

مؤسسة مخزومي
Makhzoumi Foundation



IMPACT REPORT 2025

FROM CRISIS RESPONSE TO
SUSTAINABLE IMPACT!
STANDING WITH COMMUNITIES
ACROSS LEBANON.

 MAKHZOUMIFOUNDATION.COM



Our Vision

To provide ultimate living conditions for every person in Lebanon



Our Mission

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

Our Values

We are dedicated to the following values:

- **Respect for Human Rights:** We recognize that all human beings are born free and equal in dignity and rights
- **Empowerment:** Empowering the community is at the heart of everything we are and 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.

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

Services By Numbers *Since 1997*



**1,052,513
Healthcare
Services**



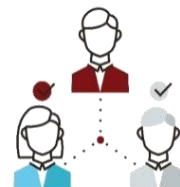
**165,627
Training
Certificates**



**14,772
Micro
Loans**



**350,256
Environment
& Development
Outreach**



**1,963,867
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



EDUCATION AND LIVELIHOODS PROGRAM (ELP)

2025

Total Services **2310**
Beneficiaries **1116**

Education and livelihoods are pathways to dignity, income, and long-term resilience.

Makhzoumi Foundation's ELP is designed to empower vulnerable communities across Lebanon by equipping individuals with practical, market-relevant skills that respond directly to the evolving demands of the local labor market. Implemented across multiple regions, the program adopts an integrated approach that combines theoretical instruction with hands-on, experiential learning, enabling participants to acquire both technical competence and real-world work readiness. This dual focus enhances employability, promotes self-reliance, and supports long-term economic resilience at both household and community levels. The ELP delivers a diverse portfolio of vocational and technical training opportunities in high-demand sectors, including hospitality, healthcare, electrical and vocational trades, information technology, carpentry, tailoring, and culinary arts. Training pathways are informed by labor market assessments and employer needs, ensuring alignment with current and emerging job

opportunities and increasing the likelihood of job placement or income generation upon completion. For participants seeking self-employment, the program also integrates entrepreneurship components that support business ideation, planning, and sustainable income generation. Recognizing that technical skills alone are insufficient for long-term success, the ELP places strong emphasis on soft skills development. The program further strengthens transition-to-work outcomes through strategic partnerships with private sector employers, NGOs, and educational institutions, facilitating internships, on-the-job training, mentoring, and employment linkages. In 2025, Lebanon continued to face overlapping crises, severely restricting access to education and livelihoods. Within this fragile context, the ELP served as an anchor of stability, ensuring that vulnerable youth, women, and families could continue learning and access income-generating opportunities.

WHO WE REACHED?

Throughout 2025, the ELP prioritized reaching populations most affected by Lebanon's overlapping economic, social, and security crises. The program's outreach strategy focused on expanding access to skills development for youth at risk of exclusion, women facing barriers to economic participation, and communities in conflict-

affected areas with limited livelihood opportunities. By deliberately targeting underserved regions and vulnerable demographic groups, ELP ensured that its interventions were both inclusive and responsive to the realities on the ground, reinforcing equitable access to education and income-generating pathways across Lebanon.



2,310
Trainees
across
Lebanon



66%
Women
reinforcing
economic inclusion



57.6%
Youth
aged
15–25



Strong presence
in conflict-
affected areas
Bekaa (Zahle)

WHAT CHANGED?

The ELP delivered measurable improvements in participants' skills, employability, and income stability throughout 2025. High course completion and pass rates indicate sustained engagement and effective training delivery, while a significant number of participants progressed from learning to job-ready status in market-relevant sectors. The program also provided immediate income support through cash-for-work opportunities, helping

vulnerable households meet basic needs during periods of acute economic stress. Many women transitioned from training into home-based sectors such as beauty services and food production. Youth enhanced their competitiveness in the labor market by obtaining recognized digital certifications, expanding their access to both local and remote employment opportunities.



68.7%
Course
completion
with passing
grades



798
Trainees gained
job-ready
vocational
skills



384
Beneficiaries
received
income through
cash-for-work

STEPFORWARD INITIATIVE

AN APPRENTICESHIP NEED



MILESTONES & VOLUNTEERS ACTIVITIES

Volunteers played a role in supporting medical campaigns, assisting with mobile medical units' activities, facilitating data entry for primary healthcare services, and contributing to relief distribution and psychosocial support (PSS) activities. Their engagement extended beyond emergency response, focusing on community resilience, health awareness initiatives, and ongoing support to displaced and economically vulnerable families.

In 2025, the StepForward Initiative of Makhzoumi Foundation continued its humanitarian and community engagement efforts in the aftermath of the 2024 war. While active hostilities had subsided, displacement, economic strain, and social vulnerabilities persisted across multiple regions. In response, StepForward sustained its mobilization of 200 youth volunteers to support recovery, community stabilization, and essential service delivery.

Throughout the year, volunteers from diverse regions, academic institutions, and backgrounds, including students from the Lebanese American University (LAU) and the American University of Beirut (AUB), actively participated in structured volunteer programs. Building on previous experience, the initiative recruited and engaged volunteers through coordinated outreach and partnerships.





HEALTHCARE PROGRAM (HCP)

2025

Total Services **48424**
Beneficiaries **11753**

“Primary healthcare remains a critical lifeline for communities in crisis, providing accessible, continuous, and preventive care that protects lives, preserves dignity, and strengthens health system resilience”.

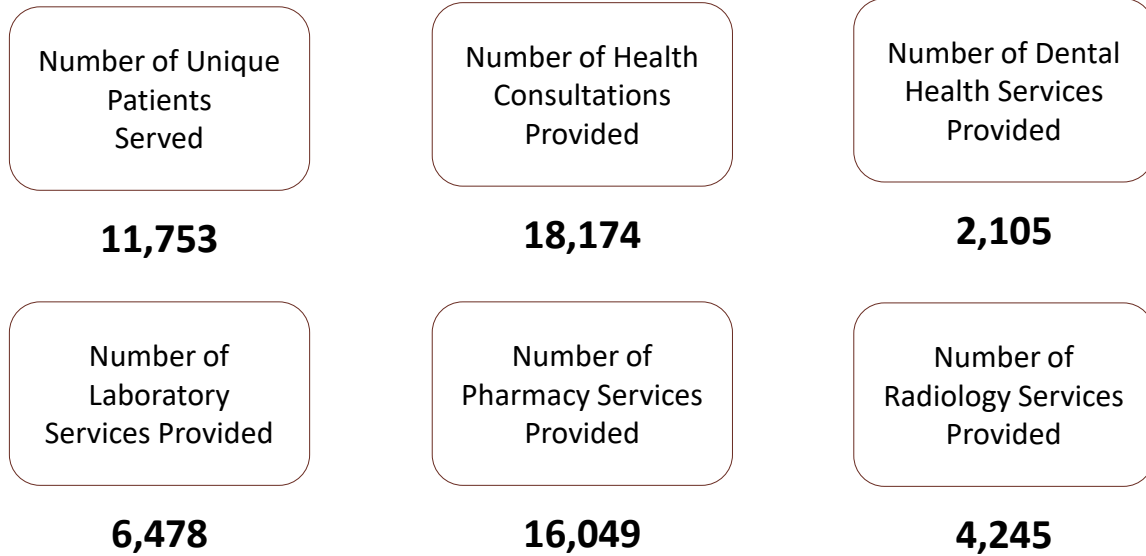
During 2025, the HCP delivered a total of **48,424** health services, encompassing primary care consultations, chronic disease management and follow-up, reproductive and maternal health services, laboratory diagnostics, radiology imaging, and other essential medical interventions. This represents a **4.5%** increase compared to **46,336** services in 2024, continuing a sustained upward trajectory from **43,421** services in 2023. The consistent year-on-year growth reflects the program’s expanding reach, strengthened service delivery capacity, and sustained demand for quality primary healthcare in a context of prolonged crisis. The growth observed between 2023 and 2024 was primarily driven by the program’s expanded response to internally displaced populations, with increased service provision through Primary Health Care Centers and shelter-based interventions. Building on this foundation, the continued increase in 2025 demonstrates that the HCP maintained its emergency responsiveness and succeeded in consolidating community trust and engagement in

the reliability, accessibility, and quality of care provided. The sustained demand indicates that patients increasingly view the primary healthcare center as a dependable entry point to essential health services. Service utilization in 2025 was further supported by a subsidization initiative implemented in partnership with PU-AMI, which played a critical role in mitigating financial barriers to care. By reducing out-of-pocket costs, the initiative encouraged timely health-seeking behavior, improved continuity of treatment, and facilitated regular follow-up, particularly for vulnerable households and patients living with chronic conditions. Importantly, the sustained increase in service utilization throughout the year highlights both the program’s contribution to improved health outcomes and the community’s confidence in the primary healthcare model, demonstrating resilience in service demand even amid economic pressures and pricing considerations.



COMMITMENT TO QUALITY

The following figures highlight the Healthcare Program's service utilization and patient reach in 2025, reflecting trends in access, demand, and quality of care.



- In 2025, the HCP recorded a steady increase in service utilization, reflecting strengthened primary health care delivery and sustained access for vulnerable populations.
- The total number of health services provided rose from **46,336 in 2024** to **48,424 in 2025**, while the number of unique patients served increased to **11,753**, indicating consistent population coverage and continued patient engagement.
- Clinical consultations experienced the most significant growth, **increasing from 13,848 to 18,174**, highlighting rising demand for care, improved referral pathways, and expanded preventive and follow-up services.
- Diagnostic capacity also improved, with increases in laboratory, pharmacy, and radiology services, supporting more accurate case management, continuity of treatment, and access to essential medications, including expanded mental health treatments in line with MoPH guidelines.
- While dental service utilization declined, largely due to economic pressures and increased service fees, demand for essential primary health services remained strong, underscoring the program's critical role in meeting urgent health needs during a challenging year.



PREVENTIVE AND SPECIALIZED CARE

The HCP strengthened preventive and specialized services to improve health outcomes: **739** children vaccinated through routine immunization programs, **663** individuals screened for malnutrition, including children and mothers, **1042** mental health consultations delivered by trained specialists, **245** patients receiving regular follow-up for chronic diseases. These interventions supported early diagnosis, disease prevention, and continuity of care.



COMMUNITY OUTREACH AND PARTNERSHIPS

Through mobile medical units and outreach activities, healthcare services reached displaced populations and the most vulnerable communities all over Lebanon. Partnerships with governmental and non-governmental, local and international organizations such as PU-AMI, UNICEF, the World Diabetes Foundation (WDF), and AUB strengthened service delivery, expanded access to care, and reduced financial barriers for vulnerable populations.

IMPACT

By combining clinical care, preventive services, and community outreach, Makhzoumi Foundation's HCP helped improve health outcomes, protect vulnerable populations, and reinforce the role of primary healthcare as a lifeline for communities facing crisis.



MICRO CREDIT PROGRAM (MCP)

2025

Total Services **941**
Micro Loans **754**

In a fragile economic landscape, access to microfinance is essential to restoring livelihoods, stimulating small enterprises, and rebuilding community resilience.

In 2025, amid continued economic instability and the impact of the 2024 war, Makhzoumi Foundation's MCP remained a critical pillar of financial inclusion and local economic recovery. In a context where access to formal banking services remains severely constrained and small businesses face liquidity shortages, inflationary pressures, and disrupted supply chains, microfinance has become an essential mechanism for preserving livelihoods and stimulating grassroots economic activity. The MCP provided tailored financial solutions that enabled micro and small entrepreneurs to launch new ventures and stabilize existing businesses. By targeting small-scale entrepreneurs and vulnerable groups, including women and youth, the program contributed directly to income generation, job retention, and community-level resilience. In the aftermath of the 2024 conflict, when many households experienced asset loss, displacement, or business interruption, microcredit served not merely as financial support but as a pathway toward economic recovery and renewed self-

reliance. Beneficiaries received guidance in financial literacy, budgeting, market assessment, and business planning to strengthen their capacity to withstand volatility and make informed economic decisions. This integrated approach reduced vulnerability to economic shocks. In 2025, the MCP provided 754 loans and 187 entrepreneurship trainees and continued to adapt its products and risk management mechanisms to the evolving Lebanese market. Strategic collaborations with local and international partners and microfinance networks further enhanced technical capacity, funding opportunities, and adherence to best practices. In a fragile economic environment, microfinance remains more than a lending tool. It is a catalyst for dignity, entrepreneurship, and inclusive growth. Through its MCP, Makhzoumi Foundation continued to empower individuals to rebuild, innovate, and contribute to Lebanon's economic recovery, strengthening both households and communities in 2025.



Borrower's situation

In 2025, Lebanon remained under severe economic strain with persistently high inflation, though there are early signs that the years-long economic contraction may be easing. The financial crisis that began in 2019—reducing GDP by more than one-third—continues to constrain households and small businesses, while the conflict that escalated in September 2024 further disrupted livelihoods and heightened uncertainty. In this context, the MCP maintains a cautious lending approach, including support to vulnerable groups while ensuring careful mitigation of over-indebtedness. The program aims to provide capital that strengthens resilience amid ongoing inflation, currency volatility, and post-conflict recovery challenges, all of which continue to shape borrower capacity in early 2025.

Borrowers' BUSINESS GROWTH

Average Increase in Profit:
\$99.34

Profit REINVESTMENT...

- 93.23% Activity
- 3.65% Necessity
- 3.09% Savings
- 0.00% Luxury

Success RATE: 98.8%



Portfolio PERFORMANCE

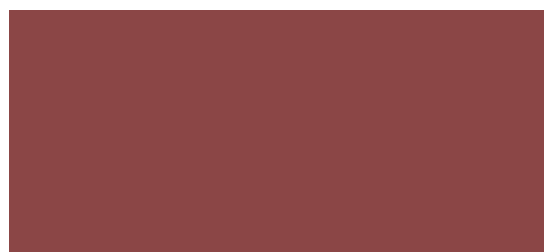
The disbursed amount and the repayment rate determine the effectiveness of the use of our assets and the robustness of our operations:
\$767,797 Disbursed Amount
98.54% Repayment Rate

Promotion DISTRIBUTION...

- 0% Door to Door Promotion
- 2% Group
- 9% Social media and Search
- 3% Makhzoumi Foundation
- 76% Word of mouth
- 10% Promotion

FINANCIAL SUSTAINABILITY

The ability to sustainably operate is demonstrated by having more income than expenses is not indicative now, due to the capital loss due the economic crisis.





ENVIRONMENT AND DEVELOPMENT PROGRAM (EDP)

2025

Total Services **5615**
Beneficiaries **19200**

“Environmental sustainability has been a cornerstone of Makhzoumi Foundation’s mission, recognizing that protecting the environment is essential to achieving lasting social and economic development”.

Since its establishment in 1997, Makhzoumi Foundation has placed environmental stewardship at the core of its mission, recognizing the intrinsic link between environmental sustainability, human development, and social resilience. The Foundation’s environmental engagement began with its first initiative, Environment Friendly Pest Control, launched in November 1997, reflecting an early commitment to environmentally responsible practices and community-based solutions. Over the years, this commitment evolved into a comprehensive Environment and Development Program that addresses environmental challenges through an integrated, people-centered approach. Through its activities and projects, the EDP has contributed to 14 of the 17 Sustainable Development Goals (SDGs), underscoring its broad and cross-cutting impact across environmental protection, social inclusion, education, gender equality, and sustainable livelihoods. The program views the environment as a resource to be protected and a strategic asset that can drive

community development, economic opportunity, and civic engagement. By embedding environmental awareness within development initiatives, the EDP empowers women, children, and youth to act as informed, responsible citizens and agents of change within their communities. The EDP is structured around three complementary divisions: Sustainable Environment, Women Empowerment, and Child and Youth Development. Each division delivers targeted interventions designed to promote environmental responsibility, strengthen social participation, and build long-term community resilience. Together, these pillars ensure that environmental action is inclusive. A flagship initiative under the program is Yalla Nefroz, launched in 2016 to address Lebanon’s growing waste management challenges. The initiative enables residents to pre-sort household waste and facilitates its collection, making recycling and responsible waste disposal more accessible at the community level.

ACTIVITIES

The EDP delivered integrated empowerment and environmental initiatives in its 3 sectors of work: Sustainable Environment, Women Empowerment, and Child and Youth Development.

- Training **88 women through 17 craft workshops** (notably chocolate molding, sewing, and flower arrangement) to enhance income generation, entrepreneurship, and well-being.
- Engaging **177 children in 13 creative workshops** to build artistic skills, social interaction, and environmental awareness (including 3R principles).
- Supported women's economic inclusion

through **"Handy by MF,"** producing **353 handmade eco-friendly products** and providing a platform for marketing sustainable crafts.

- Environmentally, the **Yalla Nefroz initiative expanded waste sorting and recycling efforts** with 49 stations, 51 field visits, and over **10,992 kg of waste collected**.
- Increased community engagement and partnerships.
- Additionally, the nursery program strengthened biodiversity and reforestation by **producing 7,375 plants and distributing 2,433 across Lebanon**.





RELIEF & HUMANITARIAN SERVICES UNIT (RHSU)

2025

Total Services **183588**
Beneficiaries **54122**

“Lasting impact begins by standing where communities need support most”

Some years wear people down slowly. Not through one defining moment, but through the quiet accumulation of pressure, rising costs, uncertain housing, emotional strain, and the constant effort it takes just to keep life steady. Across Beirut and Mount Lebanon, many families and individuals have been living in this space, where resilience is tested daily and stability feels fragile.

This is where Makhzoumi Foundation’s RHSU, working in partnership with UNHCR, chose to be present. Not as distant responders, but as a steady presence alongside people navigating uncertainty. Guided by a belief that support must be both compassionate and practical, the Relief team focused on care that protects dignity while responding to real, everyday needs.

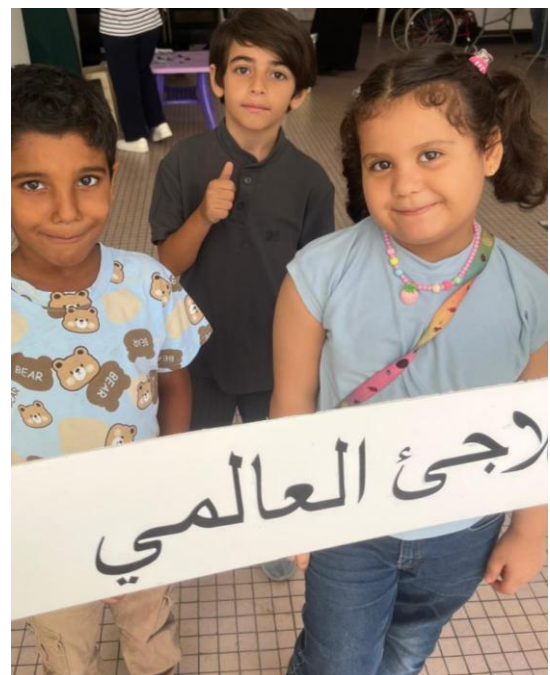
In 2025, **183588** services for **54122** were delivered through a broad yet connected set of interventions. Some responded to immediate risks, offering protection when situations felt overwhelming. Others worked more quietly,

helping people regain balance, confidence, and a sense of control. Together, these services formed a continuum of care combining case management, counseling, cash-based support, psychosocial services, awareness, skills development, and community-based initiatives; all designed to reduce harm and support safer, more stable lives. Behind every service was a team that listened carefully, followed up consistently, and stayed engaged even when solutions took time. With the support of UNHCR, Makhzoumi Foundation’s RHSU team worked to ensure that protection was not just timely, but meaningful, shaped around people’s realities rather than imposed upon them. What this report captures are more than outputs or activities. It reflects moments where fear was eased, pressure was reduced, and pathways forward became clearer. It is a record of how standing close to people; especially when circumstances are hardest; can help transform uncertainty into something steadier and remind communities that they are not facing it alone.

FROM IMMEDIATE RISK TO SAFER FUTURES

- Case management supported 2,282 vulnerable individuals (GBV survivors, at-risk children, and persons with specific needs) through tailored, survivor-centered interventions linking them to emergency, medical, and long-term support services.
- Counseling services reached 6,714 beneficiaries, providing confidential psychosocial support to address trauma, stress, and instability across protection sectors.
- Protection and Emergency Cash Assistance delivered over 2,000 targeted interventions, helping households prevent eviction, escape violence, and respond to urgent crises with immediate financial support.
- Basic assistance scaled to 30,117 services, including cash distributions, in-kind support, and strong field monitoring systems to ensure accountability, continuity, and dignity for vulnerable households.
- Awareness sessions engaged 16,637 individuals, raising community knowledge on GBV, child protection, mental health, and risk prevention through outreach and community-based activities.
- Psychosocial support (PSS) activities reached 2,084 participants, supporting emotional recovery, resilience, and social reintegration, especially among children and GBV survivors.

- Informal skills training empowered 298+ participants with income-generating and practical skills (e.g., tailoring, digital skills, agriculture), promoting self-reliance and entrepreneurship.
- Community-focused interventions included men engagement (109 participants), caregiver support (226 caregivers), and life skills sessions (89 individuals) to strengthen family dynamics, resilience, and non-violent behaviors.
- Specialized and innovative initiatives supported children through sports, creative activities, and partnerships, including 250 children in sports programs and 44 children with disabilities accessing tailored education and rehabilitation services.





SOCIAL AID SERVICES

2025

Total Services 12517

Social services are a fundamental pillar of community stability, as they support the most vulnerable groups, empower individuals to overcome challenges, and contribute to building a more inclusive and equitable society.

In 2025, Makhzoumi Foundation continued to expand its social services, ensuring that vulnerable individuals and families across Lebanon received essential medical, educational, and financial support. Through key funding mechanisms, including the Mustafa and Aisha Makhzoumi Charity Fund (MAMCF), the Fouad and May Makhzoumi Fund (FMM), the Makassed Fund, and others, the Foundation provided comprehensive and targeted assistance to those most in need. These funds covered a broad range of critical services, including hospitalization expenses, diagnostic tests, primary healthcare consultations, medications for acute and chronic conditions, medical equipment, physical therapy sessions, and tuition fees for students in schools and universities. By addressing urgent health needs while also safeguarding access to education, Makhzoumi Foundation helped prevent further vulnerability and supported families in maintaining stability and dignity during times of

hardship. In parallel, during the holy month of Ramadan, the Foundation intensified its social outreach through dedicated seasonal initiatives. These included the distribution of Ramadan food parcels, hot meals, and community iftars, ensuring that families could observe the month with dignity and security. Additionally, the Foundation organized the distribution of Adahi and fresh meat to vulnerable households, reinforcing the spirit of solidarity and ensuring that even the most underserved families could share in the blessings of the season. Through strengthened funding streams, improved service accessibility, expanded outreach efforts, and impactful Ramadan initiatives, Makhzoumi Foundation reaffirmed its commitment to social protection and financial inclusion. The Social Aid Services ensured that life-saving and life-sustaining support reached underserved communities, reinforcing resilience and promoting equitable access to essential services across Lebanon in 2025.

DISTRIBUTION OF SERVICES IN 2025



713

School Support



177

University Support



26

Vocational Support



306

Primary Healthcare



430

Hospitalization

- MF delivered comprehensive social aid (12,517 services) covering healthcare, education, and financial support through multiple funding streams, ensuring access to hospitalization, medications, diagnostics, tuition, and essential services for vulnerable populations.
- It also supported 1,655 individuals through MAMCF, including 916 students (education support) and 736 beneficiaries (medical care), combining health and education protection to reduce vulnerability.
- Also, facilitated education support (university, school, vocational) and strengthened career placement services, connecting job seekers to employment opportunities despite economic barriers.
- Additionally, MF implemented large-scale Ramadan assistance reaching 5,456 beneficiaries, including food parcels, hot meals, supermarket vouchers, and community iftars, ensuring food security and dignity.
- There was also food security interventions through partnerships, including 2,835 beneficiaries via food baskets and vouchers, and 491 families supported through meat distribution (Adahi initiative).
- Targeted healthcare services (783 beneficiaries) were provided including primary healthcare, hospitalization, and medical support for vulnerable groups such as religious community families.

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



الشبكة العربية للبيئة والتنمية
Arab Network for Environment
and Development
Réseau Arabe pour l'Environnement
et le Développement

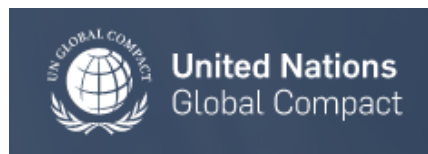


NGOI
Non-Governmental Organizations
Initiative



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



Build Your
Success Story



Our Stories
in a Glance!



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Our Family

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