

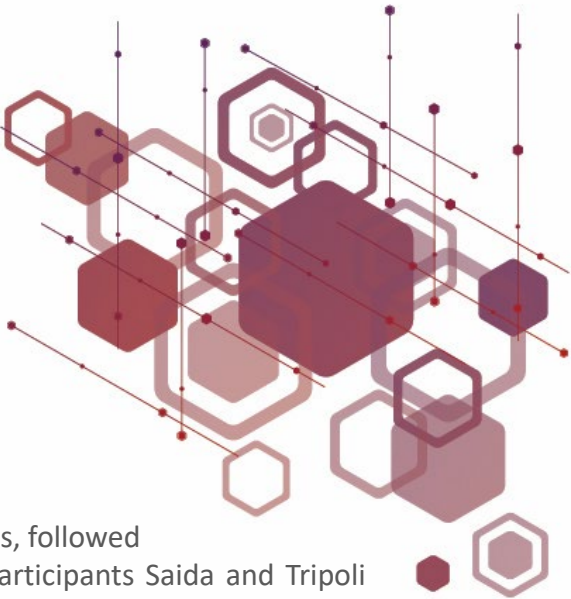
2023

3rd Quarter Report

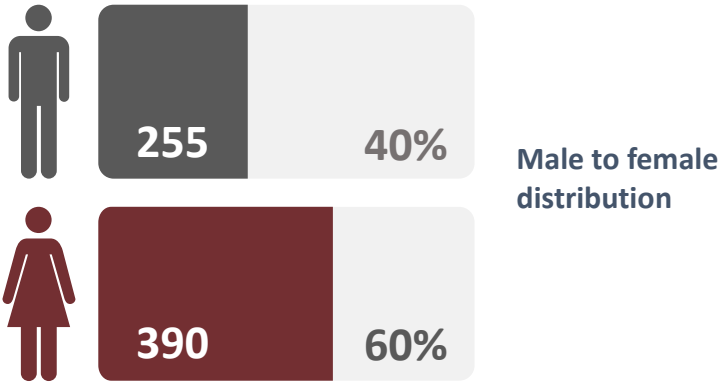
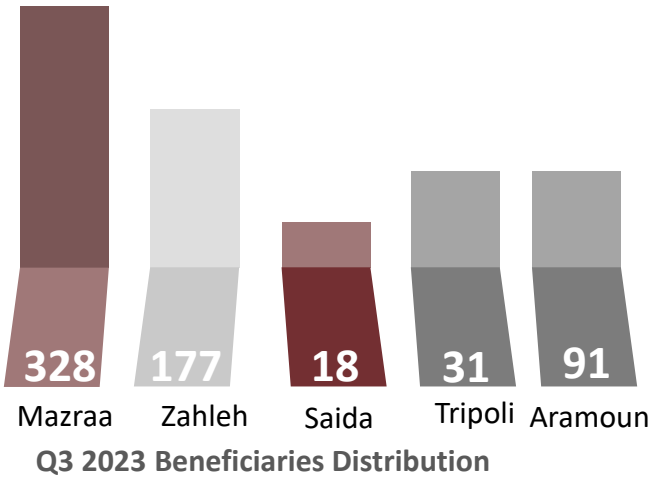
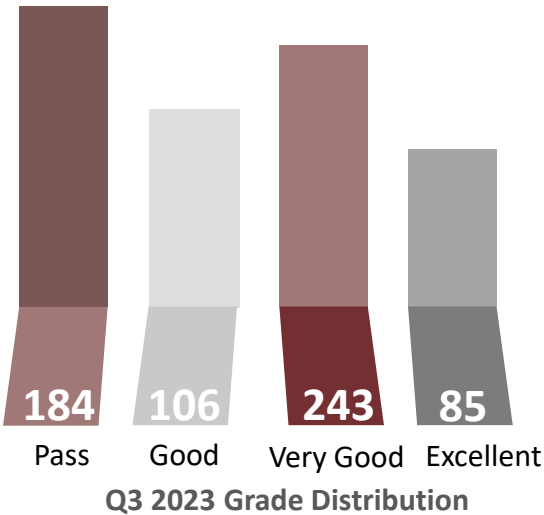


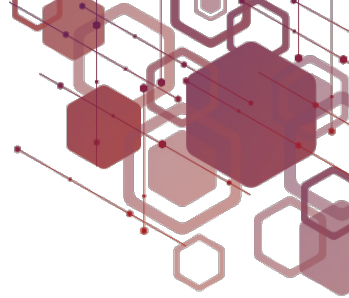
مؤسسة مخزومي
Makhzoumi Foundation

VOCATIONAL TRAINING PROGRAM (VTP)

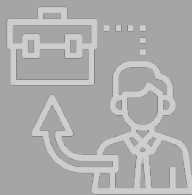


During Term 4 of the VTP, the table below shows a total of 645 participants were enrolled across various locations. The highest enrollment was in Mazraa with 328 participants, followed by Zahleh with 177 participants, and Aramoun with 91 participants. Saida and Tripoli had the fewest enrollees, with 18 and 31 participants, respectively. When examining the gender distribution, there were 39 females and 255 males. In terms of performance, the grade distribution showed that 185 participants passed, 106 achieved a 'Good' rating, 243 were rated as 'Very Good', and 85 achieved an 'Excellent' grade. However, 26 participants did not meet the required standards and were marked as 'Fail'.





Activities & Interventions between July 2023 and September 2023



Improving Employability of Vulnerable communities through Competency-based and On-the-Job Training: To improve the employment of young Lebanese adults and people with disabilities in Beirut and Mount Lebanon through an accelerated vocational training programs.



ANERA Fair: A fair for trainees with disabilities was held at Shams restaurant in collaboration with ANERA. During these fairs, different items and crafts were displayed for the visitors to the restaurant.



Lutheran World Relief
This project provides vocational training sessions to individuals to enhance their working skills and ultimately improve their living standards.



Collaboration with جمعية الاتحاد لتنمية الانسان
A new collaboration was held with جمعية الاتحاد لتنمية الانسان to deliver a certificate for a course entitled كهرباء عامة that included 30 trainees in partnership with ANERA.

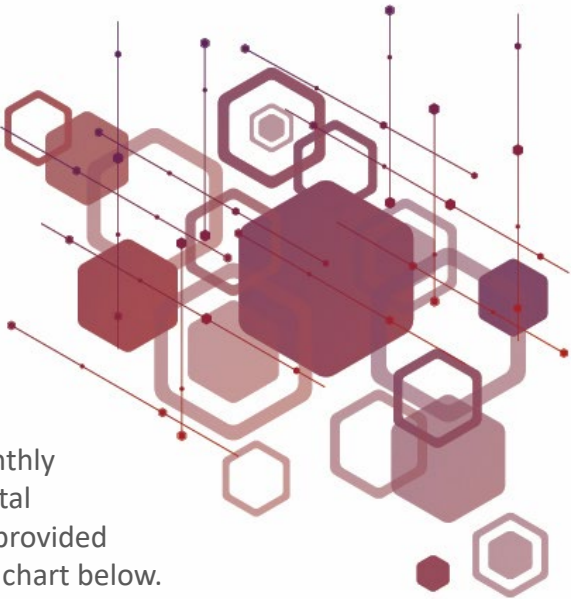


NRC Partnership
The cooperation between NRC and MF for English and carpentry classes resulted in training 60 beneficiaries in the Beirut area.



MOS Championship Partnership
The MOS project details have been revised and planning is in progress with the ITLS team for the year 2024

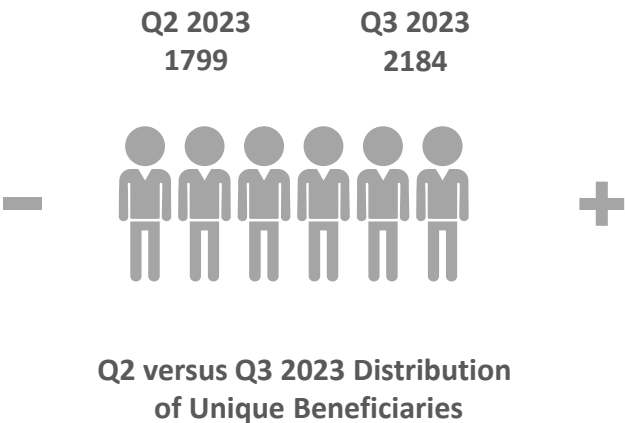
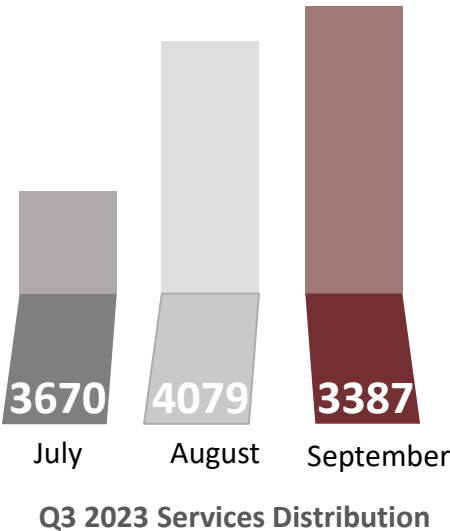
HEALTHCARE PROGRAM (HCP)

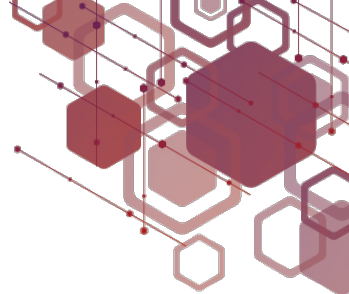


During Q3 2023, the HCP provided an estimated 3,712 monthly services, including consultations, diagnostic tests, and dental and pharmacy services. The trend of the monthly services provided in July-August-September is almost stable, as shown in the chart below. The high numbers indicate that the primary health care center (PHCC) can retain its community and accommodate its needs. Additionally, this reflects that the HCP’s team of healthcare workers, including physicians and administrative staff, are offering a steady level of care and commitment.

Looking at the number of unique patients served per month, it averaged 1,799 during Q2, compared to 2,184 in Q3. The change equates to a 21% increase, distributed over almost a stable average number of services per month. The growth signals a significant success of the center in its outreach to the community. However, this also points out a reduced service/patient ratio that may be caused by lesser follow-up/ commitment by the patient or a compromised ability of the PHC to accommodate the holistic needs of the patient. It is noteworthy that during Q3, the average number of new patients was 437, which is similar to the Q2 average of 465.

During Q3 of 2023, Lebanese were the highest in receiving the services, followed by the Syrians and other nationalities, including Palestinians, which reflects increased trust in the primary health care system and the quality of care.





Activities & Interventions between July 2023 and September 2023



Open Day LeMSIC: On August 18, LeMSIC organized a free health campaign to offer services to the vulnerable communities. They provided free consultations, discounted lab and radiology services, health information on topics like diabetes, and free blood glucose tests in partnership with DiaLeb. 194 patients received 217 free exams, with 106 being new to the PHC.



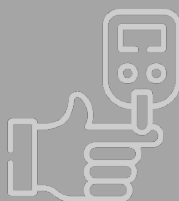
IOCC Malnutrition Support: Makhzoumi Foundation's PHC in Beirut partnered with IOCC to enhance malnutrition treatment for vulnerable groups. Since mid-August, malnourished children and pregnant/lactating women received free medical consultations and transportation costs, addressing accessibility and affordability challenges during tough times.



Provision of medical services for women and children in existing shelters: the IRC and Makhzoumi Foundation project aimed to provide medical services for women and children in GBV shelters, with KAFA, ABAAD, and Tabitha. In total, 175 services were provided, with interventions in Nusroto shelter.



Center for Thalassemia Medication In the third quarter, Makhzoumi Foundation's primary healthcare center in Beirut received Deferasinox from ANERA, becoming a key provider for Thalassemia medication. Lebanese and Syrian patients have started benefiting from this program.

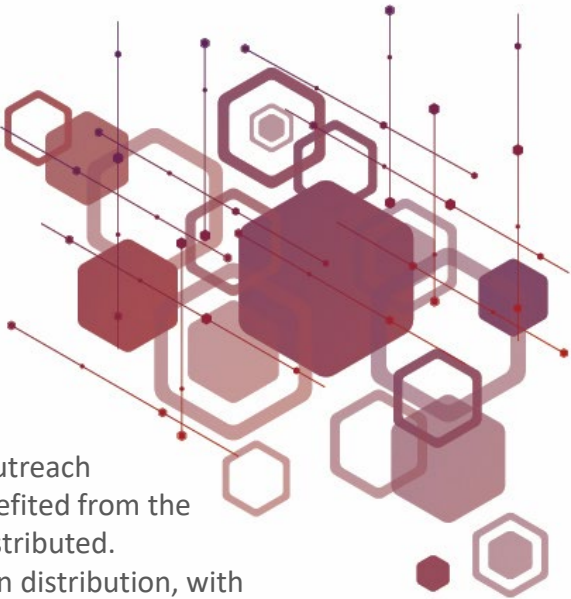


Focus Groups on Type II Diabetes Social Determinants with Makhzoumi Foundation, AUB, and LAU: Makhzoumi Foundation HCP hosted focus groups for the execution of a research study by AUB and LAU on the social determinants of type II diabetes and the challenges faced by the affected population.

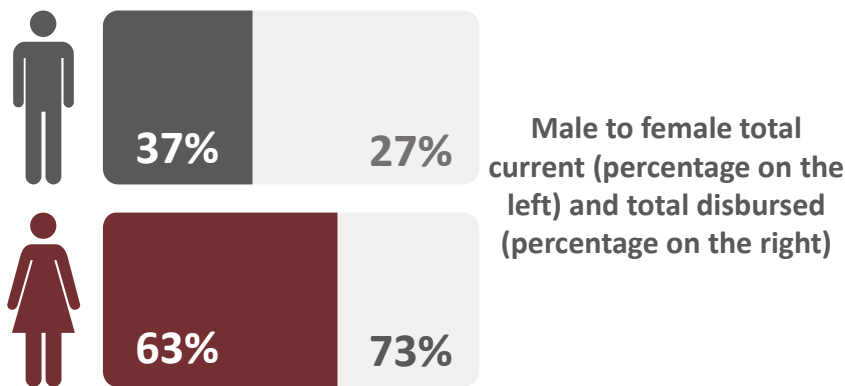
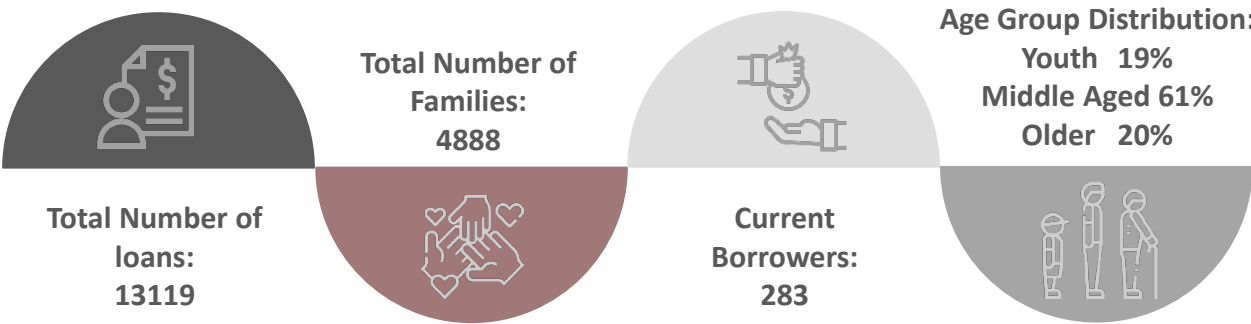


Tension Analysis Research: A professor from AUB led a focus group at Makhzoumi Foundation, studying "Monitoring Geographies of Tension in Lebanon" and factors influencing community harmony. Participants shared views on perceived inter-nationality social tensions.

MICRO-CREDIT PROGRAM (MCP)



The Q3 2023 data that provides an insight into the MCP’s outreach and impact presents a total of 4,888 families who have benefited from the Program until this report’s date, with 13,119 loans being distributed. Among these beneficiaries, there's a gender disparity in loan distribution, with females receiving 73% of the total disbursed loans, while males received 27%. Concurrently, females make up 63% of the current borrowers, compared to males at 37%. When distributed by age group, the majority of the loans, 61%, have been disbursed to the middle-aged demographic, followed by 19% to the youth and 20% to older individuals. Of the total loans provided, 124 have been disbursed recently, and 91 have been paid off, with 283 borrowers currently active in the program.



Activities & Interventions between July 2023 and September 2023

The MCP presented some mixed results in Q3 2023. While the program is currently showing a negative self-sufficiency status, it has contributed to an average profit increase of \$97.17 for participants. Almost half (49%) of these profits are reinvested into the activity, showcasing a commitment to growth and sustainability. Additionally, there's been a notable 19.78% increase in the client base, indicating expanding outreach and acceptance. Lastly, the program has successfully initiated 7 start-ups, demonstrating its potential in fostering entrepreneurship.

| Performance Stats Q3 2023 | |
|---------------------------------|----------|
| Self Sufficiency | Negative |
| Increase Profit | \$97.17 |
| Profit Reinvestment in Activity | 49% |
| Client base Increase | 19.78% |
| Start Up | 7 |

The table below illustrates a comparative analysis of the MCP portfolio between Q3 2022 and Q3 2023. A striking increase of 1055% in the total amount disbursed is observed, growing from \$7,140 in Q3 2022 to a substantial** \$82,478 in Q3 2023. Concurrently, the number of loans disbursed witnessed an 82% surge, moving from 68 to 124 loans within the year. While the payment rate showed a modest improvement, increasing by 0.8% to reach 97.45% in Q3 2023, there was a 6% decline in the number of current borrowers, decreasing from 302 to 283 over the same period, noting that the payment rate is calculated over 12 months.

| Portfolio | Q3 2022 | Q3 2023 | Increase |
|-----------------------------|---------|----------|----------|
| Total Disbursed | \$7,140 | \$82,478 | 1055% |
| Repay Rate | 96.23% | 97.45% | 1.26% |
| Number of Loans Disbursed | 68 | 124 | 82% |
| Number of Current Borrowers | 302 | 283 | -6% |

The project, named Quest Lebanon, in partnership with LWR (Lutheran World Relief), has started in Early November 2022. It introduced the Raedat Product: a loan and a grant targeting women entrepreneurs.

**As a result of the devaluation of the Lebanese Lira, especially during 2022 and the first quarter of 2023, and since last year, the MCP loans were in Lebanese Lira, which forced us in 2023 to re-introduce USD loans.

ENVIRONMENT & DEVELOPMENT PROGRAM (EDP)



In Q3 2023, the EDP of Makhzoumi Foundation had great engagement in multifaceted activities that furthered its objectives.

Collaborating with international stakeholders, the EDP actively participated in the EU Delegation's consultation for the Multi-Annual Indicative Programme for Lebanon 2021-2027, emphasizing the bilateral cooperation's objectives.

Concurrently, the EDP took part in the Joint Livelihoods and Social Stability Working Group, discussing pivotal field trends, including housing tensions and school enrollment issues.

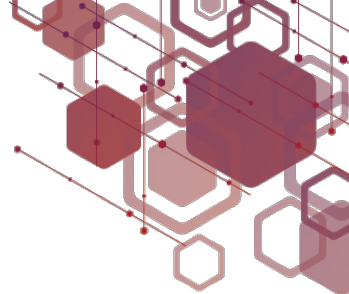
An essential dialogue event with the EU Delegation accentuated the priorities of the MIP, encompassing governance, sustainable recovery, and gender equality, drawing from strategic plans for women and children's protection.

The period also marked participation in the Beirut and Mount Lebanon Solid Waste Management Task Force Meeting, exploring into waste management challenges.

The EDP during this quarter strengthened ties with CERD, focusing on reinvigorating the Green Demonstration Room in alignment with global Greening Education initiatives.

All these activities exemplify dedication to comprehensive development, environmental stewardship, and sustainable partnerships.





Activities & Interventions between July 2023 and September 2023



Women Empowerment: Activities included a sewing workshop and two accessories workshops for Lebanese and Syrians. There was coordination for a painting workshop. The foundation prepared reports for five workshops, financed by LWR, on agriculture and soap production. A special workshop on "Cookies with Sugar Paste" engaged nine children in August.



Handy by MF: Produced 180 upcycled items, including 122 bottles and 23 jars with découpage, and 35 artificial jewelry pieces. 8 kgs of Conifer honey were sold. Displaying these items at the MF main building entrance was well-received. Celebration of the Holy Prophet's Day emphasized environmental conservation through crafts, making it memorable for the children.



Yalla Nefroz: Collaborated with Re-Fuse entrepreneurship in Burj Hammoud to enhance waste collection methods. Weekly pickups occurred from buildings. Six bins were procured for Moati, Ak Fitness Gym, FileTex, and a building. ECOSERV also supported in collecting electronic wastes for recycling purposes.



Akkar Nursery: The nursery is now self-sufficient in water after completing a well-digging process, eliminating the need to buy water. The nursery successfully sold 194 plants. A pilot display of plants with Handy by MF items at MF's entrance received positive feedback from visitors. EDP contributed with 300 seedlings, recycling bins, and bags to the Kobayat Festival.

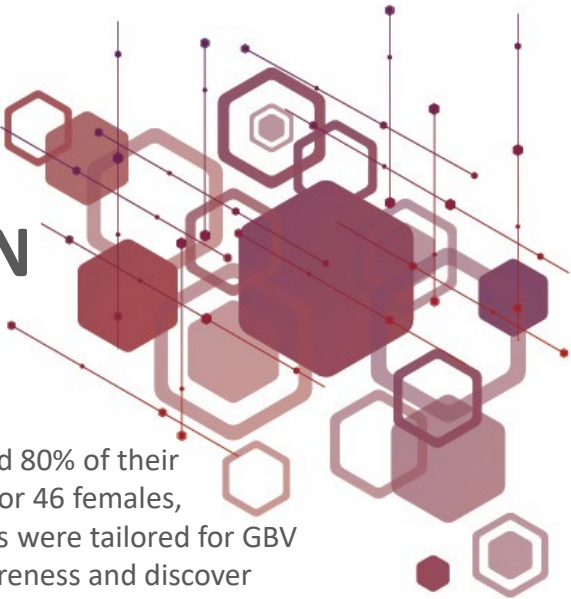


Environmental Initiatives: Active engagement in environmental and conservation initiatives such as participation in USAID fully-funded Water Sanitation and Conservation course, National Hygiene Campaign, "Clean Your Country", a presentation at the Social Stability Coordination Working Group Meeting, and an online discussion with UNECE's Ms. Stefania Romano.



Collaborative Visits and engagements: The EDP joined several events anchored by EU and UNDP, a UNDP-organized meeting on societal challenges, housing and job tensions, a dialogue led by Transparency International Lebanon. Finally, the program explored green educational collaborations with CERD.

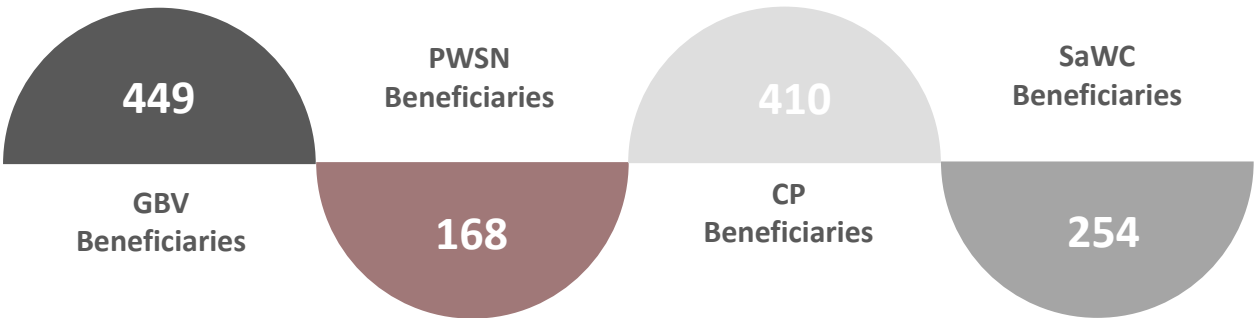
RELIEF & HUMANITARIAN SERVICES UNIT (RHSU)

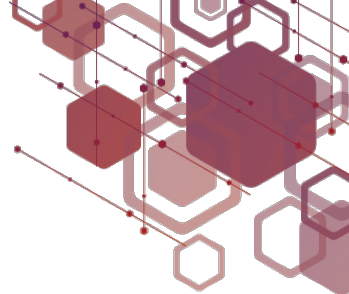


In Q3 2023, the Gender-based violence (GBV) team reached 80% of their objectives, conducting Emotional Support Group sessions for 46 females, 22 of whom were from the host community. These sessions were tailored for GBV survivors and those at risk, helping them enhance self-awareness and discover support means. On a similar note, 45 males participated in sessions dedicated to "Gender Equality," where the emphasis lay on the significance of understanding gender. Across various awareness modules that covered topics like GBV prevention and women's rights, the team engaged 283 beneficiaries. Furthermore, 19 females did "Self-Care" sessions that centered around self-healing methodologies.

The child protection (CP) team initiated programs for 410 beneficiaries, focusing on themes such as self-awareness, public safety, lifestyle modifications, and resilience. These sessions shed light on the importance of child welfare and safety, especially when faced with life's hurdles. In a more specialized setting, 14 children between the ages of 5 and 17 were part of Psycho-social support sessions. They explored subjects like "My Life," "Our Community," and "Children's Rights". The primary goal of these sessions was to strengthen their emotional and social resilience.

Th Street and Working Children (SaWC) team did awareness programs for 254 beneficiaries. The focal points were diversity, human rights, gender equality, literacy, and first aid. The Persons with Specific Needs (PWSN) team conducted awareness sessions reaching 184 beneficiaries. Topics that interested the participants talked human rights, social and psychological stress, mental health, technology, earthquakes, cyberbullying, PSEA, diversity, and inclusion, and gratitude. Beneficiaries gained more knowledge and confidence after attending these sessions as they were interested in knowing the importance of mental health.





Activities & Interventions between July 2023 and September 2023



Gender-based Violence (GBV) : In Q3 2023, the MF GBV team had 449 referrals with 23% being high-risk. They identified 105 new GBV survivors. Vulnerabilities showed 39% physical and 19% sexual abuse. 257 survivors, mostly Syrians, had follow-ups. GBV survivors got counseling, 31 cases were directed to PCAPs, and 108 cases were either closed or resolved.



Emergency Cash Assistance: 102 emergency cash assistances were dispensed to mitigate GBV risks. The GBV PSS team achieved 80% of its target by September 2023, conducting Emotional Support Group sessions for 46 females, promoting self-awareness and well-being. 45 out of 100 males attended sessions on gender equality, with outreach volunteers aiding in extending the program's reach.



Child Protection: 246 high-risk child cases were identified, with 62% engaged in the “Worst form of child labor”. Child abuse and neglect are extensive, with 29% of children at risk. 1% of children are unaccompanied, and 2% are separated from parents, with 13 children living insecurely with strangers or distant relatives.



Street and Working Children: 87 high-risk cases of street and working children were identified, with 94.2% as Street Vendors. The MF-SAWC team offered comprehensive support, including emotional aid, counseling, and psycho-social services to children in severe labor conditions. The team raised awareness against Drug Abuse and Illicit Trafficking.



Persons with Specific Needs (PWSN): MF's team identified 168 new cases like medical conditions (31%), disabilities (26%), and elderly risks (17%). The team conducted awareness sessions for 184 beneficiaries, life skills sessions for 92 beneficiaries, PSS cycles that covered 21 beneficiaries, and the informal skills training cycles for 59 beneficiaries.



Motivational Outing: MF RHSU held a team-building outing at Aley Equi Club, marking the end of a productive Q3 2023, with group activities and games, where the staff deepened their connections, fostering better understanding. The refreshing experience aimed to boost the morale and productivity of the whole team.

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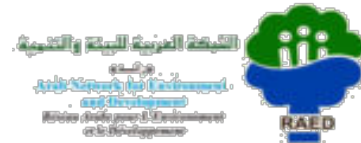
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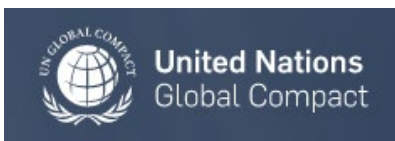


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This document is produced by Makhzoumi Foundation in collaboration with its partners.

It covers the period from July to September 2023