

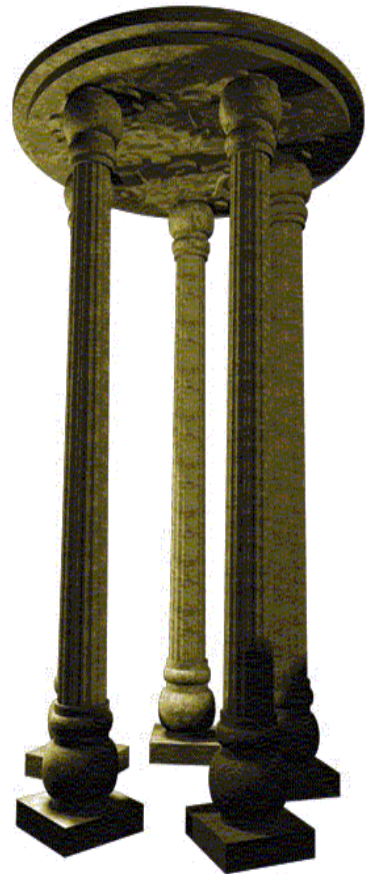


Makhzoumi Foundation

End of Year Report

Year 2008

- **Civic Centers**
- **Micro Credit**
- **Health Care**
- **Awareness**
- **Agriculture/Environment**





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Ms. Lena Kelekian – Artist, Iconographer, Muralist and restorer

Mrs. Aida Habbal Fakhoury- Surgical Clinical Reviewer & Risk Management Officer AUBMC



Dear Colleagues,

The year 2008 has closed its curtains leaving us with sweet & bitter memories. Lebanon passed through a very difficult year. Political stability did not prevail till the second half of the year. Economical status is still oscillating with higher prices of commodities and essential items for most of the year due to the Global economical crises did not help much the population. Even, the safety aspect was also a factor in having people on alert. Of course all these issues had an effect on our activities. Trainees could not reach centers at times of armed fighting, and we had to close at times. Patients could not reach the clinics so we had to supply the chronically ill with their medicines at areas close to them for free as no salaries were paid while banks were closed too.

Activities had to be rescheduled; but never the less, we were not held back. We continued with great hope and achieving a lot in spite all draw backs. Our centers thrived with new courses and new accreditations and partnerships. The Health Program continued to offer extra services that are in demand like dentistry and ophthalmology and our medical team has been organizing preventive and check up campaigns, which is proving to be very helpful, like mammography, osteoporosis testing, EKG, Diabetes awareness to name but a few. The Agriculture Program continued to distribute plants a service much needed especially after the fires that destroyed 90% of our forests. The Awareness Program Project for Democracy has achieved its goal and the book with all the innovative projects worked at during the three years period has been printed and is being distributed. As for “Let us talk” project dealing with children’s’ human rights had its first play in July instead of May, but all children were enthusiastic and did a great job. Now we are working on the second year and hope that we can show the play on time!!! We have a new project related to the use of alternative energy concentrating on solar energy aimed at teachers, which already started and carrying on through 2009. With the economical situation Micro Credit team worked closely with the beneficiaries taking into consideration the situation, re-payments of loans were delayed at times and at other paid in advance to take advantage of the higher loans on offer. New procedures were introduced to protect the loans which satisfied the beneficiaries and gave them peace of mind. One of our beneficiaries was the sole winner from Lebanon for SANABEL award in Tunisia for the best entrepreneurs in the MENA region and three winners at the City Group /YWCA awards for micro entrepreneurs whereby one of them won the first prize.

Our staff participated in different workshops to advance their skills outside our premises and also trained within the Foundation to attain new expertise. Several conferences were attended within Lebanon and abroad which gave us opportunity of widening our network and acquiring fresh ideas to help our community.

Through our Civic Centers Program we have issued over 80,000 certificates uptodate for trainees taking courses in Computers: Beginners, Advanced and Hard Ware Repair. Languages: English and French. Accounting, Hair & Beauty: Female & Male hairdressing, Make up, Advanced Skin Care, Nail Care, Acrylic & Decorations, Henna, Paraffin, Eyebrow Shaping etc., secretarial as well as other occasional courses & workshops. In addition to other vocational courses for example Photography, Video Editing, Electrical Appliances repairs as well as Cellular Repairs. Our latest addition is the LCCI courses that include Business English, English for tourism, Administrative Secretary, and Marketing. The Ministry of Civic Training and Higher Education as well as the Ministry of Labor approve our certificates. We are accredited by Microsoft for all office courses as our instructors have passed the required qualifications required and we have been approved as a testing center for Microsoft.

The Micro Credit Program has increased the higher limit of its loan, the cover of its geographical grounds, and the variety of its beneficial projects. The loan portfolio up to date is: 4610 loans. The beneficiaries who have benefited from this program have increased their work base, profit, and enlarged business. We are members of SANABEL which is a membership-driven regional network created in 2002 to serve microfinance institutions in the Arab world. It is worth mentioning that Makhzoumi Foundation is the third Lebanese institution to join SANABEL thus far.

Awareness Program has not been as active regarding children as other years due to the political issues rising which caused parents to have concerns on their children’s movement. Women’s workshops as



well as seminars and lectures have been held occasionally in the centers covering a wide range of subjects.

Agriculture/ Environment Program continue to implement The Agro Forestry Project which is mainly for fighting desertification and introducing new methods for caring of the produce. We are in the seventh year of the project, Over 130,000 plants have been distributed to municipalities in Akkar, Bekaa, Beirut, North and South of Lebanon. We are also producing our own honey "Melissa" for the fourth consecutive year.

The Health Care Program has been cooperating with the doctors, laboratories & pharmacies listed in the Health Index. We have received donations from Pfizer and the medicines have been distributed free through our dispensaries, as well as allocations received from the Ministry of Health. The number of ID cards issued since the launch of the program five years ago is 82,404 IDs, covering over 25,406 families. In addition to a low pay Hospitalizations insurance schemes offers for our ID holders.

Our Clinics at Mazraa, Achrafieh and Baalback Centers are picking up quite well for they offer Radiology, Ultrasound, Mammography, laboratory tests, medications at reduced prices with other services such as vaccinations and introduction of new services and tests. Dental clinics has been picking up well too.

Despite the hard economical conditions that the country is passing through and the tension in the area as a whole, we managed to survive with the unlimited support of our Founder Mr. Fouad Makhzoumi whose guidance & support are the main drive to all the dedicated staff, whom with out them we would not have attained such excellence in performance.

Our thanks go to the EU, Netherland Embassy, UNCCD and everybody that contributed to our success.

We have set to ourselves goals that we are working hard to attain through our programs; we are aiming towards:

Evolution of the Lebanese Civil Society

Enhancement of the Potentials of Lebanese human resources

Enforcement of Self-responsibility & independence

Emphasizing the importance of Environmental Preservation

Encouraging the quest of Education

Sharing the vision of the United Nations Millennium Declaration signed September 2000 and proud to be an active contributor to its goals.

We always look at the full half of the cup. Our staff has great hope and faith in what we do, they all put in a lot of effort in performing their duties whatever the situation is, and they always come up with new ideas to advance our work. It is with this spirit that we are moving into 2009 hoping that we can deliver and help the progress of our beneficiaries.

Wishing you all the best and hoping that we all work together for good cause contributing to the welfare of Lebanon & the Lebanese people.

Sincerely yours

MAY MAKHZOUMI

PSD

"Together, we began, and united forever we shall stand"



CIVIC CENTERS PROGRAM

Objectives

The Civic Centers Program at the Makhzoumi Foundation provides trainees with educational, technical and vocational skills. It fulfils two of the Foundation's goals: encouraging the seeking of knowledge and promoting self-reliance. The courses are tailored to cater for the requisites of the labor market and the challenges of the twenty first century.

The training provided by this program contributes positively to the development of the youth, as the mastering of vocational & technical skills creates a feeling of satisfaction and hope; it actually turns the trainees into a productive power. Otherwise, they shall be a burden on society.

I. TERMS STATISTICS & ANALYSIS

A. TERMS RESULTS:

Terms 2008	Theoretical Capacity	Enrolled	Attendance Day # 1	Attendance Week # 2	Attendance Week # 7	Failed	Graduated	Success Rate	Retention Rate	Final Occupancy	Overall Performance
Term 1/2008	892	864	848	859	834	74	753	90%	97%	93%	84%
Term 2/2008	882	776	757	774	737	78	656	89%	95%	84%	74%
Term 3/2008	710	628	597	612	596	89	507	85%	97%	84%	71%
Term Ram/2008	204	150	149	146	146	14	137	94%	98%	72%	67%
Term 4/2008	834	835	821	825	800	76	725	91%	97%	96%	87%
Over All	3522	3253	3172	3216	3113	331	2778	89%	97%	88%	79%
<i>Target</i>								90%	90%	87%	80%

- Success Rate: # of graduates/attendance week # 7
- Retention Rate: attendance week 7/peak attendance between day 1 and week 7
- Final Occupancy: attendance week 7/theoretical capacity
- Overall Performance: # of graduates/theoretical capacity

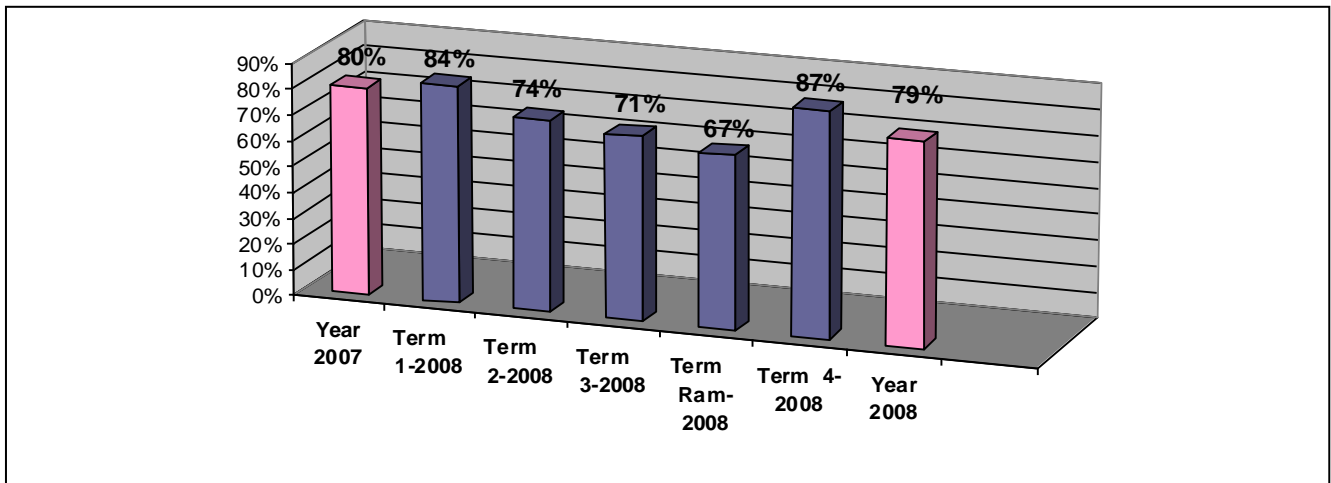
As seen, the overall results are equal to or exceed the designated objectives target. A good achievement this year is having a retention rate of **97%**, which means that only 3% of those who enrolled didn't continue their courses. This also reflects the effort of follow-up that all centers are sustaining to ensure that classes start and end with their optimum capacity.

This is also translated into a final occupancy of **88%** which represents nearly full utilization of the centers logistics and resources. The overall key performance indicators show that all centers have achieved their designated targets, and reflect the solid background they are standing on, even though the year 2008 faced a drastic political situation, which reflected its impact on the Terms provided during that period.



B. COMPARATIVE PERFORMANCE:

• **COMPARATIVE PERFORMANCE OF TERMS**

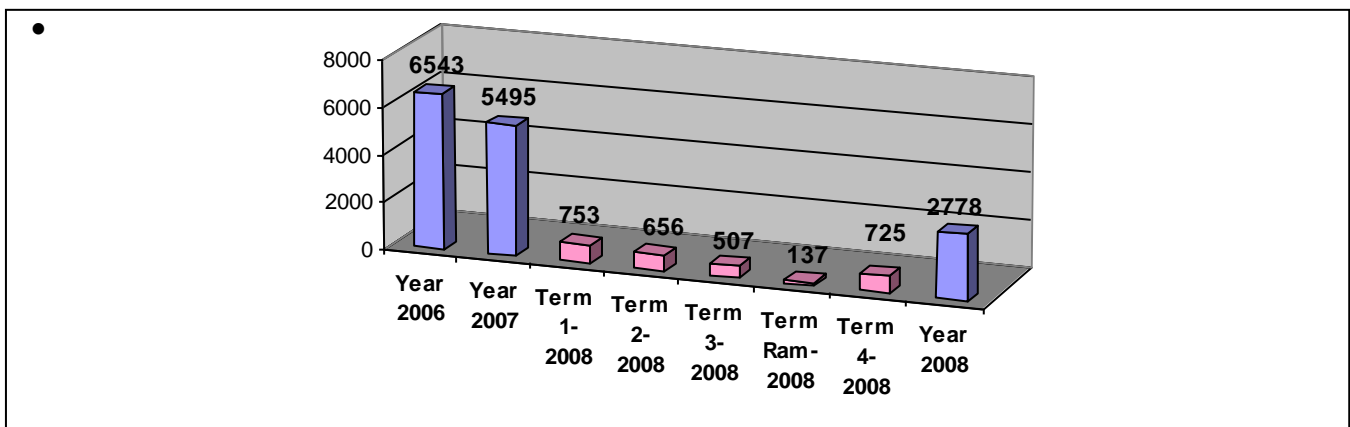


As mentioned previously, the political situation that Lebanon passed through affected the performance of all the terms. Never the less, the overall performance of the year 2008 is considered as satisfactory, taking into consideration the upheavals in the country.

Unexpectedly, Term 4 had the highest performance since all factors contributed to its success, such as less number of holidays and no intersection with official exams or school and university terms.

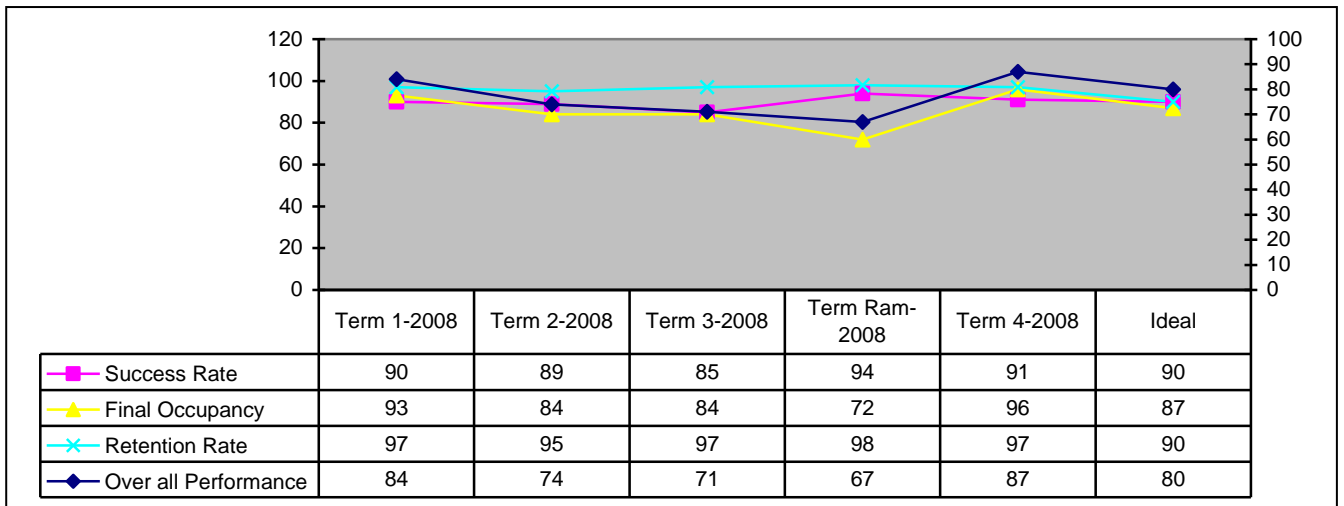
• **COMPARATIVE NUMBER OF GRADUATES:**

Even though the overall number of graduates decreased from last year, change of variables is noted, and the political situation in the country, the number of graduates is considered acceptable; keeping in mind that we are operating only three centers rather than six which reflects also decreased number of trainees.





KEY PERFORMANCE INDICATORS



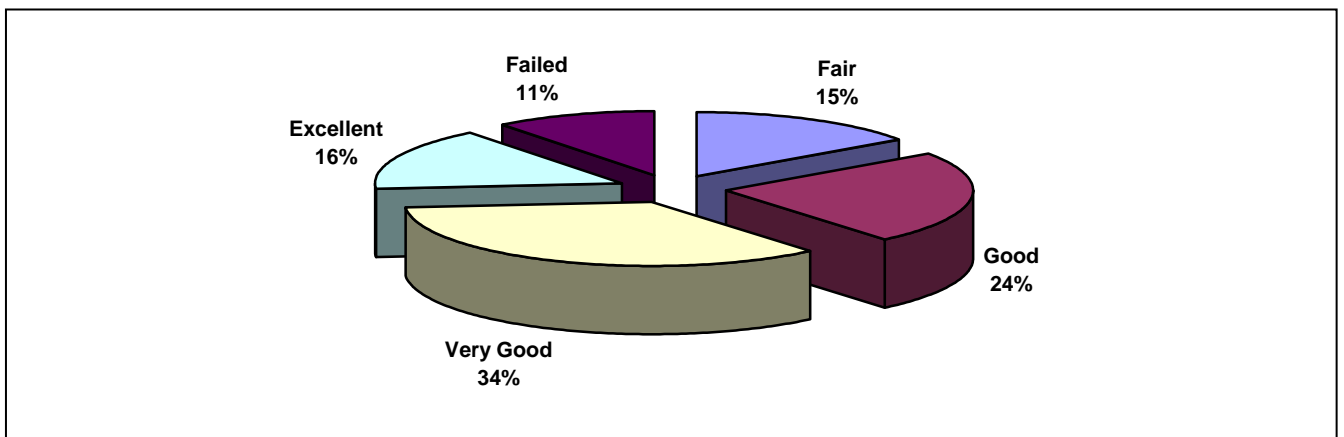
The key Performance indicators are used to measure the performance of the Civic Centers using different variables. The objective behind this indicator relies upon frequent analysis and monitoring in order to improve and provide quality education.

During the year, all centers were working under optimum performance and at equal pace.

As can be seen from the above chart, the ideal column is the target objective by which the overall performance is monitored. Indicators fall close to the ideal status at an acceptable range. The efforts provided by all show the enthusiasm and dedication of all staff. The results are the best proof in support of those efforts.

C. TRAINEES RESULTS:

Trainees' results through the terms ranged between the following variables:

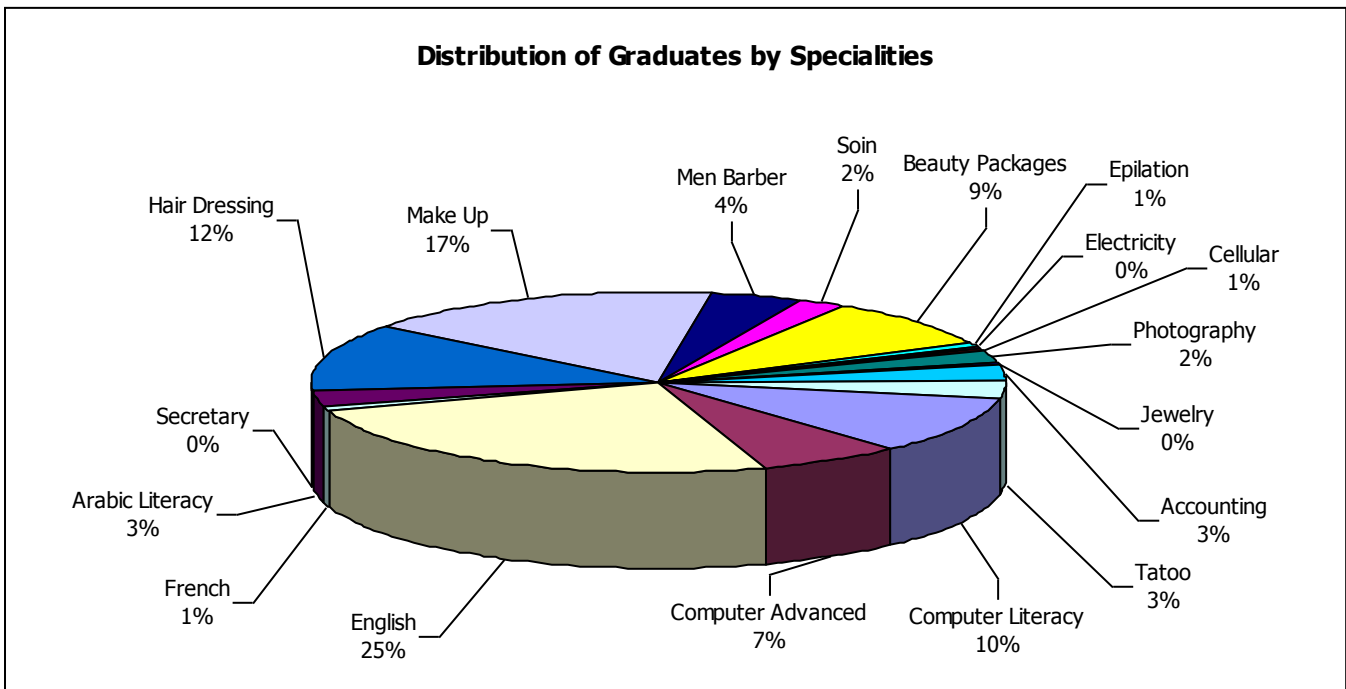


The instructors closely monitored classes, and grades have been established after completion of all specified tests for the designated courses. Class participation, projects and attendance were also taken into consideration when affixing the final grades.



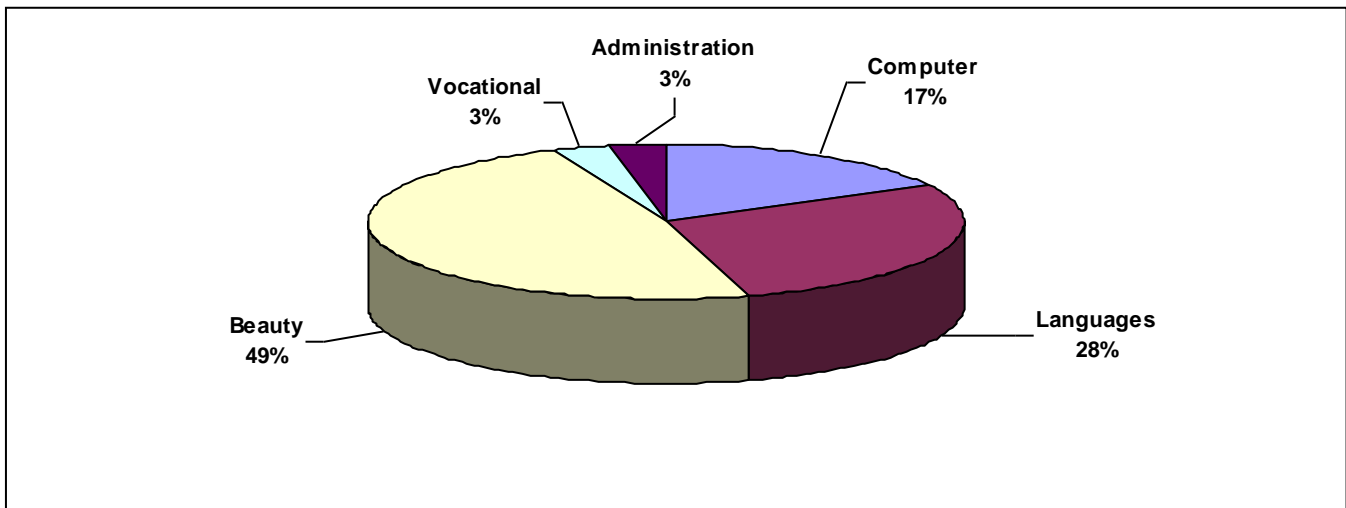
D. DISTRIBUTION OF GRADUATES:

• **BY SPECIALTY**



The statistics appearing in the above chart shows that the highest demand is on English program (25%), Make-Up and Computer Program shows 17%, while the Hair Dressing shows (12%).

• **BY MAJOR SPECIALTIES**



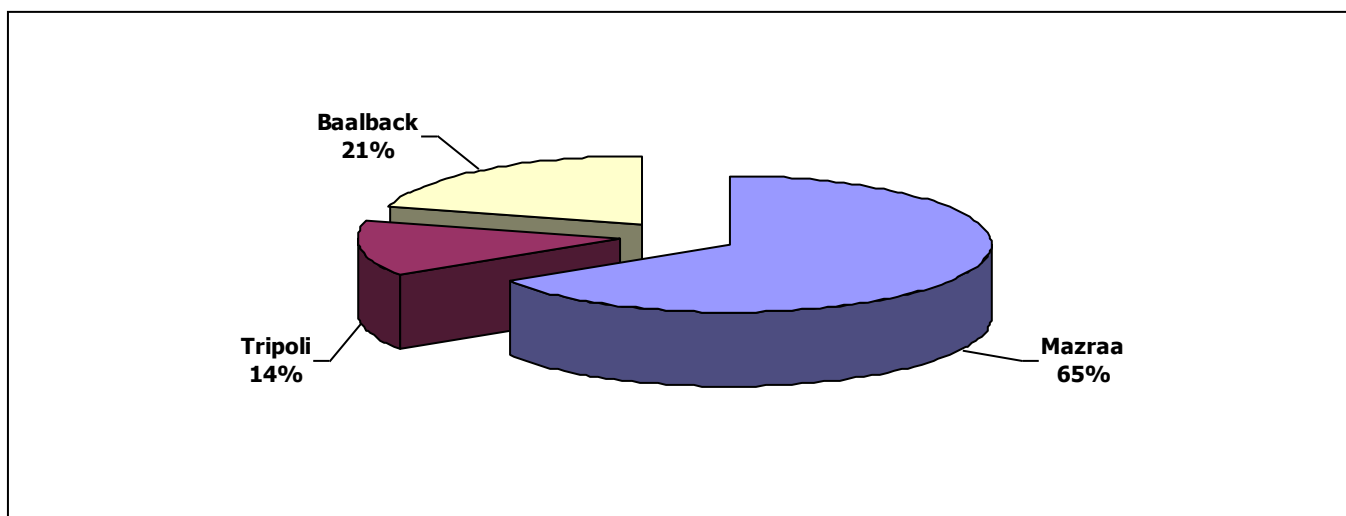
When looking at the above chart we notice that the Beauty Specialty has the highest demand and the number of graduates is 49%. Followed by the Languages 28%, this reflects the importance of English Language specifically nowadays in the field of study and work; this also attests the high English standard the program has achieved compared to other institutions.

On the other hand, the Computer Program summed up to 17%, due to demand in the job market for this knowledge.



However, the diverse vocational specialties maintained a 3% portion. This is probably due to the nature of the vocations, whereby more demand on these skills is noticed and needed in the market, thus the introduction of those specialties in the new centers.

- **DISTRIBUTION OF GRADUATES ACROSS CENTERS**



Being the largest Center, Mazraa Center has the highest total number of graduates with 65%, followed by Baalback 21%, and Tripoli 14%.

E. SPECIAL COURSES & SPECIAL BENEFICIARIES:

In order to better serve and widen the range of beneficiaries, special classes for special target groups have been allocated. The following courses were offered through the year and allocated for these special target groups:

- Members of the **Internal Security Forces**, enrolled for English, Computer and French courses. Computer Classes were totally dedicated for those groups. As for the English and French classes members were integrated within normal classes.
- Special trainees from **Contact Resource Center, SOS entre aide, Red Cross, Dar El Amal** social association enrolled for English, Computer and Beauty Classes.
- **Arabic Literacy** classes were offered, and trainees were offered the chance to continue higher levels of Arabic literacy courses. We give a special attention and care for this particular course for its humanitarian side and its direct positive impact on the trainees and their environment.
- Ongoing collaboration with **LAHA Association** in Saida is still active. Training is being closely monitored and audited to ensure that it is up to Makhzoumi Foundation standard. As a result of this collaboration **348** beneficiary have graduated from the offered Beauty Courses.

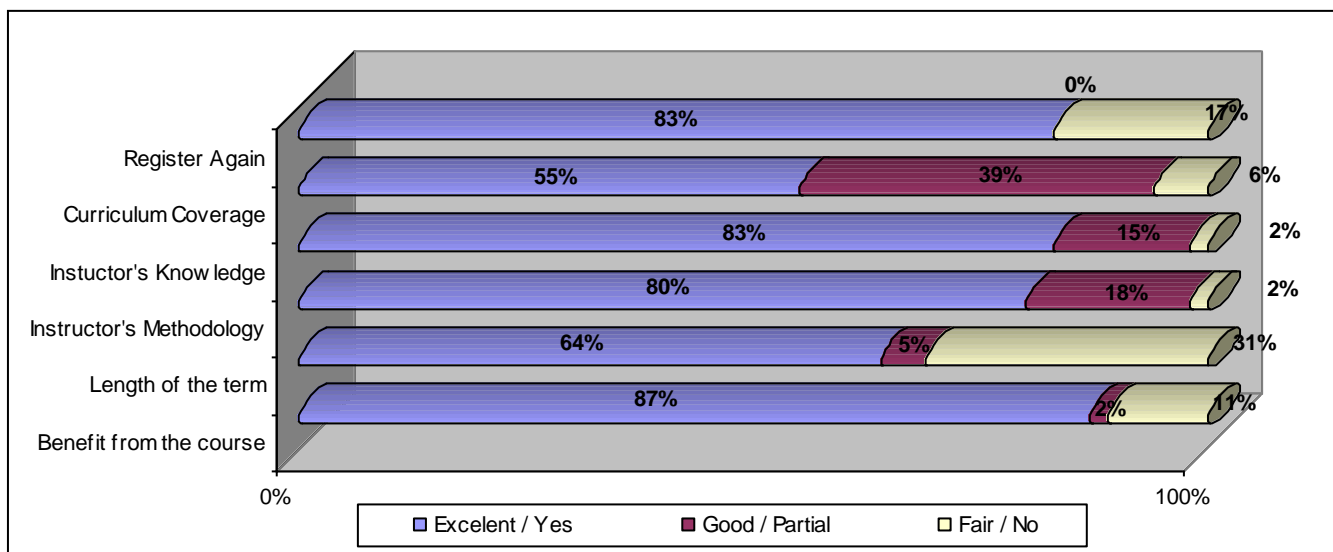
F. TERM EVALUATION BY TRAINEES:

Using SPSS Statistical Package, and in order to seek further enhancement and customer satisfaction and to offer top quality educational skills. At the end of the term and in the aim of continuous follow-up and improvement sequence implemented at the civic centers, and in order to autocorrect and enhance our educational quality, trainees evaluated the entire environment: Center, Class, Instructor, and Program. Trainees' evaluations were collected, analyzed, and interpreted. All data entered into the statistical system; the data collected was analyzed and interpreted. Among the evaluation variables used were the following:

- Did you benefit from the course?
- How did you find the length of the term?



- Did you like the instructor's methodology?
- Did the instructor show a lot of knowledge?
- Do you think the entire curriculum was covered?
- Do you intend to register again?



Around **2500** evaluations were collected from the 3 centers.

Points of Analysis:

- Overall, 83% of the trainees were willing to register again for another course which shows their satisfaction with the quality being offered.

- 94%, on average, of the trainees agreed with the coverage of the curriculum, and saw it as excellent and good respectively. We are always looking into the design of the courses; to cover as much information as possible. However, trainees always request additional levels and that is what they are implying for.

- 98%, on average, of the trainees were satisfied with the instructor's knowledge; 98%, on average, of the trainees were satisfied with the instructor's Methodology and saw them as excellent and good respectively, which reflects the good standard of our scheme. We aim to have a higher percentage but it is hard, knowing that people sometimes can be judgmental.

- 64%, on average, of the trainees only saw the length as to be enough, were as 5% saw it as long and 31% as short; probably and with the experience and interaction with the trainees we know that what drives them to say this is that they are asking for more practice; this issue has been taken care of by adding more training hours on Fridays for those interested trainees.

- 89%, on average, of the trainees felt they have benefited from the course they took which again reveals their satisfaction.

In the same context and by implementing the Open-Door strategy, trainees are interacting more with the centers' management to discuss their suggestions or complaints in person, even though suggestion boxes were put in the centers. The open door policy deemed more personal and efficient as its interaction is done instantly and with a personal touch.

One of the Centers' procedures is that at the end of each term and in the aim of continuous follow-up, trainees evaluated the entire environment: Center, Class, Instructor, and Program. The trainees proposed some various interesting and valuable suggestions many of which were raised during Head of Center meetings and discussed with the Program Manager.



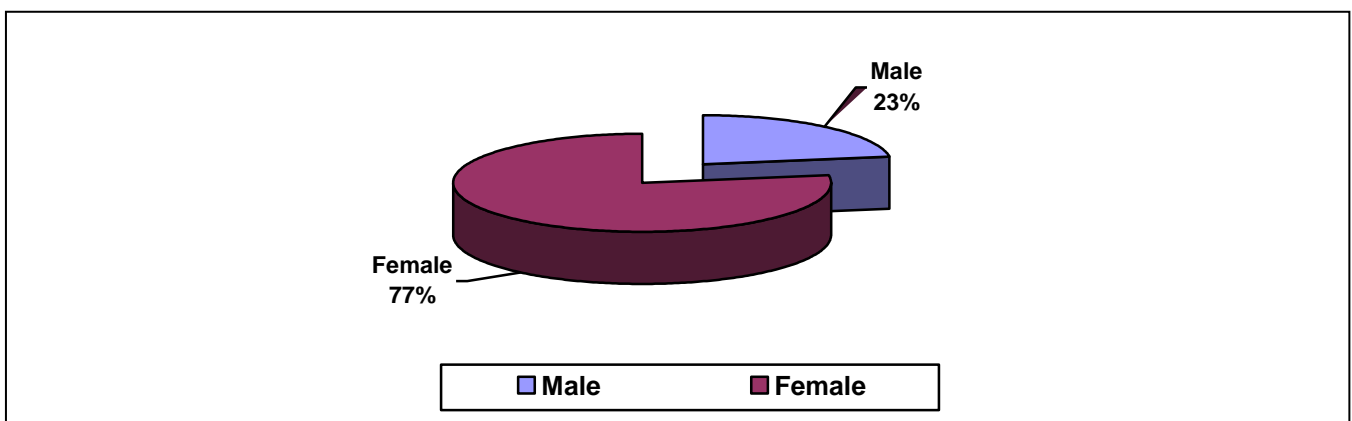
Some of these Suggestions were:

- Session period to be much longer in order to gain more experience in both theory and techniques. *“Session period is condensed; Fridays we are open for training interested trainees, as discussed previously”.*
- Finding work for graduates. *“Job Boards are placed in the Centers for this purpose as we try to assist and direct them as much as possible”, “Contacting trainees who might be interested in jobs requested through the Administration here and abroad”.*
- Extending classes in the evenings, and different times within the schedule. *“Classes could be opened according to demand.”*
- Training after the end of the term: *“Computer room is open to all trainees who want to train in between sessions, and the instructors are ready to help when available, in addition that once the Trainee successfully ends his class he/she can have Training on Fridays and in none teaching hours. Computer Labs are open for our graduates too”.*
- Reinforcement Courses (HD1-MU1): *“This suggestion occurs in the evaluation especially in the Beauty Classes. Trainees felt that they need more practice. This issue is taking place during the Open Days that the Foundation provides & classes will be opened when we have a high demand.”*
 - Trainees also suggested new courses like:
 - Painting course
 - Nursing Course
 - Music Course
 - Ticketing

Overall, 83% of the trainees revealed their satisfaction as shown by their evaluations towards the program and the courses and expressed their willingness to register again, which means we are achieving our objective and we can strive for more. Moreover in the evaluations, 40% of the trainees announced their purpose from attending the course is knowledge and 57% for work opportunities. Also the trainees’ evaluations show their satisfaction with the terms in general, and their gratitude to the Foundation, wishing it a prosperous future to continue its message in leading and developing the Lebanese society in all aspects.

G. STATISTICS ON GRADUATES:

• CLASSIFICATION ACCORDING TO GENDER

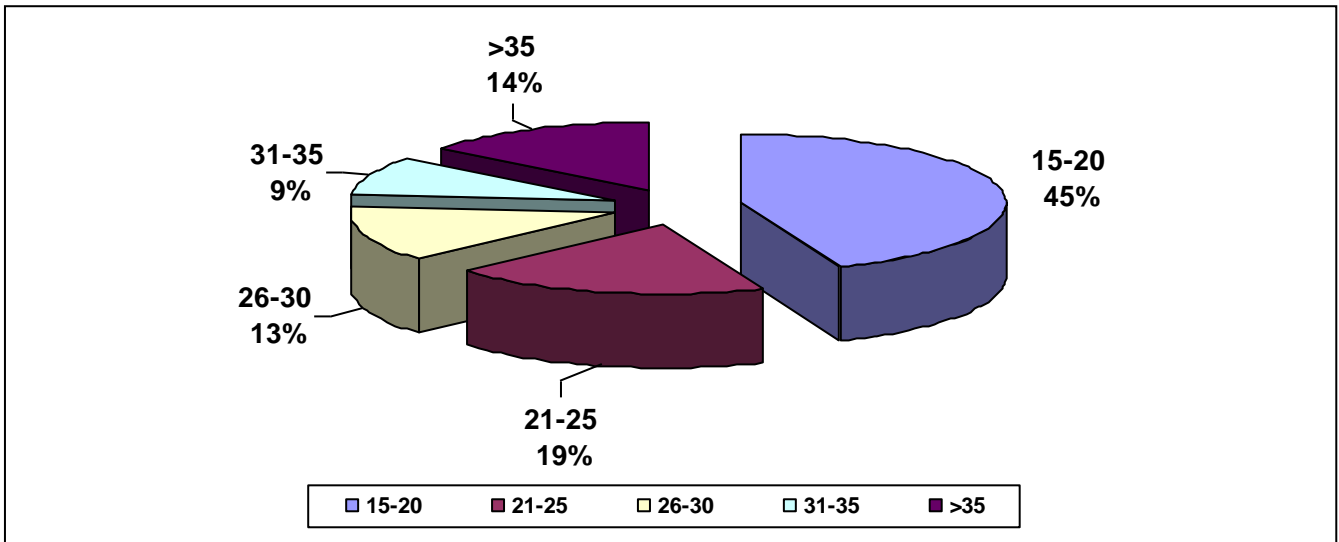


As expected, females constitute the bigger portion with **77%** of the graduates compared to **23%** of male graduates. The Foundation, through its Civic Centers, is taking into consideration the needs of the two genders in the job market and thus offering different specialties to satisfy those needs. Nevertheless, this percentage is mostly affected by certain social circumstances like early marriage, divorce, or separation.



All of which result in the need for women to rebuild their knowledge, to teach their children at home, and for jobs requirements. Conversely women are involved in the society and are more open minded. Family's acceptance of women working has improved nowadays, and the bad economic situation both lead women to search out a job in order to improve the family social status and chance of survival.

• **CLASSIFICATION ACCORDING TO AGE GROUP**

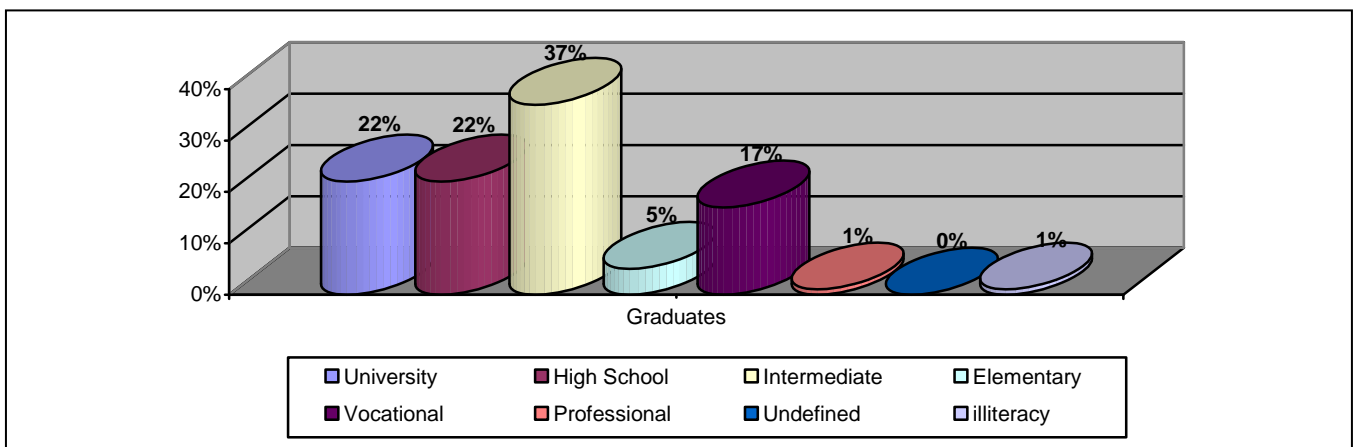


A variety of age groups is graduating each year; the larger portion this year is for the young age group (15-20) which constitutes **45%** of the total graduates, an increase by 9% when compared to last year. This age group is taking courses at the Foundation to boost their knowledge and add to it in parallel with their studies. In addition, some of them are the school drop outs who are trying to find wider/different and more specialized choices in the job market.

Next in line comes the 2nd youngest age group (21-25) followed by (>35) who constitute **19%** and **14%** simultaneously. Other than boosting their knowledge, they attend the Foundation courses because their schools don't have the technology or higher education available, such as public schools. Also within this category lies the less fortunate who didn't have a chance to seek education at private or public schools due to their social or poor economical background.

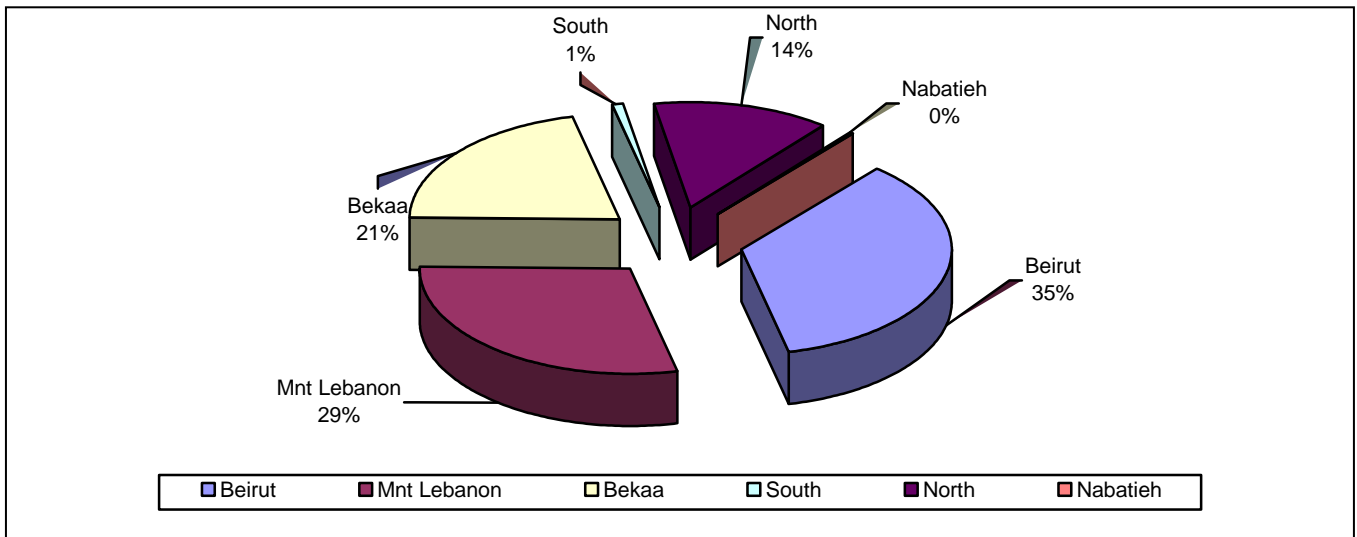
• **CLASSIFICATION ACCORDING TO EDUCATIONAL LEVEL**

Like last year, the highest percentage of our graduates is of Intermediate level by **37%** followed by those who reached their **University & High School level of education attaining 22 %**. This clearly shows how the Foundation is being able to help and assist those who are seeking higher level of education to accomplish needed skills required in the job fields, in addition to boost the knowledge of those who need to improve themselves in their schools, or were unfortunate to drop out from school and need some career to be able to enter the job market.



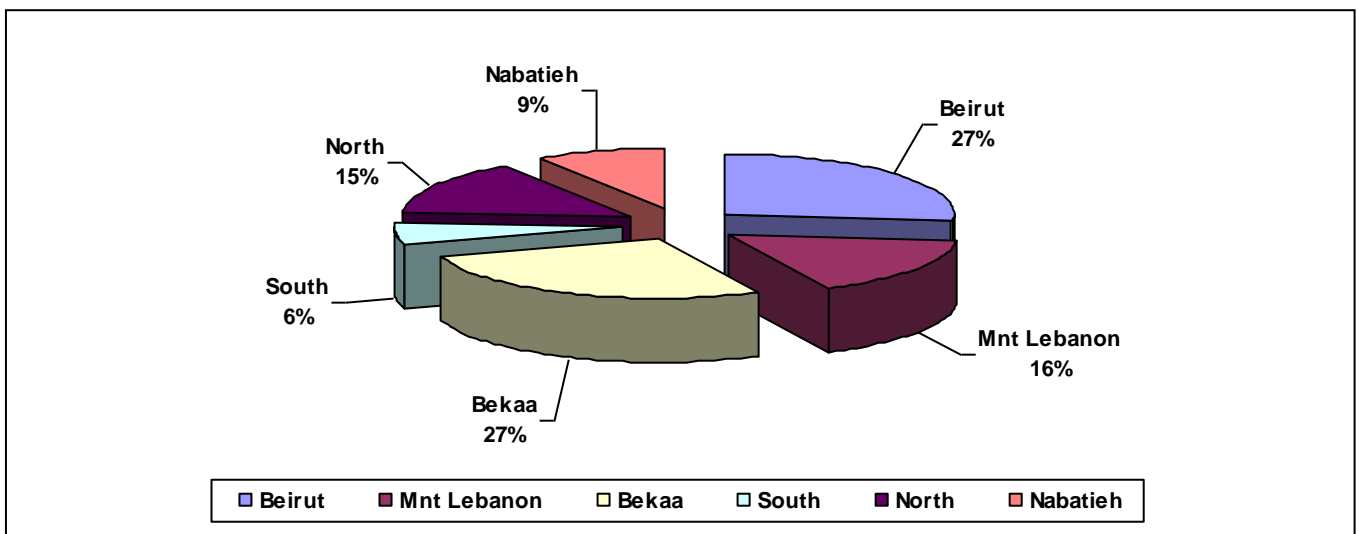


• **CLASSIFICATION ACCORDING TO RESIDENCY AREA**



From the above chart we notice that the majority of our graduates live in Beirut with 35%, followed by Mount Lebanon with 29%. Bekaa come in third with 21%, North come in with 14% and South with 1% respectively.

• **CLASSIFICATION ACCORDING TO ID REGISTRATION**



As can be seen from the above charts, classification to ID and Residency is now more spread and that is normal due to the opening of the new centers in all municipalities.

II. ON THE ACADEMIC LEVEL

A. ACADEMIC ACTIVITIES:

Trainees are called back by the end of each term for the End of Term Open Day gathering, whereby they receive their graduation certificates and meet with their instructors and the staff. Trainees await the Open Day to be presented with the Foundation Certificates of Distinction to the top achievers.

As reference, here is a list of activities presented:

- Beauty instructors showed specialized and advanced makeup DVDs and videos to their trainees.



- Men Barber and Hair Dressing trainees visited the Orphans and elderly houses on different occasions, offering haircuts. Open days on weekends were offered as part of training and as a low cost service to the neighborhood.
- Photography instructor assisted his trainees during the whole year in outdoors photo shootings. He also accompanied them to Photography Exhibitions.
- A celebration for Teacher's day was held on the concerned day at different centers. Head of Centers, instructors and staff celebrated this day together.
- The Foundation took part in the ACADEMIA 2008 Exhibition, held at Movenpick Hotel.

All Head of Centers and coordinators visited classes during training hours as part of the regular assessment system which is used and monitored to know the programs' standard.

In order to finalize the curriculum and successfully end their terms, all instructors used Fridays for extra sessions, whenever needed.

B. STAFF PROFICIENCY:

For the purpose of ensuring uniformity and an up-to-date professional academic standard of programs among all centers, the following measures were undertaken this year:

- Instructors of all academic programs i.e. Computer, Languages, Beauty and Vocational have met during their scheduled coordination meetings; this is to ensure program agenda progress and unification by all instructors and centers.
- Mazraa HOC received training in Team Building with LDN (Lebanese Development Network) as part of enhancing team building skills.
- Computer coordinator participated in the Microsoft Server 2008 Launch.
- In order to further the qualifications of all staff, since the Foundation is reaching for international Accreditations i.e.: LCCI. English instructors took part of a formative workshop to guide their teaching Business English courses.

C. ACADEMIC IMPROVEMENTS

All efforts of raising the academic standards in the Foundation have yielded with efficiency.

- Our Microsoft IT Academy License was upgraded within June 2008.
- All Microsoft materials were modified to meet the Microsoft IT Academy Program Standards. Accordingly all Microsoft courses at the Foundation are taught upon a defined curriculum, in uniformity with the Microsoft Education Department.
- Contact with the Ministry of Vocational Education and Ministry of Labor, is always maintained to stay up to date on the ministries formalities..
- New Courses' materials and resources have been wrapped up in booklets prepared by the Academic Team, with Makhzoumi Foundation copyrights; and the existing booklets have been updated as follows:
 - New English Books are under consideration to see their suitability with the foundation curricula.
 - New HD Workshops have been incorporated including New Haircuts, Coloring, and Chignon.
 - A special workshop for veiled ladies was introduced, "Manadeel workshop".

Computer & English Exercises booklets update:

- Update of the existing Computer Literacy booklet. New cover prepared to reflect the changed course name: Computer Principles.
- Accounting courses booklets were updated.



- The curricula of all Beauty courses have been updated too. Even for short term courses, a well defined standard curriculum is available; the content of all curricula is based on international up-to-date Beauty standards.
- Frequent update on the foundation website is maintained.
- Launching of the Makhzoumi Foundation E-Learning service provided by Microsoft.

ACHIEVEMENTS:



The Foundation has been granted permission to use the K-Stars logo, professional Make Up products, onto its certification to reinforce the value of our Make Up program.

The Foundation can also proudly declare the realization of its accreditation from the LCCI: the London Chamber of Commerce and Industry in different Business specialties.

TOEFL iBT:



Makhzoumi Foundation CTAS, an ETS Certified Test Administration Site is still active and the Foundation is also administering the tests. About 32 TOEFL Exams took place in MF Labs during the year 2008, for about 244 candidates.

A new English course, E620, TOEFL iBT preparation, was opened with the same quality books and software used in highly reputable institutions.

MICROSOFT IT ACADEMY AND



IQ TESTING CENTER FOR MOS



Makhzoumi Foundation signed Renewal of the Authorized Testing Center agreement which has been active since 2005. The Computer Lab received the logo licensing agreement and the ATC (Authorized Testing Center) Kit for 2008, in addition to 50 TRAs (Test Release Authorization).

The Equipped lab is maintained and always ready for trainees to be able to sit for the MOS Online Exams at the Foundation.

An Upgrade to the IQ system (MOS EXAMS delivery software) from 5.0 to 6.0.1 was done with the renewal with the IT academy agreement.

ADMINISTRATIVE ENHANCEMENTS:

We are implementing the ISO procedures and standardized forms. All centers now share the same procedures and forms, and are working cooperatively together under the vision and mission laid by the Foundation.

The global schedule incorporates all classes offered at all centers is always used and updated. This shows the transparency shown between centers and the usage of all available rooms of the centers. This also grants our graduates the chance to upgrade their knowledge and proficiency by giving them priority for advanced levels of different specialties and register ahead of time to reserve their place.

III. ON THE SOCIAL LEVEL

A. SOCIO ACADEMIC ACTIVITIES:

Social Interviews for new applicants and Acquaintance Gatherings are playing an important role in attracting the trainees on both the social and academic levels. The Social atmosphere is giving way for the required social interaction, and the Academic renewal promotion is affirming them for acquiring higher levels of courses and bringing them back to the Foundation.



- All applicants were given the Foundation's programs pamphlets and brochures.
- Trainees come back to the Civic Center during the open days to help in the Beauty and hair dressing program for training purposes.
- Tripoli Civic Center took part in the project lead by Tripoli Municipality in partnership with the world labor organization focusing on eliminating the Child labor, in that concept several coordination meetings and interviews with 43 young trainees between the ages of 14 to 18 years were held who either benefited or are still benefiting from the Foundation's vocational training.
- It became a trend in the Foundation to conduct some Beauty Open Days on specific occasions like Christmas and New Year, Eid Al-Fitr and Al-Adha, Mothers' Day, and some Fridays' Open Days for training purposes.
- Some of the staff and trainees participated in the Sportive Marathon Organization in the events that took place in Beirut, North, South, and in Baalbek too.
- Attendance of several workshops held by CRTDA (Collective for research and training on development – Action) in corporation with the European Union.
- Foundation took part in the shopping and tourism festival in Baalback City.
- The close relationship between centers' management, beneficiaries and the neighborhood is becoming more developed; offering Free Hair styling, cutting and Make-up for the neighborhood as well as parents and friends of the trainees during special occasions. Open Days at the centers this year attracted a lot of people from the neighbors and the community as they proved to be very successful and busy times for everyone.
- Contacts were also made by Head of Centers with Key people of their neighborhood, as well as with many social institutions, churches/Mosques, schools in the context of promoting Makhzoumi Foundation Programs and discussing potential collaboration.

B. SOCIAL VOLUNTEERING PROMOTION:

In order to introduce, promote and emphasize the importance of the social volunteering and reinforce the role of the Civic Center as a community center with the aim of interacting with a wider target of neighbors and beneficiaries, all staff dedicated part of their time to plan and prepare for the implementation of social activities.

The voluntary work of trainees and graduates which was never absent from centers was distinguished this year; in fact, it was the help of these volunteers who made it possible for these events to be held. Thank You Notes were distributed to all the volunteers.

Among other events, one can list:

- Styling Hair and doing make up during the Beauty Open Days, visits to Social organizations: Dar Al-Ajaza and Dr Mohammad Khaled Orphanage;
- Distribution of Ramadan Calendar.

❖ RAMADAN ACTIVITIES

Academic Activities

During the wholly month of Ramadan, regular classes were given with condensed curriculum. Some special workshops were offered. Among to list: Mandeel, Accounting & Photoshop for Photography Workshops.



Social Activities

Foundation Iftar at Royal Plaza was held on 25/9/2008.

Visits were conducted by Hairdressing trainees who went with their instructors to the different associations where they cut the hair of teenage girls or elderly who live there. The people in charge thanked the teams and the Foundation for their visits especially for such needed services.

D. POST GRADUATION FOLLOW-UP:

It has become a custom at the centers for the administration and instructors to follow up on trainees after their graduation on both academic and social levels. Trainees are advised to take courses that strengthen their work status, or even when possible to aid those in need to find jobs through the posters and ads that are hung in the centers, or through contacts received by the Foundation from recruitment agencies and companies. Employment follow-up has been conducted on an informal random basis; in fact it was based on the relationship between graduates & their instructors, most of them contacted the Head of Centers to inform them about having found a job, or contact their instructors for advice and technical consultation.

Several employment agencies have designated the Foundation as a primary source for employment applications.

Most of the graduates who have worked or opened businesses have either studied Make-up, Hair Dressing or Short Beauty Courses; some are working at saloons or have started their own business from home. Most of the Beauty Trainees find jobs through the Foundation due to the great reputation that the Foundation has in the Beauty domain.

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**Microsoft®
IT Academy Program**





Micro-Credit Program

In the mid 80s, donors and micro enterprise development program specialists voiced doubts about extending financial services to people in the marginal economies of developing countries. Few people believed that low-income people, virtually without jobs or income, and hampered by gender, class and social barriers could develop successful enterprises and pay back loans.

Two decades later, poverty lending has enabled these people to expand and diversify their enterprises and increase their income enough to repay loans, re-invest in their business activity, and provide for their household necessities.

Poverty lending's success worldwide has led to an increase of organizations which are using various methodologies to reach low-income people.

In Lebanon, there are many organizations today that provide access to credit. However, it is our firm belief that credit alone is not enough. There is greater reduction in poverty when micro-credit programs are combined with increased access to basic social services, key social development messages, training and education. It is this development equation that gives the Makhzoumi Foundation a leading advantage in its mission to contribute to, and support Lebanon's social and economic development.

Since its inception and ten years later, the micro-credit program at the Makhzoumi Foundation has disbursed **4610** loans benefiting **1673** families with a registered repayment rate as high as **98%**. Program beneficiaries with **67%** women micro entrepreneurs, have been using loans even as small as three hundred dollars to grow thriving business, and in turn, provide their families, leading to strong and flourishing local economy.

Following, is a closer look at the program's results and activities in 2008. Overall results are satisfactory despite the political and economic instability which have slowed and at times impeded market development. However, a positive trend in new borrowers joining the program is being kept with a **30.8%** increase compared to last year. Also we have reached a peak in the portfolio at **\$625,150**; representing more than **30%** increase from our 2004's peak.

Makhzoumi Foundation publishes its information on the Mix Market platform and has been awarded a 2-Diamond Certificate of Transparency since joining in 2008. The MIX MARKET is a global information platform on Microfinance. It provides information to sector actors and the public at large, on microfinance institutions (MFIs) worldwide, public and private funds that invest in microfinance, MFI networks, raters/external evaluators, advisory firms, and governmental and regulatory agencies. The MIX Market seeks to develop a transparent information market to link MFIs worldwide with investors and donors to promote greater investment and information flow.

Program Evaluation

Assessment of the program is based on the outcome of monthly visits to borrowers and data analysis provided through the program's loan impact questionnaire, which is effected at the end of the loan period.

- Total Number of Loans: **4610 loan – 1673 families;**
- Number of Loans -2008: **331 loans; (47% New, 53% Repeated)**
- Paid-off loans: **253; (represents 18% increase from last year).**
- Rejected Loans: **10; (compared to last year's figure of 18).**
- Write-off loans: **9 loans. (10% of Total Write Of amount was recuperated).**
- Rescheduled Loans: **None re-scheduling of borrowers' installments was done this year.**



- Profit **generated by the loans to the beneficiaries** averaged **\$2,190.75;** (*represents a 45% increase from last year*).
- Portfolio Movement: **\$625,150;**
(*A closer look at the portfolio movement shows an increase in total amount disbursed with a peak of 30% increase from 2004 and of almost 4.7% in number of loans issued in 2008 and the introduction of the \$3000 loans*).
- New Loans Female Ratio: **67% Females;**
(*Less tangible to measure but equally important to mention, is the social impact of loans on borrowers. By providing opportunities for self-employment, study of data shows that the program has significantly increased women's security, autonomy, self-confidence and status within the household*).
- Profit earned was re-invested as follows: **47%** in Necessity, **53%** in Activity, and **1%** in purchasing Luxury goods.
- Clearly, the political turbulence has contributed to market stagnation and economic instability resulting in layoffs, business closure, low purchasing power, and increase in outstanding debts in the market. To illustrate, **8%** of borrowers recorded failure in business activity, **2%** preferred employment to ensure a steady income, and **6%** did not wish to renew due to the politic instability. These figures are a proof of how the Foundation and the Micro Credit program are being of help in such situations.
- Evidence of program meeting its objectives is observing income earnings, increase in profit figures and by employment creation. This year, less than **5%** of borrowers hired help and credit provided enabled all entrepreneurs to finance private income-generating activities to increase their revenues and profit. Re-investment of the latter in Activity (**53%**) indicates an increase from last year figures (**49%**) which is a good health indicator. One can note that **58%** of activities funded by the program this year represent the household only source of income compared to last year's **49%** figure; this could be an indicator of a bad economic situation, but it may also be affected by the previous point, where the extension of the loan ceiling to \$3000 targets small enterprises that are the only source of income for these borrowers.
- Jobs created: **17** jobs were created throughout the year a decrease from the 22 jobs of last year. Five of these jobs were filled by family members. As per the payment eight take a fixed monthly salary averaging **\$206**, the remaining 9 jobs are against an average percentage of sales of **12%**. It is worth noticing that some of these jobs are temporary or on need basis (**three**).
- Continuous monitoring has been effected to ensure viability and sustainability of the borrowers' income generating activities. For purpose of this assessment, overall an increasing **31%** of borrowers did not access a consecutive loan, as they were able to ensure the basis for growth of their business, and **6%** of applications were declined renewal due to payment delays.
- This year the word of mouth was by far the most effective tool for attracting new borrowers, **65%** of all new loans, compared to last year's **40%**. In second place came the Makhzoumi Group, representing **27.5%** of the new borrowers' source.

Program Activities

- Makhzoumi Foundation was granted "Sanabel's 2008 Regional Award", as one of Makhzoumi Foundation Micro Credit Program beneficiaries, Mrs. Amina Beiruti, won the award of "Best Micro-entrepreneur in Lebanon" during the Fifth Annual Conference, Advancing Arab Microfinance: Greater Social Impact through Inclusive Financial Systems; that was held from May 6th 8th 2008 in Tunisia. This award is allocated to celebrate the accomplishments and successes of micro-entrepreneurs, as well as the efforts of the microfinance institutions that have provided financial and non-financial support to these micro-entrepreneurs.



- Makhzoumi Foundation/Micro Credit Program took part within The "City Group Award for Micro Entrepreneurs" project 2008, funded by City Group and executed by The Young Men Christian Association. An honorary ceremony was arranged in Maridean-Commodore Hotel on 17/12/2007 to distribute the award to the best micro entrepreneurs in Lebanon. Awards were distributed to already established or new micro enterprises whereby the first and second awards were granted to two beneficiaries from Makhzoumi Foundation Micro Credit Program; Mr. Moustafa al-Mouhalhal received the first award and Mrs. Samia Douqmaq the second one.

- The Microcredit Program administration at Makhzoumi Foundation adheres to following-up on its beneficiaries to help them lead successful business activities in order increase their income and improve their economic status. Accordingly, the Foundation conducts periodic workshops, at its Mazraa Center, entitled "How to Start your Own Business", on topics related to skills, capacities and accounting, such as book-keeping, marketing, pricing, and drafting a business plan to name a few.

- Arrangements have been carried out so that all MC Officers have access to the e-mail.

- MC team in collaboration with the Awareness program, assisted in the preparations for "Mazaya" Exhibition that was held in Merridean-Commodore from 21 till 23 April 2008. 10 beneficiaries from the MC program have participated.

- Preparation has started in organizing all the forms and procedures of the MC program to be set in a ready made module for presentation.

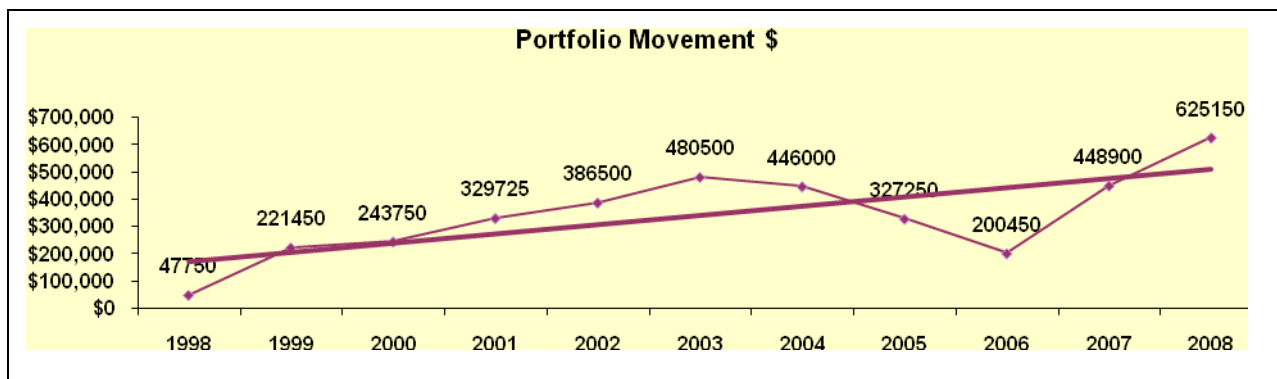
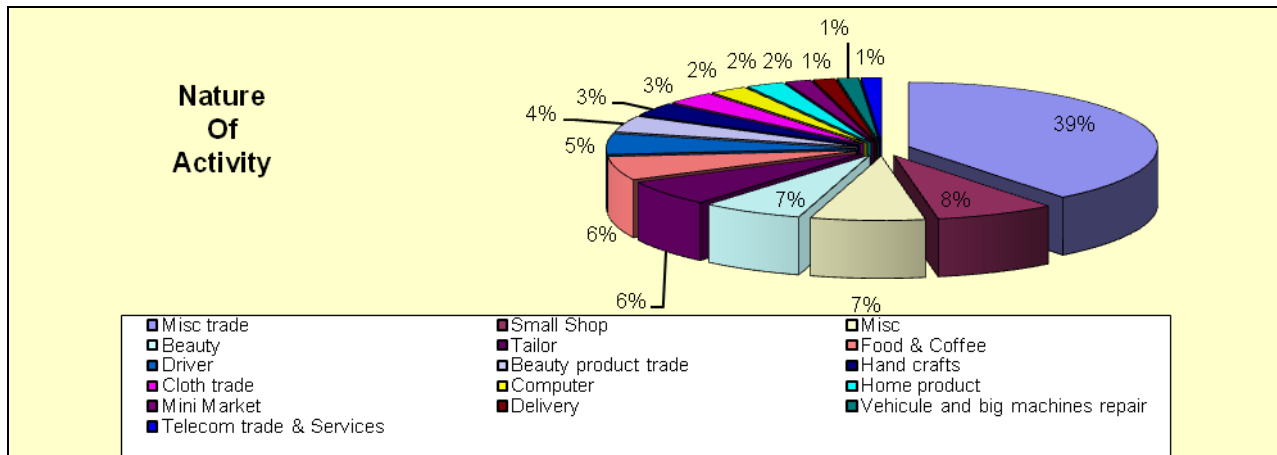
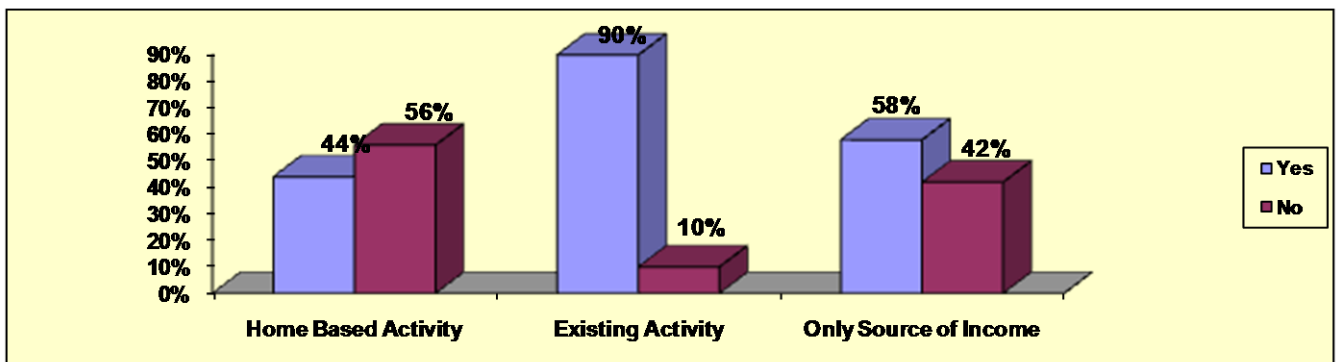
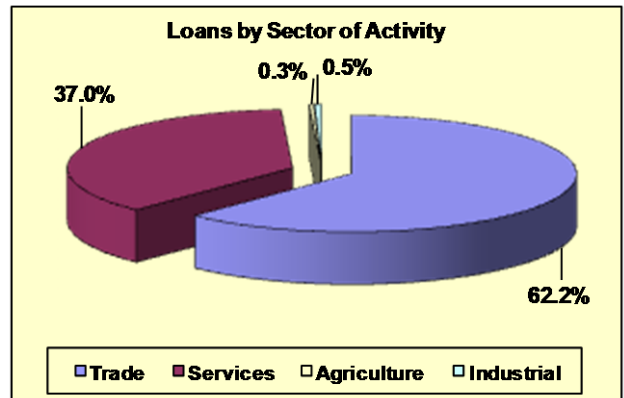
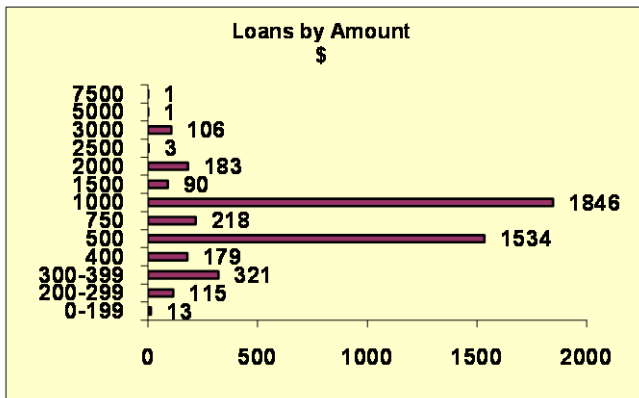
- All the team members of the Micro Credit Program participated in a computer training session including {Microsoft Excel, Microsoft Outlook, and Microsoft World} at the Mazraa Civic Center.

- The Micro Credit team, as the other Foundation's employees, helped in "Mawaid Al Rahman" during Holy Ramadan.



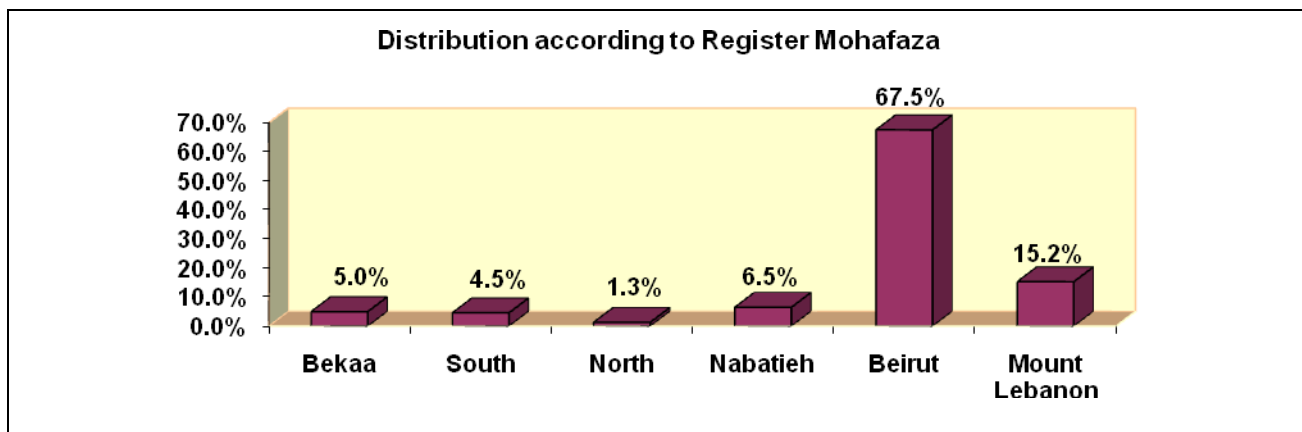
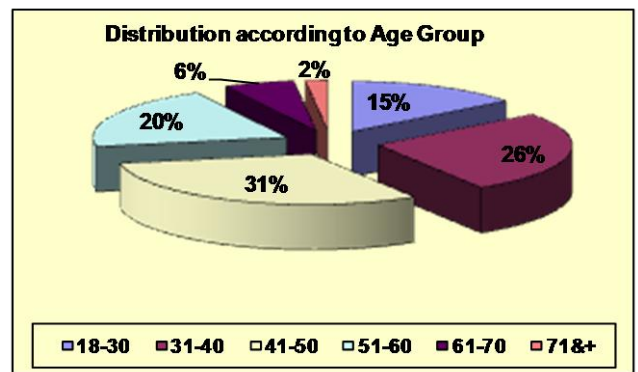
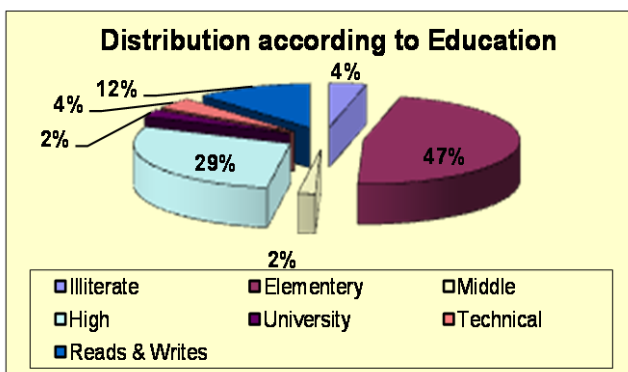
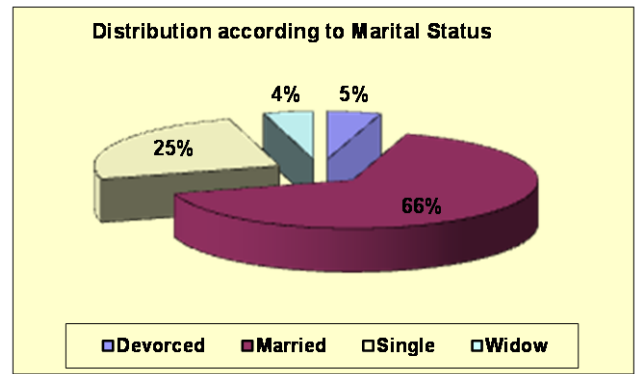
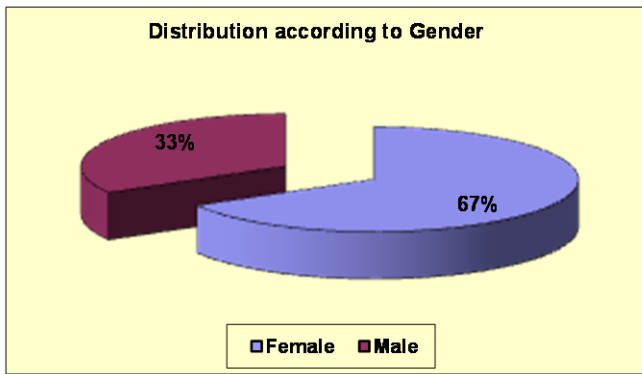
Program statistics till end of year 2008

Loan Analysis





Borrowers' Profile





Health Care Program

It is definite that health care is becoming a challenging issue all over the world due either to ensuring the financial recourses to cover health expenses or to adapting the human recourses and services to the innovative scientific developments.

“Providing good health for all” should be a basic target that could only be achieved through ensuring good health services at affordable costs; however, it is still a far fetched goal. In fact, the number of poor people is being continuously increasing through out the world especially in the prevailing difficult social and economic situation.

In Lebanon, the health care system is still suffering from chronic accumulated problems despite of the governmental efforts and services within this context. Nevertheless, we are still looking forwards towards ensuring the necessary health care at reasonable cost that the Lebanese citizen can afford while more than half of the population is not covered by any private or public insurance scheme.

It is from this perspective and reality, that Makhzoumi Foundation launched its Healthcare Program; in an effort to support the Lebanese against the health-related burdens providing them with different health services through the Health Care Program.

The healthcare program was launched in August 2001, following several meetings held with a number of doctors to plan and implement the bases of the program.

1. Profile of the Program and its available services

The program aims at creating a healthcare network providing Lebanese citizens with medical care at least possible cost.

The idea of the program has launched from the reality that most of the Lebanese population do not have access to doctors, private clinics and they are neither covered by the National Social Security Fund, nor capable of buying private insurance policies.

Makhzoumi Foundation emerged as an intermediary between patients and doctors, laboratories, and pharmacies listed in the Health Index that is published annually. Its health care program encompasses:

- 1- Doctors visits and laboratories services
- 2- Provision of medicines
- 3- Access to Hospitalization (Through the Ministry of Health or through discounts given within the hospitals cooperating with the program).
- 4- Access to Insurance policy at very attractive premium covering 100% in-hospitalization. The agreement between Makhzoumi Foundation and Insurance Company, “INAYA Lebanon”, covers all insurance schemes, though the most demanded is Plan Standard of ceiling \$ 50,000.
- 5- Health care centers, in some regions of Lebanon, which provide medical services at affordable prices.

From 01/01/2008 till 31/12/2008:

Scheme	New Policies	Renewed Policies	# of beneficiaries
HMO STANDARD	8		12
HMO STANDARD		45	88



Hospitalization:

No policies were cancelled this year as the majority became aware of the importance of insurance coverage especially hospitalization; the patient nowadays can not afford the high cost at hospitals due to the prevailing economic situation, especially for those not covered by National Social Security Fund.

However, the program is not picking up due to several reasons some of which are:

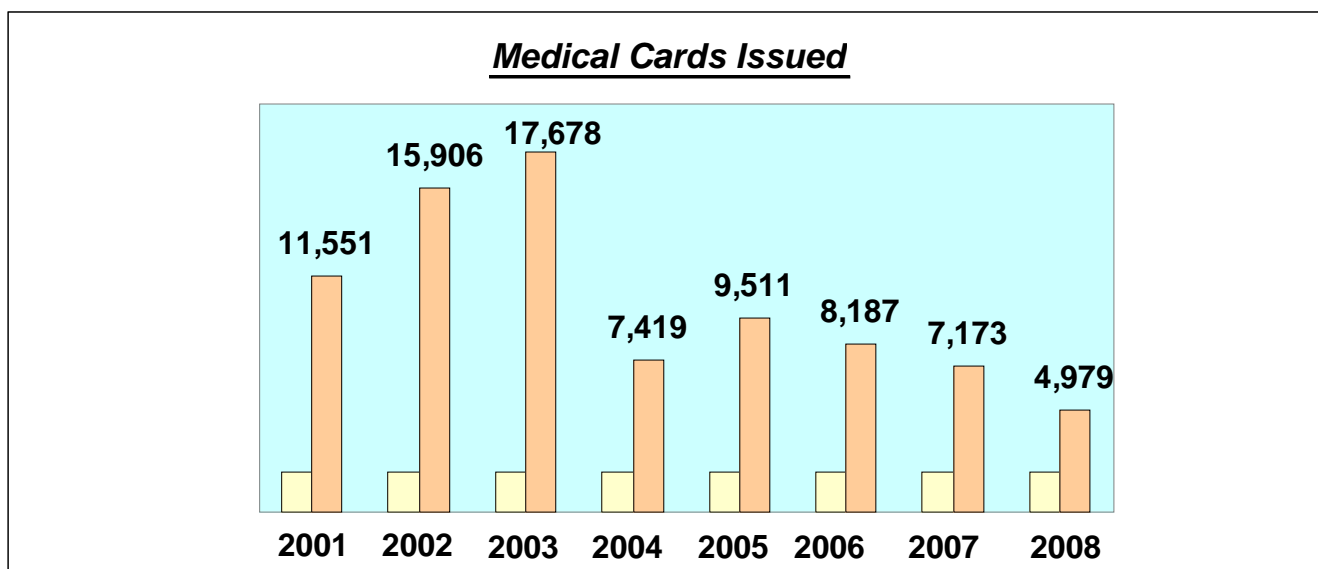
- Lack of special promoters for the program.
- Most of the Health ID holders are of the low-income group who can not afford the policy cost, in addition to the prevailing economic situation.

Total number of the Medical Cards issued from 01/01/2007 till 31/01/2007:

Reference	Number of applications	Number of the Medical Cards issued
Civic Centers Program	498	962
Health Clinics/General	903	1627
Makhzoumi Group	941	2390
Total	2342	4979

Total number of applications from 13/07/2001 till 31/12/2008: 25,406

Total number of the Medical Cards issued from 13/07/2001 till 31/12/2008: 82,404



Note:

The number of the Medical Cards issued has decreased in comparison with last year; this due to several reasons some of which are:

- Few applications have been received from the civic centers (Baal back is an exception); this might be due to repetitions whereby the trainee takes several courses during one year without having to fill a new health application. Since 2006 the number of centers was reduced to one main centre which reflected in reduction of trainees and thus health ID applications.
- Few applications are received from NGOs and different syndicates most interested have already got the Medical Cards.

Actually, a large sector of the population is not covered by any private or public insurance scheme, such as the National Social Security Fund, the Civil Servants Cooperative, the Military Medical Coverage, and private insurance companies. There are still a lot of holders of the Health ID that shun from benefiting from the Health Program because they are unable to afford even the reduced prices. Taking this fact into consideration, Makhzoumi Foundation opened the first health care clinic officially at



Mazraa Center on 27/03/06 providing various medical services at reduced prices: consultations, Laboratory examinations, X-rays, Ultra Sound, Mammography, EKG; all at prices that are less than the Social Security Fund prices by almost 40%. This is in addition to the immediate Diabetes Test, Blood Type Tests, cholesterol tests and maternity social services as well as all necessary vaccines.

As for the medicines, many are provided for free. Others, especially the chronic diseases medicines, are sold at cost prices, and others are subsidized.

Besides the central health care clinic in Mazraa, other satellite clinics were opened in Beirut, in Achrafieh, and in Baalback, aiming to better benefit the Lebanese population.

1- Mazraa Health Clinic

Activities during 2008:

- Periodical follow-up on administrative and medical issues has effectively enhanced the overall performance and specifically at Mazraa Health Clinic.
- The number of beneficiaries is increasing continuously, and this is due to the efforts done to promote the clinic:
 - Distribution of flyers and brochures in all the Lebanese regions.
 - On-going advertising campaigns especially through hanging banners during the periodic free health campaigns conducted at the health centers; in addition to the posters on poles announcing the different health services.
 - Participation of the Foundation's social center in promoting the program's services.
 - Inclusion of the program in the medical network of the insurance company "INAYA Lebanon".
 - Makhzoumi Group participation in promoting the program.
- Medication has been always a critical issue to a large number of patients due to their unaffordable high cost; accordingly, the medical team of the program has chosen some very needy patients to provide them with medicines through "Ghada Alireza Charity Fund", (GACF) that was launched in the memory of Ghada Alireza to assist and aid needy Lebanese families. As well, some health services like laboratory tests, X-rays, Ultra Sound and others were subsidized by the mentioned fund.
- Also, due to May turmoil and in order to benefit a larger number of patients who could not leave their areas, a clinic was set at the Foundation's Social Center in Tarik Al-Jadida during this month; a doctor offered free consultations to the patients in addition to medicine that was provided by Mazraa Clinic upon request, over and above the chronically ill patients.
- Following our letter to the Young Men Christian Association to provide us with chronic diseases medicines, an officer visited Mazraa Health Clinic on 20/11/2008 and wrote a report about the medical and administrative processes; we are still waiting their approval to include Makhzoumi Health Clinics on their distribution list.
- The clinic received quantities of medicines from the Ministry of Public Health on 21/04/2008, 28/9/2008 and 1/12/2008, to be distributed for free to the needy patients.
- We received a donation of medications from one of the big pharmaceutical companies in the country, Pfizer; the medicines were freely distributed to those who are in need. This is the second time we receive such donation from this company alleviating, though a little, from the financial burdens of the Health Clinic.
- We donated some medical items that we don't need to hospitals, for example to Al-Iman Hospital on 2/12/2008. Some medications were also donated to a dispensary in the South via one of our cooperating doctors.
- The pharmacy of the health clinic exerts an extra burden due to the medications' high prices and also due to price fluctuations from one period to another.



- Children vaccines are available at the clinic; some are received from the Ministry of Public Health, and we ensure others from private companies. The Ministry is provided with the vaccination records including information about the children who received vaccination in our Health Center on monthly basis; in addition, the ministry is periodically provided with reports regarding the other services at the clinic.

- Within the framework of cooperation between NGOs and the Ministry of Public Health, the health clinic has joined the clinics network that collaborates with the Ministry, especially through health awareness campaigns.

- At the beginning of the academic year, the Ministry of Education issues an announcement requesting that every student should know his/her Blood Type, and as this was announced last year for the first time and most students took the test, only new students or those who missed it had to do the test, thus the impact of visitors was much less.

- The employees of Future Security Company are still abiding with the issued administrative memo requesting that they should visit one of the Foundation's clinics in case of sickness to be examined and get a report covering their absence or to certify the report they already have.

- To better serve the community, the program's administration introduced new services and specialties which resulted in enhancing the clinic activities; nutrition, varicose and heart surgeon have been added.

- At the beginning of July 2009, we were awarded an agreement with Rifai Raostery to periodically run chest X-rays on their employees and other laboratory testing as our prices were very competitive.

- Aiming at raising awareness on precautionary health measures, the clinic conducted several free health campaigns during this period:

- * A free Health Campaign for Osteoporoses on 24/01/1008; 50 ladies benefited from the campaign despite of the strike that day.

- * A Free dental campaign for two weeks took place at the beginning of February 2008.

- * A "Mammography" campaign that was especially carried out because of the occasion of Mother's Day; it took place from 17/03/2008 till end of April.

- * Participation in the national campaign to vaccinate children against Measles and German Measles that was conducted by the Ministry of Public Health in collaboration with World Health Organization and the UNICEF in addition to the doctors' syndicate and a large number of NGOs dealing with Pediatrics and family medicine; this campaign took place from March 31 to April 12, 2008 in its first phase and from April 29 till May 3, 2008 in its second one. The medical teams of our clinic participated in this campaign visiting the neighboring schools for vaccination; as well, the clinic received a number of the children who were not vaccinated at schools.

In addition, the campaign coordinators within the Foundation's Health Centers held intensive meetings with the participating NGOs and the representatives of the Ministry of Public Health to discuss the logistic and administrative issues. As well, the participating doctors and the nurse at the Foundation attended a workshop about the campaign on 26/03/2006 focusing on the technique of giving the vaccination and its side effects and how to deal with any arising complication.

- * A free Osteoporoses campaign was conducted on 16/4/2008, benefiting about 75 women.

- * A campaign to subsidize the medicine, especially the chronic diseases medicines, during the month of May to support the Lebanese citizen against the health burdens in that critical period. This campaign was carried out through Ghada Alireza Charity Fund whereby the medicine was provided at half its price for all patients on condition of presenting medical prescription.

- * A free Health Campaign including Osteoporoses, Blood Pressure and Diabetes check-up, on 19/05/2008, in collaboration with the French pharmaceutical company "Servier" whereby about 87 women benefited from this service despite the unstable and critical situation.

- * A free Health Campaign, including Cardiograph and check-ups of Blood Pressure, Diabetes and Varicose, was carried out 11/6/2008.

- * A free Osteoporoses campaign was conducted on 25/6/2008, benefiting about 70 women.



- * A free Health Campaign including Osteoporoses, Blood Pressure and Varicose check-up, on 25/07/2008.
- * A free Dental Campaign was conducted for one month (August 2008).
- * Two free Health Campaigns for Cholesterol and Triglyceride testing on 21 & 22/08/2008; 90 persons benefited from them.
- * Participation in the Mammography Campaign that was launched by the Ministry of Public Health on 1st of October and extended till 15 November 2008. The Mazraa Center was listed in the Ads and flyers of the campaign whereby 56 women took the test at our clinic. On 1/12/2008, all X-rays reports and related data were sent to the Ministry as per their request.
- * A free Health Campaign, including Cardiograph, Diabetes and check-ups of Blood Pressure on 20/10/2008.
- * A free Health Campaign for Osteoporoses and Varicose check-up held on 11/11/2008.
- * A precautionary campaign for children in addition to free check-ups on 14&15/11/2008.
- * A Health free campaign for the stomach Bacteria (Helicobacter-Pylori) check-ups on 14/12/2008; it was the first time that such campaign is conducted in Beirut.
- * A free Health Campaigns for Cholesterol and Triglyceride testing on 15/12/2008.

- After conducting several campaigns for Osteoporoses during this year, we noticed that some patients are in need of bone scan so that the doctor can locate the exact place of Osteoporoses and give the appropriate prescription. Accordingly, we reached an agreement with a medical center (Al-Zarif Medical Center) to refer patients to it as per a referral card paid at our clinic; this is a new service added to our health services.

- The agreement reached with "MICROBECS-BOECKER" is still effective; they come every two weeks to sterilize the medical equipments and the clinic rooms.

- The number of the medical files at Mazraa Clinic, for this year, is **5,487** files including dentistry and Ophthalmology, which indicates an increase of 54% in comparison with last year.

	Jan 08	Feb 08	March 08	April 08	May 08	June 08	July 08	Aug 08	Sep 08	Oct 08	Nov 08	Dec 08
# of Files	<u>3756</u>	<u>3977</u>	<u>4008</u>	<u>4104</u>	<u>4257</u>	<u>4508</u>	<u>4656</u>	<u>4845</u>	<u>4922</u>	<u>5147</u>	<u>5352</u>	<u>5487</u>

The trend of patient visits and consultations from January 2008 till December 2008:

Offered Services	Mazraa	Ashrafieh	Baalback	Total
Consultations*	1893	192	411	2,496
Laboratory Examinations	4145	514	381	5,040
X-Ray	430			430
Ultra Sound*	192		3	195
Heart Ultra Sound	45			45
Mammography	241			241
MRI: Transfer	15			15
CT SCAN: Transfer	18			18
Cardiograph	269	51	26	346
Instant Diabetes Test	908	98	36	1,042
Blood type tests+ Osteoporosis +vaccinations + panoramic*				
Pharmacy	5945	1850	878	8,673
Dentistry services	822	121		943
Orthodontics	108			108
Total	15,031	2,826	1,735	19,592



- **Consultations:** include both dentistry and Ophthalmology
- **Ultra Sound:** including ultra sound for all the body
- **Panoramic services during the year:** 100 cases
- **Osteoporoses and Varicose Campaigns:** number of beneficiaries is 332
- **Cholesterol and Triglyceride Campaigns:** number of beneficiaries is 148
- **Stomach Bacteria Campaigns:** number of beneficiaries is 44

The total number of patients' visits:

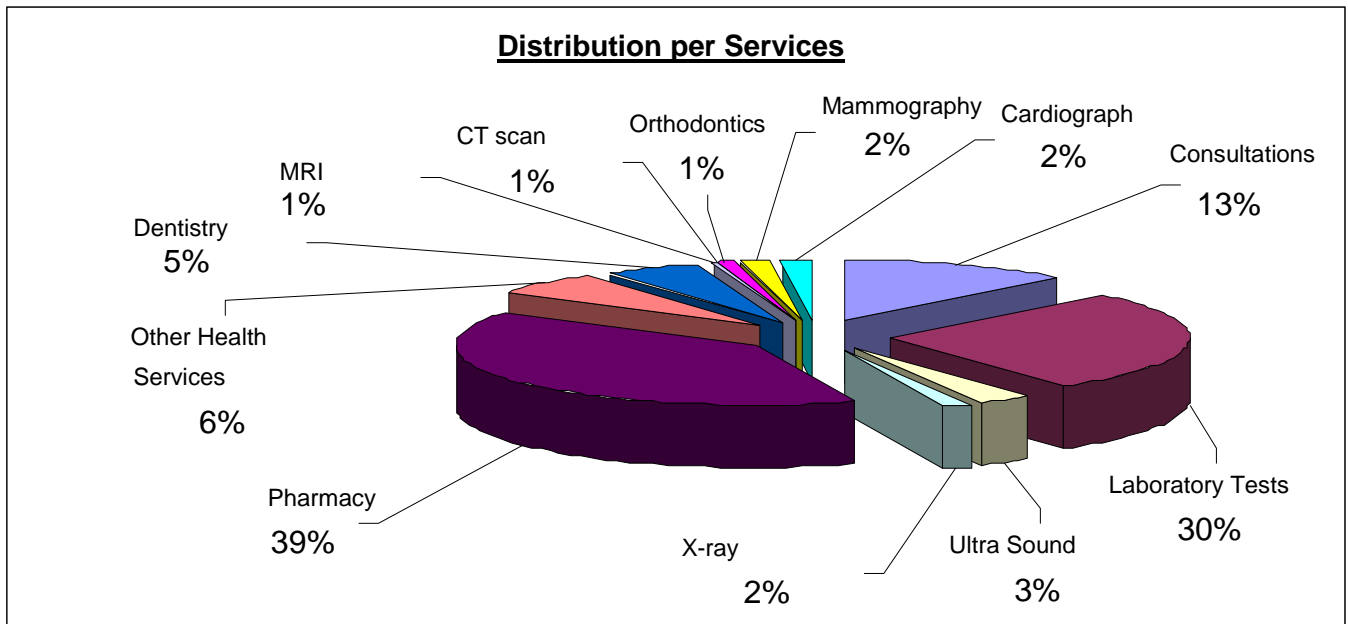
Offered Services	Mazraa	Ashrafieh	Baalback	Total
Consultations*	1885	191	408	2,484
Laboratory Examinations	952	121	105	1,178
X-Ray	356			356
Ultra Sound*	185		3	188
Heart Ultra Sound	45			45
Mammography	241			241
MRI: Transfer	15			15
CT SCAN: Transfer	18			18
Cardiograph	269	51	26	346
Instant Diabetes Test	828	98	35	961
Blood type tests+ Osteoporosis +vaccinations + panoramic*				
Pharmacy	3194	1242	432	4,868
Dentistry services	723	97		820
Orthodontics	108	28		136
Total	8,819	1,828	1,009	11,656

☒ Consultations:

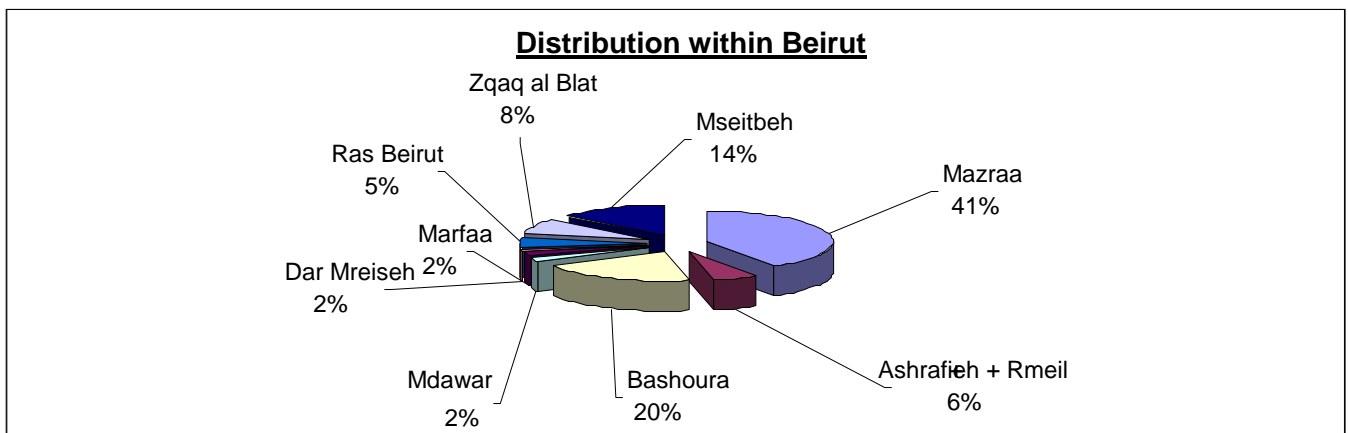
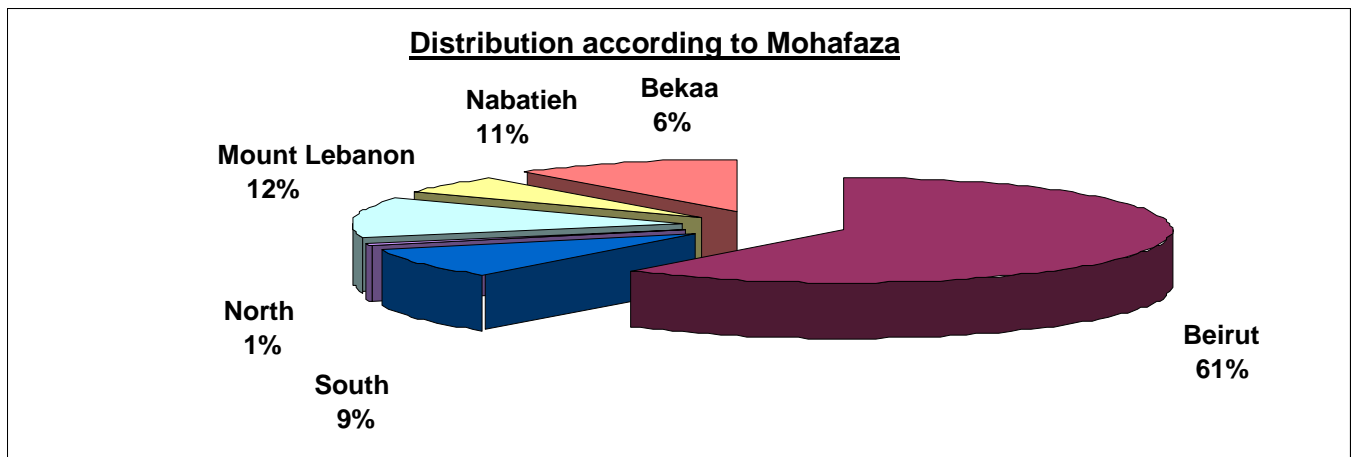
Provided Consultations	Mazraa	Ashrafieh	Baalback	Total
General Medicine	836	52	267	1,155
Gynecology	68	8	9	85
Pediatrics	50		6	56
Ophthalmology	103	6	56	165
Dentistry	425	64		489
Urology	39	5		44
Dermatology	74		1	75
Glands & Diabetes	35	9		44
Arthritis	174	21	43	238
Heart Diseases	13	10	14	37
Varicose	3			3
General Surgery	8	1	1	10
Nutrition	16	1		17
ENT	49	15	12	76
Total	1,893	192	409	2,494



* The exact number of patients who visited Mazraa Clinic and benefited from its different services reached 3889.



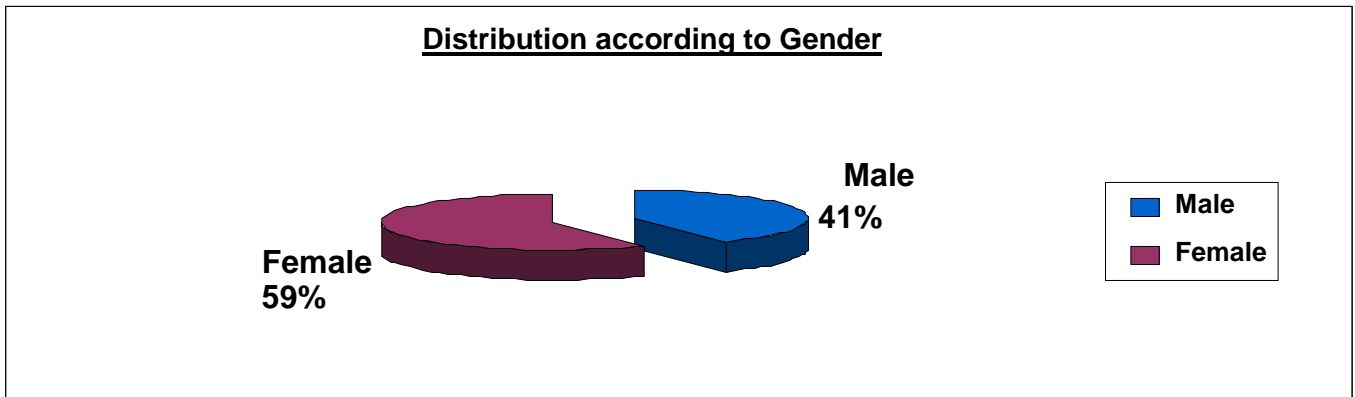
Distribution of Patients according to ID Registration:



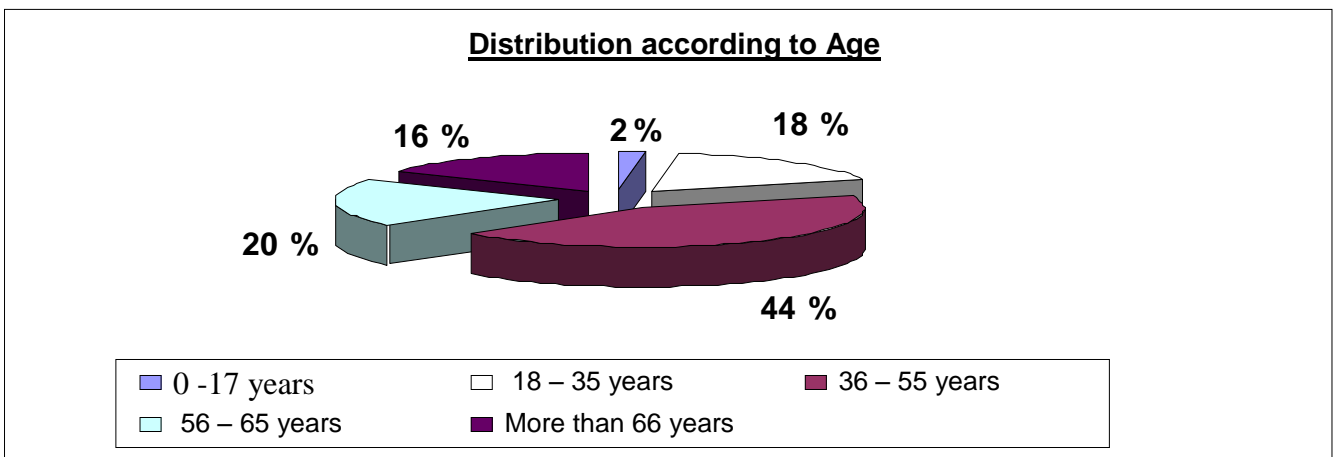


Distribution according to Gender

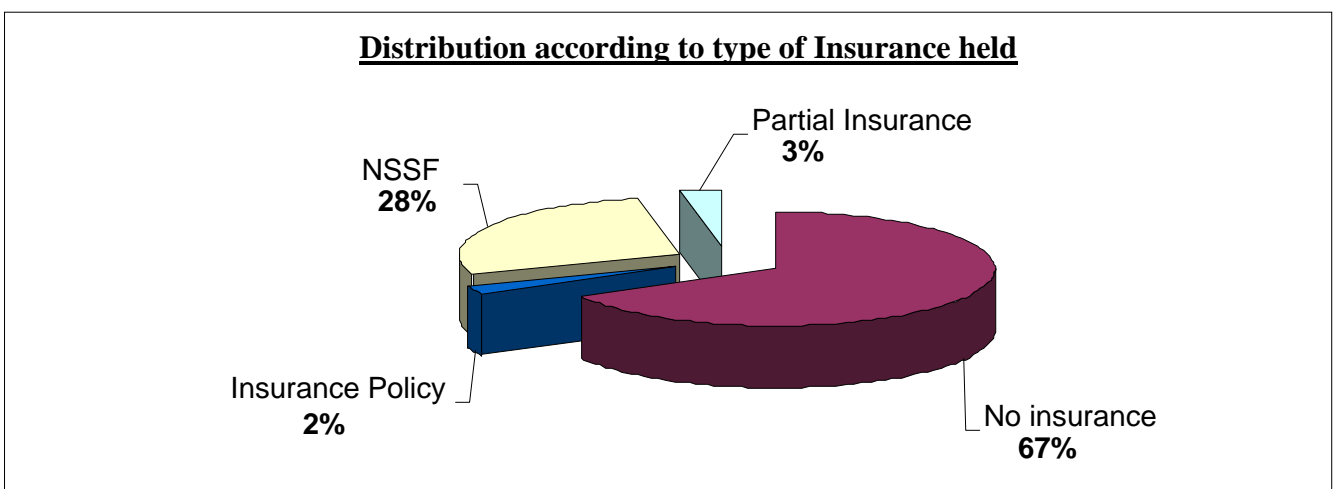
The majority is still females:



Distribution of the Patients according to Age:

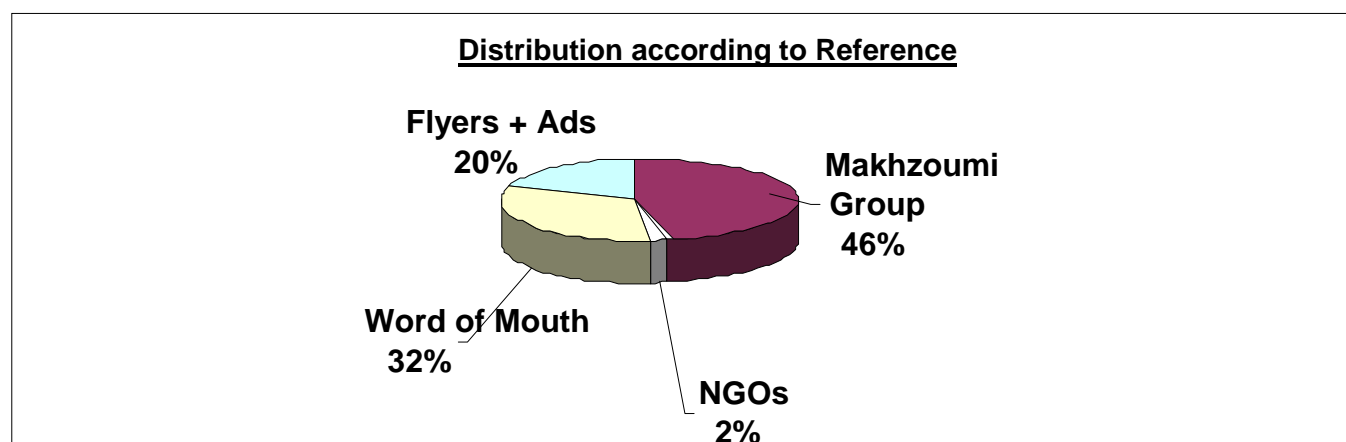
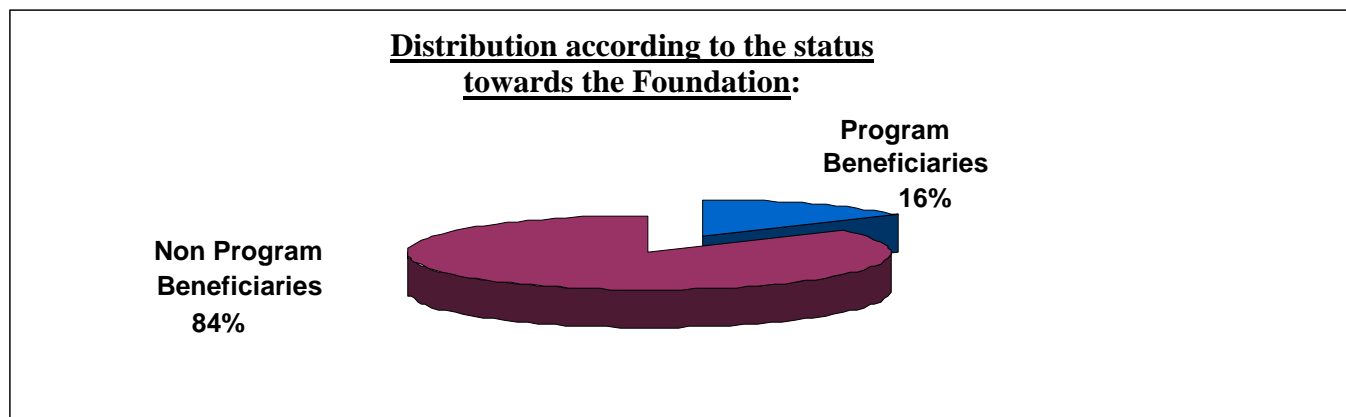


Distribution according to type of Insurance held





Distribution of the Patients at the clinics according to the status towards the Foundation:



2- Achrafieh Health Clinic

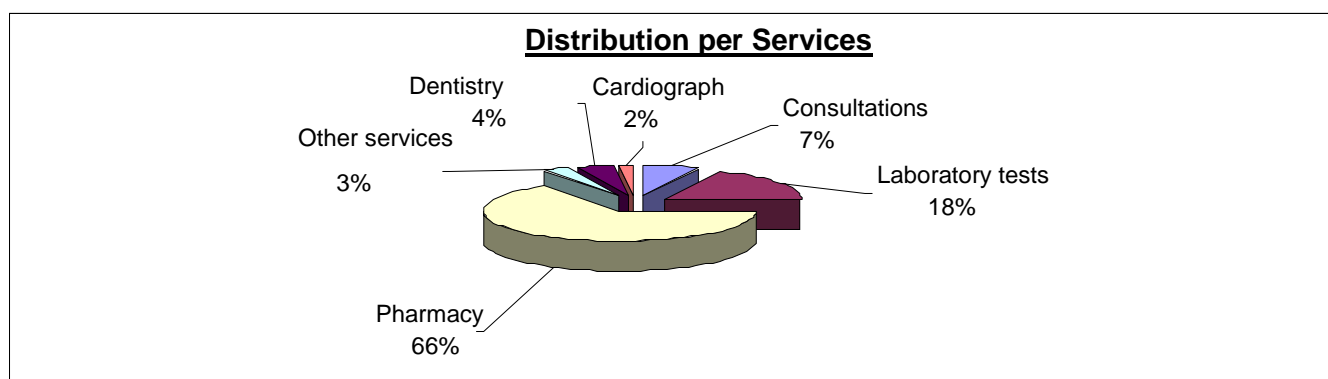
Activities

- The program administration makes periodic visits to this clinic to follow-up on medical and administrative issues with ongoing coordination.
- The clinic witnessed a tangible progress especially after the banners' campaign and flyer distribution that announced the clinic services.
- The dentistry service witnessed a good demand in comparison to last year; however, the dentist had to leave in middle of the year and patients were referred to Mazraa clinic.
- New services and specialties, such as nutrition, were introduced enhancing the clinic activities.
- The clinic received the Future Security staff and the Beauty trainees transferred from the Civic Center, and gave them medical reports, at minimal fees, refuting the existence of contagious or any other diseases.
- The Health campaigns conducted at the clinic increased the number of patients and enhanced its services; some of which are:
 - * A free Osteoporoses campaign held on 26/2/2008; 70 ladies benefited from this service.
 - * The Clinic participated in the first phase of the national campaign to vaccinate children against Measles and the German measles; it took place from March 31 to April 12, 2008 in its first phase and from April 29 till May 3, 2008 in its second one. The Achrafieh clinic was adopted as a fixed center for distributing the vaccinations to the NGOs and the dispensaries participating in this campaign. Accordingly, the clinic served as a center for distributing the vaccinations and for coordinating between the NGOs and dispensaries on one side and the schools who agreed to participate in the campaign from the other side. Makhzoumi Foundation medical team covered most of the schools leaving a very positive impact in the neighborhood.
 - * During the month of May, along with Mazraa Clinic, medications were subsidized.

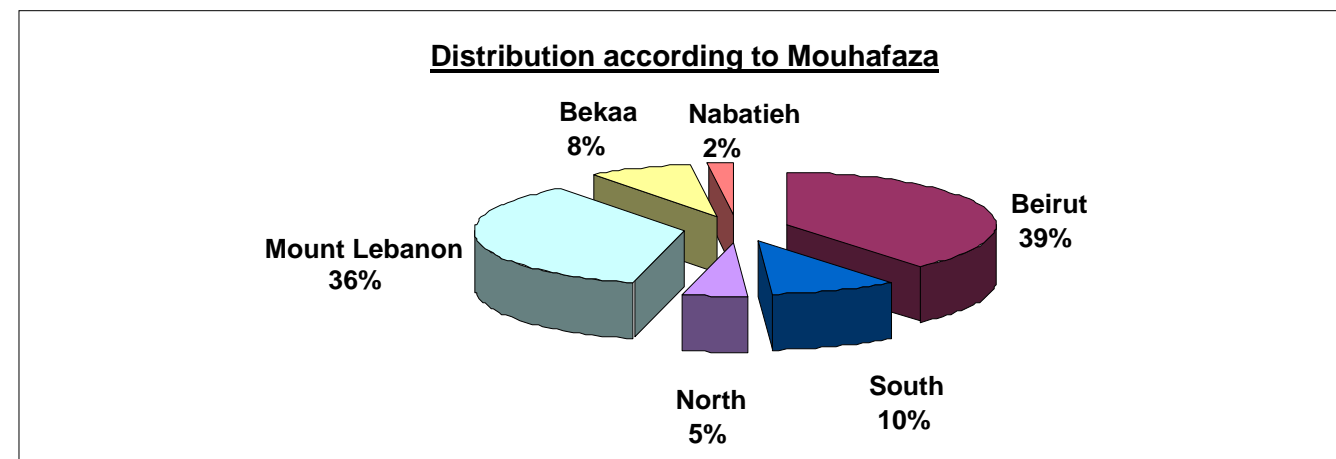


- * A free Health Campaign, including Cardiograph and check-ups of Blood Pressure, Diabetes and Varicose, was carried out 13/6/2008.
 - * A free Dental Campaign was conducted for one month (August 2008).
 - * A free Health Cardiograph Campaign for 3 consecutive days, on 22, 23, and 24/9/2008.
 - * A free Health Campaign for Cholesterol and Triglyceride testing on 18/11/2008.
- The number of the medical files at Achrafieh Clinic, from opening till December 2008, reached 1138 files regardless of the number of services provided.

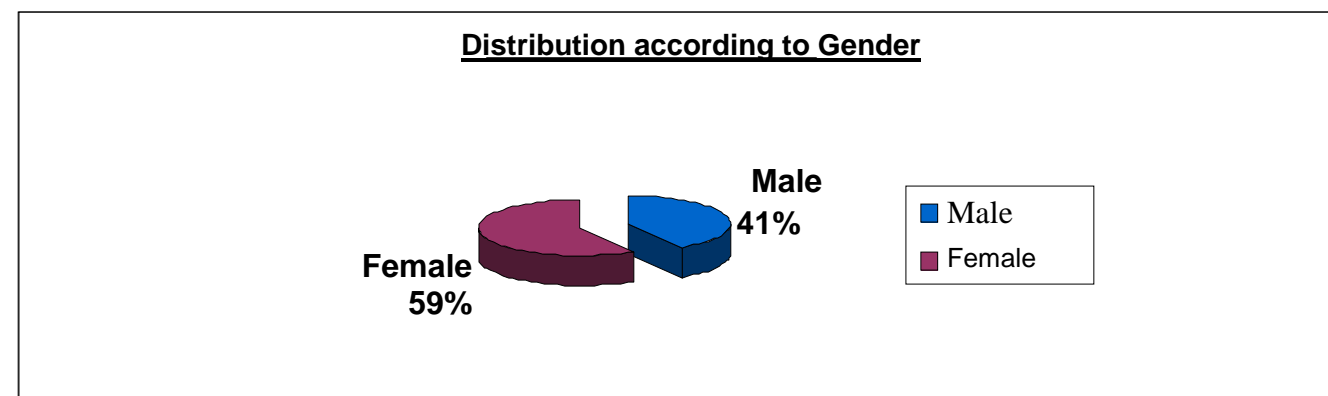
	Jan 08	Feb 08	Mar 08	April 08	May 08	June 08	July 08	Aug 08	Sep 08	Oct 08	Nov 08	Dec 08
# of Files	<u>724</u>	<u>780</u>	<u>808</u>	<u>834</u>	<u>905</u>	<u>950</u>	<u>984</u>	<u>1023</u>	<u>1057</u>	<u>1067</u>	<u>1118</u>	<u>1138</u>



Distribution of Patients according to ID Registration:



Distribution according to Gender

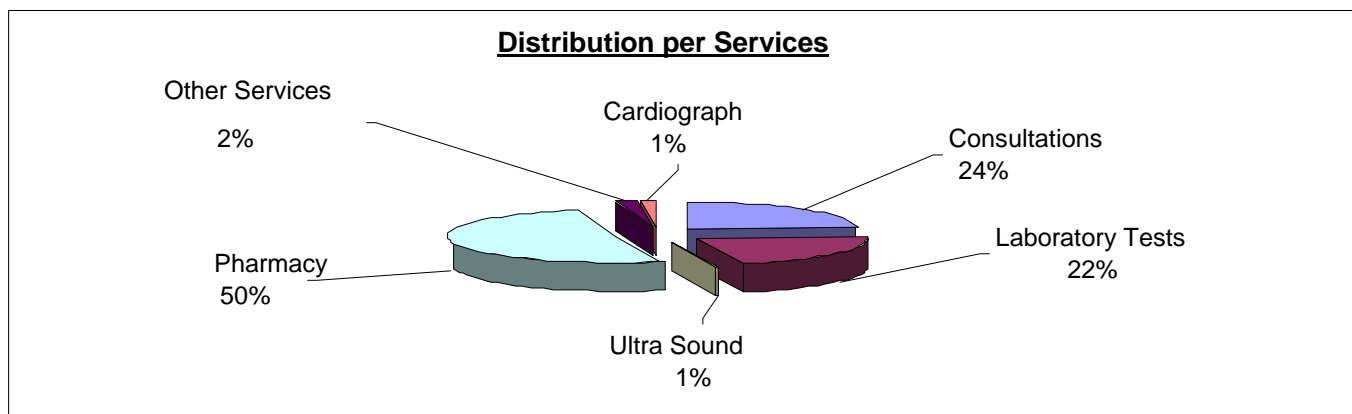




3- Baalbeck Health Clinic

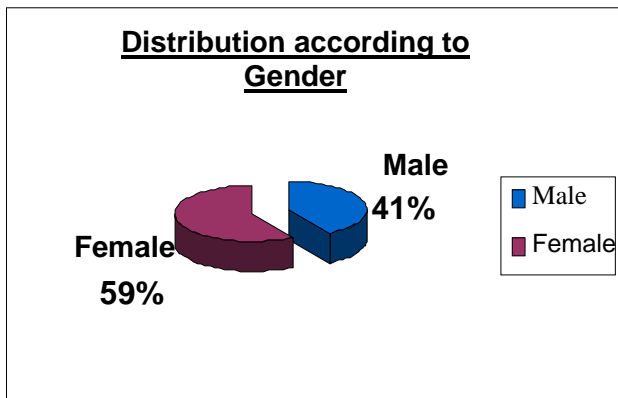
- On-going coordination is carried out with Mazraa Clinic whereby the program administrators visit the clinic periodically to the follow-up on the medical and administrative issues.
- Program administrators and the clinic's doctor held a meeting on 10/06/2008 and several decisions were taken, of which:
 - * The clinic doctor and nurse visits to a neighboring area (Al Khodr) to examine the patients for free, every Friday of each week, being a holiday in Baalback. This resulted in an increase in the number of medical services due to referrals for the Laboratory tests, Cardiograph and medications.
- A big number of flyers were distributed during the Shopping Festival in Baalbek in July 2008; in addition to announcing a two weeks campaign for free consultations, at the same time.
- Within the context of the health campaigns, the clinic participated in the national campaign to vaccinate children against Measles and the German measles, the same as Mazraa and Achrafieh clinics.
- A free campaign was conducted including Cardiograph and Blood Pressure check-ups for 3 consecutive days, 22nd -23rd -24th September 2008; a number of banners were placed in the neighborhood to announce this service.
- A free Cardiograph campaign was conducted in (Al Khodr) for one day.
- The Ministry of Public Health usually checks whether the licensed clinics work in conformity with the required conditions of the Ministry; accordingly, an officer visited Baalback clinic in February to make sure that all services provided satisfy these conditions and submitted a report to that regard.
- Following our letter to the Young Men Christian Association (YMCA) to provide us with chronic diseases medicines, an officer visited Baalback Health Clinic at the beginning of September 2008 and wrote a report about the medical and administrative processes at the clinic.
- Availability of children vaccinations being very essential, records of the dispensed vaccinations are delivered monthly to the Ministry, and accordingly replacement quantities are received.
- Some modifications were put into effect; patients are referred to the doctors' private clinics to make it easier for the doctors. In addition, the patients are referred to the Gynecologist's clinic, especially for the Ultra Sound cases. As for Ophthalmology, the patients are referred to the Ophthalmologist after paying the fees in the clinic; and in case of surgeries, the doctor performs it at the least possible cost.

	Jan 08	Feb 08	Mar 08	April 08	May 08	June 08	July 08	Aug 08	Sep 08	Oct 08	Nov 08	Dec 08
# of Files	<u>80</u>	<u>208</u>	<u>244</u>	<u>270</u>	<u>283</u>	<u>302</u>	<u>331</u>	<u>359</u>	<u>438</u>	<u>470</u>	<u>507</u>	<u>516</u>

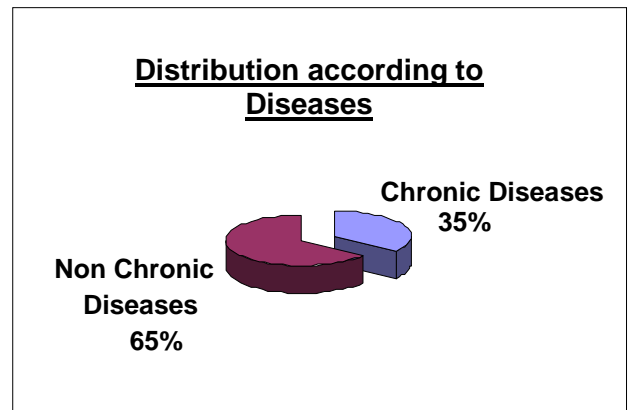




Distribution of Patients according to Gender



Distribution according to Diseases





Awareness Program

The Awareness Program aims at disseminating information and knowledge, at raising awareness on issues of public concern and at mobilizing potentials and building capacities. Its main target groups include: Women, Children and Farmers and its goals are achieved through the implementation of the following activities:

1. CRAFT WORKSHOPS

Craft Workshops

Topic	Center	Date	# of participants
Chocolate Molding & Decoration	Mazraa center	11, 12 & 13 March 08	6
Boxes & Baskets decoration	Mazraa center	11, 12 & 13 November 08	10
Paper Art	Mazraa center	18,19 & 20 November 08	8
Candle Art	Mazraa center	25, 26 & 27 November 08	9
			Total = 33

Exhibition

An exhibition entitled “MAZAYA” was held in partnership with the Hotel “Le Meridien Commodore” from April 21st - 23rd; it included 39 stands whereby 39 Awareness and Micro-Credit Programs beneficiaries as well as some “Friends of the Foundation” had the chance to display and sell their handicraft products; Those art-crafts included a variety of items: jewelry, decorated boxes and trays, souvenir chocolates, decoupage, embroidery and food preserves.

2. CAREER GUIDANCE “PROBE”

195 students from different schools of the country benefitted from the career guidance program “PROBE” during the participation of the Foundation at the “Go Academia” exhibition that was held at Moeven-pick hotel on December 1st, 2nd and 3rd 2008.

“BODY-FAT ANALYSIS” COOPERATION WITH THE AMERICAN UNIVERSITY OF BEIRUT

During the month of August 2008, cooperation between The Faculty of Agricultural and Food Sciences at the American University of Beirut and Makhzoumi Foundation took place whereby the latter provided location, facilities and children (age range 8-10) for a research that was conducted by the Nutrition Department at AUB to study different methods for body fat analysis. The activity included as well, awareness lectures about nutrition and the importance of a proper diet to parents and environmental art-craft sessions and other entertaining/educational activities to the participating children.

3. PROJECTS

A. “PUBLIC AWARENESS ON THE CONCEPT OF DEMOCRACY”

The project that was launched in 2006 was terminated in 2008 with a total of 692 participants (452 in the first section and 240 in the second section of the Project).

The first section included holding 12 workshops in different regions of the country with the following scope: A theoretical section about the following topics: definition of Democracy and its elements, importance of its application: at home / family, at school and in society as well as a practical section of initiatives taken on matters of public concern.

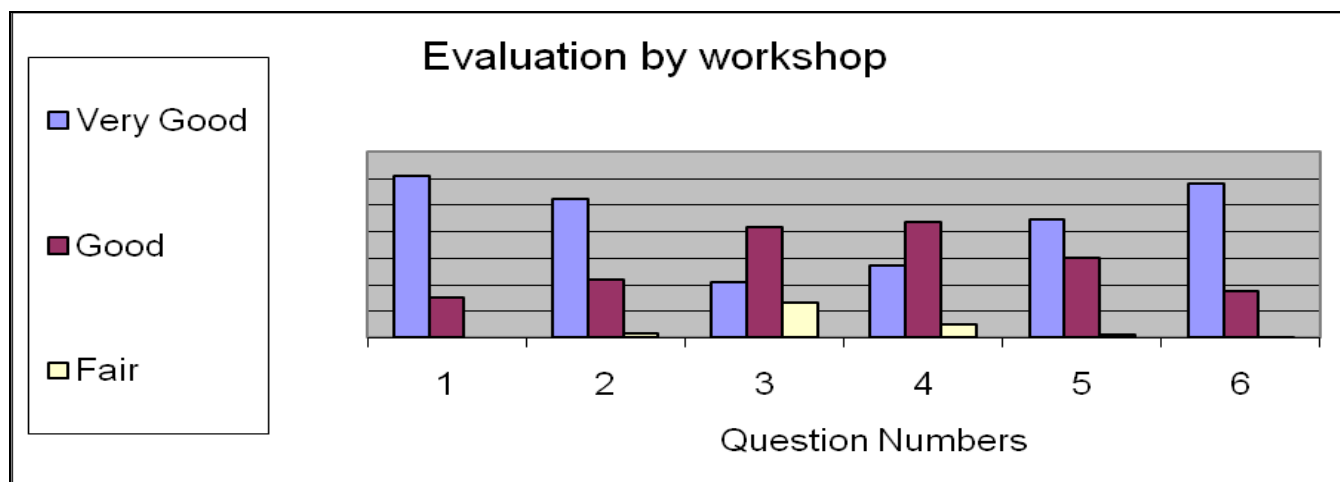


The second section included holding 5 workshops entitled "Democracy starts at Home and School" targeting the "parent committees" of all schools.

Following are the results of the evaluations of the 1st section of the project:

% Replies: Total: 378 Out of: 452

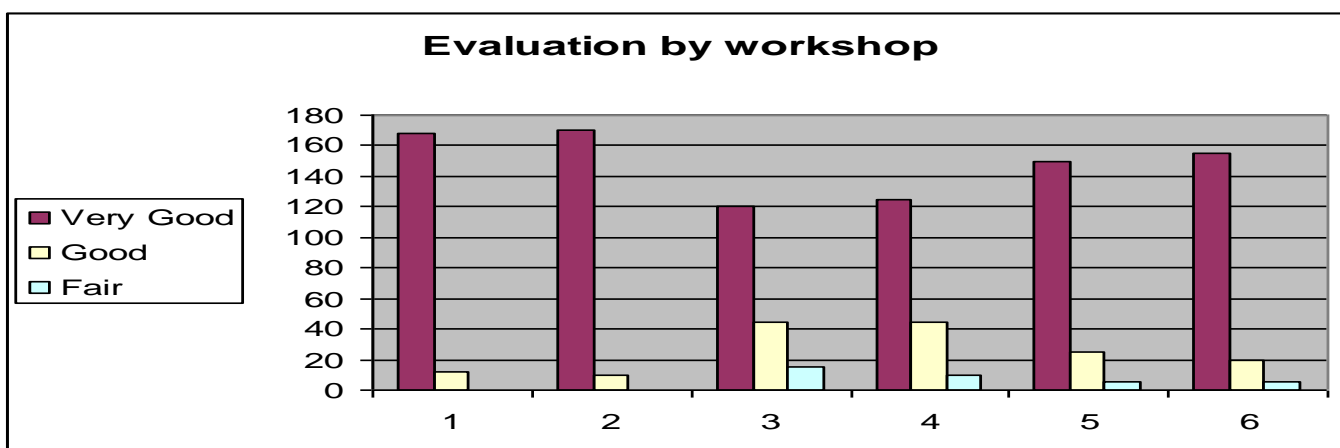
Questions	Very Good	Good	Fair
Was the subject interesting?	303	75	
How was the organization?	260	109	9
Was the duration sufficient?	104	207	67
How were the discussions?	136	217	25
Did you have the chance to express yourself?	223	149	6
Did you Benefit from the workshop?	289	88	1



Following are the results of the evaluations of the second section of the project:

% Replies: Total: 180 Out of: 240

#	Question	Very Good	Good	Fair
1	Was the subject interesting?	168	12	
2	How was the organization?	170	10	
3	Was the duration sufficient?	120	45	15
4	How were the discussions?	125	45	10
5	Did you have the chance to express yourself?	150	25	5
6	Did you Benefit from the workshop?	155	20	5





Following are some of the remarks and quotes by participants:

- Learning not to give up
- Getting out of the sectarian circle
- That whatever the position you're in, you can make a change and monitor as well...
- That we are Citizens not subjects
- Listening to others and understanding their point of view
- That law is created to give rights to people not to take them away from them
- Learning to apply the "elimination" process from the list of candidates list instead of boycotting elections
- Everybody was speaking without being interrupted and without fanaticism
- The importance of the rule of law and dialogue
- Focusing on the importance on working on self improvement
- Bringing up practical and diverse aspects that we never heard of...
- Transforming democracy into a daily life practice
- The differentiation between the rule of law and the law
- The unconventional way of bringing up the subject
- The interactive way that the lecturers used to convey their knowledge
- Valuable interventions, beneficial discussion
- Friendly atmosphere, good coordination, good organization
- The diversity of the participation which enriched the workshop
- Sharing thoughts with people from various religious backgrounds
- Democracy isn't just a theoretical issue but also a way of life
- I became more aware of the negative applications in schools & in the books used
- I monitored myself and I became more able to accept the opinions of others
- I learned how to ask the proper questions and to avoid asking other "to which side you belong"
- To implement such workshops in schools.

It was noted at the end of every workshop that the participants were well motivated and showed a genuine sense of responsibility to take action and improve their surroundings and communities; Moreover, the practical section of the Project namely, stating and elaborating on initiatives that the participants (of the twelve workshops) had taken on matters of public concern as case studies/success stories, were collected in a booklet that was distributed to various sectors of the society (Schools, NGO activists, university students, municipalities, beneficiaries /participants...). This booklet is a unique example that would motivate other members of the community to take action and implement similar initiatives and activities thus encouraging a wider range of people in the country to act likewise.

B. "LET'S TALK"

The first play of the Project "Lets' Talk" entitled "Sawa Mnoosal" was performed by the 35 Students/participants on July 5th, 6th, 7th, 8th and 9th 2008 at Al Madina theatre to an audience of 1600 persons. The theme and scenario of the play as well as the song and the dances were prepared by the children participants under the supervision of three professionals. Rehearsals of the play took place on a weekly basis at Madina Theatre – Hamra from November 2007 till May 2008.

The play was filmed, edited and DVD-recorded on 3000 copies along with an accompanying manual that elaborates on the methodology that was used. Those copies were distributed to all schools in the country and to NGOs and other interested bodies.

The impact of the play was very positive; requests to receive DVD copies were very high...several spectators even requested that the same play be performed at different locations and schools...

It is worth mentioning that the project "Let's Talk" had started in 2007 and is funded by the EU (under the administration of OMSAR within the program AFKAR II and with the Higher Council of the Child as an Associate).



Following is a briefing about the project and its objectives:

The Project “Let’s Talk” aims at bringing together groups of Lebanese students of Greater Beirut during a two year project to work together on producing two plays (one per year) and presenting them to an audience at a theatre. The project develops ways to promote dialogue amongst young people with different beliefs and from different backgrounds, communities and schools. They would initially meet to acquire skills, with the help of specialists, about the “Convention on the Rights of the Child “ whereby they would get to know each other and to discuss the various related issues. They would be encouraged to learn more about each other’s values and experiences and would be asked to share their ideas on how to create the piece of theatre. The theme of the play would be decided under the guidance of specialists and would be related to Article 13 of the Convention / the right of the child to freedom of expression. The children would be trained to present the play at the end of the academic year and would be recorded on DVDs and offered (along with an accompanying manual of the activities done).

Similarly, for the second year of the Project preparations started in September including the following: contacts with schools and specialists, selection of participants, program preparation and venue allocation. It was followed by actual implementation starting with informative sessions for the participants on the Convention on the Rights of the Child then the preparation of a play with emphasis on Article 13 that is related to freedom of expression and access to information. The second play is scheduled to be held in May 2009.

3. CONFERENCES / SEMINARS

Participation at the following took place:

- The “**Arab Foundations Forum (AFF)**” fifth meeting hosted by the Emirates Foundation in Abu Dhabi, January 19th
- The Regional Consultation “**From Charity to Change: Trends in Arab Philanthropy**” organized by The Mohammed bin Rashid Al Maktoum Foundation in partnership with the (John D. Gerhart Centre for Philanthropy and Civic Engagement at the American University in Cairo), in Dubai, UAE January 20th and 21st
- The workshop on “**Monitoring, Evaluation and Capitalization**” organized by OMSAR, January 29th and 30th
- A seminar on “**Legislation on the problem of violence against women**” organized by the NGO “KAFA”, at Crown Plaza Hotel – Hamra, March 5th
- Launching of the “**Arab Human Rights Fund**” at Babel Theatre, March 8th
- The workshop on “**Working with Children: Challenges and Stakes**” organized by OMSAR, March 26th and 27th 2008.
- The “**New Generation Conference**” that was held in Amman, Jordan on April 29th
- The “**Arab Foundations Forum (AFF)**” sixth meeting in Istanbul, Turkey May 27th
- The “**European Foundation Centre (EFC)**” 19th Annual General Assembly (AGA) and Conference that was held in Istanbul, Turkey from May 29th -31st
- The workshop on “**Time Management**” organized by OMSAR June 3rd and 4th
- The “**Tallberg Forum 2008**” that was held in Tallberg, Sweden June 26th -29th
- The launching of the “**Mainstreaming UN-LARI**” project at LARI - Bekaa on July 14th.
- The “**Arab Foundations Forum (AFF)**” seventh meeting held in Beirut on September 15th



- The launching of the “**National Campaign for Environmental Protection**” that was organized by UNDP and the Ministry of Environment at Phoenicia hotel on September 22nd.
- The workshop on “**UNDP Peace Building and Conflict Prevention Methodologies**” organized at Crown Plaza on August 19th, 20th and 21st.
- **The seventh session of the Committee for the Review of the Implementation of the Convention (CRIC 7)** in Istanbul, Turkey back-to-back with the first special Session of the Committee on Science and Technology (CST-S1), from 3 to 14 November 2008.
- **International Workshop “NGO Perspectives on Mitigation Strategies and Monitoring Approaches of land Degradation”, November 15-17 2008, Istanbul Turkey.**
- The workshop “**Building a global and inspirational movement towards ‘Education by All for the Well-being of Children’**”, Berlin-Germany, November 17th & 18th 2008.



Agriculture/Environment

The Program's aim is to preserve and care for the Environment, the Sustainable Agriculture and the Management of Natural Resources in a way which ensures that their benefits are also available for the future.

This program includes several activities and projects with a view to the protection, preservation and improvement of the environment and the agricultural sector in the country.

PROJECTS:

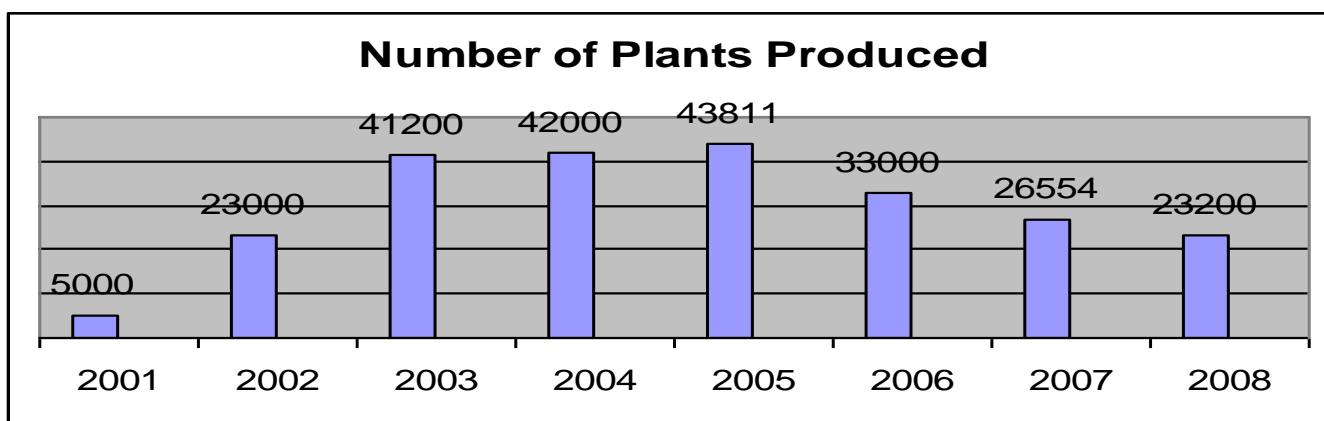
1. AGRO-FORESTRY:

Production

A total of **23200** Plants were produced in 2008.

Item	Quantity
Roses (miscellaneous varieties)	1200
Roses Damascus	1000
Lampranthus	7500
Pomegranate	1000
Acacia Cyanophilla	2500
Gazania	3000
Mesembryanthemum	5000
Pittosporum tobira	1000
Thevetia Peruviana	1000
Total Amount Produced	23200

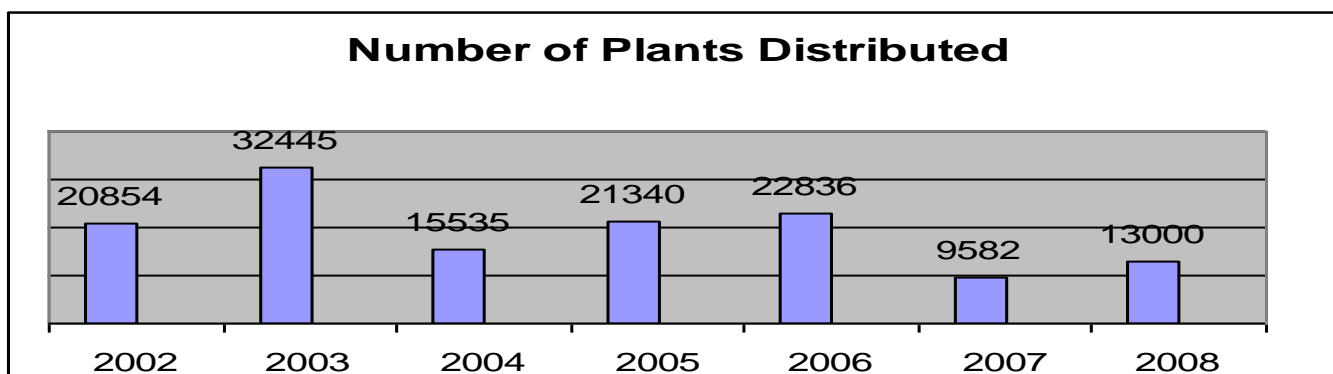
- The following graph shows the numbers of plants planted from 2001 till 2008.



Distribution

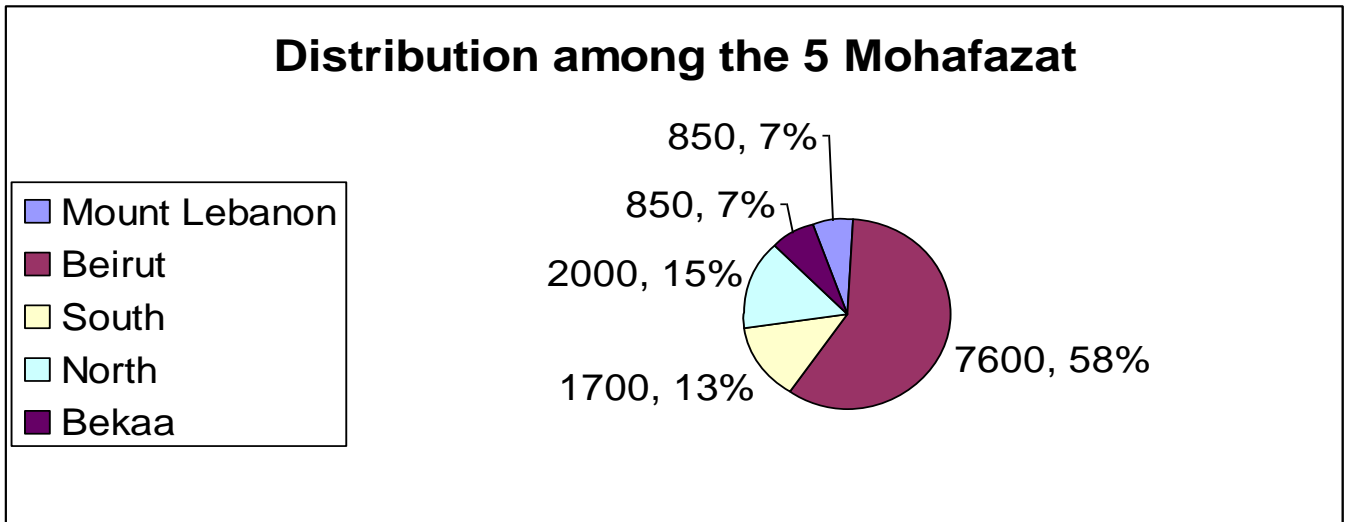
- A total of **13000** Plants were distributed in 2008.

The following graph shows the numbers of plants distributed from 2002 till 2008.



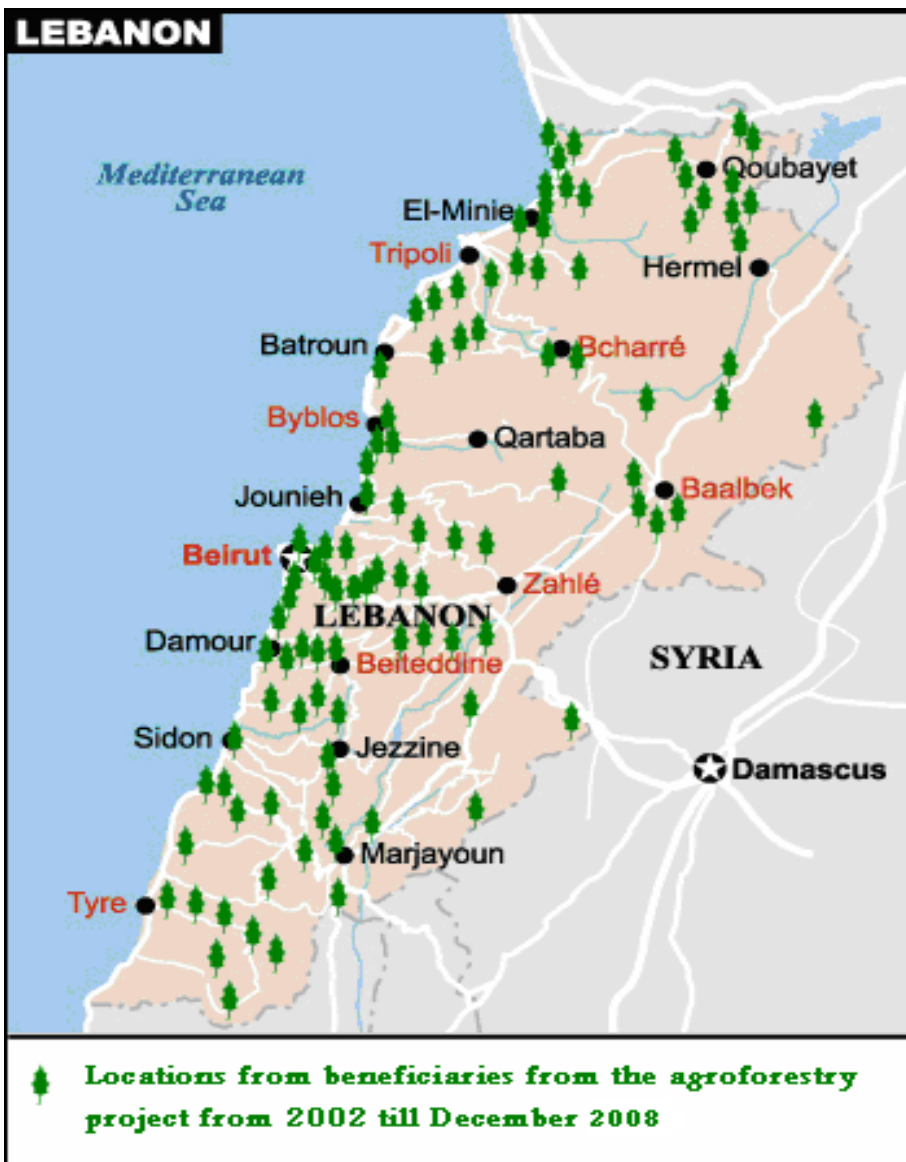


-The following graph shows the number of distributed plants among the 5 Mohafazat:



Geographic Expansion

The following map shows the locations of distributed plants from 2002 till 2008:





Tree-planting activities

*A Tree planting Activity was held on the 21st of March 2008 by the students of (Zahiya Kaddoura Public School-Beirut); 400 plants were donated from Akkar Makhzoumi Foundation Nursery.

*Two tree-planting activities in Damour (April 8th) and Rechmaya (June 6th) took place in cooperation with two schools: Lebanese International School (LIS) and Zahiya Kaddoura Public School-Beirut respectively. A total of 800 trees from the Akkar nursery were offered and "Thanking Letters" were received from both schools.

*On August 29th, and within the framework of the **Ghada Ali Reza Charity Fund "GACF"**, 2000 olive and pomegranate trees were distributed to 200 farmers and their families in the Bekaa valley in the following 13 villages: Kaferdan, Hadath Baalbeck, Chmestar, Alnabi Rchade, Seerat Hana, Talilah, Kaled Al Sabea, Majdaloun, Hawsh al Nabi, Hazeen, Hawsh Barada, Chrawne-Baalbeck, El Khodr, Bretayl, Anjar and Mansoora.

The Olive and Pomegranate trees were selected due to their economic importance in Agro-Forestry and especially as native species to the Mediterranean region.

*During the month of December, and in collaboration with "Art of Living – Lebanon", Makhzoumi Foundation distributed 4000 plants to 20 universities and schools through different municipalities all over Lebanon. This activity took place on the occasion of the "Tree Day" and it comes within the framework of the "Green Land" Project, which is supported by the United Nations Millennium Campaign and the United Nation Environmental Program which aims at disseminating awareness on the significant role of tree planting in Global Warming reduction.

2. "AWARENESS TRAINING ON THE IMPORTANCE OF SOLAR ENERGY APPLICATION".

A grant contract between the Embassy of the Netherlands in Lebanon and Makhzoumi Foundation was signed on August 25th by Mrs. Nelleke Voorberg and Mrs. May Makhzoumi respectively.

The project aims at raising awareness on the importance of renewable energy by spreading the principle of solar energy and emphasizing its role as an efficient and renewable source that could easily replace traditional ones.

Two hundred and ten science teachers of the 6th grade from both public and private schools in all the regions of the country would be trained on new technical skills of solar energy. A training manual would be designed and simple devices/educational kits would be developed by highly qualified professionals to be used as teaching material that would support the official science curriculum. The scope of the training would include a general overview about renewable energy sources with emphasis on practical exercises for applying solar energy in producing electricity and heat.

* The first two workshops of the project were held on 19th and 20th of December 2008 with the participation of 71 teachers from several schools (public and private) from various regions of the country.

*** AYYAM AL OLOUM**

Makhzoumi Foundation took part in "Ayyam Al-Ouloum" organized by the Ministry of Culture in the Hippodrome, on the 9th, 10th and 11th of October 2008. It was a cultural, scientific and entertaining event that included a number of different activities which provided the visitor with scientific information in a simple and entertaining way. During this event, Makhzoumi Foundation presented environmental information, theoretical and practical, about "How to benefit from home solid wastes".