

Life

WHERE THERE IS LIFE... THERE IS HOPE



2020 ANNUAL REPORT

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Thank you

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 dorm room 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
- DJIBOUTI
- 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, bread for Syrian families and displaced families in Lebanon after the Beirut blast.

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 back into 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 Iftar 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-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 170,000 needy beneficiaries in 25 countries in 2020.

Thanksgiving distributions

Life distributed 500 turkeys and 1000 food boxes 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

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2020**ASSETS**

Current assets	
Cash and cash equivalents	\$ 5,388,152
Pledges receivable, net of allowance	108,128
Prepaid expenses and other	497,725
Inventories (in-kind contributions)	<u>14,400</u>
Total current assets	<u>6,008,405</u>
Property and equipment	
Land	57,750
Building	327,250
Building improvements	456,304
Furniture, fixtures and equipment	65,894
Vehicles	<u>40,855</u>
Total cost	948,053
Less, accumulated depreciation	<u>703,833</u>
Total property and equipment	<u>244,220</u>
Total assets	<u>\$ 6,252,625</u>

LIABILITIES AND NET ASSETS

Current liabilities	
Accounts payable	\$ 198,203
Accrued expenses	<u>21,704</u>
Total current liabilities	<u>219,907</u>
Net assets	
Without donor restrictions	2,425,829
With donor restrictions	<u>3,606,889</u>
Total net assets	<u>6,032,718</u>
Total liabilities and net assets	<u>\$ 6,252,625</u>

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

CONSOLIDATED STATEMENT OF ACTIVITIES
YEAR ENDED DECEMBER 31, 2020

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>
Support and revenue			
Contributions	\$ 2,698,670	\$ 5,398,805	\$ 8,097,475
In-kind contributions:			
Medicine and medical supplies	-	7,995,552	7,995,552
Food	-	457,229	457,229
Furniture and equipment	-	625,374	625,374
Interest income	<u>5,399</u>	<u>-</u>	<u>5,399</u>
Total support and revenue before releases	2,704,069	14,476,960	17,181,029
Net assets released from restrictions	<u>14,451,505</u>	<u>(14,451,505)</u>	<u>-</u>
Total support and revenue	17,155,574	25,455	17,181,029
Expenses			
Program services	15,316,621	-	15,316,621
Management and general	1,119,782	-	1,119,782
Fundraising	<u>1,190,429</u>	<u>-</u>	<u>1,190,429</u>
Total expenses	<u>17,626,832</u>	<u>-</u>	<u>17,626,832</u>
Change in net assets	(471,258)	25,455	(445,803)
Net assets, beginning of year	<u>2,897,087</u>	<u>3,581,434</u>	<u>6,478,521</u>
Net assets, end of year	<u>\$ 2,425,829</u>	<u>\$ 3,606,889</u>	<u>\$ 6,032,718</u>

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

CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES
YEAR ENDED DECEMBER 31, 2020

	Program Services					
	Health and Safety Program	Educational Program	Emergency Disaster Relief Program	Orphans Program	Food Basket Programs	Clean Water Project Program
Payroll Expenses:						
Compensation	\$ 140,833	\$ 17,080	\$ 17,098	\$ 564,311	\$ 89,216	\$ 34,440
Employment taxes and benefits	34,580	4,194	4,198	138,562	21,906	8,456
Total payroll expenses	175,413	21,274	21,296	702,873	111,122	42,896
Other Expenses:						
In Kind Donations:						
Medicine and medical supplies	7,995,552	-	-	-	-	-
Food	-	-	-	-	457,229	-
Furniture and equipment	-	178,326	-	-	-	-
Program Expenses:						
Health and safety program expense	4,843	-	-	-	-	-
Medicine & supply expense	8,000	-	-	-	-	-
Education program expense	-	75,000	-	-	-	-
Emergency disaster program expense	-	-	365,396	-	-	-
Orphans sponsorship	-	-	-	1,985,705	-	-
Family assistance	-	-	-	-	-	-
Food baskets	-	-	-	-	37,164	-
Food baskets (Ramadan)	-	-	-	-	538,387	-
Meat (Udhiyah)	-	-	-	-	500,678	-
Water and sanitation program expense	-	-	-	-	-	222,095
Community development	-	-	-	-	-	-
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	263,088	41,594	16,056
Field office expenses	31,818	3,859	3,863	127,492	20,156	7,781
Software fees	5,122	621	622	20,524	3,245	1,253
Expenses Including Management and General						
Board of directors	-	-	-	-	-	-
Insurance	-	-	-	-	-	-
Professional fees	-	-	-	-	-	-
Rent	4,659	565	566	18,669	2,952	1,139
Repairs and maintenance	-	-	-	-	-	-
Telephone and internet	2,621	318	318	10,500	1,660	641
Utilities	-	-	-	-	-	-
Office expense and license fees	-	-	-	-	-	-
Payroll processing fees	564	68	68	2,261	357	138
Media and communications	8,734	1,059	1,060	34,996	5,533	2,136
Bad debt expense	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-
Postage and delivery fees	30,546	3,705	3,708	122,397	19,351	7,470
Travel	3,465	420	421	13,886	2,195	847
Fundraising Expenses:						
Fundraising event expenses	-	-	-	-	-	-
Marketing material	-	-	-	-	-	-
Total functional expenses	\$ 8,362,966	\$ 296,328	\$ 408,442	\$ 3,406,456	\$ 1,758,076	\$ 308,803

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

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

			Supporting Services		Total Functional Expenses	
	Community Development Programs	Family Assistance Programs	Total Program Services	Management and General		Fundraising
Payroll Expenses:						
Compensation	\$ 24,757	\$ 6,616	\$ 894,351	\$ 372,646	\$ 223,588	\$ 1,490,585
Employment taxes and benefits	6,079	1,624	219,599	91,500	54,900	365,999
Total payroll expenses	30,836	8,240	1,113,950	464,146	278,488	1,856,584
Other Expenses:						
In Kind Donations:						
Medicine and medical supplies	-	-	7,995,552	-	-	7,995,552
Food	-	-	457,229	-	-	457,229
Furniture and equipment	447,048	-	625,374	-	-	625,374
Program Expenses:						
Health and safety program expense	-	-	4,843	-	-	4,843
Medicine & supply expense	-	-	8,000	-	-	8,000
Education program expense	-	-	75,000	-	-	75,000
Emergency disaster program expense	-	-	365,396	-	-	365,396
Orphans sponsorship	-	-	1,985,705	-	-	1,985,705
Family assistance	-	119,310	119,310	-	-	119,310
Food baskets	-	-	37,164	-	-	37,164
Food baskets (Ramadan)	-	-	538,387	-	-	538,387
Meat (Udhiyah)	-	-	500,678	-	-	500,678
Water and sanitation program expense	-	-	222,095	-	-	222,095
Community development	130,206	-	130,206	-	-	130,206
Credit card processing and bank fees	4,565	1,220	164,928	-	-	164,928
Freight	11,542	3,084	416,956	-	-	416,956
Field office expenses	5,593	1,495	202,057	-	-	202,057
Software fees	900	241	32,528	-	-	32,528
Expenses Including Management and General						
Board of directors	-	-	-	483	-	483
Insurance	-	-	-	22,916	-	22,916
Professional fees	-	-	-	310,898	-	310,898
Rent	819	219	29,588	12,680	-	42,268
Repairs and maintenance	-	-	-	11,113	-	11,113
Telephone and internet	461	123	16,642	7,132	-	23,774
Utilities	-	-	-	13,360	-	13,360
Office expense and license fees	-	-	-	139,648	-	139,648
Payroll processing fees	99	27	3,582	1,536	-	5,118
Media and communications	1,535	410	55,463	-	23,770	79,233
Bad debt expense	-	-	-	66,340	-	66,340
Depreciation	-	-	-	20,908	-	20,908
Postage and delivery fees	5,370	1,435	193,982	48,417	83,135	325,534
Travel	609	163	22,006	205	9,432	31,643
Fundraising Expenses:						
Fundraising event expenses	-	-	-	-	280,449	280,449
Marketing material	-	-	-	-	515,155	515,155
Total functional expenses	\$ 639,583	\$ 135,967	\$ 15,316,621	\$ 1,119,782	\$ 1,190,429	\$ 17,626,832

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

CONSOLIDATED STATEMENT OF CASH FLOWS
YEAR ENDED DECEMBER 31, 2020

Cash flows from operating activities:	
Change in net assets	\$ (445,803)
Adjustments to reconcile changes in net assets to net cash used in operating activities	
Depreciation	20,909
Bad debt expense	66,340
Changes in operating assets and liabilities	
(Increase) decrease in	
Pledges receivables	161,258
Prepaid expenses	(415,218)
Increase (decrease) in	
Accounts payable	60,947
Accrued expenses	<u>(16,364)</u>
Net cash used in operating activities	(567,931)
Cash flows from investing activities:	
Purchase of property and equipment	(3,710)
Cash and cash equivalents at beginning of year	<u>5,959,793</u>
Cash and cash equivalents at end of year	<u>\$ 5,388,152</u>

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

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.