



HANDS ALONG THE NILE

ANNUAL REPORT

Investing in Egypt's most valuable resource: its people



Dear Friends of HANDS,

This year marks the 40th anniversary of the signing of the Egyptian-Israeli peace treaty, which transformed the US-Egyptian relationship and the United States' role in the Middle East. This relationship has been central to the promotion of the national interest of both ever since. Through this strategic partnership, Egypt has been a key US ally in striving toward stability and peace across the wider region.

Complementing the work of our diplomats are the invaluable person-to-person connections that you—our friends across America—make possible through HANDS. Whether you are providing business training to Egyptian entrepreneurs, supporting microloan beneficiaries, or joining us on Insight Trips to Egypt, the partnerships that you have sponsored and participate in are an important element of citizen diplomacy between our two countries.

During a winter 2019 trip to Egypt, the HANDS board witnessed the impact of these initiatives on individuals and communities across the country. For example, walking through a village in the province of Minya, we met numerous microloan recipients who have used their US-funded loans to jumpstart small enterprises including: a 20-something who is the proud owner of a tire repair shop and employs a staff of three, a widow who is able to support her family through a storefront shop where she sells nuts and sweets to school children, and a first-generation college student supporting his own education by making and selling tameya (falafel) on the street corner.

Here at HANDS, we believe that Egypt's greatest resource is its people, a resource in which it is critical to invest. With each passing year, we witness the increasing breadth of our impact as Egyptians who previously partook in our programs now share their acquired skills with other members in their communities—and create jobs for others as their businesses expand.

At the same time, our American volunteers and others who travel with us to Egypt continue to remark on the ingenuity and thoughtfulness that they find during discussions with Egyptian counterparts. Citizens of both countries have much to learn from each other.

You are the reason that this person-to-person aspect of the Egyptian-American relationship is thriving 40 years after our nations' leaders signed an agreement to bring our two countries into deeper collaboration!

With gratitude for your continued partnership with HANDS,



A handwritten signature in black ink that reads "Graeme".

Dr. Graeme Bannerman
Board President



A handwritten signature in black ink that reads "Jennifer".

Jennifer A. Cate
Executive Director

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Our Vision

Annual Report

As the largest and most populous country in the region, Egypt has the potential to serve as an example to its neighbors of how investing in changemakers can raise the quality of life for the entire community. With your help, we aim to demonstrate this idea through our many efforts to alleviate the harsh social and economic conditions experienced by some of Egypt's most marginalized groups: women, youth, people with disabilities, and the economically disenfranchised.

HANDS's programs offer holistic and replicable solutions to everyday problems facing modern Egyptians. These problems include:

- High-levels of poverty, with recent estimates from the World Bank placing approximately 60% of Egyptians as living below the poverty line.
- Two-thirds of Egyptians between the ages of 15 and 29 being "jobless"—neither in school nor employed—in a country where over half of the population is under the age of 25.
- A lack of access to basic healthcare, education, and vocational training for many of Egypt's most disadvantaged communities.

HANDS addresses these issues by promoting a civil society in which communities can rely more on the capacity of their citizens and less on aid from foreign countries.

Furthermore, we believe that facilitating dialogues between Egyptians and Americans is more vital now than ever. Through our intercultural programs, we hope to bridge the divide between Americans and Egyptians by providing platforms for non-biased, cross-cultural exchanges, which promote mutual understanding, human dignity, and an exchange of expertise on issues.

In this year's report, you will read about our programs, partnerships, and stories about the lives they have impacted. As you flip through these next pages, we hope you will feel inspired by the progress your generosity has made possible.



With only 23% of Egyptian women able to find formal employment in their lifetimes, starting a small business can be transformational for a woman and her family. These participants in HANDS Young Entrepreneurs Programs have started small handicraft businesses.

Economic Empowerment

Annual Report

According to a 2018 study by the World Bank, 60% of Egyptians live in poverty. Furthermore, high inflation rates have led to increasingly difficult economic and social conditions, with the purchasing power of households on the decline. For many Egyptians today, limited access to vocational training and job opportunities makes it nearly impossible to break free from an endemic cycle of poverty. In response to these issues, HANDS provides many programs which aim to empower Egyptian youth, men, and women by offering business training and financial capital to those seeking to start or grow their small business.

Microloan Program: HANDS' microloan program provides disadvantaged Egyptians with the financial capital to start small businesses or make their current enterprises more successful. The loans average between \$140 and \$280 and have a repayment rate of 99% over a period of two years. This support not only transforms the financial status of the recipient, but it also creates job opportunities within their communities.

Vocational Training: Through our local partner, Think and Do, HANDS sponsors a vocational training program where aspiring professionals can develop skills such as plumbing, sewing, cellphone repair, and hair dressing, enabling them to find employment after they complete their training.

Association for the Protection of the Environment: In some of the poorest areas in Cairo, entire families will live on waste, earning a livelihood by collecting and sorting trash. The program enables women and girls from these so called "Garbage Cities" to receive job-skills training and participate in income-generating activities. Participants in the program are taught how to turn recycled materials into marketable goods, which are then sold by HANDS volunteers across the US.

Young Entrepreneurs Program: With over 50% of Egypt's population under the age of 25, it is vital that we continue to offer support to one of the country's largest resources: its youth. The Young Entrepreneurs Program offers training to Egyptian youth looking to turn their business ideas into successful enterprises. In particular, we seek to support women and individuals with disabilities, as they are often some of the most underserved and underutilized business people.



With the help of a microloan, Omm Mohammed was able to grow her small business selling nuts to school children into a full-fledged store specializing in snacks of all varieties.



Through job-skills training, Egyptian women can learn skills, such as weaving, that empower them socially and economically.

PROFILES:

Think and Do Vocational Training: Mary

Born into a humble family in Upper Egypt, Mary's parents could not afford to send her to school, and instead married her off at a young age to a man with whom she had three children. When Mary's husband fell victim to heart disease, she knew she needed to find a way to pay for her husband's healthcare and provide for her family. She heard of a HANDS' sponsored vocational training program and signed up to learn hairdressing and esthetics.

Having recently graduated, Mary is currently preparing to open her own hair salon, which will enable her to support her family. In a conversation with her, Mary told us, "I am not afraid to think about tomorrow, thanks to the new skills and vocation I obtained through this program."



Young Entrepreneurs Program: Martha

In 2010, when Martha was selected to attend HANDS' Young Entrepreneurs Program in the United States, she had a fledging business making porcelain statues, which she started in her home with \$5 of capital. Her experience in the US provided her with handicraft training in porcelain production and small business management, both of which helped her to grow her enterprise.

Soon after attending HANDS' training, she rented a small room in which to manufacture her porcelain products, but quickly realized she needed to scale production in order to keep up with the demand for her products. Nine years later, she now has a contract to produce 10,000 pieces a month for tourist resorts!

Various institutions began to contact Martha about leading training courses on porcelain production and starting one's own business. Her courses proved so popular that she had to bring on additional teachers to help her lead the classes. She is currently hired by Egypt's Ministry of Manpower to train 15 female entrepreneurs every quarter!

Martha continues to attend all of the Young Entrepreneurs Program's training courses. In 2018, inspired by her training, she began teaching porcelain production and marketing her products through her YouTube channel. She hopes to use this platform as a way to reach a larger number of aspiring entrepreneurs.

In the future, Martha would like to rent a larger workshop to create a greater number of products. However, her first priority is continuing to help other aspiring entrepreneurs realize their dreams.



Our social service programs offer invaluable services to some of Egypt's most underserved communities. While many of our programs focus on long-term solutions to many of Egypt's social and economic issues, we also recognize that we cannot afford to ignore the basic needs of struggling people in the interim.

Friends of Children with Cancer: This program supports the Health and Hope Oasis, located outside of Cairo. The center provides holistic treatment to young cancer patients by prioritizing the emotional and nutritional well-being of the children alongside their medical treatment.

Horus Hospital: This is a non-profit clinic built with HANDS' support, which offers affordable, high-quality eye care to the residents of the Minya governorate. The hospital offers vital eye-care services such as testing, treatment, and surgery to 75-80 patients per day.

Village of Hope Center for the Mentally Challenged: This organization provides much needed support for mentally-challenged Egyptian youth. The center offers day care which includes medical and psychological services, and provides young adults with social and professional experiences that enable participants to become happy and successful members of society.

Lillian Trasher Orphanage: This orphanage offers support to hundreds of orphans and widowed mothers. The center offers social, educational, and professional training services to the youth, so they have the tools necessary to thrive both personally and professionally as adults.

Fairhaven School: The Fairhaven School for the Disabled in Alexandria, Egypt offers students courses to help them develop independent living capabilities and social skills.

Spirit of the Youth: Cairo is populated with seven garbage collectors' communities known as "garbage cities," where individuals survive by collecting and sorting trash. This program offers boys in the largest of these communities an education in basic literacy, math, computer training, and safe recycling practices.

Center for Hope and a Cure: The Center for Hope and a Cure is a local, community health and dental-care center that offers affordable services to refugees and low-income groups in Alexandria, Egypt.



HANDS' board and staff were given the opportunity to meet with a local organization transforming the lives of youth with disabilities and their families in one of Cairo's most underserved communities.

PROFILES

Association for the Protection of the Environment Profile: Shaimaa Mahmoud

Shaimaa was born into a multi-generational family of garbage collectors. When she was younger, her father sent her and her brother to school for two years in a distant area, but the price of tuition and transportation proved unsustainable.

When HANDS' local partners opened a branch in their community, Shaimaa used their services to develop skills she could use to provide for herself and her family. Through the program's adult literacy courses, Shaimaa was able to learn how to read and write in Arabic. She also learned how to weave, a marketable skill that she now uses to make small handicrafts, which she sells locally and internationally through HANDS' craft sales.

More recently, Shaimaa was recruited to take part in a training course for health visitors where she became certified in first aid and primary care. Having completed the program, she now works as a home health aid. Shaimaa claims that these opportunities have given her the confidence to take on new challenges, such as entering new communities for work and obtaining a high school diploma.

Through all these experiences Shaimaa has realized, "I am not lesser than anyone else. I learn quickly and I can accomplish a lot."



Intercultural Exchange

Annual Report

Here at HANDS, we believe that maintaining an open dialogue between Egyptians and Americans is not only essential to facilitating cooperation between our countries, but also to promoting mutual understanding and human dignity. Through our intercultural programs we aim to bridge the divide between Americans and Egyptians and support unbiased, cross-cultural learning platforms. We hope our programs enable Americans and Egyptians to view each other's cultures and people for what and who they truly are, rather than what is often portrayed by the media.

Egyptian-American

Dialogue: In recent years, the American perception of Egypt has suffered as a result of the media's portrayal of current events as well as a lack of interaction between the Egyptian and American people. In response to this, HANDS sponsors the Egyptian-American Dialogue program which facilitates conversations between Egyptian and American leaders and opinion-shapers in the hopes of promoting diplomatic cooperation.

Arabic Courses: HANDS' online Arabic courses allow beginning, intermediate, and advanced level Arabic students to perfect their speaking and listening skills with the help of an Egypt-based speaker. Additionally, these courses enable students to engage in intercultural exchange through one-on-one interaction with a qualified language instructor.

Volunteer Opportunities: Throughout the year, HANDS organizes volunteering opportunities for Americans looking to participate in our efforts to alleviate the social and economic struggles faced by Egyptians today. One of the biggest ways Americans can become more involved in our efforts is by hosting Egyptian handicraft sales, which support female artisans in Cairo's garbage collecting communities.

Understanding Contemporary Egypt: An Online Seminar: HANDS' online seminar offers participants a greater understanding of contemporary Egypt by bringing top diplomats, academics, and civil society leaders to lecture on some of the most relevant issues facing Egypt today.

Insight Trips: HANDS' Insight Trips allow visitors to experience Egypt beyond its famous tourist sites, while they partake in culturally immersive activities such as sharing a meal with a local family, climbing a minaret, browsing ancient bazaars, and volunteering with local non-profits.



HANDS provides many opportunities for Americans to engage with Egypt's fascinating history and modern culture.

Capacity Building for Leaders

Annual Report

Our capacity building programs offer professional training to Egyptian changemakers looking to better the quality of life for many of Egypt's most vulnerable groups through either direct assistance or policy transformation. These programs enable Egyptian NGO leaders and entrepreneurs to connect with American professionals in order to gain valuable skills and insight into their respective fields.

e-LEAD Program: The e-Leadership Empowerment and Development program, or e-LEAD, provides online assistance to nonprofit leaders from the Middle East and North Africa. Through e-LEAD, HANDS offers a series of online training courses addressing topics such as leadership skills, organizational development, and programmatic effectiveness. We believe that this type of assistance is vital to building thriving civil societies across the region.

Professional Fellows Program: HANDS' Professional Fellows Program brings young NGO professionals and emerging leaders from across the Middle East and North Africa to the U.S. in order to strengthen their skills in areas such as organizational management, advocacy, inclusive policies, and fundraising. The program includes a month-long fellowship with a U.S. based counterpart organization, which provides participants with hands-on professional development experience as well as the opportunity to network. Moreover, the program enables fellows to explore the ways in which the government, private sector, and civil society increase participation of groups such as women and people with disabilities. Since the program began, we have trained 140 government and NGO leaders and business professionals.



This program is made possible by the U.S. Department of State and other generous HANDS donors.



Training NGO leaders allows us to multiply our impact on local communities.

Professional Fellows Program Profile: Habiba Mohamed

After participating in HANDS' Professional Fellows Program in Washington, DC, Habiba began using concepts and skills and she learned through the program to develop a wiki site related to gender issues.

The site provides a digital, participatory platform for the discussion and dissemination of information relating to issues of women, gender, and sexuality in Arabic. Through this platform, Habiba hopes to make information regarding these topics more widely available and facilitate much needed conversations about these issues.

In addition to developing content for the website, Habiba is now pursuing a graduate degree in women's studies and development. HANDS is incredibly proud of Habiba and her continued efforts to raise awareness of important issues regarding women and gender within her community.



Financial Report

Annual Report

STATEMENT OF FINANCIAL POSITION ^(A)

STATEMENT OF ACTIVITIES ^(A)

ASSETS	
Current assets	
Cash and cash equivalents	\$280,975
Investments	2,053
Grants receivable and promises to give	-
Accounts receivable—other	-
Prepaid expenses	4,511
Total current assets	<u>287,539</u>
Property and Equipment	
Furniture and fixtures	3,142
Computer equipment	4,101
Total	7,243
Less: accumulated depreciation	6,230
Property and equipment, net	<u>1,013</u>
Other assets	
Security deposits	2,500
TOTAL ASSETS	\$291,052
LIABILITIES AND NET ASSETS	
Current liabilities	
Accounts payable	6,142
Accrued expenses	12,511
Grant payable	169,523
Deferred income	750
Total current liabilities	\$188,926
Net assets	
Unrestricted	96,295
Temporarily restricted	5,831
Total net assets	102,126
Total liabilities and net assets	\$291,052

SUPPORT AND REVENUE	UNRESTRICTED	TEMPORARILY UNRESTRICTED	TOTAL
Contributions	\$224,613	\$629,057	\$853,670
Interest and investment income	36	--	36
Realized and Unrealized gain (loss)			
On investments	139	--	139
Sales income	13,426	--	13,426
Rent income	4,350	--	4,350
Miscellaneous income	1,058	--	1,058
Net assets released from restrictions	685,348	(685,348)	--
Total unrestricted support and reclassifications	\$928,970	56,291	872,679
EXPENSES			
Program services:			
Grants released from restrictions	610,120	---	610,120
Other program services	198,018	---	198,018
Supporting services:			
Management and general	62,510	---	62,510
Fundraising	57,649	---	57,649
Net expenses	928,297	---	928,297
Change in net assets	673	(56,291)	(55,618)
Net assets, October 1, 2017	95,622	62,122	157,744
Net assets, September 30, 2018	96,295	5,831	102,126

SELECTED STATISTICS, 2018

Percentage of most designated gifts sent directly to projects in Egypt:
95%

Percentage of HANDS Board of Directors who contribute to HANDS:
100%

Percentage of expenses used for administration and fundraising (which should be under 25%, according to United Way guidelines):
13%

(A) For the year ended September 30, 2018. All figures are audited. The complete financial statements are available upon request.

(B) Restricted donations used for purposes designated.

HANDS' Top Donors

Annual Report

The programs highlighted in this report were made possible by the generous donations of organizations and individuals throughout the United States, including the following:

Legacy Pyramid Club

(Donors who have included HANDS in their planned giving)

Anonymous
Bob and Susan Laubach
Randi Rubovits-Seitz

Cheops Club (\$10,000 and over)

Organizations:

Alternative Gifts International (Wichita, KS)
Fifth Avenue Presbyterian Church (New York, NY)
Global Ministries of the United Church of Christ and Christian Church [Disciples of Christ] (Cleveland, OH)
Maclellan Family Foundation (Chattanooga, TN)
TrustBridge
U.S. Department of State Bureau of Education and Cultural Affairs (Washington, D.C.)
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Magda and Alex Shalaby
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Sadek and Suzy Wahba
Moenes Youannis and Nahla Salib
Hany Youssef

Gold Cartouche Circle (\$5,000-\$9,999)

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Apex International Energy (Houston, TX)
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Accountant

We're so grateful to the students who donate their time and skills with us as interns in the HANDS office. In 2018, we were proud to have the following interns.

Natalie Assaad
Langley High School, VA

Lauren Hamelink
Michigan State University

Dahlia Mohamed
George Mason University

Loyal Niazy
The College of William and Mary

Mia Smith
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George Washington University

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Blake Vining
American University



We are so proud to work with such inspiring and hardworking Egyptians who use our training, microloans, and other services to transform their communities.



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