

HANDS ALONG THE NILE

Investing in Egypt's most valuable resource: its people



Dear friends,

We hope this finds you and your loved ones healthy and thriving despite the difficulties of the past year.

Last year was a challenging time for all of us, and we are so thankful for your partnership every step of the way. With each training program that HANDS moved online, with each microloan we awarded to a hopeful entrepreneur, and with each PPE kit we provided to an at-risk Egyptian household, we felt your support.

Thanks to your partnership, HANDS was able to smoothly navigate the pandemic, addressing unfolding circumstances on the ground in Egypt. In addition to continuing the programs you have made possible for many years, such as our microloan efforts, we also added six new programs to respond to evolving needs and to adapt to the necessity of virtual programming. You'll read more about these new, mostly online initiatives on pages four and five of this annual report.

While we look forward to being able to engage in-person with our colleagues and program participants in Egypt, we are cognizant of how fortunate we have been to be able to use technology to continue to serve the vulnerable groups that we—and you—care so deeply about.

As Egypt continues to deal with the health and economic fallout of the pandemic, your generosity is bringing hope to households in need. Microloans are providing livelihoods for families whose main breadwinners are underemployed. Graduates of vocational training programs are supporting themselves and creating jobs for others in their neighborhoods. Members of vulnerable communities were prepared for the winter with the blankets HANDS donors provided.

Thank you for providing a lifeline for the hardworking women and men of Egypt—and for their children! We hope you are encouraged by reading about the opportunities you created last year through this 2020 annual report.

Sincerely,



Alex Shalaby Board Chair



Jennifer A. Cate Executive Director

Cover Photo: An Egyptian clown was part of a local community effort to encourage children to wear facemasks during the COVID-19 pandemic last year. Thanks to the generosity of our donors, HANDS was able to support provide personal protective equipment, including face masks, gloves, and hand sanitizer, to households in Egypt that could not afford to purchase their own.

Hands Along the Nile Development Services (HANDS)

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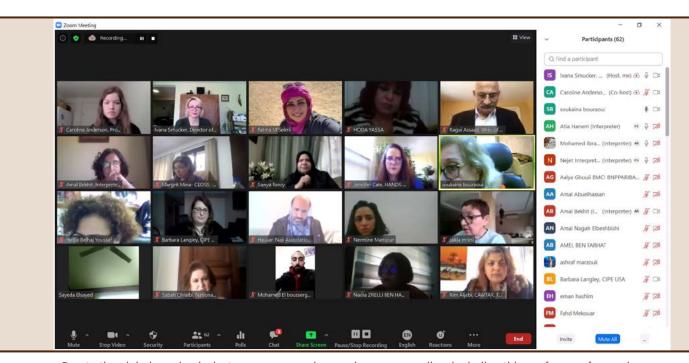
Our Vision

In HANDS' 32 years of existence, we have been consistently impressed by Egyptians' and Americans' ability to come together to find solutions to the challenges of our times, especially those affecting vulnerable groups in society. Although last year was a difficult year, the outpouring of support we received from our network of supporters enabled us to quickly adapt to shifting circumstances in Egyptian communities.

While we would have preferred a more physical presence in Egypt, due to the COVID-19 crisis, we moved many of our programs online. You will read more in the coming pages about several completely virtual initiatives that were started in the midst of the global crisis.

Fortunately, our local partners were also still able to carry out other aspects of our vital mission on the ground. For instance, our microloan program empowered Egyptians, including the newly unemployed and their spouses, to launch small businesses, helping households weather the economic challenges that accompanied the pandemic.

Although most of HANDS' work takes place in Egypt, owing to its considerable size and regional significance, HANDS is committed to facilitating partnerships and dialogues on a regional level around commonly shared issues. We hope our programs inspire those working to tackle similar problems in other countries within this region.



Due to the global pandemic, last year, we moved several programs online, including this conference focused on engaging the private sector across the Middle East and North Africa in expanding women's employment opportunities.

New Programs Launched During the Pandemic

While COVID-19 has imposed unique constraints on our ability to fulfill our mission, as it has for so many around the world, HANDS managed not only to keep up with existing programs but also to add six more. The issues Egyptians face have only been exacerbated by the introduction of a global pandemic, which is why we launched the following initiatives.

Assistance for Flood Victims

As if contending with the far-reaching impacts of COVID-19 was not enough, in March, Egyptians also had to deal with another formidable threat: three

days of "dragon storms" that led to unprecedented flooding. The impact of these storms was considerable. Roads, buildings, water, and electricity were all dramatically affected, and in some areas with informal housing, flood waters swept away both homes and residents' belongings. In support of CEOSS, our largest partner organization, HANDS launched an effort to raise funds to purchase health protection kits for affected Egyptians. These kits

included soap, sanitizer, gloves, masks, wipes, and educational brochures. In addition, we raised funds for daily meals, clean water containers, mattresses, pillows, clothes, and shoes for 300 households who lost everything in the community of Zarayeb, outside of Cairo.

Youth Diplomats Social Venture Training and Exchange

This program provided Egyptian, Tunisian, and Moroccan high schoolers with the opportunity to hone their social entrepreneurship skills. Youth with a demonstrated commitment to volunteerism, social entrepreneurship, and community engagement participated in online courses with topics ranging from the more practical aspects of social entrepreneurship, such as defining the problem

and engaging in user testing, to broader topics, including the power of empathy and effective teambuilding. Courses included intercultural exchanges with American students to explore cultural differences and similarities. Participants then had the opportunity to engage with successful social entrepreneurs from America, Egypt, Tunisia, and Morocco, before collaborating with each other to design their own social enterprise projects, which they pitched to a team of social entrepreneurs.

HANDS was proud to support our partners at World Chicago in this venture, supported by the

> Stevens Initiative, which is sponsored by the U.S. Department of State and administered by the Aspen Institute. HANDS helped facilitate this project by recruiting MENA students, facilitators, and speakers and advising World Chicago on integrating them into the program content and schedule, Alumni of HANDS' **Professional Fellows** Program also played key roles as speakers for the sessions.



HANDS' supporters made it possible to distribute PPE equipment to communities affected by both COVID and flooding.

Technical Assistance and Capacity Building for Local Partners in Egypt

Last winter, HANDS facilitated a capacity building exchange to support a large-scale European Unionfunded program, implemented by one of our Egyptian partners, CEOSS (Coptic Evangelical Organization for Social Services). Entitled "Improving Livelihoods of Urban and Rural Poor Women Dependent on the Informal Sector in Egypt," the goal of this program is to establish community-based centers that help women start their own businesses or transition into formal employment.

To promote the effectiveness of these community centers, HANDS facilitated meetings between CEOSS leaders and US-based organizations that promote economic opportunity for marginalized groups, especially women. While these consultations were initially planned as in-person activities, COVID-19 had other plans, and the exchange was moved online. This virtual setting was a blessing in disguise as it enabled even more Egyptian program leaders to participate and allowed them to take part in Entrepreneurship Week events held in the US in November. Similarly, we were able to provide training sessions on entrepreneurship development as well as microenterprise support.

Activating the Private Sector for Women's Economic Rights

Studies show that higher female participation in economies increases profitability, efficiency, and long-term sustainability—and many companies globally and within the MENA region are taking note. Hoping to build upon this realization, HANDS has embarked upon a two-year initiative that spans the borders of Egypt, Morocco, and Tunisia. This project aims to advance women's economic rights by emboldening the private sector, with the support of civil society, government, and policymakers. Ultimately, this program seeks to take steps towards a stronger economy that is more inclusive of women as they remain a largely untapped economic resource whose lack of inclusion costs local economies billions of dollars.

This initiative includes regional networking with champions of gender equality from the private sector, government, academia, and civil society, as well as country-level training, networking, information sharing, and constructive dialogue to better inform future strategies. Our goals are: to increase private sector awareness of the benefits provided by expanding the involvement of women within both their organizations and the economy as a whole, to improve private sector capacity and eagerness to expand the economic participation of women, and to enhance information-sharing across sectors and borders, with the aim of fostering more initiatives to improve the economic rights of women in the region.

Zabbaleen Blanket Drive

Egypt's Zabbaleen are some of the country's most resilient and hardworking people. Working

as garbage recyclers, they use carts and pickup trucks to collect the trash of Cairo's residents. They then take the collected refuse to their communities and sort it, recycling upwards of 80%. Although they perform a vital function in Egypt's capital, Zabbaleen are often not compensated well and live alongside the trash they collect, even in Egypt's chilly winters. Seeking to help the Zabbaleen brave the winters in their spartan living conditions, HANDS launched a blanket drive in November. Thanks to an outpouring of support from our enthusiastic supporters around the world, we were able to provide the Zabbaleen with 500 blankets just in time for winter.



HANDS' donors provided 500 blankets to families in Cairo's garbage recycling community last winter.

Egyptian and American Youth as Development and Peace Ambassadors

To foster a culture of peace among and between faith communities in Egypt and the U.S., HANDS launched a program to bring together 30 young religious leaders from the two countries in virtual peace-building training and dialogue. The effort involves 15 Americans and 15 Egyptians who are engaged in religious studies, recent graduates of such programs, or already active as faithbased community leaders. Participants will attend virtual exchanges, including sessions on peacebuilding, civil engagement, and conflict resolution, to acquire the tools necessary to lead their communities toward peaceful coexistence. In addition, this program aims to increase participants' capacities to be active local and global citizens and produce lasting friendships that span cultural divides and promote diversity, tolerance, and inclusion.

Ongoing Programs

While we are grateful for the opportunity to respond to the new challenges of this pandemic era, HANDS is equally committed to sustaining our many ongoing initiatives. The main goal of our efforts has always been to promote the social and economic development of vulnerable groups in Egypt, and the following programs are key to achieving this aim.

Microloans

HANDS-funded microloan programs deliver seed funding to economically vulnerable individuals in the form of either initial funding to start a business or a cash infusion to grow an existing one. This program is carried out through two of our local partners, *Think and Do* and *CEOSS*, who also provide business mentorship to loan recipients. Although the types of businesses launched by entrepreneurs vary, some of the most popular ventures include hair salons, shops, snack kiosks, and vegetable stands. Loan amounts generally start between \$140 and \$280 and, thanks to careful screening and personalized coaching, our partners have achieved a loan repayment rate of over 99%.

Association for the Protection of the Environment (APE)

The APE program seeks to improve the lives of those whose livelihoods revolve around city waste. In some areas of Cairo, often referred to as "Garbage Cities," many families earn their livelihoods by collecting and sorting the city's trash. APE offers an opportunity to the women and girls of these families to receive valuable education and vocational training to help them acquire valuable income-generating skills and set them up to continue their education, which was often curtailed at a young age to help their parents in the trash recycling business.

Horus Hospital

Located in the Upper Egyptian province of Minya, one of the poorest areas in Egypt, Horus Hospital aims to provide high quality eye care to those who may otherwise not be able to afford it by employing a sliding fee scale. Horus Hospital serves the city of Minya along with about 100 surrounding villages. HANDS was privileged to obtain the initial funding

from USAID's ASHA (American Schools and Hospitals Abroad) program for the construction and equipment of this hospital.

Village of Hope Center for the Mentally Challenged

The mentally challenged are often left behind in efforts aimed at promoting socioeconomic development, something this initiative seeks

Mohammed's Thriving Restaurant

Mohammed's southern-Cairo café was initially only able to serve beverages. Longing to expand his business into a full-scale restaurant, he applied for and received a \$1,100 HANDS-sponsored loan. Mohammed made quick, effective work of these funds, using them to hire the staff and purchase the kitchen equipment necessary to turn his café into a thriving restaurant.



Mohammed's growing business

But Mohammed knew he could do more. So, after paying off his initial loan, he came back for an additional \$2,166, which he used to install air conditioning, TVs, and video games to attract more customers. Seeking to go even further, Mohammed later returned for another loan of \$3,055 to renovate his restaurant and upgrade his kitchen and furniture. As Mohammed looks back from the vantage point of his now-thriving restaurant, his old café is difficult to remember. With the help of HANDS donors, Mohammed was able to realize his dream of owning a restaurant, which is providing jobs for his community and putting food on his own family's table.

to remedy. Village of Hope was established to provide care to Egypt's mentally challenged youth, accomplished in part by a day care option that includes medical and psychological services. The center also provides young adults with vocational training designed to help them play an active role in society and enhance their life skills, alongside advocacy efforts for these young adults' rights and needs to national policymakers.



Learning marketable skills at the Village of Hope

Fairhaven School for Kids with Disabilities

Beginning with a modest ten children and four teachers, Fairhaven's footprint now includes 185 students and 73 teachers. Students range in age from two years old to adolescence, and activities offered seek to improve academic performance, physical capacities, positive behavior, self-care, and independence, and to provide training that sets students up to succeed in a variety of vocations.

Lillian Trasher Orphanage

The Lillian Trasher Orphanage was founded in the early 1900's by a young American woman who was known among those she dedicated herself to serving as 'Mama Lillian.' Throughout its long life, this orphanage has served over 20,000 children and also opens its doors to widowed mothers and their children. Among the many services children receive are healthcare, education, and an enduring sense of family.

Center for Hope and a Cure

The Center for Hope and a Cure is a local community health center in Alexandria. The

Warda's Makeup Magic

Warda is a 38-year-old mother from the village of El Hawaslya. Like many Egyptian women, after a lifetime of relying on her parents or husband for support, her commitment to helping her family rise above poverty drove her to seek out employment opportunities—and HANDS' microloans provided just that. Seeking to leverage the skills she'd gained primping with her sisters over the years, Warda applied for and received a \$256 microloan to start a hairstyling and makeup micro-enterprise. This initial investment enabled her to purchase a hair drier, flat iron, and other cosmetic products to start turning her ambitions into a reality.

Not only was Warda able to establish an effective business model and pay back her initial loan, but she came back for an additional \$384 cash infusion to expand her business. This enabled her to employ two assistants and invest in additional cosmetic supplies that established her as the most popular hairdresser in her village.

In addition to the benefit her micro-enterprise provides her family, Warda is also creating jobs for other women in her community. This enables her employees to provide much-need support for their own families, just as it does for Warda's.



Warda's home business

goal of the Center is to provide underprivileged community members with healthcare at a low cost or, in some cases, free. Services include surgical operations, assistance with childbirth, and dental care. The Center for Hope and a Cure is also one of the few places that provide Sudanese refugees medical and dental care for free.

Dialogue and Exchange

The world is growing more and more interconnected and doing so at a blistering pace. Gone are the days of viewing other cultures on our terms, and not theirs. If we are to build healthy and well-formed connections with each other, we must seek to broaden our perspectives and gain a genuine understanding of each other. To address this challenge, HANDS aims to promote crosscultural learning from an international perspective between the United States and MENA's most populous country: Egypt.

Online Arabic Classes

HANDS' online Arabic courses enable those studying at the beginner, intermediate, or advanced levels to sharpen their language skills and gain cultural understanding through one-on-one customized classes with our cadre of native Arabic-speaking teachers. Open to any English speakers wanting to learn Arabic, not only do these lessons financially support Egyptian language instructors, but the profits also fund HANDS' development programs in Egypt.

Insight Trips

Although our Insight Trips were put on temporary hiatus during the pandemic, we are eager to restart them. Promoting intercultural understanding and exchange, these trips not only include conventional tourist sites but also seek to show our visitors life in Egypt today. Sharing a meal with a local Egyptian family, browsing the wares of ancient bazaars, or visiting communities where HANDS donors have been investing, our guests are shown Egypt through the eyes of HANDS' staff members, who have been engaging with the country for decades.

Egyptian-American Dialogue

Although the relationship between the United States and Egypt has suffered in recent years, we believe there is fertile ground for relationship-building in the gulf that has emerged between us. In promoting such relationships, HANDS brings together prominent Egyptian and American policymakers, journalists, academics, and faith leaders to discuss areas of shared concern.



We look forward to restarting our in-person international exchanges, unique opportunities for professional collaboration, after the COVID pandemic.

Financial Report

STATEMENT OF FINANCIAL POSITION (A)

STATEMENT OF ACTIVITIES (A)

ASSETS		
Current Assets:		
Cash and cash equivalents:	\$	133,527
Investments:		2,410
Grants receivable:		83,635
Promises to give:		106,321
Accounts receivable - other:		-
Prepaid expenses:	_	29,672
Total current assets:	_	355,565
Property And Equipment:		
Furniture and fixtures:		3,142
Computer equipment:	_	4,101
Total:		7,243
Less: accumulated depreciation:	_	6,853
Property and equipment, net:	_	390
Other Assets		
Grants receivable, less current portion:		560,093
Security deposits:	_	2,500
Total other assets:	_	562,593
TOTAL ASSETS:	<u>\$</u>	918,548

LIABILITIES AND NET ASSETS		2020
Current Liabilities:		
Accounts payable:	\$	12,990
Accrued expenses:		21,006
Grant payable:		-
Notes payable - PPP:		33,400
Notes payable:		-
Deferred income:	_	723,634
Total current liabilities:		791,030
Net Assets:		
Without Donor Restrictions:		116,191
With Donor Restrictions:	_	11,327
Total net assets:	_	127,518
Total Liabilities And Net Assets:	<u>\$</u>	918,548

(A) For the year ended September 30, 2020. All figures are audited. The complete financial statements are available upon request.

SUPPORT AND REVENUE						
	U	nrestricted	1	Temporarily Restricted	_	Total
Contributions	\$	366,583	\$	510,320	\$	876,903
Interest and investment income		130		-		130
Realized and Unrealized gain (loss) on investments		(224)		-		(224)
Sales income		8,034		-		8,034
Program income		8,962		-		8,962
Rent income		8,400		-		8,400
Net assets released from restrictions	_	628,834	_	(628,834)	_	
Total unrestricted support and reclassifications	_	1,020,719	_	(118,514)	_	902,205

EXPENSES			
	Unrestricted	Temporarily Restricted	Total
Program services:			
Grants released from			
restrictions	613,918	-	613,918
Other program services	235,970	-	235,970
Supporting services:			
Management and general	96,311	-	96,311
Fundraising	69,619		69,619
Net expenses	<u>1,015,818</u>		1,015,818
Change in net assets	4,901	(118,514)	(113,613)
Net assets, October 1, 2019	111,290	129,840	241,130
Net assets, September 30, 2020	<u>\$ 116,191</u>	<u>\$ 11,326</u>	<u>\$ 127,517</u>

SELECTED STATISTICS, 2020



Percentage of most designated gifts sent directly to projects in Egypt



Percentage of HANDS Board of Directors who are among HANDS top donors



Percentage of expenses used for administration and fundraising

HANDS' Top Donors

The life-changing initiatives highlighted in this report were made possible by the generosity of organizations and individuals, 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

Cincinnati Foundation Care With Love Fifth Avenue Presbyterian Church (New York, NY) The MacIellan Foundation Prince Street Foundation

Awadalla Fund of the Greater

United Nations Democracy Fund United States Department of State United States Embassy in Cairo The Walbridge Fund

Individuals

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Suzan Habachy
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Organizations

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Chevron Matching Gifts
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Robert and Judith Stoddard Mourad and Helene Wahba Caroline Williams

Youssef Wahba

Monthly Sustaining Members



In addition to the donors highlighted with an asterisk above, the following supporters help us through monthly contributions: Amal Girgis * David and Marcia Walker*



Leadership

Board of Directors

(as of spring, 2021)

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Albert Quaye

Accountant

Caroline Anderson

Program Coordinator

Interns

We are so grateful to the students who donate their time and skills to us through internships. In 2020, we were fortunate to have the following interns on our team.

Natalie Assaad

Langley High School, VA

Jacqueline Brogdon

American University

Emma Goldsby

University of Kentucky

Beth Korte

Hope College

Zanab Naeem

George Mason University

Alec Stimac

Davidson College

Benefit Event Planning Committee 2020

In the midst of a pandemic, this amazing team helped us plan our first virtual benefit event. We are indebted to them for their creative energies, which made our fall fundraising event so successful.

Julie Assaad

Great Falls, VA

Nayer Beshay

Ashburn, VA

Toni Christiansen

Vienna, VA

Nefr Michaels Fairfax, VA

Gretchen Welch Alexandria, VA

Moushira Youssef

Vienna, VA



The initiatives showcased in this report, including a blanket drive to ensure warm nights to Cairo's garbage recycling community, pictured here, are made possible through generous gifts from individuals and organizations. We are so grateful for their partnership!

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