMSAR Grant**

Makhzoumi Foundation received a grant to implement the Project “Civil Society in Action for Sustainable Development” at the joint press conference of Minister of State for Administrative Reform Nabil de Freij and Ambassador of the European Union, Christina Lassen whereby the list of winning projects of the second call of proposals of AFKAR III, funded by the European Union, and managed by the Office of Minister of State for Administrative Reform was announced. Makhzoumi Foundation’s Project was one of the 13 winning projects noting that the Foundation’s 2 year-project “Lebanese Youth as Messengers for Sustainability” had also won during the first phase of AFKAR III and was terminated in December 2015. Minister de Freij pointed out the European Union funds 80% of the winning project and the concerned NGO funds the 20%. 
The United Nations Global Compact UNCG is a strategic policy initiative for businesses that are committed to align their operations and strategies with ten universally accepted principles in the areas of human rights, labor, environment and anti-corruption. With over 8,000 corporate participants and 4,000 other stakeholders, it is the largest voluntary corporate responsibility initiative in the world. Makhzoumi Foundation is a signatory of UNGC and a member of the steering committee of the GCNL.

Launched in September 2015, Global Compact Network Lebanon (GCNL) works closely with the UNGC Headquarters to provide opportunities for learning, policy dialogue, and partnership on the Ten Principles and the newly formulate Sustainable Development Goals (SDGs).

The Global Compact Network Lebanon is growing strong with business and non-business participants joining from different sectors. The Suliman S. Olayan School of Business CSR Initiative at the American University of Beirut (AUB) is the secretariat for Global Compact Network Lebanon.

The Steering Committee is currently composed of 10 leading organizations spanning various industries and sectors across Lebanon:

American University of Beirut
Aramex Lebanon
Bank Audi
Banque Libano-Francaise
BLC Bank
Citibank- Lebanon
Engineering & Building Co. EBCO (BITAR)
LibanPost
Makhzoumi Foundation
Mobile Interim Company (Alfa)

OBJECTIVES OF THE GCNL:

- Provide a mechanism through which performance and reporting on Global Compact principles can be improved by mutual support;
- Provide signatories with a forum to consider and advance issues of mutual interest and concern;
- Support efforts by participants to develop a Communication on Progress (COP) or Communication on Engagement (COE);
- Promote the Global Compact principles through the Lebanese business and non-business community;
- Host activities on substantive issues advanced by the Global Compact based on local priorities;
- Enable members to share and exchange practice and experience;
- Provide input to the Global Compact on its future development and activity;
- Promote the ten principles and practices;
- Help promote and support the Global Compact worldwide.

KEY INITIATIVES OF THE GCNL ACTIVITY PLAN 2016:

1. EDUCATION: INTEGRATE THE 10 PRINCIPLES WITHIN THE SCHOLASTIC LEBANESE CIVICS EDUCATION;

2. ENVIRONMENT: AN ENVIRONMENTAL INCUBATOR FOR NATIONAL PROJECTS THAT BENEFIT THE ENVIRONMENT;

3. HUMAN RIGHTS: SUPPORT THE INCLUSION OF EMPLOYEES WITH DISABILITIES WITHIN ORGANIZATIONS;

4. ANTI-CORRUPTION: PRODUCE A SURVIVAL GUIDE FOR BUSINESSES AGAINST CORRUPTION
Green Week 2016

Makhzoumi Foundation participated at the launching of the Green Week 2016 that took place in Ljubljana Slovenia which was nominated as the European Green Capital 2016... The event started by speeches by the Director General of the EU for the Environment Mr. Daniel Calleja Crespo and the Mayor of the city of Ljubljana and was followed by field visits to LIVADA urban green space project that is implemented by young people aiming to improve the quality of the local environment and to achieve a variety of environmental and socio-economic impacts. The visit proceeded then to the waste sorting plant in the city which is distinguished by a sophisticated waste management system and is the first European capital on its way towards a zero waste strategy. More than 46% of the city is covered by native forests and Ljubljana is firmly linked to beekeeping whereby around 300 beekeepers maintain more than 4500 beehives housing as many as 180 million bees. It is a city that is following a new sustainable mobility plan where priority is given to pedestrians, cyclists and public transport. Moreover, Ljubljana is one of the very few European capitals that can boast potable tap water that is not treated with technological processes.

Lebanon Climate Act Initiative

Makhzoumi Foundation joined The Lebanon Climate Act initiative that aims at creating economic growth in a way that also creates value for the society by addressing Climate Change challenges.

The Foundation attended the launching event that took place on June 18, 2016, at the Saint Joseph University in Beirut, organized by Green Mind Events in cooperation with the United Nations Development Programme, under the Patronage of His Excellency Governor Riad Salameh.

The event received key stakeholders who will be joining the Lebanon Climate Act including Ministers and local figures. The event featured as well a unique Power-Panel with H.E. Governor Riad Salemeh, Mr. Carlos Ghosn, and Mr. Philippe Lazzarini (UNDP Resident Representative) and was followed by an Executive Reception where pre-selected NGOs presented their projects to attain Lebanon’s 15% CO2 emissions reduction; Makhzoumi Foundation displayed along with LGBC the project that they are jointly working on in partnership with CERD during this reception.

Municipalities of the Zahrani river basin

The environmental expert, Ziad Abi Shaker, explained the importance of establishing waste sorting plants and how to reach zero waste during the gathering organized in the South by MF and Municipality of Irkay targeting around 35 municipalities of the Zahrani River Basin.
CONFERENCES, SEMINARS AND MEETINGS

- The workshop “Energy Finance in the Middle East: Uncertainties and Opportunities” organized by Munib and Angela Masri Institute of Energy and Natural Resources at the American University of Beirut (January 22nd);
- Inauguration of the Environmental Art, Beauty and Tailoring Ateliers in collaboration with UNESCO Regional Bureau at MF Baalback Centre (February 2nd);
- Training for Mentors and Responsibles of Projects within EVS in Hotel Padova, Sin El fil (February 15th, 16th, and 17th);
- Meeting with Dr. Nada Ouwayjan, President of CERD with GCNL members of steering committee (February 16th);
- EVS accreditors Visit to Makhzoumi Foundation, Mazraa (February 18th);
- The conference of the “World Internet Safety Day” at Saydet el Louwayzeh school (February 22nd);
- “Women in Municipal Councils in Support of Local Development”, organized by The National Commission for Lebanese Women, in collaboration with The Institute for Women’s Studies in the Arab World, at Irwin Hall/LAU (March 8);
- The launch of the media campaign on the topic “Women in Municipal Elections” organized by the Delegation of the European Union in Lebanon and the National Commission for Lebanese Women, followed by a debate session in the framework of the EU-funded Project “Gender Equity and Empowerment of Women in Lebanon” (March 8th);
- The “Commemoration of International Women’s Day 2016” under the global theme of “Planet 50-50 by 2030: Step It Up for Gender Equality” organized by ESCWA, in collaboration with the LAU Institute for Women’s Studies in the Arab World, at United Nations House - ESCWA, Beirut (March 10th);
- CSR Closing Ceremony – CSR in Action Lebanon organized by CSR division of Al Ahli Holding Group at ESA Business School premises – Ain El Mreisheh (March 15th);
- Tareek al Jadeeda MOSA Center exhibition (March 14th);
- The closing ceremony of the MOSAIC Project: Consolidation and Development of Three Child-Friendly Spaces in Lebanon that was funded by the Embassy of Italy in collaboration with the Ministry of Social Affairs; Holiday Inn – Dunes (March 14);
- The 7th Annual Build It Green Lebanon Conference “Together… Towards Green Cities” at Monroe Hotel – Beirut (March 16th);
- The Honoring Ceremony of Ms. May Chidiac at YWCA (March 16th);
- “Nothing is Better Than Zero” conference organized by the Municipality of Beit Meri and presented by Mr. Ziad Abi Shaker (March 17th);
- The Honoring Ceremony of the Artist Amal Tumb by the committee of honoring Rowad al Sharq at Unesco palace on the occasion of Mother’s day (March 17th)
- Launching ceremony “Sitt_El Baladiye” Municipal Campaign organized by leading partner CFUW funded by the British Council in partnership with the National Committee for Lebanese Women- Smart Centre – Women Sector in Future Movement – Beirut Association for Social Development – ABAAD- Shabab al Balad – CREADEL at Holiday Inn – Dunes (April 8);

- Round table on “Integrating the disabled in the workplace “organized by the steering committee of GCNL at AUB (April 14th);

- Net Med Youth Project organized by UNESCO Regional Bureau (April 15th);

- Horizon 2020 and SWIM (Sustainable Water Integrated Management) Support Mechanism introduction (May 11th);

- FAO Country Programming Framework “2016-2019” organized by The Ministry of Agriculture in Lebanon & the Food and Agriculture Organization of the United Nations (FAO) Under the Patronage of H.E. President of the Council of Ministers at the Grand Serail (May 16th);

- Green Week 2016 official launch organized by EU at Ljubljana – Slovenia (May 30th);

- Round table discussion on “Non -Religious Endowments Draft Law “organized by the Arab Human Rights Fund in collaboration with Arab Foundations Forum, and International Center for Not-For-Profit Law at Rotana hotel (June 4th);

The Relief and Humanitarian Services Unit

Makhzoumi Foundation (C)

Midyear Report 2016

Distribution of beneficiaries in Midyear 2016

<table>
<thead>
<tr>
<th>Month</th>
<th>Number of Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>2250</td>
</tr>
<tr>
<td>February</td>
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<td>March</td>
<td>3236</td>
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<tr>
<td>May</td>
<td>1438</td>
</tr>
<tr>
<td>June</td>
<td>1178</td>
</tr>
</tbody>
</table>

Overall total of beneficiaries reached in Midyear 2016: 21,862
**Number of beneficiaries reached in distribution: 6,523**

- 2322 ATM Cards
- 940 Household visits
- 275 HH visits for the VASYR project
- 999 Core Relief Items

**Beneficiaries reached by awareness sessions: 4598**

- Gender-based Violence
- Child Protection
- Hygiene

**Number of Persons with specific Needs: 669**

- Gender-based Violence
- Child Protection
- Persons with specific needs
Sexual and Gender Based Violence (SGBV)

From January to June 2016, The MF-RHSU Unit has been performing Sexual and Gender Based activities under projects funded by the UNHCR and the IRC/UNICEF, providing GBV prevention and response to 2037 beneficiaries in Beirut and Mount Lebanon, and in partnership with the ministry of social affairs (MOSA) and UNICEF we are implementing these activities in the SDCs of Mazraa and Tarik el Jdide. Our teams performed Awareness Sessions that sensitized our beneficiaries on several topics such as “Early Marriage”, “Domestic Violence”, “Mental Health” and “Child Sexual Abuse Prevention”. Emotional Support Groups for Adult women have been set up to focus on highly sensitive and confidential topics and already reached 594 women. Some of the most committed group of beneficiaries even finished their sessions with a trip to the Bekaa and a picnic. Adolescent Women also benefitted from a special curriculum, guided by IRC called “My Safety, My Wellbeing” oriented to children from 11 to 18 years old. Moreover, our social workers provided case management services in response to different kinds of abuses and assaults. On the field, Community and Refugees Outreach Volunteers constantly support the GBV activities by referring cases, conducting awareness sessions and ameliorate our outreach.

Child Protection (CP)

Child Protection activities were directed to 4386 caregivers and children between January and June 2016. In partnership with UNICEF and ministry of social affairs, we are implementing the CP activities in the 4 SDCs of Shweifet, Mazraa, Msaytbeh, and Tarik el Jdide. “How to prevent kidnapping”, “Accelerated learning program” and “Prevention of Child Labor” were the main topics of the Awareness Sessions given to the caregivers. On the other hand, the children, divided into 2 different age groups (6-11 and 12-17), participated in various Awareness Sessions and events throughout the past 6 month such as the World Refugee day, the International Mother’s day and the International Day against Child Labor. Furthermore, many Psychosocial Support groups were completed with Caregivers, Children and adolescents on curriculums provided by IRC on Relationship building, Trust and Feelings, Safety, Body knowledge along with Life-skills and Parenting skills sessions for caregivers. The MF-RHSU also identified and treated 476 cases related to Child Protection and our social workers are conducting case management and establishing committees in the palestinian camps of Borj Al Barajni, Shatila, and Mar Elias. On the field, Community and Refugees Outreach Volunteers constantly support the CP aforementioned activities by referring cases, conducting awareness sessions and improving our relationship with the local communities, especially in the Palestinian Camps and Community Based Organizations (CBOs) situated in Beirut and Mount Lebanon. Lastly, Emergency Cash Assistance was distributed to Syrians and non-Syrians beneficiaries, mostly for shelter (due to the increased risk of harm to homeless and street children) and medication.
**Persons with specific Needs**

The Persons with Specific Needs team provided case management to **2411** beneficiaries, assessed vulnerability and conducted home visits for refugees residing in Beirut and Mount Lebanon areas, specifically Ouzai, Bir Hassan, Dahye, Chiyah, Haret Jreik and Borj Brajne Areas. Each month, 3 Sudanese Committees from different regions of Sudan, met with the Makhzoumi Foundation and the UNHCR to refer PWSN cases and advocate for their rights in Lebanon. Besides, The PWSN team accompanied the Refugee Outreach Volunteers (ROV) on the field to monitor the cases referred and contributes to build trust between the beneficiary and the Refugee Outreach Volunteer (ROV).

**Basic Assistance**

The Multi-Purpose Cash Assistance program is the largest activity carried out by the RHSU. It assesses the refugee’s vulnerability by running home visits and attributing a score to the SOP Guidelines set by the UNHCR. This score will determine each refugee’s level of vulnerability. The homes visited are mainly located in the Beirut and Baabda areas. Jointly, ATM cards were distributed to more than **2000** refugees. In addition, the Basic assistance team worked on the VASYR project that included **275** Case vulnerability assessments for the UNHCR in May 2016. The team also distributed Core Relief Items and blankets, **2986** were handed out to Lebanese and non-Lebanese beneficiaries.

**Health**

The RHSU covered **4609** beneficiaries for medical assistance provided by the Health Program through different matters: Mental Health, Non-Communicable Disease, Reproductive Health, National Immunization, the Clinical Management of Rape and the YMCA program for Chronic Medication.
**Livelihoods**

The RHSU covered 132 beneficiaries who received Life Skills sessions performed by the Vocational Training Program. Life skills sessions are divided between different levels: level 1 and level 2. Level 1 includes Ceramic training, drawing on glass, flower arrangement and level 2 include accounting, Hairdressing, English, Men-Barber, Makeup and mobile repairing. The RHSU also provided life skills sessions to adolescents in Mazraa and SDC Choueifat. Furthermore, a total of 80 candidates were interested in registering to the internship program. 112 Consultations were provided to the interns waiting to be enrolled in positions that corresponds with both their interests and the labor market. Lastly, 24 beneficiaries completed the internship and secured employment in their working place.

**WASH**

Hygiene awareness sessions were conducted to 638 beneficiaries in Beirut and Mount Lebanon. Focused on Basic Hygiene for Children and Caregivers, several items including hygiene kits and flyers were distributed after each session.