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Letter from the CEO

Dear Respected Donor,

I want to sincerely thank all of you for making 2020 a remarkably successful year during very trying times. We could not have achieved our many accomplishments without your support.

When the COVID 19 outbreak struck the world early in 2020, Life staff and volunteers mobilized and quickly worked to provide emergency food and hygiene kits to families who lost their livelihoods due to the lockdown as businesses were forced to close. Our staff worked tirelessly and faced many challenges to distribute aid to families struggling to survive in several states and worldwide. Hundreds of thousands of food baskets were given to families in need, hundreds of hospital workers were given hot meals, the elderly were given meals door to door through Meals on Wheels and 6000 recovered COVID 19 patients received Life gift bags when they left hospitals in Michigan.

We were able to distribute Personal Protective Equipment (PPE) including hospital grade masks, gloves, gowns, oxygen masks and tubing and ventilation devices to many hospitals and clinics in several countries. We shipped 22-40-foot containers of medical aid that helped the medical communities in 8 countries cope with the pandemic as well as the Ebola crisis in the Democratic Republic of the Congo.

Through the most difficult year in our recent history, we continued to serve humanity by providing support for over 6250 orphans in eleven countries giving them an opportunity for a better life. We also distributed thousands of Ramadan food baskets and fed hot iftar meals to tens of thousands of individuals. We were able to supply over \$9 million in in-kind shipments of school and dormroom furniture, food and medical aid. We dug 124 water wells in 12 countries and constructed a community center with an artesian well and village latrines in Ghana.

We thank you so much for making a difference in the lives of many people struggling to survive during the pandemic this past year and we look forward to your continued support of Life's programs in 2021.

Sincerely yours,

Dr. Hany Saqr, Ph.D., MD Chief Executive Officer (CEO)

About Life

Mission Statement

Life for Relief and Development's mission is deeply rooted in the belief that saving lives should be a priority of all mankind. For this reason, Life is dedicated to alleviating human suffering regardless of race, color, religion, or cultural background. In response to poverty, famine, social and economic turmoil, natural disasters, war, and other catastrophes, Life works to provide assistance to people across the globe by offering humanitarian services such as food, water, and temporary shelter as well as healthcare and education.

Organizational Background

Life for Relief and Development is a non-profit humanitarian charity founded in 1992 by concerned American professionals in response to the humanitarian crises that developed in Iraq as a result of the 1991 Gulf War. Due to the great generosity of donors, Life has been able to distribute over \$520 million in humanitarian assistance items around the world, and in the process, kindly touched millions of lives.

Program Activities Map



- AFGHANISTAN
- BANGLADESH
- DEMOCRATIC
 REPUBLIC OF THE
 CONGO
- DUBAI
- ETHIOPIA

- GHANA
- GUATEMALA
- HAITI
- IRAQ
- IVORY COAST
- JORDAN
- KENYA
- LEBANON

- Pakistan
- PALESTINE
- PUERTO RICO
- SENEGAL
- SIERRA LEONE
- SOMALIA
- SOUTH AFRICA
- SUDAN

- SYRIA
- UGANDA
- USA
- YEMEN

Emergency Response

Life provides emergency relief to those in need in response to areas suffering from natural or man-made disasters by providing forms of shelter, food, water and urgent medical care.

LIFE provided nearly \$408,500 in emergency humanitarian relief to people affected by flooding in Afghanistan, Senegal, Yemen, Bangladesh and Sudan, earthquake emergency relief in Puerto Rico, hurricane relief in Haiti and the USA, breadfor Syrian families and displaced families in Lebanon after the Beirutblast.

Health Programs

With the COVID-19 spreading around the world in 2020 medical aid was critically needed in many countries. Life distributed \$8,362,966 of medical supplies and equipment including ventilation devices for COVID-19, hearing aids and emergency health aid to the hearing impaired, disabled and to underserved hospitals and clinics in the USA, Afghanistan, Bangladesh, Democratic Republic of the Congo, Guatemala, Haiti, Iraq, Ivory Coast, Ghana, Lebanon, Pakistan, Senegal, Sierra Leone, Somalia, South Africa, Syria, the West Bank and Gaza and Yemen.

Education Programs

Life promotes literacy through the distribution of books to colleges, universities, primary and secondary schools, donates classroom furniture to Native American schools in the United States of America and needy schools throughout the world and gives orphans and poor children uniforms, shoes and school bags filled with stationary, pens and other educational items through its back-to-school programs, sent dorm room furniture to colleges overseas and participated in providing food for students in primary and secondary schools in Africa.

In the education sector Life expended \$296,328 in Afghanistan, Haiti, Ghana, Iraq, Lebanon, Sierra Leone, Somalia, Syria, the West Bank and Gaza, Yemen and the USA.

Community Development

Over the year, LIFE has spent \$639,583 in the area of community development. LIFE builds community centers around the world, where communities can come together for social events and also donates clothing to those that need it, as well as furniture to people coming backinto the community after incarceration and to those that are affected by natural disasters.

In 2020 Life provided community development by distributing furniture to needy families in the USA and by constructing an artesian well and a men's and women's latrine in Ghana.

Orphan Sponsorship/ Family Assistance

Orphans Sponsorship

Life's orphan sponsorship program has been implemented to provide food, shelter, education and healthcare to orphans all over the world.

Life provided over \$3.4 million in Orphan Sponsorship to over 6,250 orphans in the following countries: Afghanistan, Bangladesh, Ghana, Haiti, Iraq, Jordan, Lebanon, Senegal, Sierra Leone, Syria and the West Bank.

Orphans holiday parties for Eid-Al-Fitr was held in Syria, Sierra Leone and Yemen. Children received new clothing and toys for the celebration.

Family Assistance

Life distributed winter blankets, coats, jackets, mittens and hats to needy families in Afghanistan, Bangladesh, Iraq, Jordan, Lebanon, Syria and the West Bank and Gaza.

Seven containers of food aid was shipped and distributed to needy families in Somalia and Sudan.

Water/Sanitation Programs

Life understands the urgent need for clean water supply for communities to have access to clean drinking water as well as clean water to support good hygiene, proper health and for livestock populations. Life constructed 124 water wells in Afghanistan, Bangladesh, Ethiopia, Ghana, Kenya, Pakistan, Senegal, Sierra Leone, Somalia, Sudan.

Seasonal Projects

Food basket distributions (Ramadan)

During Ramadan, Life distributed food baskets to nearly 102,000 poor and needy families. The food baskets contained enough food items to feed a family of 5-7 people for the month of Ramadan. In addition to food baskets, Life also provided nearly 14,655 lftar meals to communities, while also distributing Eid holiday gifts to poor children and orphans. The Ramadan distributions took place in 21 countries.

Fresh meat distributions (Udhiya/Qurbani)

The Eid-Ul-Adha holiday is anticipated for many Muslim families around the world, as they wait for fresh meat. Many needy families cannot afford to buy meat during the year, so this is a time that they have to anticipate the donation of meat.

During Udhiyah/Qurbani, Life distributed fresh meat to 170,000 needy beneficiaries in 25 countries in 2020.

Thanksgiving distributions

Life distributed 500 turkeys and 1000 foodboxes to families in need in the Detroit area for Thanksgiving.

Foster Children in USA Holiday Distribution

Life distributed winter coats, hats and gloves to over 200 foster children in Michigan.

Financials

LIFE FOR RELIEF AND DEVELC>PMENT. INC. AND SUBSIE>IARY

COhSOLIDATED STATEMENT PDF FINANCIAL P(35ITIOh DEL°EMBEP 31.2020

ASSETS

Current assets	
Cash and cash equivalent.	\$ 5388,152
Pledges receivable, net of allowance	508,128
Prepaid eqven•ws and other	
Inventories (in-kind contributions 1	14,400
Totd current assets	6.008,405
Property and equipment	
Land	57.750
Building	327,250
Building improvement.	456.304
Furniture, fixtures and equipment	65,894
Vehicles	40,855
Totd cost	948,054
Less, accumulated depreciation	703,833
Total property and equipment	244,220
Totd asset.	\$ 6252,625
LIABILITIES AND NET ASSETS	
Curre liablies	
Account.payable	\$ 198,203
Accruedexpenses	21,704
Totd current liabilities	219,907
Net asset.	
Without donor restrictions	2425,82?
With donor restrictions	3B0B889
Total net assets	6.D32,716
Total liabilities and net assets	\$ 6.252.6 25

See incepencent accitor'c report and note to financial statement..

LIFE FOR RELIEF AND DEVELOPMENT INC. AND SUBSIDIARY 3

CONSOLIDATED STATEMENT OF ACTIVITIES YEAR ENDED DECEMBER 31 2020

	Withcout Donor	With Donor	Total
Support and revenue	Resfriction	Re trictic•us	Total
Contributions	\$ 2,698.670	\$ S.39 B,80 5	g 8,097,47S
In- kind contributéns: Medicine and medical supplies		7.995,552	7,995,S52
room		457J29	457.229
g-urniture and equipment		d25,374	625.374
Interest income	5.399		5.399
Total support and revenue before releases	2,704.069	14.47d,9d0	17,181,029
Net assets released from restricténs	144F1F0F	445 0	
Total support and revenue	1 7,1 SS.574	25.455	17,181,029
Expenses			
Program serviEes	15.316.621		15.31B621
Management and general	1.119.782		1.119.782
Fundraising	1.190.429		1.190429
Total expenses	1 7 626 832		1 7 626 832
Chage in net assets	(471.258]	25.455	(445,803)
Het assets, beginning of year	2.897087	3.581.434	6,478,521
Het assets, end of year	2 425	<u>\$ 3 606 889</u>	032 7

CONSOLI DATED STATEMENT OF FUNCTIONAL EXPENSES YEAR ENDED DECEMBER 31, 2020

	Health and Safety	Educational	Emergency Disaster Relief	Orphans	Food Basket	Clean Water Project
Compensation Employment taxes and benefits	\$ 140,833 34,580	\$ 17,080 4 194	\$ 17,098 4198	\$ 564,311 138 562	\$ 89,216 21,906	\$ 34,440 8 456
Total payroll expenses	175 413	21,274	21.296	702,873	111,122	42 896
Medicine and medical supplies	7,995,552					
Furniture and equipment		178,326				
Health and safety program expense Medicine & supply expense	4.943 8.000					
Meat (Udhiyah)					500.678	
rous grannyang					200.070	
Credit card processing and bank fees	25,971	3,150	3,153	104,065	16,453	6,351
Freight	65.658	7,963	7,971	263,098	41,594	16,d56
Field office expenses	2181 B	3,B59	:3,86:3	127,492	20.156	7,781
Software fees Expenses Including Management	5.122	621	622	20,524	3,245	1,253
Professional fees Rent	4,659	565	566	18,669	2,952	1.1H
Telephone and internet	2,621	318	318	10,500	1,660	641
Payroll processing fees	564	5≅ 1.OS9	68 1,060	2,261	357	138
Media and communications	8,734	1,039	1,000	34,996	5,533	2.136
Postage and delivery fees	30,546	3,705	3,708	122,397	19,351	7,470
TrweJ	3,465	420	421	13,886	2,195	847
otal functional expenses	5 8362,966	5 296,378	5 408 442	5 3 406 456	5 1,758,076	5 308,803

CONSOLI DATED STATEMENT OF FUNCTIONAL EXPENSES (Continued) YEAR ENDED DECEMBER 31, 2020

	Community Development	Family Assistance	Total Program	Management		Total Functional
Compensation Employment taxes and benefits	\$ 24,757 6 079	\$ 6,616 1 624	\$ 894,351 219 599	\$ 372,646 91500	\$ 223,588 54 900	\$ 1,490,585 365,999
TO payroll eraes	30.836	8.240	1,113 950	464 146	278 488	1,856,584
Other Expenses:						
Medicine and medical supplies			7,995,552			7,995,552
Health and safety program expense			4.843			4.843
Medicine & supply expense			B,000			B,000
Orphans sponsorship			1.985,?d5			1,985,705
Family assistance		119.310	119,31d			119,310
Meat (Udhiyah)			500,678			500.678 222.095
Water and sanitation program expense			222,095			
Community development	130.206		1 20,246			130,206
Credit card processing and bank fees	4,565	3.084	IM, PDF			164,928 416,956
Freight	11,542	1.495	P56			
Field office expenses	5,593	:241	202,057			202,057
Software fees	900		32,528			32,528
maul				22,PJ6		22,916
Professional fees		219		21O,B 98		310,898
Rent	gjg		:29,5B8	12,600		42,268 11.113
Repairs and maintenance		123		11,11:3		23,774
Telephone and internet	461		16,642	7,132		13,36d
Utilities Office expense and license fees				13,360		139.648
Office expense and license fees		410		139,648		
Media and communications	1,535		55,463		23,770	79,233
Postage and delivery fees	5,370	1,435	193,982	48.417	93,135	325,534
Trmet	609	163	22,006	205	9,432	31,643
		1.220				
Marketing material	_	-	-	-	515 155	515 155
Total functional expenses	5 639,583	\$ 135 967	\$15 316,621	5 1,119,782	\$ 1,190 429	5 17 626 832

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CC:N SOLI DATED ?*T.*.TEfNENT '.OF <?.*.SH FLO\'/S YE.4P EN E:ED DE CE AMBER 31. 2C'2C'

Cash flow from operating activities : Change in net as:ets	\$	(445,803)
Adjustment: to reconcile chan°e: in net a:set: to net rash u:ed in operating activities Depreciation Bad debt expens e Chan°e: in ope rat in° a::et: and liabilitie: (Inrreas e] deer ease in		20,909 dd,340
Pled°es rereivables		161.258
Prepaid expenses Inc re ase (dec re as e) in		(4112]81
Acrounts payable		d0,947
Accrued expenses		(1d,364)
Net cash used in operatin° activities		(567,931)
Cash flow from investin° activities: Purchase of property and equipment		13.7101
Cash and rash equivalents at beginning of year		5.959.796
Cash and cash eqrii' alents at end of \'ear	S	5.388.152

Life For Relief and Development Board of Directors

Dr. Abdulwahab Mehdi Asamarai - Board Chairman

Dr. Hany El-Sayed Saqr – CEO

Michael Salloum - Secretary/Treasurer

Dr. Siyad Abdullahi – Member

Dr. Mohamed Yahia Abdul-Rahim – Member

Dr. Mohamed E.M. El-Sayed - Member

Thanks to our Supporters

We would like to express our sincerest thanks and gratitude for your support and participation in Life's humanitarian mission. Life also expresses its appreciation to its founders who realized the need for helping the indigent and needy across the globe, and thanks the staff and its volunteers along with the donors and partners who together helped save the lives of many, eased their suffering and helped make Life successful in its noble mission.