

# Life

WHERE THERE IS LIFE... THERE IS HOPE

## 2019 ANNUAL REPORT



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# Letter from the CEO

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Dear respected Life supporter:

in 2019, Life successfully implemented several projects in 22 countries across Asia, Africa, the Middle East, the Caribbean and America. Whether an area was hit by natural disasters like the floods in Afghanistan and Somalia or war and displacement of families in Yemen, Syria and Gaza, the Rohingya refugee crisis in Bangladesh or Syrian refugees in Iraq Life staff responded by bringing needed emergency relief and support to affected families. Life also provided medical supplies and medical equipment to hospitals and clinics, in the Middle East and Africa.

With the belief that education is the foundation for promoting development, prosperity and peace, Life in collaboration with its partners, distributed books and educational materials to learning institutions ranging from grade schools to universities. We also provided school supplies and backpacks to thousands of students in Lebanon, Syria, Yemen, Iraq, Canada, Somalia, Uganda, and the USA. Life dug 137 water wells that provide a continuous supply of clean water to areas in several countries where water resources are scarce.

Orphan sponsorship is one of Life's oldest and most precious programs. As a result of natural disasters and wars, the number of orphans needing support continues to grow in Afghanistan, Palestine, Ghana, Iraq, Jordan, Lebanon, Senegal, Sierra Leone, and Syria.

This year, our traditional seasonal projects of food basket distributions (Ramadan) and fresh meat distributions (Eid Al-Adha) were very successful than prior years. Over one million people benefitted from Life's seasonal projects this year.

Life continues to reach more needy individuals and families throughout the world. We could not have achieved these results without the generosity and continued support of our friends, donors and partners.

Sincerely,

Dr. Hany Saqr  
CEO

# About Life

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## **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 nearly \$502.9 million in humanitarian assistance items around the world, and in the process, kindly touched millions of lives.**

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# Program Activities Map

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- AFGHANISTAN
- BANGLADESH
- CANADA
- DJIBOUTI
- DUBAI
- ETHIOPIA

- GHANA
- HAITI
- IRAQ
- JORDAN
- KENYA
- LEBANON

- PAKISTAN
- PALESTINE
- SENEGAL
- SIERRA LEONE
- SOMALIA
- SUDAN

- SYRIA
- UGANDA
- USA
- YEMEN

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# Emergency Response

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LIFE provided over \$58,000 in emergency humanitarian relief to people affected by flooding in Afghanistan and Somalia, displaced families in Gaza and Syrian refugees in Iraq.

# Health Programs

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With the COVID-19 pandemic beginning, 2019 brought a significant need for medical aid around the world. LIFE distributed a value of \$6,421,331 in medical donations, medical supplies, hearing aids and emergency health aid to the hearing impaired, disabled and to underserved hospitals and clinics in the USA, Iraq, Ghana, Pakistan, Palestine, Senegal, Sierra Leone, and Somalia.

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# Education Programs

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LIFE participates in many activities through our education program from distributing books to colleges, universities, primary and secondary schools, as well as donating classroom furniture to schools in need and giving orphans and poor school children uniforms, shoes, and school bags filled with stationary, pens, and other educational items through its back-to-school program.

LIFE distributed school bags to students, furniture and educational materials to schools, colleges, and universities valued at \$4.9 In Lebanon, Syria, Yemen, Iraq, Canada, Somalia, Uganda, and the USA.

LIFE also supports a primary school in Lebanon and a higher education program inside Syria.



## Community/Human Development

Over the year, LIFE has spent \$2,146,593.2 in the area of community and human development. LIFE builds community centers around the world, where communities can come together for social events, and also provides human development projects to needy families that enables them to find work that can support their families.

LIFE also donates clothing to those that need it, as well as furniture to people coming back into the community after incarceration and to those that are affected by natural disasters. b

LIFE has provided community and human development in the USA, Afghanistan, Bangladesh, Lebanon, Palestine, Syria, Yemen and Iraq.

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# Orphan Sponsorship/Social Programs

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

LIFE provided over \$2 million in Orphan Sponsorship in the following countries: Afghanistan, Palestine, Ghana, Iraq, Jordan, Lebanon, Senegal, Sierra Leone, and Syria.

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## Water/Sanitation Programs

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LIFE understands the urgent need for clean water supply around the world in order for communities to have clean drinking water as well as clean water to support good hygiene, proper health and for livestock populations. To provide this, LIFE constructs water wells and artesian wells in countries that desperately need it such as Afghanistan, Ethiopia, Ghana, Kenya, Pakistan, Senegal, Sierra Leone, Somalia, Syria and Yemen. LIFE built water filtration plant in the Ho Teaching Hospital in Ghana, as well an electrical eater pump in Senegal. Over the year, LIFE constructed 137 water wells.

# Seasonal Projects

## **Food basket distributions (Ramadan)**

During Ramadan, Life distributed 14,964 food baskets to nearly 931,000 poor and needy individuals. 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 41,000 Iftar meals to communities, while also distributing Eid holiday gifts to poor children and orphans. The Ramadan distributions took place in the following countries: Afghanistan, Bangladesh, Ethiopia, Palestine, Gaza, Ghana, Haiti, Kenya, Lebanon, Senegal, Sierra Leone, Somalia, Syria, Uganda, Yemen and the USA.

## **Fresh meat distributions (Udhiya/Qurbani)**

The Eid-UI-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 2,300 families in Afghanistan, Bangladesh, Ethiopia, Palestine, Ghana, Iraq, Kenya, Senegal, Somalia, Sudan, Syria, Yemen and the USA.

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# Financials

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STATEMENT OF FINANCIAL POSITION  
DECEMBER 31, 2019

## ASSETS

Current assets	
Cash and cash equivalents	\$ 5,959,793
Pledges receivable, net of allowance	162,820
Prepaid expenses and other	255,413
Inventories (in-kind contributions)	<u>14,400</u>
Total current assets	<u>6,392,426</u>
Property and equipment	
Land	57,750
Building	327,250
Building improvements	456,304
Furniture, fixtures and equipment	62,184
Vehicles	<u>40,855</u>
Total cost	944,343
Less, accumulated depreciation	<u>682,924</u>
Total property and equipment	<u>261,419</u>
Total assets	<u>\$ 6,653,845</u>

## LIABILITIES AND NET ASSETS

Current liabilities	
Accounts payable	\$ 137,256
Accrued expenses	<u>38,068</u>
Total current liabilities	<u>175,324</u>
Net assets	
Without donor restrictions	2,897,087
With donor restrictions	<u>3,581,434</u>
Total net assets	<u>6,478,521</u>
Total liabilities and net assets	<u>\$ 6,653,845</u>

See independent auditor's report and notes to financial statements.

STATEMENT OF ACTIVITIES  
YEAR ENDED DECEMBER 31, 2019

	Without Donor Restrictions	With Donor Restrictions	Total
Support and revenue			
Contributions	\$ 2,267,237	\$ 5,204,559	\$ 7,471,796
In-kind contributions:			
Medicine and medical supplies	-	6,429,231	6,429,231
Educational materials	-	4,177,898	4,177,898
Food	-	1,241,049	1,241,049
Furniture and equipment	-	1,962,371	1,962,371
Clothing	-	11,300	11,300
Interest income	9,048	-	9,048
Total support and revenue before releases	2,276,285	19,026,408	21,302,693
Net assets released from restrictions	18,608,854	(18,608,854)	-
Total support and revenue	20,885,139	417,554	21,302,693
Expenses			
Program services	20,491,649	-	20,491,649
Management and general	1,008,647	-	1,008,647
Fundraising	1,277,957	-	1,277,957
Total expenses	22,778,253	-	22,778,253
Changes in net assets before other income	(1,893,114)	417,554	(1,475,560)
Other income:			
Other miscellaneous income	12,792	-	12,792
Change in net assets	(1,880,322)	417,554	(1,462,768)
Net assets, beginning of year	4,777,409	3,163,880	7,941,289
Net assets, end of year	<u>\$ 2,897,087</u>	<u>\$ 3,581,434</u>	<u>\$ 6,478,521</u>

See independent auditor's report and notes to financial statements.

STATEMENT OF FUNCTIONAL EXPENSES  
YEAR ENDED DECEMBER 31, 2019

	Program Services					
	Health and Safety Program	Educational Program	Emergency Disaster Relief Program	Orphans Program	Food Basket Programs	Clean Water Project Program
<b>Payroll Expenses:</b>						
Compensation	\$ 60,451	\$ 60,039	\$ 7,147	\$ 331,114	\$ 69,392	\$ 7,676
Employment taxes and benefits	24,661	24,495	2,916	135,088	28,311	3,131
<b>Total payroll expenses</b>	<b>85,112</b>	<b>84,534</b>	<b>10,063</b>	<b>466,202</b>	<b>97,703</b>	<b>10,807</b>
<b>Other Expenses:</b>						
<b>In Kind Donations:</b>						
Medicine and medical supplies	6,414,831	-	-	-	-	-
Educational materials	-	4,941,309	-	-	-	-
Food	-	-	-	-	1,241,049	-
Furniture and equipment	-	-	-	-	-	-
Clothing	-	-	-	-	-	-
<b>Program Expenses:</b>						
Health and safety program expense	2,500	-	-	-	-	-
Medicine & supply expense	4,000	-	-	-	-	-
Education program expense	-	624,481	-	-	-	-
Emergency disaster program expense	-	-	58,000	-	-	-
Orphans sponsorship	-	-	-	2,018,061	-	-
Family assistance	-	-	-	-	-	-
Food baskets (Ramadan)	-	-	-	-	479,510	-
Meat (Udhiyah)	-	-	-	-	354,390	-
Meat and other distribution	-	-	-	-	720	-
Water and sanitation program expense	-	-	-	-	-	206,525
Community development	-	-	-	-	-	-
Credit card processing and bank fees	13,902	13,808	1,644	76,152	15,959	1,765
Freight	55,018	54,648	6,505	301,383	63,162	6,986
Field office expenses	11,301	11,225	1,336	61,906	12,974	1,435
Software fees	3,676	3,651	435	20,138	4,220	467
<b>Expenses Including Management and General</b>						
Insurance	-	-	-	-	-	-
Professional fees	-	-	-	-	-	-
Rent	1,188	1,180	141	6,510	1,364	151
Repairs and maintenance	-	-	-	-	-	-
Telephone and internet	1,348	1,339	159	7,387	1,548	171
Utilities	-	-	-	-	-	-
Office expense and license fees	-	-	-	-	-	-
Payroll processing fees	310	308	37	1,699	356	39
Media and communications	10,856	10,783	1,284	59,465	12,462	1,378
Bad debt expense	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-
Postage and delivery fees	9,690	9,625	1,146	53,081	11,124	1,230
Travel	8,936	8,876	1,057	48,953	10,259	1,135
<b>Fundraising Expenses:</b>						
Media and communications	-	-	-	-	-	-
Postage and delivery fees	-	-	-	-	-	-
Travel	-	-	-	-	-	-
Fundraising event expenses	-	-	-	-	-	-
Marketing material	-	-	-	-	-	-
<b>Total functional expenses</b>	<b>\$ 6,622,668</b>	<b>\$ 5,765,767</b>	<b>\$ 81,807</b>	<b>\$ 3,120,937</b>	<b>\$ 2,306,800</b>	<b>\$ 232,089</b>

See independent auditor's report and notes to financial statements.



STATEMENT OF FUNCTIONAL EXPENSES (Continued)  
YEAR ENDED DECEMBER 31, 2019

Community Development Programs	Family Assistance Programs	Total Program Services	Supporting Services		Total Functional Expenses
			Management and General	Fundraising	
\$ 57,008	\$ 4,585	\$ 597,412	\$ 199,136	\$ 199,136	\$ 995,684
23,258	1,871	243,731	81,243	81,243	406,217
<u>80,266</u>	<u>6,456</u>	<u>841,143</u>	<u>280,379</u>	<u>280,379</u>	<u>1,401,901</u>
-	-	6,414,831	-	-	6,414,831
-	-	4,941,309	-	-	4,941,309
-	-	1,241,049	-	-	1,241,049
1,962,371	-	1,962,371	-	-	1,962,371
-	11,300	11,300	-	-	11,300
-	-	2,500	-	-	2,500
-	-	4,000	-	-	4,000
-	-	624,481	-	-	624,481
-	-	58,000	-	-	58,000
-	-	2,018,061	-	-	2,018,061
-	118,332	118,332	-	-	118,332
-	-	479,510	-	-	479,510
-	-	354,390	-	-	354,390
-	-	720	-	-	720
-	-	206,525	-	-	206,525
64,424	-	64,424	-	-	64,424
13,111	1,055	137,396	-	-	137,396
51,889	4,173	543,764	-	-	543,764
10,658	857	111,692	-	-	111,692
3,467	279	36,333	-	-	36,333
-	-	-	17,080	-	17,080
-	-	-	491,952	-	491,952
1,121	90	11,745	5,034	-	16,779
-	-	-	19,264	-	19,264
1,272	102	13,326	5,712	-	19,038
-	-	-	16,336	-	16,336
-	-	-	66,798	-	66,798
293	24	3,066	1,314	-	4,380
10,238	823	107,289	-	-	107,289
-	-	-	70,215	-	70,215
-	-	-	22,836	-	22,836
9,139	735	95,770	11,727	-	107,497
8,428	678	88,322	-	-	88,322
-	-	-	-	45,981	45,981
-	-	-	-	41,044	41,044
-	-	-	-	37,852	37,852
-	-	-	-	595,546	595,546
-	-	-	-	277,155	277,155
<u>\$ 2,216,677</u>	<u>\$ 144,904</u>	<u>\$ 20,491,649</u>	<u>\$ 1,008,647</u>	<u>\$ 1,277,957</u>	<u>\$ 22,778,253</u>

See independent auditor's report and notes to financial statements.

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**STATEMENT OF CASH FLOWS**  
**YEAR ENDED DECEMBER 31, 2019**

Cash flows from operating activities:	
Change in net assets	\$ (1,462,768)
Adjustments to reconcile changes in net assets to net cash used in operating activities	
Depreciation	22,836
Bad debt expense	70,215
Change in donated inventories	749,011
Changes in operating assets and liabilities	
(Increase) decrease in	
Pledges receivables	(150,701)
Prepaid expenses	(202,520)
Increase (decrease) in	
Accounts payable	68,422
Accrued expenses	<u>(43,879)</u>
Net cash used in operating activities	(949,384)
Cash flows from investing activities:	
Purchase of property and equipment	(18,000)
Cash and cash equivalents at beginning of year	<u>6,927,177</u>
Cash and cash equivalents at end of year	<u>\$ 5,959,793</u>

See independent auditor's report and notes to financial statements.

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*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.*

