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Vision & Mission

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 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.
Friends of Makhzoumi Foundation,

2022 was highly challenging for the small country of Lebanon.

We shifted to the “new normal” of the Covid-19 pandemic, with new variants and waves hitting the reality of vaccine hesitancy. Work-from-home setting and parents home-schooling their children in a new blended learning setting.

2022 was also the year when new financial and economic challenges were added to existing ones. By the end of December 2022, Lebanon’s unprecedented economic and financial crisis has pressed individuals and families towards extreme vulnerabilities. The communities can no longer afford basic commodities and services while the private sector is struggling.

Despite that, Makhzoumi Foundation’s achievements in 2022 were a testimony of hard work. As we review our 2022 end-of-year report, we cherish our teams’ focus on our communities. People living on the Lebanese territories survived through all these crises. We have witnessed our beneficiaries’ resilience and solidarity. Their stories inspire our mission and vision and drive us toward our ten strategic goals.

Throughout 2022 our programs, units, and supporting departments have moved the foundation to be a better, more efficient, and more impactful humanitarian entity. With all of this devastation comes good, too. We saw great collaboration from our staff, communities, and partners who shared support and compassion to work, generosity, and commitment. This collective good helped give every vulnerable person a chance to be healthy, educated, and protected.

In conclusion, I must reiterate what I always say: We aspire to carry on with our work despite all that is happening, depending on the dedication of our committed staff.

Sincerely,

May Makhzoumi I President
SDG5 Goal Leader
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 began to line up along the Sustainable Development Goals (SDGs) since they were established by the United Nations in the fall of 2015. During the COVID-19 pandemic, MF mobilized a comprehensive health, humanitarian and socioeconomic response. MF continue to step forward as a force for growth in this ongoing time of need.

#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.
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.
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.
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

932,724
Healthcare Services

157,726
Training Certificates

12,518
Micro Loans

332,434
Environment & Development Outreach

1,429,026
Humanitarian Assistances
The vocational training program has been robust throughout 2022, with diverse courses targeted towards equipping students with necessary skills to excel. MF is known for its vocational services, reflected by its yearly statistics showing increasing student turnout and success stories. The vocational program welcomes beneficiaries from all nationalities, age groups, and gender.

Bearing in mind the importance of being a melting point, the statistics of this past year are a testament to the success of the Vocational training program (VTP). Depending on their geographical location, candidates are distributed across the five centers. Our centers have hosted 3,748 students from different nationalities, age groups, and backgrounds this past year.
THE NUMBERS: 3,748 students

There is a lot that distinguishes us. It is what makes us who we are!

**Distribution by Gender:** The vocational training program believes in the empowerment of women and thus it is reflected in the high registration of females 70% in different specialties.

![Distribution of students by gender](image)

**Age Groups:** The vocational training program attracts the youth of ages 15 to 25 years old as the biggest age group registered. This is a good indicator that training services are needed for youth to enhance their skills or gain a livelihood opportunity for better living conditions.

![Distribution of students by age groups](image)
Enrollment trends through terms

- 1-2022: 22%
- 2-2022: 12%
- 3-2022: 18%
- 4-2022: 25%
- 5-2022: 23%

Registration per term

Beneficiaries count per branch

- Aramoun: 5%
- Zahle: 31%
- Mazraa: 53%
- Tripoli: 4%
- Saida: 7%

Registration per Branch

Performance assessment of beneficiaries

- Excellent: 9%
- Good: 33%
- Very Good: 30%
- Satisfactory: 28%

Percentage Assessment
PROJECTS & Networking

Youth Functional Skills Project (YFS) ANERA: A YFS project has been implemented at Zahle center in collaboration with ANERA. Outreach was done for trainees to participate in this project, including English, Finance, and IT, for 150 hours at each level via Microsoft teams. Two vocational classes of carpentry and pastry were open physically in collaboration with ANERA for 20 trainees. ANERA YFS trainees attended the workshop entitled Career Guidance. Anera’s project progressed positively with completing the carpentry course and the cash-for-work phase.

AVSI: MF cooperated with the Italian NGO AVSI, which supports Syrians who took refuge in Lebanon and vulnerable Lebanese. The cooperation established a computer literacy course to help the YFS training. The Youth Functional Literacy and Numeracy course includes financial literacy, IT, and English.

URDA: Project Certificates were delivered for all students who succeeded.

NRC: Carpentry, English, and Computer classes are given in the Beirut branch with certification provided.

Ministry of Labor: Professional Development training is conducted for volunteer inspectors in the Ministry of Labor. Three trainings were conducted in Beirut, Zahle, and Tripoli areas reaching over 65 Professional inspectors.

GIZ funded by BMZ: The objective of the project Improving Employability of Vulnerable communities in Beirut and Mount Lebanon is to enhance the employment situation of young Lebanese adults aged 17 to 35. The project targets women and people with disabilities in Beirut and Mount Lebanon through an accelerated vocational training program. It works on blending occupational, entrepreneurial, and soft and life skills, targeting youth and matching with the needs of the local labor market in Beirut and Mount Lebanon. In December 2022, the project contract was signed with GIZ.
DISTINGUISHED Activities

**MOSA:** Coordination and adjusting of documents to have the support of MOSA on financial and certification matters for specific specialties Associations Activities.

**Atfal El Jalil Association:** Cooperation with Atfal El Jalil Association.

**UNDP:** Cooperation with the UNDP at the Ferzol municipality through a Writing Proposal workshop and Collaborative Leadership Workshop.

**MOL:** Coordination and training assessments, pictures, and calendars to have the support of MOL for certification verification of specific specialties.

**LHDF:** Close coordination and meetings with LHDF and the ministry of social affairs were conducted to find a strategy to assist vulnerable host communities with MOSA financial support card applications.

**Brussels Conference:** Following up on Brussel’s conference, the VTP program attended several meetings as a follow-up and analysis on the measures that should be taken in livelihood.

**IECD:** Cooperation and agreement with IECD for training support.

**Haramoun Association:** MF established an MOU with Haramoun Association and completed Training with the Association in English language skills.

**Livelihood Working Group:** MF attended the livelihood working groups.
Unprecedented in their scope and influence, the challenges of this past year put the Step Forward Initiative (SFI) program to the test. Its mission became more desired, and its outreach more needed as more vulnerable youth and communities were exposed to debilitating living conditions, and their prospects for a hopeful future diminished significantly. The continuously changing needs of our community required us to employ dynamic methods that effectively adapt to adversities. The pandemic and the economic crisis complicated the access to our services, but they didn’t cripple it. Our approach was different. We immersed ourselves in the challenge and embraced the chances of our success. We discovered that we thrive on change and welcome it with formidable grit as our hope to build bridges and open doors for youth has never been as inspiring as it is now. This past year has taught us to view challenges as opportunities, to tell tales of success and write stories of becoming. We discovered that we were more than just a program, but a call to service. We welcome 207 youth in 2022 from diverse backgrounds into different programs from community service, volunteering, internship and leadership development. Our motivation to change the life of youth has never been more tenacious, and upon surveying the events of this past year, it becomes clear how pivotal and influential our work is.
We rose to the challenge
As is our custom

**Step Forward, The Melting Pot**

*Diversity is our identity.*

The SFI has hosted several international students in its offices as interns and contributed to different local events with international partners. The Embassy of India in Lebanon works closely to promote opportunities for youth in Lebanon in partnership with the Step Forward of Makhzoumi Foundation. Youth participated through the program in different cultural, educational, health, and community events. Youth were empowered with diverse skills from yoga, meditation, cycling, sports, and educational skills under different programs and events.

**Step Forward, The Cosmopolitan**

*Academia is our Identity.*

The SFI has hosted several international students in its offices as interns and more significantly local students from different universities. Coming from the international universities and local universities in Lebanon they had the opportunity to engage with the local community and support our mission. In collaboration with LAU community service and social service and community development students from diverse backgrounds worked on several projects under programs of the foundation. The program also participated in academic fairs online and onsite with different universities to outreach and provide youth with volunteering and internship opportunities. The SFI beneficiaries are divided between interns and volunteers. Each month the SFI recruits a number of interns and volunteers depending on its needs and the needs of the community. Those beneficiaries come from diverse academic backgrounds and universities. The number of beneficiaries increased from January to May and decreased between June & September to increase again until end of year. The number of applicants however has gradually increased since the month of June, due to the increase in advertising operations and outreach.

**Our Tech oriented Approach:**

The Step Forward program has utilized the use of multiple online platforms to execute its duties more efficiently. Visme, Asana, are used by our interns and staff to assist in the day-to-day operations. These platforms help with scheduling, project deadlines, goal setting, and content creation. Notably, such platforms have improved our services and allowed interns to be more accustomed to their duties. In 2022, we have established micro bit training for students from schools with two different age groups lead by fresh graduate engineers to provide a youth to youth spirit. Students were trained on diverse programming languages to integrate them in the technology world and orient them toward a future career that is all about Technology.
**Vision 2022:** The Step Forward Initiative Program came to existence as a response to community needs for vulnerable youth including displaced. We believe that communities are continuously evolving, and their needs are simultaneously changing. In a country torn apart by economic crisis, financial meltdown and political deadlock, this belief could not have been truer. Starting from this and in hopes to adapt to changing dynamics of youth and their needs, the Step Forward Initiative must adopt a design of operation that allows for robust planning and execution of events, programs, and campaigns. To accomplish that, it is strongly recommended to follow the following blueprint.

1. **The Think Tank:** It is the name that shall be given to a group of interns within the SFI. They are the brain cells of the program. This team will research, plan, and strategize the future pathway of the program and its adaptation course.

2. **The Marketing Team:** It translates the work into an emotionally captivating and inspirationally oriented display. This team is a pivotal point in the success of the project since it will be the anchor for recruiting and retaining personnel.
The Primary Healthcare Program

46,454 Services in 2022

MF adopts whole-of-society approach towards providing high-quality health care services that are affordable and accessible, following United Nation’s sustainable development goals #3, Good Health and Well-Being, and #10, Reduce Inequalities. During the challenging times of socio-economic deterioration and the arising health risks witnessed in 2022, the primary healthcare center supported the national health system’s efforts in offering inclusive, equitable, and cost-effective integrated multi-sectoral health services.

The healthcare program provided 46,454 health services in 2022, encompassing physical and mental health consultations, laboratory tests, radiology imaging, dental services, screening programs for non-communicable diseases, malnutrition and mental disorders, medication management services, as well as general and targeted health education.
QUALITY ASSURANCE

Quality assurance is at the heart of the primary health care center’s mission, enabling the delivery of high quality services with a maximum patient satisfaction level. Accordingly, the center has been accredited with an excellent degree in Canadian Standards in 2016. Knowing that quality is a continuing effort, the primary health care center continued to follow the safety and quality policies, with the support of and under the inspecting eye of the Ministry of Public Health.

HEALTH MOBOLIZATION SERVICES AT YOUR DOORSTEP

The country’s fuel crisis remained during 2022, which hindered the ability of the people to reach health care. Hence, the health care program mobilized its health team, prepared its equipment and deployed its Medical Mobile Unit to the neighborhoods in Beirut and Mount Lebanon. Over 50 health campaigns were organized, providing free medical consultations (general and specialty doctors), along with free laboratory tests. The goal was to increase health service accessibility.
# Numbers Speak for Themselves

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<tr>
<th>Service</th>
<th>Unique Patients</th>
<th>Dental Services</th>
<th>Pharmacy Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laboratory services</td>
<td>38,381</td>
<td>3,192</td>
<td>6,857</td>
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<tr>
<td>Radiology services</td>
<td>7,672</td>
<td>5,163</td>
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<tr>
<td>Malnutrition Screening</td>
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<td>652</td>
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**Makhzoumi Foundation (C)**

2022
A closer look at the SERVICES

The Medical Examinations: The number of consultations provided during 2022 increased by 22% from 17,384 to 21,220. The primary health care center offered medical examinations with general physicians as well as specialty doctors including: family medicine, pediatrics, gynecology, endocrinology, cardiology, gastroenterology, nephrology, urology, neurology, dermatology, ophthalmology, ear-nose-throat, orthopedics, speech and motor therapy, physiotherapy, psychotherapy and dentistry. Community nutrition, reproductive health and medication management were promoted by the nurses, midwives, nutritionists and pharmacists.

Radiology/Laboratory: Diagnostic tests and imaging are vital to the understanding of the patient’s status. Following the safety and quality control regulations and infection control protocols, the team delivered in 2022 high quality services to the community, for reasonable prices.

Detecting and treating Malnutrition: MF’s efforts in supporting SDG 2 Zero Hunger and SDG 3 Good Health and Well-Being are manifested in the ongoing malnutrition management program. The program screens and treats children and pregnant/lactating women. During 2022, the health team screened 263 children and 389 women, and treated a total of 117 children and 272 women. As a therapeutic center in Beirut, MF received more than 226 referrals, from MSF, Dar Al Fatwa, Dar Al Wafaa, UNHCR, and UNICEF.

IOCC and the Malnutrition Program: IOCC partnered with MF to ensure a high quality of the malnutrition management service, through providing technical training on the screening techniques. The project offered the malnourished patients transportation fees to alleviate the challenge of high commuting cost to the center. It subsidized the cost of pediatricians and gynecologists consultations.
Medication management: The high cost and shortage in medications affected the ability of many patients to continue their treatment. The rise in demand drove a partnership with ANERA, to increase MF’s supply of chronic drugs. The pharmacy put in extensive effort to provide patients with acute, chronic, psychotropic medications, with the support of YMCA and the Ministry of Public Health. A stock of Post-Exposure Prophylaxis was kept, ready to support the clinical management of rape program.

Mental Health: One’s health cannot reach an optimal level without sound mental health. The mental health program is one of the most active ones, with a team of trained nurses, general physicians, psychologists and psychiatrists. The team detects mental health risks among patients and refer them to specialized services. In partnership with UNHCR, free services are offered to refugees, with transportation fees, while vulnerable Lebanese patients benefit from Relief International subsidization.

Non-Communicable Diseases Program: Non-communicable diseases cause more than 75% of deaths in low and middle income countries. The primary healthcare center integrates a preventive program to detect and treat NCDs in patients who are 40 years or older. The health team counts on the powerful effect of modifiable risk factors and provides counseling to the patients to help them manage their cardiovascular disease risk. YMCA and ANERA medication programs provide the patients with the prescribed chronic medications on monthly basis.

Ophthalmology and Ocular health: The specialized department of ophthalmology, which applies high caliber practices such as screening, diagnosing and treating ocular disorders. Medicine students from Beirut Arab University shadowed the physicians, which enriched their knowledge and honed their practical skills. In support of the orphaned children and vulnerable family members, free ophthalmology examinations were offered to more than 50 beneficiaries.
Mammography campaign: In promotion of women’s health, the health team provided year round one-to-one education to the women, regarding breast cancer awareness. During the last quarter of the year, the primary health care center offered a discount on the mammography service, to overcome the economic challenge preventing many women from receiving health care services.

Physiotherapy: Physiotherapy is a highly specialized health service, delivered by specialized professionals. Although the service is usually costly, we offered this service for affordable prices, putting the health and quality of life of the patients first. During physiotherapy sessions, special techniques, exercises and stretches were done to prod injury recovery, restore mobility, and reduce pain, in addition to the individualized counseling on safe physical activity and daily self-management.

Shielding Survivors of Gender Based Violence: Gender based violence is a threat to the safety and wellbeing of many susceptible women and children. Nonetheless, the health care program offered the full Clinical Management of Rape service to the survivors, with utmost confidentiality. Health professionals including trained midwives, gynecologists, pediatricians, case workers and pharmacists were all involved in the delivery in the life-saving service, and in the referral to specialists for mental health follow-up.

Dentistry and Oral health: Due to the swell in demand on dental services, the health care program expanded its team of dentists, dental assistants, and working hours. The services provided included regular check-ups and oral cleaning, in addition to interventions such as caries removal and minor surgery. Panoramic imaging was also present to complement this health service. Free dental cleaning campaigns were organized during 2022.
Reproductive Health program:
Reproductive health is an umbrella term for safe sexual practices, the ability to reproduce and the freedom to access family planning tools. The trained team provides counseling on sexually transmitted infections and contraception methods, which are available for free. A screening campaign for cervical cancer was organized by MF with local partners, performing PAP smear for vulnerable women. The health professionals were trained on the clinical management of rape, prepared to provide rape survivors with post-exposure prophylaxis and conduct the physical examination as per the national CMR protocol.

A Backbone for the Lebanese Educational System: MF supported the students of renowned academic institutions in translating their deep theoretical knowledge of health into practice through internship opportunities that allowed them to experience and apply public health practices. The students conducted health awareness sessions and inter-disciplinary lectures with fellow students from other disciplines. The affiliated institutions included AUB, LAU, BAU, LU, USJ, LIU, MUBS, and the disciplines were psychology, nursing, nutrition, pharmacy, midwifery, dentistry, speech therapy, public health and biochemical laboratory.

Advancing Health with Like-Minded Partners: MF collaborated with the Ministry of Public Health, UNHCR, Relief International, IOCC, Lebanese Oncology Interest Group, IMC, and MSF.

The collaboration favored funding and subsidization of health services, provided technical support/capacity building for the staff, and allowed for the mapping of services and referring the patients to specialized care.

Research and Surveys: MF has a history of supporting research efforts by hosting and assisting in the completion of studies that tackle public health. WHO funded a study on the immunity of COVID-19 patients, through blood sampling done at MF by researchers from Connecting Research to Development center. MF also facilitated an in-depth regional analysis of the state of nutrition of children, adolescents and women in the MENA region conducted by UNICEF, Ministry of Public Health and Pennsylvania University. LAU and AUB studied the social determinants of health in people with diabetes, by interviewing public health stakeholders from MF.

Nurturing the workforce: As per the HCP’s fourth strategic goal for 2025, MF strongly invests in its human resources, by promoting professional growth through continuing education. During 2022, reproductive health was a topic of focus. Staff attended Sexual/Reproductive Health and Clinical Management of Rape trainings, by MoPH and UNFPA. During COVID-19, the team was trained on Moderna Vaccine. Relief International trained the team on the standards of Accreditation and Quality Control in the primary health care centers. IOCC and MoPH shed light on the practical skills for Malnutrition Screening and Management in children and women, through multiple trainings.
The Mobile Medical Unit

Driving the Health Service to Your Doorstep

The mobile medical unit is deployed on multiple occasions to conduct health campaigns in the community, facilitating the delivery of the health service to the patients. Raising awareness on reproductive health and family planning, a team of nurses and midwives visit multiple sites in Beirut and Mount Lebanon to do medical consultations and distribute basic items including family planning products, in addition to health awareness sessions that raise knowledge about several health topics in the communities. Several health campaigns are also conducted in Beirut and Mount Lebanon through the Mobile Medical Unit teams, where physicians and nurses do non-communicable diseases screenings for high blood pressure, diabetes, and cardiovascular diseases, in addition to free consultations for members of the different communities. The patients are always referred to MF primary healthcare center for additional services such as laboratory tests and other check-ups.
Hand in Hand with iNGOs

UN Women and Mouvement Sociale:
The cash for work project is a women empowerment joint intervention with Mouvement Sociale and UN Women. It granted 5 women from the community an opportunity for cash exchange for working in the primary healthcare center. The women from different nationalities, age and backgrounds were trained on nursing aid.

UNHCR Rapid Response Team:
UNHCR Rapid Response Team project was first launched in 2020, in response to COVID-19. The team of 3 registered nurses and 6 community health workers raised awareness on COVID-19 infection, signs, symptoms and importance of vaccination. The team also followed up remotely and on-site, with suspected and positive cases, by counseling them on personal hygiene. Community awareness sessions were also conducted in settlements in Beirut, Mount Lebanon, Keserwan, and Jbeil. Due to the recent Cholera outbreak, the RRT was recruited to raise awareness in shelters about Cholera infection and transmission, and the means of sanitizing water and food.

UNHCR and the Dutch health coverage:
Due to the increased vulnerability of the refugee community, UNHCR granted the susceptible Syrians and Lebanese health care coverage. The project focused on mental health, with full coverage of psychological consultations accompanied by transportation cost reimbursement. Various health consultations and diagnostic tests were covered for the most susceptible groups.

Relief International:
During the first third of the year, Relief International provided coverage of the consultation fees for vulnerable Lebanese and refugees. The project also subsidized other diagnostic services, such as laboratory tests, radiology examinations and dental services. As for mental health support, the health care program’s coverage package encompassed free of charge consultations with psychologists and psychiatrists, focusing on the vulnerable members of the Lebanese community.

UNHCR Vaccination:
The vaccination response project was initiated in 2021, with the rise of the vaccination campaigns against COVID-19. The community health workers continued to raise awareness about the safety and vitality of the vaccine. The team was present in UNHCR validation sites and reception center, where they registered the willing refugees on UNHCR KOBO survey as well as MoPH’s official platform COVAX, to receive the vaccine. The active referral of refugees between MF, UNHCR and Amel association ensured the vaccination of the greatest number of community members.
The Micro-Credit Program

140 services in 2022

The services provided by the MF Micro-Credit program have grounded on our community needs and evolved over the past 25 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 businesses. 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 develop a business activity to increase their income and improve or even sustain their economic status. The confidence our beneficiaries have put in us makes this program one of Lebanon’s leading microfinance programs. Since the beginning of the financial crisis in 2019, MF has transformed all the loans into Lebanese Pounds without additional fees.
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.

The socio-economic impact shows the main usefulness, the prioritization and the communication of projects. We use it as a way of structuring the analysis and the underlying information for decision-making.

- **547.32$ Increase profit**
- **6 Start Up jobs**
- **3.6% Client-base increase**
- **95% Profit reinvestment**
- **Negative Self-sufficiency***

*Self-sufficiency is negative for 2022 due to the challenges faced, which is acceptable due to the current situation*
High inflation and plummeting economic activity (GDP decreased by 10.5% in 2021 and by 58.1% since 2019) has done its toll on the already challenging situation of the borrowers. Our goal is to reach Low income earners, who earn less than $100, or less than $6 fresh per day and per household member, and 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.

Promotion DISTRIBUTION...

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<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
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<tbody>
<tr>
<td>3%</td>
<td>Promotion</td>
</tr>
<tr>
<td>0%</td>
<td>Door to Door Promotion</td>
</tr>
<tr>
<td>2%</td>
<td>Group</td>
</tr>
<tr>
<td>1%</td>
<td>Social media and Search</td>
</tr>
<tr>
<td>2%</td>
<td>Makhzoumi Foundation</td>
</tr>
<tr>
<td>92%</td>
<td>Word of mouth</td>
</tr>
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Profit REINVESTMENT...

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>95%</td>
<td>Activity</td>
</tr>
<tr>
<td>4%</td>
<td>Necessity</td>
</tr>
<tr>
<td>0%</td>
<td>Luxury</td>
</tr>
<tr>
<td>1%</td>
<td>Savings</td>
</tr>
</tbody>
</table>

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:

$1,328,415 Disbursed Amount
96.33% 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. This year will be the second consecutive year that our finances are not sustainable since 2006

0% Sustainability rate
**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.
- Multiple meetings with GUI, KIA and LWR in preparation of the Quest Project, that started in November 2022.

**Other activities:**
- Green Microfinance Workshops, Peer exchange sessions and conferences, with HEDERA, Microfinance Gateway, Sanabel and Berytech.
- In partnership with LMFA and CESVI, activities to support Social Enterprises in Lebanon.
- Economical conferences and launching of the regional Microfinance Providers’ Association Meeting with LMFA, Chamber of Commerce, Industry and Agriculture of Saida.
- Lebanese Cultural Union conference in Lebanon, in collaboration with LMFA, in preparation of the launching of their fund to help the Lebanese Economy.
- Free Coaching of Start-Ups through one-to-one sessions for preparation of a viable business plan and search of the best funding opportunities.
- Managing the NNCF and MCMCF funds that are included within MF’s portfolio.
- Two trainers from MF participated in the ILO training of trainers (TOT) for financial Education.

**Makhzoumi Foundation (C) 2022**

Makhzoumi Foundation 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 4th 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.
The Environment and Development Program

8,081 services in 2022

Since its establishment in 1997, caring for the Environment has been one of the main objectives of MF. The first activity of the Foundation was agricultural and environmental, entitled Environment-Friendly Pest Control, implemented in November 1997. Through its activities and projects, the Environment and Development Program at MF tackles 14 out of the 17 SDGs.

It 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. It includes three main divisions: Sustainable Environment, Women Empowerment, and Child and Youth Development.
Yalla Nefroz/Let’s Sort: This environmental project was launched in 2016, aiming to motivate the residents of the neighborhoods of MF centers in Beirut to sort their non-organic solid household wastes. MF placed sorting bins in front of its centers to gather and transfer the collected wastes for recycling. Later, this initiative expanded to other streets in Beirut, including paper collection, and a truck was ensured. Currently, more than 30 drop-off locations in Beirut, including pharmacies, schools, shops, and local NGOs, are available. Yalla Nefroz’s expansion plan started at the beginning of 2022, whereby: All the existing stations were contacted, informing them about the expansion and motivating them to engage in the initiative. Professional designs were finalized for the Yalla Nefroz Truck, Bin’s stickers. Flyers were distributed to spread the word about the initiative. Reusable cloth bags for schools were designed and used for non-organic waste. A marketing campaign was launched, disseminating an updated version of an explanatory that is boosted every month. The truck used to collect the waste from Beirut got branded with Yalla Nefroz’ Logo for more visibility on the streets. Volunteers spread the expansion’s announcement by distributing a formal letter around the Foundation. 2,340 kgs of non-organic waste were collected and sent for recycling.
**Akkar Nursery:** The Agro-Forestry nursery in Akkar continues to produce ornamental and fruit trees, herbs, and roses. More than one million and 200,000 plants have been grown and distributed to date. The water tank at Akkar nursery was raised around 3 meters using concrete blocks to increase the water pressure for irrigation, and a water pump was bought to withdraw water from the nearby stream as a backup solution for the irrigation issue. In 2022, **8,684** plants were produced, and a total of **5,230** plants were distributed, including **2,605** plants offered to the Ministry of Agriculture for their nursery in Al-Abdeh, **1100** to the Lebanese Army, **100** for a planting campaign organized by the National Commission for Lebanese Women in partnership with the Lebanese reforestation initiative and in cooperation with the Municipality of Hammanah, **15** plants to Al Makassed and **150** plants distributed to passersby in front of the Foundation on the occasion of the International Day to Combat Desertification and Drought. A group of MF volunteers joined the campaign to cleanse Horsh Beirut after the fire erupted in mid-June.
**WORKSHOPS:** Workshops for ladies on up-cycling combining art along with respect of the environment are held along with other topics. In 2022, new topics were introduced namely: Sewing on patterns; Embroidery on stencil; Sewing for kids and quilling.

<table>
<thead>
<tr>
<th>Homemade sweets (in pcs)</th>
<th>Handmade items (in pcs)</th>
<th>Honey (in Kg)</th>
</tr>
</thead>
<tbody>
<tr>
<td>53</td>
<td>92</td>
<td>145.5</td>
</tr>
</tbody>
</table>

- Sold items in year 2022

<table>
<thead>
<tr>
<th>Category</th>
<th>Type</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Products made by EDP beneficiaries</td>
<td>Homemade sweets (in pcs)</td>
<td>53</td>
</tr>
<tr>
<td>Honey</td>
<td>Conifer Honey</td>
<td>3.5 Kg</td>
</tr>
<tr>
<td></td>
<td>Mountain Honey</td>
<td>6.5 Kg</td>
</tr>
<tr>
<td></td>
<td>Coastal Honey</td>
<td>6.5 Kg</td>
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<tr>
<td>Honey</td>
<td>Conifer Honey</td>
<td>2 Kg</td>
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<tr>
<td></td>
<td>Mountain Honey</td>
<td>2 Kg</td>
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<tr>
<td></td>
<td>Coastal Honey</td>
<td>4 Kg</td>
</tr>
<tr>
<td>Handy</td>
<td>Small Basket</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Upcycled tissue box</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Gift Bag</td>
<td>1</td>
</tr>
</tbody>
</table>
Handy by MF: HandybyMF Supports and Empowers WOMEN! It is an initiative that helps MF beneficiaries market their handmade and homemade products online on social media pages, and offline by participating in “Souk El Balad”, a community market that offers an opportunity for locals to sell their products, and other fairs. Guests are always welcome to visit the showroom for a selection of Upcycled products (Glass, Wood, CDs, etc.) located in the Foundation. The curators of this initiative participate every Saturday in Souk Al Balad as a means to market beneficiaries’ handmade products as part of the women empowerment mission. Throughout the year, consistency was applied in growing the social media of HandybyMF pages to promote the ladies’ handcrafted products on a larger scale.
My Sustainable Beirut: A nationwide open virtual contest entitled “My Sustainable Beirut” was held, in collaboration with the Lebanese National Commission for UNESCO. It targeted youth to encourage them to learn more about the criteria of a sustainable city while getting involved in the visualization of a sustainable Beirut. In addition, it highlighted the SDG goal 11: Make cities and human settlements inclusive, safe, resilient and sustainable. The contest spiked an interest among youth and citizens nationwide, it is also prominent that architects are specifically registering and considering it as a great opportunity to showcase their skills.

In addition, the competition smoothed a link between the EDP and Beirut Arab University, as some instructors highly appreciated the given opportunity and recommended it to all of their students. The submissions included two age categories (15-19) (20-24), whereby each participant expressed their ideas either with a Drawing, Power point or Digital Poster. The winners were announced on June 24, 2022, via a virtual ceremony held on Microsoft Teams; whereby the attendees were all the participants along with representatives from Makhzoumi Foundation and the Lebanese National Commission for UNESCO. An Awards ceremony was organized on June 27th at Makhzoumi Foundation premises to honor the winners and distribute the prizes. The attendees were the winners accompanied by their academic mentors and/or families. Moreover, the speakers were Mrs. May Makhzoumi, MF president and Mrs. Christiane Jeitani a representative from the Lebanese National Commission for UNESCO.

MIO Mediterranean Action Day 2021: The project ended in 2021, but as a follow up procedure, winning schools received tokens as an expression of admiration and respect to their work. Winning schools included Wellspring Learning Community, Al Imam Al Hassan, Al Hadi, for deaf, blind and learning disabilities and Rawdat Al Fayhaha - Tripoli.
PROJECTS

Women’s Global Development Prosperity: Expanding Women’s Labor Force in Lebanon:
A proposal was submitted to the Lutheran World Relief (LWR), to be the service provider or planner for an exhibition that will be held within their project: Women’s Global Development Prosperity: Expanding Women’s Labor Force in Lebanon. The project’s objective is to strengthen business development services for Lebanese women entrepreneurs, improve the enabling environment for women’s entrepreneurship, and strengthen the capabilities and resiliency of Lebanese women-led enterprises.

BeMed 2022 Call for Micro-initiatives: A proposal was submitted to Beyond Plastic Med within its 2022 call for micro-initiatives. It targets actions that strive to curve plastic pollution in the Mediterranean region. These initiatives should lead to changes in social behavior regarding the unsustainable use of plastics, the reinforcement of capacities of local stakeholders and their actions’ impact, following good practices on the reduction of the use of plastic, the implementation of alternative products, and plastic waste management, and the establishment of a Mediterranean network of local stakeholders committed to combating plastic pollution.
SURVEYS and STUDIES: A study was conducted by ESCWA on social and economic inequality in the area of food security to better understand people’s perceptions and if their diet / food choices had changed during the last period due to the latest global and regional changes. The survey was implemented by Med4Waste or Mediterranean dialogue for waste management governance capitalization project under the ENI CBC Med Program. The goal of this survey is to collect the interest and generate a list of interested stakeholders that would like to be informed and contribute to the multiplying effect of the Project. The Project aims to facilitate new governance models for integrated and efficient urban waste management policies across the Mediterranean. The nationwide NGO need assessment survey was conducted by the National Human Security Forum (NHSF) in collaboration with Konrad-Adenauer-Stiftung (KAS) and Lebanese Organization for Studies and Training (LOST). It aims at identifying civil society capacities to respond to emerging food security and livelihood challenges in Lebanon by compiling national data priorities ahead of devising a national action plan to respond to emerging threats.

Consultations: First Multi-Stakeholders Consultation Meeting on the Water-Energy-Food-Ecosystems Nexus in Lebanon organized by the Global Water Partnership-Mediterranean in the framework of the GEF UNEP/MAP MedProgram. The Consultation meeting mainly aimed at providing information about the Water-Energy-Food-Ecosystems Nexus activities planned in Lebanon. The meeting included a presentation by MF on activities related to the Nexus project, especially in the field of women empowerment such as training on beekeeping skills and making solar cookers, as well as activating the role of youth in preserving the environment, in addition to presenting the ongoing projects Agro-Forestry Nursery in Akkar and Let’s Sort for collecting waste in Beirut for recycling.

Solar Poles: Due to the power crisis in the country, 835 solar street lamps were installed by MF in the streets of Beirut, illuminating dark regions.

Articles: An article elaborating on all the environmental activities since the establishment of MF in 1997 was prepared and disseminated (https://makhzoumi-foundation.org/environment-and-development/).

Visits: A visit was organized to Al-Abdeh nursery of the Ministry of Agriculture whereby future cooperation with MF was discussed. Mr. Miraq al Jabbouri from UNEP visited MF where he was introduced to the all the Environmental activities and projects and a discussion on possible means for cooperation took place.
MISCELL NEOUS ACTIVITIES


CONFERENCE S: The Plastic Busters HYBRID CAPITALIZATION CONFERENCE Learning together: how to curb marine plastic pollution in Mediterranean ○ Annual Forum 2022: Multi-level governance and partnership practices in the energy sector ○ The International Conference on Maritime, Humanitarian and Agro-Food Supply Chain and Logistics: Disruption, Implications and Opportunities ○ Award ceremony of the contest entitled Un-leash Your Creativity ○ ESCWA Stories Day.

The Syrian Crisis imposed a heavy economic and social toll on Lebanon, which has also faced a financial and health crisis since late 2019. It is all aggravated by COVID-19, cholera, and the consequences of the Beirut port explosion in 2020. People find it difficult to pay rent and food. Extreme poverty, economic instability, unemployment, reduced purchasing power and decreased access to services continued in 2022.

The abolishment of subsidies for basic food items, medicines and fuel further exacerbates the gravity of the situation. It affects the lives of most vulnerable, both among refugees, asylum seekers, and the host community, who largely continued to depend on cash and in-kind assistance to meet their basic needs, especially in the absence of any social safety program.
BASIC Assistance

In 2022, the hard socio-economic situation, the COVID-19 pandemic, and the inflation in prices caused an increase in the number of vulnerable families. MF logistics team provided support to more than 214,433 beneficiaries in Beirut and Mount Lebanon. 3,921 households’ visits were conducted to assess the socio-economic situation of refugees and Lebanese and their shelter condition, in order to identify their eligibility for the assistance. 159,376 cards were validated 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. 19,093 phone calls were made. 30,539 Pins were distributed and 472 non-food items to meet the beneficiaries needs. 515 covid-19 kits, and 512 medium and 190 large menstrual management kits were also distributed.

GENDER-BASED Violence

During 2022, 353 cases received case management support. 53% of the survivors reported facing physical abuse, noting that the majority of these incidents were perpetrated by intimate partners; additionally, 15% reported being subject to sexual assault, exerted by community members, landlords, employers or relatives. Furthermore, 8% reported being subjected to rape by community members, family members, landowners or employers while 15% of GBV cases reported being subjected to psychological/emotional abuse from relatives, intimate partners, family members, community members, landlord or employers. Adding to the above, 9% were forced to get married before 18. 100% of these families, claimed the reason behind deciding to marry off their underage daughters is to protect them from facing GBV incidents (such as rape or harassment etc..) and to reduce the economic burden faced by the family. Finally, no identified cases reportedly faced denial of resources or opportunities.

In 2022, the percentage of physical abuse cases rose 8 points from 2021 to reach 53%. This increase is due to high percentage of unemployment and the deteriorated socio-economic situation. The percentage of survivors who were subjected to rape increased 2 points since 2021 to reach 8%. While the psychological/emotional abuse decreased 2 points since 2021 to reach 15%. Thus, forcibly marriage percentage is still the same since 2021; 9%.

The percentages of survivors who were subjected to sexual assault decreased 7%. This could be due to successful safety plans set with the survivors and awareness sessions.
15% of PoC displayed psychological distress thus; they were counselled regularly and provided with basic emotional support to help overcome their stressful situations. MF GBV team assessed thoroughly the situation of each GBV survivor. Following the assessments, PoC were referred to PCAP if eligible. In addition, survivors were referred, upon their consent, to services such as mental health intervention, legal representation, legal counselling, and medical intervention etc... MF GBV team conducted regular follow-ups with the PoC in order to ensure that the service was beneficial. MF GBV team also conducted mediations with property owners in order to protect the GBV survivors from being evicted and/or homeless. A total number of 206 cases were resolved. Additionally, 285 emergency cash assistances were provided to ensure the beneficiaries safety, and to avoid eviction. For PoC in imminent danger, MF GBV team referred them to a safe shelter. Also, 65 beneficiaries were referred to legal services mainly for divorce or legal papers. Adding to the above, 560 cases received psychosocial counselling. 29 PoC were referred to MF PHC services such as gynecologists and general physicians. Survivors of rape were immediately referred to CMR (Clinical Management of Rape). 1676 women, girls, men and boys participated in targeted gender equality and empowerment activities in Safe Spaces as part of GBV prevention programs. Additionally, 1057 persons at risk of GBV and survivors received psychosocial support (including case management.) Furthermore, MF celebrated the 16-days-of-activism in MF CDC on November 28, November 30 and December 5th. MF GBV department collaborated with the PSS department to have a successful event. The event targeted Women and girls on topics such as legal rights, mental health, PSEA and types of GBV as well as PSS activities on self-love, empowerment etc. A total number of 200 beneficiaries from different nationalities attended this event. At the end of each session, a gift bag containing, a soap bar, a chargeable flashlight, and two packs of Menstrual pads were distributed. As for the children, they were provided with a gift bag containing winter hats and scarves.
Child protection (CP) services were implemented in Beirut and Mount Lebanon. During 2022, the CP sector managed 589 new cases and conducted 3585 follow-ups with beneficiaries. 55% of the identified children were engaged in other forms and worst forms of child labor because their parents faced difficulties finding jobs due to the lack of job opportunities due to the deteriorated economic situation. Additionally, employers prefer to hire children to pay lower wages, and the children are obliged to work to support their parents with basic expenses.

The deteriorated socioeconomic situation negatively affected caregivers and resulted in more distress, which increased the percentage of children at risk of abuse and neglect (32%).

In addition, the CP team worked with children who are at risk of abuse, including physical, emotional, sexual abuse, and exploitation; we developed case management plans with children and caregivers to mitigate the protection situation.

During this year, CP case workers also followed up with Unaccompanied and separated children (4%) who fled the war and reached Lebanon to find a job to save some income and send it to their parents in Syria.

2% of children were at risk of child marriage, so MF CP case workers developed with them a safety plan and counseled their parents to prevent marriage at a young age. Furthermore, 2% witnessed a different type of violence, such as the war in Syria, conflicts in Lebanon, or domestic violence. These children were referred to psychological support.

It is essential to mention that the percentage of children presenting severe medical conditions increased to 5% in 2022, and their parents faced financial difficulties in providing them with medical treatments and buying their medications. These children were being followed up closely by the CP sector case workers, who developed action plans to decrease the risks they were facing. They were also provided different services (educational, medical, psychological, and legal.) Adding to the previous, Persons of concern (PoC) were referred to the available services internally and externally.

270 CP cases received emergency cash assistance; 66% of these assistances were provided to cover the rental fees and prevent homelessness, 23% to cover medical expenses such as paying part of the hospital bills, buying medicines or medical devices, and 11% to cover the family’s basic needs (food, clothes, and school transportation fees).

Seventy-seven home visits were conducted to the beneficiaries’ houses in different areas in Beirut and Mount Lebanon since, in the last quarter of 2022, the CP MF team resumed this activity.

Additionally, the number of children and adolescents (Girls and boys) who participated in child protection actions in safe spaces as part of CP prevention programs, such as awareness sessions, psychosocial activities, parenting skills, and informal sessions, was 3128.
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 2022, the SAWC team worked on supporting, influencing, and empowering street children and their families to bring out and develop their skills to maintain better well-being. The team aimed to grow 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 the deteriorated socio-economic situation. The SAWC case workers provided case management to 465 high-risk cases. These children mainly worked as street vendors (selling tissues, flowers, masks, water, etc.). They worked hard to improve the well-being and socio-economic situation of the beneficiaries. The SaWC team succeeded in developing an action plan with the family and resolved 181 cases; children were enrolled in education and stopped working on the streets. The methodology used was a one-on-one interview in which they provided 170 emergency cash assistance to cover rent, food, basic needs, and medical emergencies divided as follows: 85% for rent, 5% for food, 4% for basic needs, 5% for medical, and 1% in kind. Last, the MF SaWC team provided PSS, Basic Literacy/ Numeracy (BLN), and awareness sessions at Hamra center, El Dana, and Fun Bus targeting more than 1479 beneficiaries. The children improved their learning skills; they learned the Arabic and English alphabets fluently, started tracking them with basic Arabic grammar, such as tenses, and learned to distinguish between the letters and their sounds in Arabic and English. The children also began to add and subtract numbers and began to know the different types of geometric lines in Math. The children showed a lot of development in their creativity. In addition, the team gave the children some space to talk about their future, educational approach, and different educational aspects. The SaWC team used live and remote modalities to conduct sessions. These sessions covered topics such as Bullying, Self-Confidence, Child Abuse, Child Labour, COVID-19, Environmental Awareness, General Health, Hygiene Promotion, Non-Discrimination, Personal Safety, Proper Nutrition, Diversity and Inclusion, Family Conflict, Human Rights, Substance Abuse. These sessions aimed to promote positive behavioral change among PoCs and help them gain skills, acquire new knowledge, and adopt a new frame of mind. In addition, the team provided parenting skills sessions to 60 caregivers. Additionally, the SaWC team started outreach activities in different areas of Beirut and Mount Lebanon, such as Hamra, Bourj Al Barajne, Sabra, Shatila, Cola, Barbir, Corniche Al Mazraa, Airport Bridge, Aisha Bakar, Cola, Koraytem, Tarik Al Jdede, etc. The team approached and collected information from the street and working children. The number of Lebanese street children increased due to the socioeconomic crisis and fluctuations in the dollar rates.
Providing child protection to support all children in our community:
MF's Child Protection Unit aims to ensure that every child is protected from violence, exploitation and abuse, protecting their physical, mental and psychological needs.

2022
PERSONS WITH specific needs

PWSN subjects to effective case management for refugees registered in UNHCR, under which they are identified as persons with specific needs who are at risk. It is divided into several vulnerabilities considered when social counseling occurs before deciding to be under the case management procedure. We cover Beirut and Mount Lebanon areas. During 2022, the PWSN team provided 701 case management for high and medium-risk cases and 3147 consultations. The principal identified vulnerabilities for CM cases: 26% serious medical condition, 17% People with Disability, 16% older persons, 14% legal and protection concerns, 14% single parent, 6% Psychological issues, 4% women at risk, and 3% survivor of torture. MF PWSN team conducted regular follow-ups with the PoC to ensure that the service was beneficial. We used two strategies of counseling face to face interview or phone assessment. 680 Emergency cash assistance (ECA) was distributed to beneficiaries through OMT or cash. The primary purpose of the cash emergency was to prevent harm. The principal identified vulnerabilities were: 78% legal and protection concerns such as eviction, 13% serious medical condition, 3% single parent, 2% physical and mental disability, 2% psychological issues, 1% older, and 1% survivor of torture. ECAs were useful despite the rising challenges in the asylum country and the insufficient amounts, and they alleviated part of the burden from the family’s expenses. In addition, the ECA prevented many families from being evicted or homeless. MF PWSN team referred internally 422 cases, distributed as below: 49% for CP 35% for SaWC 16% for GBV PoCs needing medical and psychological services in MF PHC were referred or directed to MF PHC by sharing the location and phone number for appointments. PWSN received 2458 (2246 Syrian, 46 Iraqi, 166 other nationalities) external referrals from UNHCR, I/NGOs. 435 Home visits were conducted in Beirut and Mount Lebanon areas. Moreover, life skills, informal awareness, and psychosocial support sessions were provided to 1527 beneficiaries.

**Irshad Islah - Project for the older persons**

MF partnered with Irshad Islah, covering 12 months, to provide activities to older persons in its two centers located in Tallet il Khayat and Cola. Thirty (30) older persons from different nationalities will be hosted per quarter, a total of; (120) during the four quarters of 2022, whereby each group will participate in activities three days per week. These activities, such as arts and crafts, literacy/computer classes, notable day celebrations, and cooking activities, among others, will be implemented, taking into consideration social distancing and COVID-19 precaution measures. Activities will be conducted in person; however, a remote modality will be adopted in case of lockdowns. Moreover, forty-five food parcels will be handed to MF monthly to provide for the older persons.
**Friends of Disabled Association (FDA) and National Rehabilitation and Development Center (NRDC)- Project for refugee children with intellectual disabilities**

MF partnered with FDA and NRDC for the project “Providing comprehensive specialized services to refugee children with intellectual disabilities in Beirut and Mount Lebanon.” The project aims to ensure that children from the refugee and host community with intellectual disabilities, and their families, receive a holistic intervention of specialized support and rehabilitation services with caregivers acquiring the skills to support the children’s development better. The project with FDA will cover the full tuition of 45 refugee children in Beirut and Baabda districts, while NRDC will cover five refugee and 2 Lebanese children in Chouf and Aley districts. In addition, FDA will cover the transportation fees of 100 Lebanese children. In addition, FDA will host a summer camp from 18 July to 29 July for 60 children (refugees and Lebanese). The services will include: sports activities such as swimming, basketball, football, aerobics, competition games, drama therapy (related to psychomotor therapy), gardening, music therapy, educational games, cooking, and arts and crafts. Three meals per day will be provided for each child.

**Youth Association for the Blind (YAB)**

MF will partner with the Youth Association for the Blind (YAB) to provide a life skills program for 14 people with a visual impairment aged between 4 and 14 over six months, starting from the 1st of July 2022 till the 31st of December 2022.
Outreach Volunteers (OVs): In 2022, MF general and specialized Outreach Volunteers established a link between Makhzoumi Foundation and the refugee community and coordinated between them. General and specialized MF OVs supported MF staff in identifying and referring refugees with specific needs for immediate interventions and urgent case management. MF OVs played an essential role in mass communication activities, replicating the training and information received and 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 essential role as a linkage between the refugees and MF and would channel refugees’ feedback, requests, challenges, and needs. They refer to the existing services and benefit from the individual case management systems. MF OVs provided 1570 awareness sessions related to any new information the refugees needed. The number of participants targeted through awareness and information sessions was 17,713. In addition, the OVs have been provided support in the activities conducted in the CDC and participated in empowerment and mobilization activities.

Protection from Sexual Exploitation and Abuse: Since MF has a zero-tolerance policy towards sexual exploitation and abuse, MF management adopts the PSEA policies and practices to help in ending sexual exploitation and sexual abuse by humanitarian workers and ensure that allegations of SEA are responded to in a timely and appropriate manner. As a start in 2022, MF management appointed PSEA focal points to ensure proper implementation of PSEA, thus filing complaints and intervening accordingly while providing that a practical, accessible, safe-to-use, anonymous, and confidential mechanism exists. During the year, the focal point trained all MF employees about PSEA. PSEA is integrated systematically into all MF information campaigns, training, and meetings with PoC (Apply an age, gender, and diversity lens). In addition, FP will conduct regular dialogues with the community as part of the monitoring strategy. Adding to the previous, for the management steps towards ending SEA, every newly recruited staff should give a copy of an apparent “juridical record” and an official recommendation letter. Finally, yet importantly, every newly recruited staff should read, agree and sign MF’s internal “Code of Conduct” that includes PSEA. In 2022’s 16 days of activism campaign, a PSEA segment was integrated to raise awareness among beneficiaries. The focal point explained the concept of SEA to 200 participants and insisted that it is their right to access services without anything in return. It was also explained that reporting is essential. As part of the awareness campaign on SEA, MF shared on all CDC screens materials in Arabic and English containing basic information about PSEA and reporting mechanisms. During 2022, it is essential to note that no SEA reports were filled within MF.
The Social Aid Services

5,988 services in 2022

The social assistance system in Lebanon in 2022 was a mosaic of scattered plans with low coverage due to the consequences of Covid, the economic crisis, and the implications of the Beirut blast in 2020. MF compensates for the social assistance and mitigates the fragmentation and shortage of aid by supporting the most vulnerable. 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 with education, healthcare, and food services. Our strategy starts with a strong, focused plan positioned to win with the community, made up of continuous support and empowerment where quantity and quality play a significant role in service choice.
SOCIAL SERVICES OFFICE

92% was the percentage of services done during 2022. The primary needs of the beneficiaries were tuition fees, medicine and hospitalization services. All the health services were followed up through the primary healthcare center, which was essential to beneficiaries’ referrals.

<table>
<thead>
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<th>Amount</th>
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<td>Tuition fees</td>
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<td>Hospitalization Support</td>
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<td>Medication costs coverage</td>
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</tr>
<tr>
<td>Other medical services</td>
<td>597</td>
</tr>
</tbody>
</table>

COOPERATIONS

The cooperation with the Relief and Humanitarian Services Unit (RHSU) at MF continued through 2022 through Non-Food Items distributions.

60 families benefitted from blankets, mattresses, kitchen sets, jerry cans, and solar lamps.

A cooperation with the Norwegian Refugee Council supported the coverage of home rent for beneficiaries threatened of eviction.

In September 2022, there was a distribution of milk cans.

During Ramadan 2022, there was a distribution of 30,000 food kits.

RECRUITMENT

The significances of the economic crisis in Lebanon, the Beirut Port Explosion, and the Covid-19 pandemic led to challenges in the recruitment processes among the population and especially young people. Despite the hard times, the social aid service office facilitated the recruitment of 150 persons in 2022 in the fields of accounting, sales, customer service, data entry, warehouse keepers, driving, delivery, cleaning, and hospitality.
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PARTNERSHIP
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