

20 24

ANNUAL REPORT

LIFE FOR RELIEF AND DEVELOPMENT

Life
WHERE THERE IS LIFE... THERE IS HOPE



PROGRESS YOU MADE POSSIBLE



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ABOUT LIFE

Founded in 1992, Life for Relief and Development USA (LIFE) works around the world to relieve human suffering and help communities affected by conflict regain stability, dignity, and the opportunity to grow. Today, LIFE operates across more than 30 countries, providing direct assistance in the form of food, medical aid, water systems, shelter, education programs, and community development.

Our work prioritizes regions where access is limited, and local systems are under strain. Since its inception, LIFE has provided over \$666.2 million in humanitarian assistance, adapting through innovation and technology to meet evolving global needs while delivering practical, life-saving interventions that stabilize households and strengthen communities.

LIFE Brings Your Compassion to the World!





LETTER FROM THE CEO

Dear Friends and Supporters,

In 2024, Life for Relief and Development (LIFE) continued its 32-year legacy of delivering over \$666 million in aid. We serve humanity, aiding and building communities facing crisis, poverty, and displacement. As humanitarian needs continue to rise and emergencies grow more complex, your trust and partnership have remained central to our ability to respond with effectiveness, integrity, and compassion.

Throughout the year, LIFE delivered lifesaving and community-building assistance on a large scale. During Ramadan alone, millions of meals were provided to families experiencing food insecurity. Ongoing care continued for over 13,000 orphaned children across 22 countries, while education initiatives supported learning for hundreds of thousands of students through school supplies, textbooks, and classroom support in both crisis-affected and under-resourced communities.

In settings of severe hardship, including Gaza and other emergency contexts, LIFE delivered food, clean water, medical assistance, and shelter support to displaced families facing adversity. Access to safe water expanded through the construction of hundreds of new water wells across multiple regions, reducing daily hardship and improving health outcomes for entire communities.

Healthcare systems under strain received critical support through the distribution of essential medical supplies to hospitals and clinics worldwide. LIFE also responded to seasonal and localized needs, providing winter assistance to vulnerable families and supporting community-based initiatives in the United States, including holiday food distributions and support for foster children.

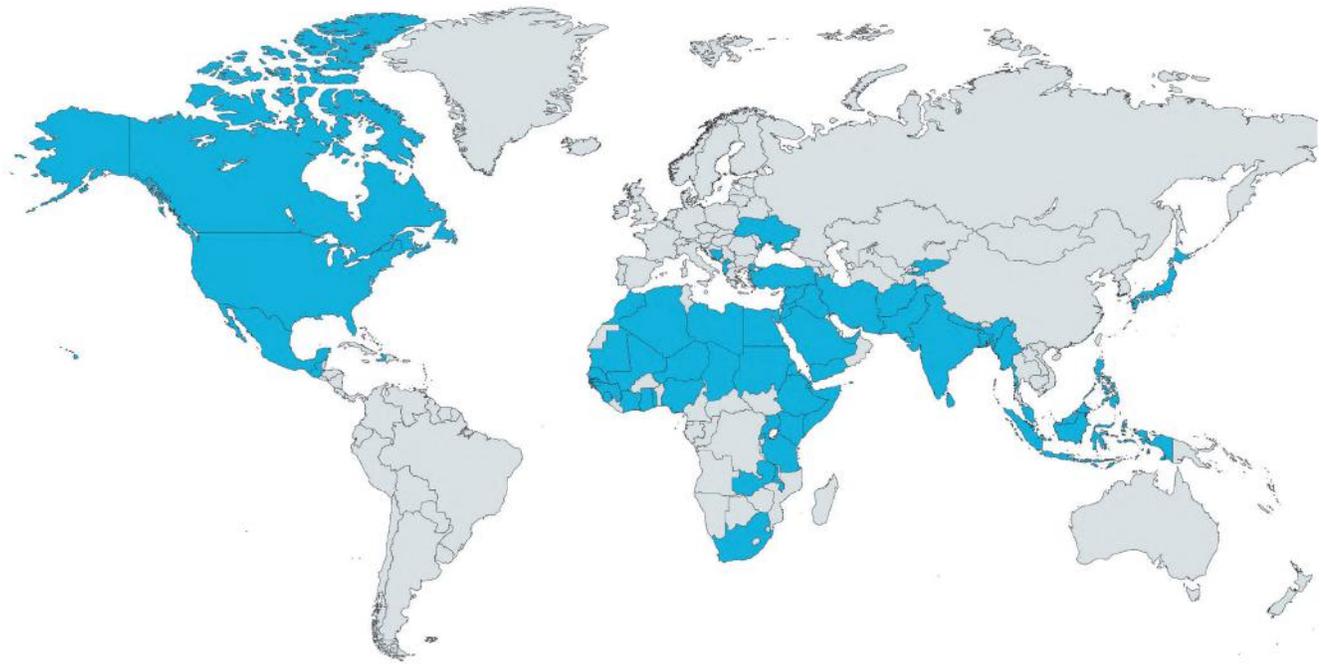
These outcomes reflect careful stewardship of resources and a commitment to transparency. This annual report details how donor support was translated into direct assistance, sustained programs, and measurable results. Every figure represents not only scale, but responsibility, a promise that resources are deployed where needs are greatest, and impact can be verified.

While we are proud of the progress made, the work ahead remains substantial. Millions of families continue to face barriers to food, education, clean water, and medical care. Looking forward, LIFE will continue strengthening its operations while investing in innovation, including digital distribution systems, mobile health and education outreach, and sustainable water solutions that extend care efficiently and responsibly. On behalf of LIFE's staff, partners, and the communities we serve, thank you for the confidence you place in our organization. Your continued support makes humanitarian action possible.

With sincere gratitude,

Dr. Hany Saqr
President & Chief Executive Officer
Life for Relief and Development USA

PROGRAMS ACTIVITY MAP



Afghanistan
Albania
Algeria
Bangladesh
Bosnia
Canada
Chad
Chechnya
Djibouti
Egypt
Eritrea
Ethiopia
Ghana
Gambia
Guatemala

Guinea
Guinea-Bissau
Haiti
India
Indonesia
Iran
Iraq
Ivory Coast
Japan
Jordan
Kashmir
Kenya
Kosovo
Kyrgyzstan
Lebanon
Libya

Malawi
Malaysia
Mali
Mauritania
Mexico
Morocco
Myanmar
Nepal
Niger
Nigeria
Pakistan
Palestine
Philippines
Rwanda
Saudi Arabia
Senegal

Sierra Leone
Somalia
South Africa
Sri Lanka
Sudan
Syria
Tanzania
Togo
Turkey
UAE
Uganda
Ukraine
USA
Yemen
Zambia



EMERGENCY RELIEF

Photo: LIFE Shelter Tents, Gaza 2024

LIFE responds to emergencies by delivering food, water, shelter materials, hygiene supplies, and medical aid to families affected by conflict and natural disasters. In 2024, emergency relief programs valued at \$4,031,447 reached communities across 17 countries. In-kind assistance valued at \$385,553 provided winter and food assistance to three additional countries.

HEALTH

Healthcare facilities across several regions received essential medical supplies and support in 2024, easing severe shortages in conflict-affected and low-resource settings. Shipments valued at \$19,605,468 reached hospitals in Africa, the Middle East, and Ukraine, providing medicines, surgical tools, and diagnostic equipment. Additional health programs valued at \$184,900 expanded access to specialized care.

Photo: LIFE AKF Eye Center, Bangladesh 2024





EDUCATION

Photo: LIFE Back to School, Sri Lanka 2024

Support for education expanded across crisis-affected and low-income communities, combining in-kind classroom supplies with direct academic programs. Shipments of school furniture valued at \$4,651,047 equipped classrooms in Mexico and the United States, helping schools restore functional learning spaces. Education programs valued at \$1,059,633 strengthened learning for students in more than 20 countries through teacher support, scholarships, and Back-to-School distributions.

FOOD AID

Food assistance programs helped stabilize households facing prolonged shortages, conflict, or economic strain. In 2024, in-kind food shipments valued at \$1,002,900 delivered fortified rice to school feeding programs in Africa and to hospitals in Gaza, where food scarcity remains severe. Additional food programs valued at \$253,193 supported families in Africa, the United States, and Yemen, providing staple items, vouchers, and fresh produce.

Photo: LIFE Emergency Food Aid, Gaza 2024





ORPHAN SPONSORSHIP & GLOBAL ORPHAN EVENTS

Photo: LIFE Orphan Sponsorship, Indonesia 2024

Sponsorship and support programs valued at \$4,152,242 provided essential care to over 13,000 orphaned children in 22 countries, offering food, schooling, healthcare, and monthly assistance. Global orphan events reached thousands of children, giving them new clothing, gifts, and structured activities in communities with limited resources.

FAMILY ASSISTANCE & COMMUNITY DEVELOPMENT

Family and community support programs valued at \$66,700 assisted households in Jordan, Mexico, and Yemen, helping families meet basic needs during periods of insecurity. Additional in-kind distributions provided household furniture and essential items to local partners in the United States, supporting community outreach efforts.

Photo: LIFE Community Volunteers' Recognition Event, Jordan 2024





WATER, SANITATION & HYGIENE (WASH)

Photo: LIFE Water Well Opening, Uganda 2024

WASH programs valued at \$323,730 expanded access to safe water across 21 countries, where communities continue to rely on distant or contaminated sources of water. In 2024, 81 new wells were constructed, reducing the daily burden on families and improving health outcomes.

SEASONAL

Seasonal initiatives addressed food insecurity and provided community support during key times of the year. Ramadan programs valued at \$332,062 delivered millions of meals across 38 countries. During Udhiyah, fresh meat distributions valued at \$222,830 reached hundreds of thousands of people in 33 countries, offering families access to reliable protein sources often beyond their financial reach.

In the United States, seasonal community support programs provided holiday assistance to vulnerable families, including Thanksgiving food distributions and foster children gift exchanges in Michigan, ensuring dignity and care during critical moments.

Photo: Ramadan Food Basket Distribution, Sierra Leone 2024



HIGHEST LEVELS OF TRANSPARENCY AND ACCOUNTABILITY

It's important to you that your donation is used effectively. It's important to us, too. That's why we work hard to receive the highest levels possible for transparency and accountability.

At LIFE, stewardship is a promise: 95% of every donation supports humanitarian programs, while only 5% covers operating expenses, significantly lower than the industry average of 10–20%.



Charity
Navigator



dubai
humanitarian
دبي الإنسانية



IMPACTFUL
NINJA



LIFE FOR RELIEF AND DEVELOPMENT, INC.AND SUBSIDIARY

CONSOLIDATED STATEMENT OF FINANCIAL POSITION DECEMBER 31, 2024

ASSETS

Current assets	
Cash and cash equivalents	\$ 9,717,753
Pledges receivable, net of allowance	23,693
Prepaid expenses and other	246,431
Inventories (contributed non-financial assets)	<u>14,400</u>
Total current assets	<u>10,002,277</u>
Property and equipment	
Land	57,750
Building	327,250
Building improvements	456,304
Furniture, fixtures and equipment	76,774
Vehicles	<u>183,261</u>
Total cost	1,101,339
Less, accumulated depreciation	<u>809,298</u>
Total property and equipment	<u>292,041</u>
Total assets	<u><u>\$ 10,294,318</u></u>

LIABILITIES AND NET ASSETS

Current liabilities	
Accounts payable	\$ 180,134
Accrued expenses	<u>461,535</u>
Total current liabilities	<u>641,669</u>
Net assets	
Without donor restrictions	299,630
With donor restrictions	<u>9,353,019</u>
Total net assets	<u>9,652,649</u>
Total liabilities and net assets	<u><u>\$ 10,294,318</u></u>

LIFE FOR RELIEF AND DEVELOPMENT, INC.AND SUBSIDIARY

CONSOLIDATED STATEMENT OF ACTIVITIES YEAR ENDED DECEMBER 31, 2024

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>
Support and revenue			
Contributions	\$ 4,470,357	\$ 17,014,221	\$ 21,484,578
Contributed nonfinancial assets:			
Medicine and medical supplies	-	19,605,468	19,605,468
Educational materials	-	4,651,047	4,651,047
Food baskets	-	949,622	949,622
Emergency and disaster relief	-	385,553	385,553
Other income	118,120	-	118,120
Interest income	76,940	-	76,940
	<u>4,665,417</u>	<u>42,605,911</u>	<u>47,271,328</u>
Total support and revenue before releases			
	4,665,417	42,605,911	47,271,328
Net assets released from restrictions	<u>40,795,379</u>	<u>(40,795,379)</u>	<u>-</u>
Total support and revenue	45,460,796	1,810,532	47,271,328
Expenses			
Program services	41,473,504	-	41,473,504
Management and general	2,305,560	-	2,305,560
Fundraising	1,569,454	-	1,569,454
	<u>45,348,518</u>	<u>-</u>	<u>45,348,518</u>
Total expenses			
	45,348,518	-	45,348,518
Change in net assets	112,278	1,810,532	1,922,810
Net assets, beginning of year	<u>187,352</u>	<u>7,542,487</u>	<u>7,729,839</u>
Net assets, end of year	<u>\$ 299,630</u>	<u>\$ 9,353,019</u>	<u>\$ 9,652,649</u>

LIFE FOR RELIEF AND DEVELOPMENT, INC.AND SUBSIDIARY

CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES YEAR ENDED DECEMBER 31, 2024

	Program Services					Clean Water Project Programs
	Health and Safety Program	Educational Program	Emergency Disaster Relief Program	Orphans Program	Food Basket Programs	
Payroll Expenses:						
Compensation	\$ 17,259	\$ 17,259	\$ 517,091	\$ 870,390	\$ 180,361	\$ 114,602
Employment taxes and benefits	4,562	4,562	136,668	230,046	47,670	30,290
Total payroll expenses	<u>21,821</u>	<u>21,821</u>	<u>653,759</u>	<u>1,100,436</u>	<u>228,031</u>	<u>144,892</u>
Other Expenses:						
Contributed nonfinancial assets:						
Medicine and medical supplies	19,605,468	-	-	-	-	-
Educational materials	-	4,651,047	-	-	-	-
Food	-	-	-	-	1,002,900	-
Emergency disaster	-	-	385,553	-	-	-
Program Expenses:						
Health and safety program expense	184,900	-	-	-	-	-
Education program expense	-	1,059,633	-	-	-	-
Emergency disaster program expense	-	-	4,031,447	-	-	-
Orphans sponsorship	-	-	-	4,152,242	-	-
Family assistance	-	-	-	-	-	-
Food baskets	-	-	-	-	253,193	-
Food baskets (Ramadan)	-	-	-	-	332,062	-
Meat (Udhiyah)	-	-	-	-	151,580	-
Meat and other distribution	-	-	-	-	71,250	-
Water and sanitation program expense	-	-	-	-	-	323,730
Community development	-	-	-	-	-	-
Field office expenses	6,571	6,571	196,852	331,350	68,662	43,628
Litigation settlements and reimbursement	3,335	3,335	99,929	168,205	34,855	22,147
Credit card processing and bank fees	3,210	3,210	96,163	161,866	33,541	21,312
Freight	1,222	1,222	36,618	61,637	12,772	8,116
Printing	2,512	2,512	75,260	126,682	26,251	16,680
Software fees	3,736	3,736	111,917	188,384	39,037	24,804
Expenses Including Management and General						
Insurance	-	-	-	-	-	-
Professional fees	388	388	11,630	19,576	4,057	2,578
Rent	414	414	12,396	20,866	4,324	2,747
Repairs and maintenance	-	-	-	-	-	-
Telephone and internet	401	401	12,005	20,207	4,187	2,661
Utilities	-	-	-	-	-	-
Office expense and license fees	550	550	16,464	27,713	5,743	3,649
Media and communications	6,837	6,837	204,845	344,804	71,450	45,400
Bad debt expense	-	-	-	-	-	-
Depreciation	285	285	8,533	14,363	2,976	1,891
Postage and delivery fees	-	-	-	-	-	-
Travel	34	34	1,019	1,715	355	226
Fundraising Expenses:						
Fundraising event expenses	-	-	-	-	-	-
Marketing material	703	703	21,068	35,462	7,348	4,669
Total functional expenses	<u>\$ 19,842,387</u>	<u>\$ 5,762,699</u>	<u>\$ 5,975,458</u>	<u>\$ 6,775,508</u>	<u>\$ 2,354,574</u>	<u>\$ 669,130</u>

LIFE FOR RELIEF AND DEVELOPMENT, INC.AND SUBSIDIARY

CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES (Continued) YEAR ENDED DECEMBER 31, 2024

	Program Services			Supporting Services		Total Functional Expenses
	Community Development Programs	Family Assistance Program	Total Program Services	Management and General	Fundraising	
Payroll Expenses:						
Compensation	\$ 1,208	\$ 7,767	\$ 1,725,937	\$ 394,500	\$ 345,188	\$ 2,465,625
Employment taxes and benefits	319	2,053	456,170	104,267	91,234	651,671
Total payroll expenses	<u>1,527</u>	<u>9,820</u>	<u>2,182,107</u>	<u>498,767</u>	<u>436,422</u>	<u>3,117,296</u>
Other Expenses:						
Contributed nonfinancial assets:						
Medicine and medical supplies	-	-	19,605,468	-	-	19,605,468
Educational materials	-	-	4,651,047	-	-	4,651,047
Food	-	-	1,002,900	-	-	1,002,900
Emergency disaster	-	-	385,553	-	-	385,553
Program Expenses:						
Health and safety program expense	-	-	184,900	-	-	184,900
Education program expense	-	-	1,059,633	-	-	1,059,633
Emergency disaster program expense	-	-	4,031,447	-	-	4,031,447
Orphans sponsorship	-	-	4,152,242	-	-	4,152,242
Family assistance	-	7,500	7,500	-	-	7,500
Food baskets	-	-	253,193	-	-	253,193
Food baskets (Ramadan)	-	-	332,062	-	-	332,062
Meat (Udhiyah)	-	-	151,580	-	-	151,580
Meat and other distribution	-	-	71,250	-	-	71,250
Water and sanitation program expense	-	-	323,730	-	-	323,730
Community development	59,200	-	59,200	-	-	59,200
Field office expenses	460	2,957	657,051	-	-	657,051
Litigation settlements and reimbursement	233	1,502	333,541	-	-	333,541
Credit card processing and bank fees	225	1,444	320,971	-	-	320,971
Freight	86	550	122,223	-	-	122,223
Printing	176	1,130	251,203	293,064	296,354	840,621
Software fees	261	1,681	373,556	-	-	373,556
Expenses Including Management and General						
Insurance	-	-	-	31,701	-	31,701
Professional fees	27	175	38,819	242,134	-	280,953
Rent	29	186	41,376	-	27,584	68,960
Repairs and maintenance	-	-	-	7,473	-	7,473
Telephone and internet	28	180	40,070	26,713	-	66,783
Utilities	-	-	-	16,501	-	16,501
Office expense and license fees	38	247	54,954	91,125	-	146,079
Media and communications	479	3,077	683,729	514,059	305,827	1,503,615
Bad debt expense	-	-	-	19,881	-	19,881
Depreciation	20	128	28,481	18,634	-	47,115
Postage and delivery fees	-	-	-	444,858	5,171	450,029
Travel	2	15	3,400	30,331	153,357	187,088
Fundraising Expenses:						
Fundraising event expenses	-	-	-	-	339,500	339,500
Marketing material	49	316	70,318	70,319	5,239	145,876
Total functional expenses	<u>\$ 62,840</u>	<u>\$ 30,908</u>	<u>\$ 41,473,504</u>	<u>\$ 2,305,560</u>	<u>\$ 1,569,454</u>	<u>\$ 45,348,518</u>

WITH GRATITUDE

This year's impact belongs to a community of people who chose to act.

Annual reports often measure progress in totals and outcomes. This one reflects something deeper: consistency. The steady commitment of donors, partners, field staff, volunteers, and professionals working together across borders and crises.

Our community helped a child attend school, a patient receive care, a family access clean water, and a household find food at a moment of need. Behind every program in this report is a decision made by someone who believed their support could make a difference and followed through.

Your support allowed LIFE to remain responsive in emergencies, disciplined in stewardship, and focused on long-term solutions that restore dignity and stability. It enabled action not just once, but repeatedly, in places where reliability matters as much as relief.

Thank you for being part of this work. Your partnership continues to shape what is possible for communities around the world.

