



مؤسسة مخزومي
Makhzoumi Foundation



2024 Impact Report

Empowering communities and driving sustainable impact:
A reflection on our 2024 achievements.



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.





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

Services By Numbers *Since 1997*



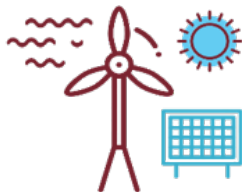
**1,004,089
Healthcare
Services**



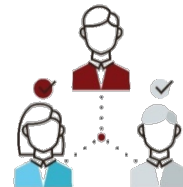
**163,317
Training
Certificates**



**13,831
Micro
Loans**



**344,641
Environment
& Development
Outreach**



**1,780,279
Relief
& Humanitarian
Assistance**



Makhzoumi Foundation is committed to support the implementation of the Sustainable Development Goals as follows:

<p>1 NO POVERTY</p> <p>DP / VTP MC / RP</p>	<p>7 AFFORDABLE AND CLEAN ENERGY</p> <p>DP</p>	<p>13 CLIMATE ACTION</p> <p>DP</p>
<p>2 ZERO HUNGER</p> <p>RP</p>	<p>8 DECENT WORK AND ECONOMIC GROWTH</p> <p>DP / VTP MC</p>	<p>14 LIFE BELOW WATER</p> <p>DP</p>
<p>3 GOOD HEALTH AND WELL-BEING</p> <p>HC / RP</p>	<p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	<p>15 LIFE ON LAND</p> <p>DP</p>
<p>4 QUALITY EDUCATION</p> <p>VTP</p>	<p>10 REDUCED INEQUALITIES</p> <p>DP / HC / VTP MC / RP</p>	<p>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p> <p>DP</p>
<p>5 GENDER EQUALITY</p> <p>DP / HC / VTP MC / RP</p>	<p>11 SUSTAINABLE CITIES AND COMMUNITIES</p> <p>DP</p>	<p>17 PARTNERSHIPS FOR THE GOALS</p> <p>DP / HC / VTP MC / RP</p>
<p>6 CLEAN WATER AND SANITATION</p> <p>RP</p>	<p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p> <p>DP</p>	<p>GOALS SUSTAINABLE DEVELOPMENT</p>

DP: Development Program

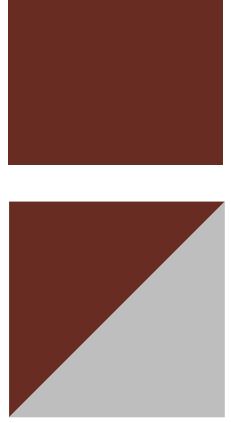
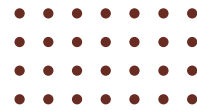
VTP: Vocational Training Program

HC: Health Care Program

MC: Micro Credit Program

RP: Relief Project

Vocational Training Program



2024

Total Certificates

2257

Total Students

1128



SKILLS FOR SUCCESS

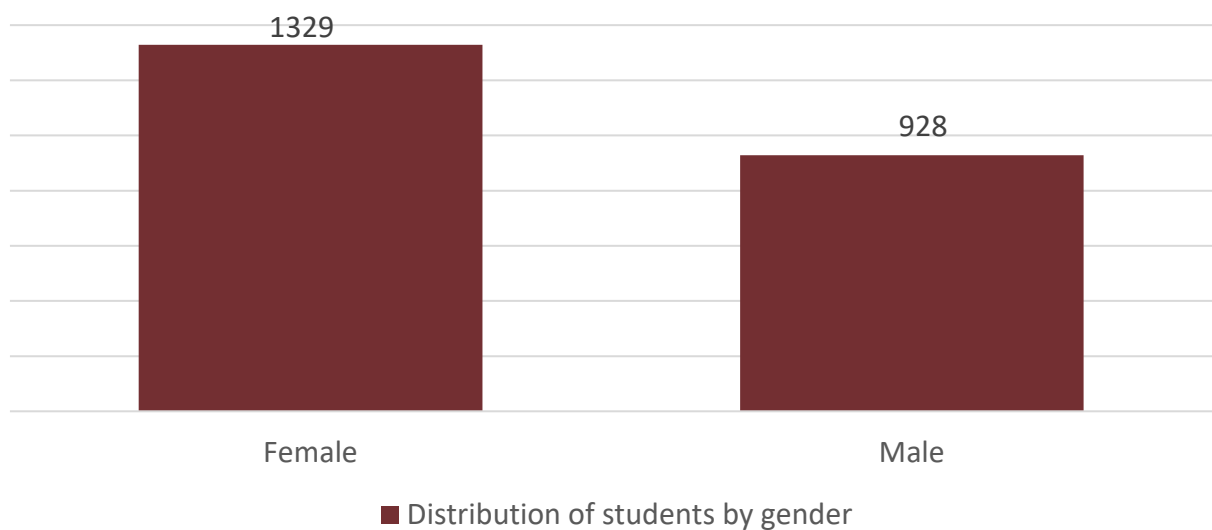


MF's Vocational Training Program is designed to empower vulnerable Lebanese youth, women, and individuals with disabilities by equipping them with practical skills that align with the evolving demands of the local job market. Operating across Lebanon, the program provides training in various technical, entrepreneurial, and life skills, ensuring that participants gain both theoretical knowledge and hands-on experience necessary for employment and self-sufficiency. The program offers diverse vocational courses in fields such as hospitality, healthcare, electrical work, IT, carpentry, tailoring, and culinary arts, responding to labor market needs

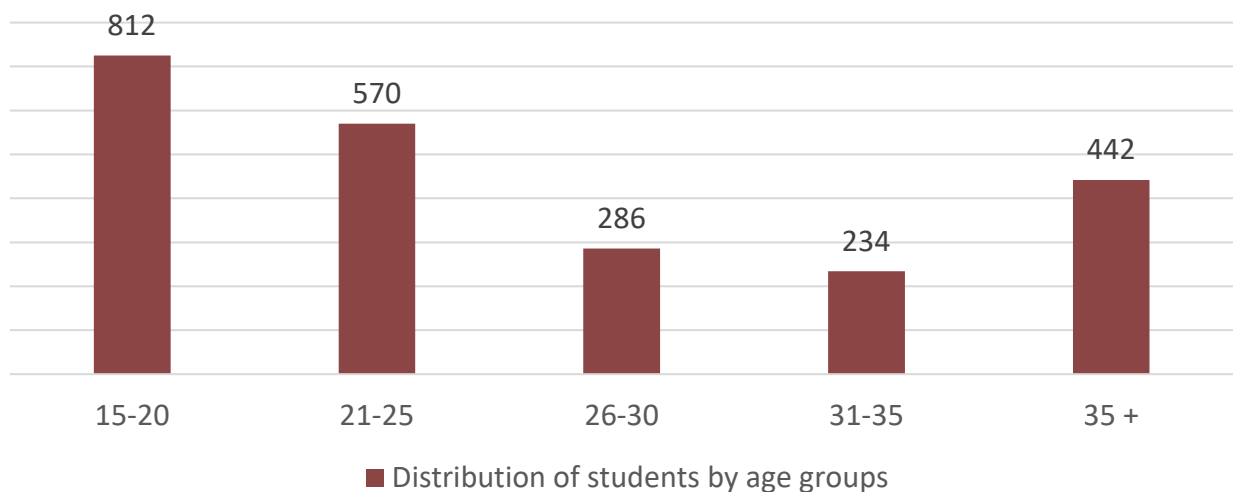
and increasing job placement opportunities. Additionally, entrepreneurship training supports individuals who wish to start their own businesses, providing mentorship and guidance in business planning, financial management, and market strategies. To further enhance employability, participants receive soft skills training covering communication, teamwork, and problem-solving, crucial for workplace success. The program also collaborates with private sector companies, NGOs, and educational institutions, facilitating internships, on-the-job training, and job placements.

THE NUMBERS: 2257 students

Distribution by Gender: The vocational training program believes in the empowerment of women and thus it is reflected in the high registration of females 59% in different specialties.



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.



STEPFORWARD INITIATIVE

AN APPRENTICESHIP NEED



MILESTONES & VOLUNTEERS ACTIVITIES

MF's volunteer program recruited over **80** volunteers through online calls and partnerships with the Lebanese American University (LAU) and the American University of Beirut (AUB). Volunteers participated in an orientation on community support and safety procedures before engaging in two months of fieldwork, including aid distribution, mobile clinic support, PSS activities, and data entry for primary healthcare.

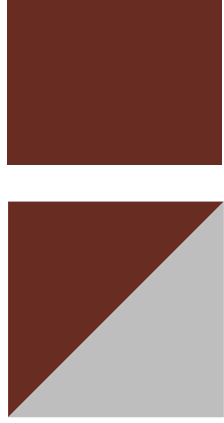
The StepForward initiative launched its humanitarian response at the onset of the Israeli invasion of Lebanon, mobilizing over 50 volunteers across various fields, including health, relief support, distribution, training, and media. Youth from diverse regions, age groups, schools, and universities in Beirut, South Lebanon, and Mount Lebanon joined the initiative, driven by a desire to make a humanitarian impact on displaced people.

StepForward provided vital support in key areas during the crisis. An average of **15** volunteers assisted daily in medical campaigns and data entry for the Ministry of Public Health. Additionally, four volunteers supported the Relief Unit, contributing to distribution efforts and psychosocial support (PSS) activities, enhancing relief operations.



LEARNING A SKILL AND EXCELLING

HealthCare Program



2024

Total Services

46336

Total Beneficiaries

11545



HEALTH EMPOWERMENT



MF's Healthcare Program is dedicated to delivering affordable, high-quality medical services to vulnerable communities across Lebanon. The program offers a comprehensive range of healthcare services, including general and specialized medical consultations, preventive screenings, vaccinations, chronic disease management, and mental health support. Through community outreach initiatives, it raises awareness on key health issues, such as maternal and child health, non-communicable diseases, and infectious disease prevention. To enhance accessibility, the program operates mobile medical units, extending

healthcare to remote and underserved areas. Additionally, it runs targeted health campaigns focusing on early detection, lifestyle modifications, and disease prevention. MF also emphasizes health education, empowering individuals to make informed decisions about their well-being. Through partnerships with local and international organizations, and data-driven approaches, Makhzoumi Foundation ensures that essential healthcare reaches those most in need. Its commitment to quality, inclusivity, and sustainability continues to make a lasting impact on Lebanon's healthcare system.

Numbers Speak for Themselves

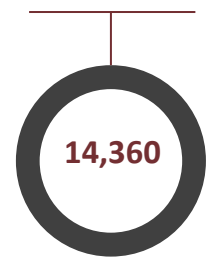
Unique Patients



Dental Services



Pharmacy Services



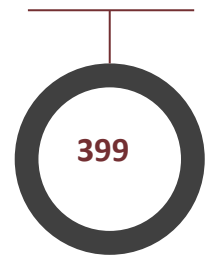
Laboratory services



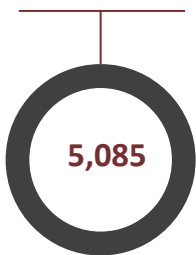
Radiology services



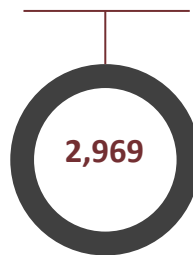
Malnutrition Screening



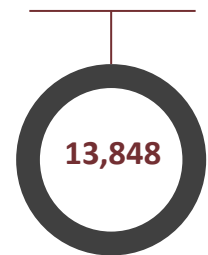
MMU



Health services
under IOM



Health Consultations



YOUR HEALTH IS OUR CONCERN

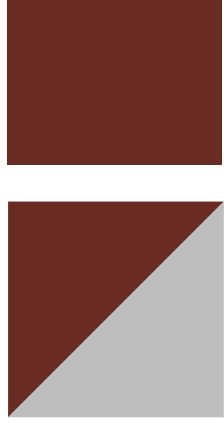
Health On Wheels

BRIDGING CARE AND COMMUNITY THROUGH THE MOBILE MEDICAL UNIT

MF's healthcare program strengthens healthcare accessibility through its Mobile Medical Unit (MMU), which delivers direct health services, screenings, and health education. Staffed by a dedicated team of doctors, nurses, midwives, and community health workers, the MMU tailors its approach to meet the specific needs of each mission. In 2024, the MMU conducted numerous campaigns across Lebanon, raising awareness about non-communicable diseases (NCDs) such as diabetes and hypertension. Notably, in December 2024, a campaign in Heresh Kaskas, in collaboration with Rabitat Abnaa

Beirut, provided critical healthcare to approximately 100 individuals. Services included medical consultations, NCD screenings, vaccinations, and malnutrition assessments, addressing urgent health concerns while promoting prevention and chronic disease management. During the 2024 war in Lebanon, the MMU activated an emergency response plan, delivering essential health services and medications to internally displaced individuals in Beirut and Mount Lebanon, showcasing its commitment to serving vulnerable populations during crises.





Micro Credit Program

2024

Total Services

556

Total Beneficiaries

169



COLLABORATIVE GROWTH



Despite the ongoing economic crisis, MF's Microcredit Program remained a cornerstone of financial inclusion, empowering individuals to start, sustain, and scale their businesses. Through customized financial services, MF provided critical support to small entrepreneurs, particularly those in vulnerable sectors, ensuring job creation and income security in struggling communities. The program's success lies in offering financial assistance and in guiding beneficiaries toward long-term sustainability. By equipping them with financial literacy, market

insights, and access to networks, the microcredit program fosters a culture of economic resilience and self-sufficiency. Through continuous adaptation to market needs and economic challenges, it continued throughout 2024 to drive meaningful change, reinforcing MF's commitment to empowering entrepreneurs and strengthening Lebanon's economy. Collaborations with local and global partners and microfinance networks help bring best practices, technical expertise, and funding opportunities to the program.

Borrower's situation

Lebanon is experiencing significant economic strain, characterized by a high inflation rate of approximately 45%¹ in 2024 and a substantial contraction in Gross Domestic Product (GDP), which has decreased by an estimated 6.6% in 2024 and 38% since 2019². This has severely impacted the financial stability of borrowers. The recent conflict in September 2024 has further exacerbated these challenges. Our focus is to provide targeted assistance to low-income individuals, defined as those earning less than \$6³ fresh per day per household member, and to vulnerable populations, including women and youth, without increasing their risk of excessive debt. Prior to the recent conflict, there were indications of positive economic momentum, particularly during the first and the third quarters of 2024.

Source:

¹Central Administration for Statistics Consumer Price Index 2024, [link](#)

²Lebanon's Economic Contraction Deepens, Highlighting Critical Need for Reforms and Key Investments – WB press release- December 10th, 2024 - [link](#)

³Estimated by Makhzoumi Foundation, as the current economic circumstances have rendered this value

Promotion

DISTRIBUTION...

0%	Door to Door Promotion
2%	Group
14%	Social media and Search
2%	Makhzoumi Foundation
70%	Word of mouth
7%	LWR Project

Profit

REINVESTMENT...

85.95%	Activity
9.34%	Necessity
0.00%	Luxury
4.71%	Savings



Portfolio PERFORMANCE

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

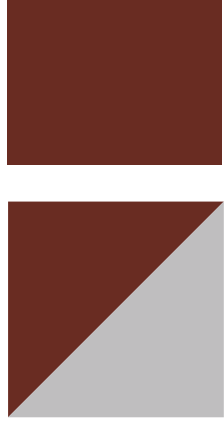
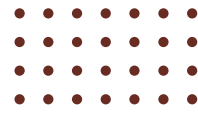
\$370,485 Disbursed Amount

97.09% 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. we have weathered the storms well, and moreover, our effort is even more important in the current period of relaunching the economy.

0% Sustainability rate



Environment & Development Program

2024

Total Services

3207

Total Beneficiaries

11545



SUSTAINABLE FUTURE



Since its establishment in 1997, caring for the environment has been one of the main objectives of MF. The first activity of MF was agricultural and environmental, entitled Environment Friendly Pest Control, in November 1997. Since then, the Environment and Development Program at MF tackled 14 out of the 17 SDGs through its activities and projects. It aims to improve the environment as an asset and to empower women, children, and youth through development projects to enforce their role as active and responsible citizens who affect change in their communities, leading the

road towards sustainable development. The program includes three main divisions: Sustainable Environment, Women Empowerment, and Child and Youth Development, with several ongoing activities and projects under each. The Yalla Nefroz initiative continues its mission to promote waste sorting in Beirut, and its truck actively drives through the streets to collect pre-sorted waste from residents, promoting recycling, waste reduction, and environmental sustainability by making responsible waste disposal more accessible to the community.

PROGRAMS AND INITIATIVES

1. Sustainable Environment

- Yalla Nefroz Initiative: Ongoing waste sorting and recycling initiative in Beirut, now expanded to 45 collection stations. Over 5,335 kg of waste was collected and recycled.
- Akkar Nursery: Produced 6,420 saplings (fruit trees, ornamental plants, flowers, herbs), distributing 2,520 across Lebanon.
- Reforestation & Land Restoration: MF's nursery, founded in 2001, has cultivated over 1.2 million plants to support environmental sustainability.

2. Women Empowerment

- Conducted 7 craft workshops benefiting 49 women, covering soap making, artificial jewelry, chocolate molding,

and sewing techniques to foster economic independence.

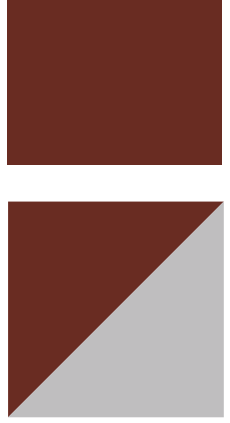
- Handy by MF Initiative: Provides women with a marketplace for selling handmade and eco-friendly products, promoting sustainable entrepreneurship.

3. Child & Youth Development

- 5 craft workshops held for 262 children, enhancing creativity and environmental awareness.
- Activities included Environmental Craft, Découpage, Pizza & Juice making, and Artificial Jewelry workshops.



Relief & Humanitarian Services Unit



2024

Total Services
242098
Beneficiaries
54122



SUPPORT IN CRISES



The Relief and Humanitarian Services Unit (RHSU) at MF, established in 2011, plays a role in emergency response and crisis management, providing life-saving aid to vulnerable populations across Lebanon. The unit operates rapid response mechanisms, ensuring that essential food, shelter, hygiene, and protection services reach affected individuals and families during times of crisis. RHSU mobilizes aid quickly and efficiently, distributing food parcels, hygiene kits, medical supplies, and non-food essentials to those impacted by economic hardship, displacement, natural disasters, and conflicts. It also focuses on protection services,

addressing the needs of women, children, and marginalized groups by providing psychosocial support, legal aid, and referral services to ensure their safety and dignity. Additionally, RHSU works to enhance community resilience through shelter assistance programs, offering displaced individuals access to temporary housing, emergency cash assistance, and winterization. The unit collaborates closely with local and international organizations, government agencies, and NGOs to coordinate relief efforts effectively, ensuring timely intervention and long-term recovery solutions.

CORE ACTIVITIES

Emergency Response & Basic Assistance

- Ranked **#1 in Beirut and Mount Lebanon** for emergency cash assistance and PSS during the war.
- Distributed **food, hygiene kits, blankets, and shelter materials** to internally displaced persons.
- Delivered **52,329 basic assistance services**, including home visits, cash cards, and relief item distribution.

Protection & Psychosocial Support (PSS)

- **Case Management:** Assisted **2,453 cases** in GBV, child protection (CP), and people with specific needs (PWSN).
- **Counseling:** Provided **9,830 counseling sessions**, exceeding all sector targets.
- **PSS Support:** Reached **715 individuals**, offering emotional relief and trauma management.
- **Protection Assistance:** Provided **654 individuals** with extended financial aid to prevent exploitation and ensure safety.

Community Engagement & Awareness

- **Awareness Sessions:** Educated **11,445 beneficiaries** on GBV, child protection, and mental health.
- **Positive Parenting & Life Skills Training:** Reached **138 and 72 beneficiaries**, respectively, fostering healthier family dynamics and resilience.
- **Engaging Men Sessions:** Involved **98 men** in gender equality awareness and behavior change.



SPECIAL INITIATIVES

- **Disability & Elderly Support:** Assisted **215 children with disabilities** and **160 elderly persons** through specialized programs.

- **Emergency Aid:** During October-November 2024, MF distributed **over 140,000 relief items** and provided **psychological support to 12,442 displaced individuals**.

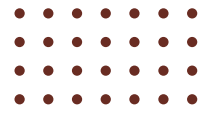
- **Partnerships:** Collaborated with **NGOs, UN agencies, and local institutions** to maximize impact.

Impact & Resilience

MF's comprehensive humanitarian response addressed immediate needs while fostering long-term resilience, ensuring that vulnerable populations received life-saving aid, protection, and sustainable support across Lebanon.



SOCIAL AID SERVICES



2024

Total Services

1322

Beneficiaries

1014



EXPANDING SOCIAL SUPPORT



In 2024, MF continued its social aid services, ensuring vulnerable individuals received medical, educational, and financial support through several key funds including the Mustafa and Aisha Makhzoumi Charity Fund (MAMCF), the Fouad and May Makhzoumi Fund (FMM) and the Makassed fund, and the PACE Family Foundation fund, which covered comprehensively hospitalization, diagnostic tests, primary healthcare consultations, medications, medical equipment, physical therapy sessions, and tuition fees for students in schools

and in universities. By supporting hospitalized patients, providing essential medications, and funding education, the Foundation played a role in sustaining dignified living conditions for those in need. Through expanded funding streams, improved service accessibility, and broader outreach, MF reaffirmed its commitment to financial inclusion and social well-being, ensuring that critical aid reaches the most underserved communities in Lebanon.

DISTRIBUTION OF SOCIAL AID SERVICES IN 2024



374

School Support



87

University & Vocational Support



175

Career Support



138

Primary Healthcare



548

Hospitalization

THE MUSTAFA AND AISHA MAKHZOUMI CHARITY FUND (MAMCF)

SERVICES PROVISION

The MAMCF provided essential support to a total of **674** vulnerable individuals, ensuring access to both education and healthcare services. In the education sector, the fund covered the tuition fees of **288** students enrolled in schools, universities, and vocational centers, helping them continue their education without financial barriers. In the health sector, **386** individuals received medical assistance, including access to primary healthcare services, medical supplies, physical therapy, essential medications, diagnostic tests such as laboratory work and medical imaging, and hospitalization when needed. Through this comprehensive support, MAMCF played a role in improving the well-being and future opportunities of those in need.

CAREER SUPPORT

Throughout 2024, the recruitment office successfully facilitated job placements for numerous jobseekers, helping them secure stable employment and achieve financial independence. Despite facing challenges such as rising transportation costs, which posed a significant barrier for job seekers, the office remained committed to its mission. Several companies played a key role in hiring, with Nsouli Jewelry leading the way, followed by Goodies, Future Security Company, Izzat Daouk, COOP, and many restaurant, all contributing to workforce integration and economic empowerment.

THE PACE FUND

SUPPORT TO 157 INDIVIDUALS

The PACE Family Foundation, a Toronto-based philanthropic entity, in collaboration with MF, supported **157** vulnerable individuals in 2024 by funding essential healthcare services at the MF Primary Healthcare Center in Beirut and local hospitals. A vulnerability assessment ensured that aid was directed to those most in need. The funding covered primary healthcare and hospitalization, including medical screenings, consultations, chronic disease management, and essential medications. Specialized treatments provided included pediatric care and vaccinations, heart procedures, stroke management, glaucoma and eye surgeries, obstetric and gynecologic procedures, chemotherapy, orthopedic surgeries, and gastroenterology interventions. By enabling access to life-saving and preventive care, the PACE Family Foundation played a role in improving the health and well-being of vulnerable communities.



THE FOUAD AND MAY MAKHZOUMI FUND AND MAKASSED FUND (FMM)

SUPPORT TO 366 INDIVIDUALS

The FMM is implemented in collaboration with Makassed Philanthropic Association aimed at supporting vulnerable individuals in both education and healthcare. Through this fund, essential financial assistance was provided to ensure access to quality education and medical care for those in need. In the education sector, the fund covered the schooling and tuition fees of numerous students, enabling them to continue their studies in schools, universities, and vocational centers without financial constraints. This empowers students and fosters their academic and professional growth. In the health sector, the fund provided essential medical aid, ensuring that beneficiaries received proper healthcare services. This included access to medical consultations, treatments, medications, diagnostic tests, hospitalization, and necessary medical supplies. By addressing critical needs in both education and health, the FMM - Makassed Fund contributed to improving the well-being and prospects of its beneficiaries.



MEMBERSHIP

for increased Opportunities

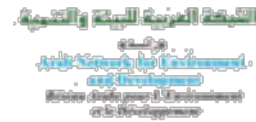
Makhzoumi Foundation is proud to be a member of:



REPUBLIC OF LEBANON
MINISTRY OF PUBLIC HEALTH



United Nations
Convention to Combat
Desertification

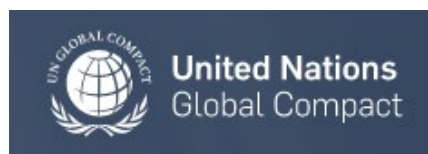


NGOI
Non-Governmental Organizations
Initiative



IUSR
INTERNATIONAL UNION
FOR SOCIAL RESPONSIBILITY

الشبكة الإقليمية
للمسؤولية الاجتماعية



PARTNERSHIP

for increased Opportunities

Makhzoumi Foundation is proud to be a partner with:



*For more partnership information, please check www.makhzoumifoundation.org

“No One has ever become Poor by Giving”

Your support to **Makhzoumi Foundation** is precious



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Success Story



Our Stories
in a Glance!



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