One of the joys of preparing an annual report is that it gives us the opportunity to look back and be thankful for all that has been accomplished.

The past fiscal year was filled with opportunities for SEAL beneficiaries. 17 selected projects were funded out of which 16 were implemented.

SEAL works on the ground with municipalities, cooperatives and NGOs with limited or no access to funding or support. Hence, we are grateful for every dollar donated. 100% of donations received are helping SEAL continue its vital work in supporting underserved Lebanese communities become agents of their own development and make sustainable progress in overcoming poverty.

We look forward to keep growing our reach with the help of our supporters.

Sincerely, the SEAL Team
# Projects Funded 2018

<table>
<thead>
<tr>
<th>Land &amp; Agriculture</th>
<th>Grant</th>
<th>Tools provided</th>
<th>Project’s impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equipment for dairy business in Moghraka Akkar, North Lebanon</td>
<td>$34,750</td>
<td>• Chiller to sterilize pasteurized milk&lt;br&gt;• Homogenizer to combine milk particles&lt;br&gt;• Cooling room for storage</td>
<td>40 direct beneficiaries (men and women farmers and factory workers)&lt;br&gt;3 full-time jobs created&lt;br&gt;25% increase in factory productivity</td>
</tr>
<tr>
<td>Rehabilitation of ‘Green Orient’ thyme field in Chouf Chouf, Mount Lebanon</td>
<td>$28,286</td>
<td>• 300m² Plastic tent “Greenhouse”&lt;br&gt;• 300m² Nethouse&lt;br&gt;• Agricultural equipment (turbe-water pump-field water tank-water pipes-seeds-black pots-organic manure fertilizers)</td>
<td>20 direct beneficiaries (women)&lt;br&gt;150 beekeepers also benefited from natural thyme planted throughout the Chouf – improving the quality of honey</td>
</tr>
<tr>
<td>Olive harvesting in Bisri Jezzine, South Lebanon</td>
<td>$19,749</td>
<td>• Mechanical olive harvesting machines</td>
<td>6 full time jobs created&lt;br&gt;$2,500 saved per harvester per year (total savings of $12,500 in first year)</td>
</tr>
<tr>
<td>Olive oil separator in Deir Mimas Nabatiyeh, South Lebanon</td>
<td>$20,850</td>
<td>• Olive oil/water separator</td>
<td>12 full time jobs and 2 seasonal jobs created&lt;br&gt;50% increase in olive oil processed, 10% of which is kept by cooperative for its own sales</td>
</tr>
<tr>
<td>Cutters &amp; harvesters for Bejjeh Jbeil, Mount Lebanon</td>
<td>$17,830</td>
<td>• Electric shears for the trees&lt;br&gt;• Harvesting machines&lt;br&gt;• Stainless steel containers</td>
<td>26 farmers direct beneficiaries, and 11 workers handling the machines&lt;br&gt;Increase in olive, grape and fig collection</td>
</tr>
<tr>
<td>Tractor for olive farming in Lebaa Jezzine, South Lebanon</td>
<td>$24,870</td>
<td>• Tractor</td>
<td>18 farmers, direct beneficiaries&lt;br&gt;2,000 dunums served by tractor&lt;br&gt;$100 saved per farmer / per day&lt;br&gt;$8,000 annual savings as tractor is being used 80 days per year</td>
</tr>
<tr>
<td>Olive cutters in Kfeir, Hasbaya Nabatiyeh, South Lebanon</td>
<td>$37,410</td>
<td>• Mechanical olive harvesting machines</td>
<td>500 farmers, direct beneficiaries&lt;br&gt;Reduction in production cost&lt;br&gt;Improvement in the quality of olives and oil</td>
</tr>
</tbody>
</table>
## Projects Funded 2018

<table>
<thead>
<tr>
<th>Women In The Workforce</th>
<th>Grant</th>
<th>Tools provided</th>
<th>Project’s impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>ISO Certification for 2 zaatar products in Bayssour Aley, Mount Lebanon</td>
<td>$10,000</td>
<td>• Certification fee</td>
<td>2 full time jobs created 24 women benefit from: 20% increase in production 30% increase in profits</td>
</tr>
<tr>
<td>Equipment for Machgara Mouneh Machgara, West Beqaa</td>
<td>$23,500</td>
<td>• Oven • Grinders • Tomato juice machine • Kishek machine</td>
<td>6 women employees earn $500 per month 9 additional coop members contribute to: - 30% time savings using new machinery - 50% increase in production</td>
</tr>
<tr>
<td>Equipment for Al Taybeh mouneh production Marjeyoun, South Lebanon</td>
<td>$23,150</td>
<td>• Oven • Grinders • Tomato juice machine • Kishek machine • Stainless steel containers</td>
<td>6 jobs created $2,500 savings per harvester per year, which added up to: - $12,500 savings in first year - 26 farmers + 11 workers handling the machines are direct beneficiaries</td>
</tr>
</tbody>
</table>

### Water & Irrigation

| Water And Irrigation in Brih Mount Lebanon | $29,552 | • Water Tanks • Spinklers • Driplines • Pipes • Filters • Accessories | 78% water savings during hot summer season $2,000 additional income per year for each 35 farmers per dunum, after 2 years |
| Drip irrigation in Bkifa Rachaya, Bekaa | $14,088 | • Driplines • Accessories | 17 direct beneficiaries (farmers) 45,000m² increase in arable land |
| Water pipes in Fradis North Lebanon | $11,367 | • Water pipes • Valves | 12 farmers (direct beneficiaries) |
| Drip irrigation in Dardara Marjeyoun, South Lebanon | $18,000 | • 400m Water driplines pipes • ATV | 60 farmers (direct beneficiaries) 300,000m² increase in arable land |
| Water Tank in Ghousta Keserwan, Mount Lebanon | $27,000 | • Construction material (cement, sand, metal rods, etc.) | $400-500 expected net profit per dunum: - 35% will be distributed among farmers - 35% will be spent on pesticides, chemicals and other materials needed - 30% will be used to restore the surrounding land of the monastery |

### Fishermen & The Sea

| Fishing nets in Batroun, Jbeil, Bouar, Oukaibe, Safra, Tabarja, Jounieh, Dbaye and Dawra Metn & Keserwan, Mount Lebanon | $44,820 | • 2,500 large fishing nets | 1,088 fishermen (direct beneficiaries) |
## PROJECTS FUNDED BUT NOT LAUNCHED

<table>
<thead>
<tr>
<th>Culture &amp; Tourism</th>
<th>Grant</th>
<th>Tools Provided</th>
<th>Project’s impact</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Live Love/SEAL Tours Market Place</strong>&lt;br&gt;South Lebanon, West Bekaa, Chouf, North Lebanon and Metn&lt;br&gt;<a href="https://livelovetours.com">https://livelovetours.com</a></td>
<td>$50,000</td>
<td>A digital tours platform to sell authentic experiences &amp; develop the economy and tourism in rural Lebanon.</td>
<td>Support SEAL cooperatives beneficiaries in 10 rural Lebanese villages through tourism, and provide customers a market to the best local producers.</td>
</tr>
</tbody>
</table>

## PROJECTS BY FOCUS AREA AND REGION

### Budgets by Focus area

- **Land & Agriculture**: $181,505
- **Women in the Workforce**: $100,007
- **Water & Irrigation**: $56,650
- **Fishermen & the Sea**: $44,820
- **Culture & Tourism**: $50,000

### Number of Projects by Region

- **South Lebanon**: 6
- **Mount Lebanon**: 5
- **Bekaa**: 2
- **North Lebanon**: 2
- **Various Areas**: 2
## THE YEAR IN NUMBERS

### Statement of Revenue, Expenses & Changes in Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>234,422</td>
</tr>
<tr>
<td>Special Events</td>
<td>262,829</td>
</tr>
<tr>
<td>Donation of stock</td>
<td>9,332</td>
</tr>
<tr>
<td>Interest and dividend income</td>
<td>3,529</td>
</tr>
<tr>
<td>Other income</td>
<td>89</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>510,201</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program services</td>
<td>569,165</td>
</tr>
<tr>
<td>Management and general</td>
<td>11,247</td>
</tr>
<tr>
<td>Fundraising</td>
<td>100,753</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>681,165</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Change in Net Assets</strong></td>
<td><strong>- 170,964</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Assets, Beginning of Year</td>
<td><strong>776,547</strong></td>
</tr>
<tr>
<td>Net Assets, End of Year</td>
<td><strong>605,583</strong></td>
</tr>
</tbody>
</table>
# SEAL SPONSORS 2018

## Headline Corporate Sponsor
- AM Bank

## Lifelong Corporate Sponsor
- Interaudi Bank

## Corporate Sponsors
- The Abraham Foundation
- Capelli Sport
- Damascus Bakeries
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- La Caravelle Champagne
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- The Lowell Hotel
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- sweetgreen
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- The Anthony R. Abraham Foundation
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- Randa & Jack Tohme
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- Fadwa & Timothy Robb
- Wassim Rasamny
- Marilyn & Nasrallah Misk
- Aida & Bassem Masri
- Lena & Majd Maksad
- Women International Leaders (WIL)
  of Greater Philadelphia
- Zeina & Michael Kassouf
- Lana & Alain Karaoglan
  (Voya Foundation)

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- Rima Adjady
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- Ramzi Akkaoui
- Audree Anid
- Nada & Paul Anid
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- Denise Challita
- Omar Chane
- Nabil Chaya
- Shereen Chaya
- Tarek Chaya
- Iman Chaya
- Caline Chaya
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- Chase Chehade
- Lawrence Daher
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- Michelle Edwards
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- Afif El Massih
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- Leila Fleming
- Ossama Ghazal
- Walter Glover
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- Laura Gensheimer
- Yasmeen Ghomieh
- Sannine Group
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- Lelia Kacha
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- Alex Licata
- Belle Lupton
- James Lupton
- Victoria Lupton
- Roshanak Malek
- Tarek Maluf
- Majd Makhfouf
- Anthony Marshi
- Safwan Masri
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- Alex Mtain
- Katrina Najm
- Tamara Najm
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- Emily Partner
- Marianne Peterson
- Madeleine Pron
- Elemer Raffai
- Sophia Raffai
- Mila Raffai
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- Salah Tabbara
- Zeyd Tabbara
- Michele Tabet
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- Charles Tager
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