DIVERSE SUPPLY CHAIN: We have a diverse supply chain to target all profiles of beneficiaries. We cater to the needs of individuals facing specific vulnerable conditions, including disability or extreme poverty, as well as emerging entrepreneurs. We also supply household-level assistance (e.g., nutrition and winterization for families) as well as community-level assistance (e.g., bulk item and medical equipment donations).

GROWING REGIONAL FOOTPRINT: The Middle East continues to be the largest region to receive aid and our most diverse portfolio. Our largest expansion was in the US-domestic region, whose success was predicated on developing new communication and marketing methods to reach beyond our traditional target communities.
This year, UMR reached 683,353 people directly, and an estimated 2,435,477 indirectly, through 41 poverty-reduction and development projects in 12 countries.

While natural and man-made disasters have become the new normal for several years now, 2020 set a new bar for the degree to which the institutional, financial and logistical networks in which we operate can crash, and underscored the need to reinvent a new international development ecosystem in the midst of prolonged uncertainty.

UMR was one of the fastest organizations to adapt to the new, emerging realities of the COVID-19 pandemic. Today, I am more confident than ever of the endurance and value of our efforts, thanks to our dedicated volunteers, donors, partners and employees, whose agility and forward-thinking ensured that we did not get caught off-guard, and that we continue to deliver critical assistance to hundreds of thousands of people facing devastating circumstances.

We are grateful to our donors who entrusted us with their donations to expand on our program implementation in the 2020 cycle.

We have fundamentally changed UMR’s financing model. Traditionally, we depended on ad-hoc and community-based fundraising, which offered limited financial and administrative stability, and only a meager push for the quality of programs and partners.

As such, we started 2020 with very limited resources and debts larger than our available liquidity. Through 2020, our Finance team enhanced our internal processes and cultivated strategic partnerships with a network of marketers, suppliers, vendors, and on-the-ground partners who boosted UMR’s ability to tackle its strategic goals in many areas and in record time. Our new procurement methods minimized the administrative cost and cut on the middleman. As a result, UMR was able to triple its average operating budget and grow its beneficiary pool threefold - a historic milestone.
UMR’s Operations team recovered our in-kind assistance performance after a decline we suffered in 2019, with a total value of $34 million in in-kind shipments ($33 million in the Health sector, and $1 million in Education). This allowed us to be among the first responders on the ground in major crises such as Beirut’s port blast in Lebanon, with effort that was praised even by our fellow NGOs who do similar work. Another milestone the Operations team achieved was expanding our US-domestic programs, reaching almost 21% of our portfolio by spending, compared to 0-3% in previous years.

Thanks to our creative Social Media and Marketing team, UMR’s PR, branding and outreach were notably stronger this year. Our donor list grew tenfold, with consistent fundraising all-year round, and at least one major campaign every month. Our periodic news and donors updates, produced by our Donor Care and Communication teams, were well-received by donors, partners, and other stakeholders.

Our regional teams were pivotal in envisioning and implementing the expansion of our East Africa and MENA operations, which was critical to advancing UMR’s goal of being the development organization of choice.

UMR expanded its entire portfolio in 2020: from rehabilitating Lebanon, to providing secondary care to beneficiaries in Jordan and Kenya, to providing food security to desperate parts of Yemen and beyond. Our holistic “Adopt A Village Project” in Wajir County, Kenya is underway to deliver multi-sectoral development solutions across the education, energy, health, and water sectors.

Meanwhile, our flagship Jasmine Project continues to shine, empowering over 13,000 women to-date with marketable skills and entrepreneurship training to forge economic independence while supporting their families. It is attracting more and more grants and entering new markets beyond Jordan; namely Egypt, and soon to arrive in East Africa.

Finally, we continue to create development-driven economic opportunities for small businesses in the local communities in which we work. We have engaged the international local private sector with reputable clients, such as the United Nations, in order to localize international talent while rebuilding local markets in fragile and post-conflict economies.

Our work continues, as we navigate new emergencies and hit new milestones. I look forward to UMR’s expansion in 2021 and have our tremendous donors, staff, and volunteers to thank for that.

Sincerely,

Dr. Abed Ayoub
President & CEO
UMR
# 2020 at a Glance

## Program Services & Beneficiaries By Sector

### Beneficiaries By Sector

<table>
<thead>
<tr>
<th>SECTOR</th>
<th>DIRECT BENEFICIARIES</th>
<th>PERCENT</th>
<th>INDIRECT BENEFICIARIES</th>
<th>PERCENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>4,311</td>
<td>1%</td>
<td>21,955</td>
<td>1%</td>
</tr>
<tr>
<td>Health</td>
<td>440,402</td>
<td>64%</td>
<td>2,272,300</td>
<td>93%</td>
</tr>
<tr>
<td>Poverty Reduction</td>
<td>199,201</td>
<td>29%</td>
<td>4,577</td>
<td>0%</td>
</tr>
<tr>
<td>WASH</td>
<td>26,210</td>
<td>4%</td>
<td>70,500</td>
<td>3%</td>
</tr>
<tr>
<td>Women's Livelihoods</td>
<td>13,229</td>
<td>2%</td>
<td>66,145</td>
<td>3%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>683,353</strong></td>
<td><strong>100%</strong></td>
<td><strong>2,435,477</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

### Direct Beneficiaries By Sector

- WASH: 4%
- Women's Livelihoods: 2%
- Education: 1%
- Poverty Reduction: 29%
- Health: 64%

### Indirect Beneficiaries By Sector

- WASH: 3%
- Women's Livelihoods: 3%
- Education: 1%
- Poverty Reduction: 0%
- Health: 93%
## 2020 at a Glance
Program Services & Beneficiaries By Region

### Beneficiaries by Region

<table>
<thead>
<tr>
<th>REGION</th>
<th>Direct Beneficiaries</th>
<th>Percent</th>
<th>Indirect Beneficiaries</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Southeast Asia</td>
<td>12,650</td>
<td>2%</td>
<td>52,500</td>
<td>2%</td>
</tr>
<tr>
<td>Domestic</td>
<td>31,500</td>
<td>5%</td>
<td>-</td>
<td>0%</td>
</tr>
<tr>
<td>East Africa</td>
<td>33,258</td>
<td>5%</td>
<td>22,180</td>
<td>1%</td>
</tr>
<tr>
<td>MENA</td>
<td>605,945</td>
<td>88%</td>
<td>2,360,797</td>
<td>97%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>683,353</td>
<td>100%</td>
<td>2,435,477</td>
<td>100%</td>
</tr>
</tbody>
</table>

### Direct Beneficiaries by Region

- Domestic: 5%
- East Africa: 5%
- Southeast Asia: 2%
- MENA: 88%

### Indirect Beneficiaries by Region

- East Africa: 1%
- Domestic: 0%
- MENA: 97%
2020 at a Glance
Projects By Region & Sector

Projects By Region
- MENA: 75%
- East Africa: 15%
- Southeast Asia: 5%
- Domestic: 5%

Projects By Sector
- Poverty Reduction: 59%
- Health: 22%
- Education: 7%
- WASH: 10%
- Women’s Livelihoods: 2%

Program Services: In-Kind Donations by Country
Total: $34,039,907.17

- Sudan: $13,239,164.03
- Yemen: $9,710,759.36
- Lebanon: $6,355,042.10
- Palestine: $3,821,649.68
- USA: $913,292.00
PROGRAM SERVICES: CASH DONATIONS BY COUNTRY

TOTAL: $3,974,909.75

PROGRAM SERVICES: CASH DONATIONS BY THEME

TOTAL: $34,039,907.17
BY THE NUMBERS

41 PROJECTS
5 SECTORS
12 COUNTRIES
683,353 DIRECT BENEFICIARIES
2.4 MILLION INDIRECT BENEFICIARIES
$36.7 MILLION IN SERVICES
WOMEN EMPOWERMENT & LIVELIHOODS
UMR’s Jasmine Project, originally a single flagship project, will soon graduate to become a full program with integrated sub-projects.

The Jasmine Project advances the economic empowerment of Syrian refugee women through skills development and entrepreneurship training. UMR’s goal is to provide the necessary tools for women to turn their abilities into marketable skills that will allow them to prosper. Jasmine’s trainings are not limited to community women, but also target youth in universities and schools during summer break to teach them professional crafts and handicrafts.

The Jasmine Project has 13,229 direct beneficiaries so far, with more than 66,000 indirect beneficiaries when taking into account related families and households.
POVERTY REDUCTION
In 2020, UMR delivered 24 poverty reduction projects to 199,201 people in 8 countries, contributing to the UN’s 2030 Agenda for Sustainable Development Goals (SDG.1, SDG.2, and SDG.9). Eighty percent (80%) of our poverty reduction projects focused on food security, and twenty percent (20%) on emergency response and relief.

This is in line with our strategic direction to transition out of short-term reactive assistance and into holistic solutions and early engagement with chronically vulnerable communities such as refugees and internally displaced populations. We identify and prioritize a number of local partners (e.g., hospitals or schools) and help them actualize their goals for serving their communities.

In Jordan, for example, we partner with the Ministry of Social Development to identify and refer Jordanians and non-Jordanians facing extreme poverty with specific complications or disabilities. We also worked with the Ministry of Education and schools and orphanages of modest resources to furnish their facilities (e.g., distribute chairs and fans) and restock their shelves with children’s clothes and bedding.

Our Food Security projects include our seasonal Ramadan and Qurbani food programs, which provided food parcels,
On August 4, 2020, a massive explosion at the Port of Beirut, Lebanon, caused at least 204 deaths, 7,500 injuries, and $15 billion USD in property damage, and left an estimated 300,000 people homeless.

The damage required immediate yet highly customized solutions. UMR quickly deployed a damage assessment in partnership with the private sector, and together applied a seamless and efficient case management process.

In partnership with Akkarouna and Insan Associations, our architect teams conducted field visits to classify and prioritize the types of damage (i.e., a broken window or glass door, a bent or deformed frame, or a fully damaged aluminum or wooden door or window), then proceeded with the appropriate window glass pane installation. Where necessary, shelter solutions were offered to affected households.

In our response to the Beirut Blast, we have applied two new processes that have resulted in great gains. First, our high-profile online presence allowed us to receive more volunteers willing to help with this tragic event. Second, our recruitment process of highly skilled suppliers led to savings in cost and time to delivery.

Iftar meals, and Eid and Zakat cash vouchers. Through these programs, we have reached 172,384 people across thousands of households in Egypt, Jordan, Kenya, Lebanon, Palestine, Syria, the US, and Yemen.
HEALTH
Health

SECTOR AT A GLANCE

440,402 DIRECT BENEFICIARIES

64% OF TOTAL BENEFICIARIES

6 COUNTRIES ACTIVE

UN SDGs
SDG 3

In 2020, UMR administered 9 Health projects to 440,402 people in 6 countries, contributing to the UN’s 2030 Agenda for Sustainable Development Goals (SDG.1, SDG.2, and SDG.9). Our projects in the Health sector balance community-level engagement with individual case work.

REBUILDING HOSPITALS, REBUILDING COMMUNITIES

With our trusted partner Akkarouna, UMR delivered five health kits to Karantina Government Hospital in Beirut, Lebanon, and other affected hospitals and health care centers. Each of these health kits supported 10,000 beneficiaries for three months. The Karantina Government Hospital itself was among the wreckage from the violent Beirut blast, losing all of its medical equipment and prenatal service facilities. UMR’s aid was delivered to rebuild the hospital.

Similar medical equipment shipments with essential medical supplies were also delivered in Palestine, Yemen, and Sudan, in cooperation with the national Ministries of Health and implementation partner Pure Hands. Standard supplies included syringes, aluminum canes, crutches, hip arthroscopy kits, oxygen masks and surgical packs.
PREVENTATIVE HEALTHCARE TO OVERCOME POVERTY

Since 2018, UMR has maintained regular periodic medical missions of volunteer doctors for surgical treatment of preventable illnesses, like cataract, low vision and low hearing, as treatment for these conditions is one of the most effective ways to lift people out of poverty, especially for vulnerable communities like refugees or those who live in makeshift environments.

In Jordan, we work with our long-term partners, IMANA and Shami Eye Center. In 2020, we served Syrian refugees, Jordanians suffering extreme poverty, and walk-ins from other nationalities (e.g., Sudanese, Yemeni, Eritrean, Iraqi, and Lebanese). A rough breakdown of our beneficiaries is 53% Syrian refugees, 33% Jordanians, and 14% other nationalities.

In Kenya, we partnered with Wajir Referral Hospital and Muslims of the World. UMR works in Wajir County, which is semi-arid and predominantly inhabited by Somali pastoralists. Due to frequent drought and death of their livestock, the majority live below the poverty line. They are often unaware of the existence of treatment options for their illnesses, resulting in increased incidence prevalence of untreated eye ailments, especially cataracts due to malnutrition and senility.
EDUCATION
In 2020, UMR delivered 3 Education projects to 4,311 people in 2 countries, Jordan and Kenya, contributing to the UN’s 2030 Agenda for Sustainable Development Goals (SDG.4).

In Jordan, we implemented our two annual projects, Tuition Support and Scholarship for underprivileged university students, and our Back-to-School campaign to provide school supplies to children at the beginning of the school season. Our partners included more than fifteen schools, orphanages, youth centers, and women’s literacy associations.

In January 2017, UMR launched its Orphan Protection Program to address the growing number of orphans and vulnerable children, an estimated 2.8 million, in Kenya.

UMR East Africa (UMREA) has also relocated the Orphan Protection Program from Nairobi to Garissa and Wajir Counties in order to address poverty in rural areas and provide hands-on support to our target communities.

To deliver our services, we partnered with Garissa and Wajir Counties, Direct Aid Kuwait, Manar Foundation in Garissa, and Wajir Education and Welfare Organisation (WEWO) in Wajir.
WATER, SANITATION & HYGIENE
In 2020, UMR delivered 4 Water, Sanitation, and Hygiene (WASH) projects to 26,210 people in 4 countries, Bangladesh, Kenya, Pakistan, and Somalia, contributing to the UN’s 2030 Agenda for Sustainable Development Goals (SDG.6).

Clean water, sanitation and hygiene are baseline disease prevention measures against airborne infectious disease. Shortage of clean water is thus a great risk factor for illness especially during emergency situations like the COVID-19 pandemic.

KENYA

In Wajir, Kenya, recurrent droughts, erratic rainfall, human intervention on aquifer recharge points, and increased population have all contributed to the depletion of the Wajir Town aquifer, causing household water shortages. This, in turn, drastically raised the cost of
digging shallow wells for the poor in the last two decades. Thus, UMR East Africa in partnership with WEWO dug 12 shallow wells in Wajir in 2020 in the following villages: Bulla Kom of Wagberi, Bulla Jogoo, Bulla Risalaa, Bulla Risalaa, Bulla Bangal, Bulla Waso, Bulla Baghdad, Bulla Hodhan and Bulla Elmi.

**SOMALIA**

In Somalia, only 52% of the population has access to a basic water supply. Limited regulation of private water suppliers often leads to expensive prices, forcing families to fetch water from distant and unsafe open wells. Without access to clean water and good hygiene practices, the risk of contracting easily preventable diseases such as diarrhea, acute watery diarrhea, cholera, and respiratory infections, is high.

Furthermore, collecting water is often the responsibility of girls and women, who often face conflict at water points and may face physical or sexual assault. Spending time collecting water also limits their time and opportunity to go to school and work, impacting not only girls and women but their communities and the economy at large. UMREA partnered with a local NGO in Somalia, Hickma Charity Foundation, to implement 9 shallow wells in the Bay region southwest of Somalia.
PAKISTAN
In Pakistan, UMR implemented a WASH and water wells project in cooperation with the Research and Development Foundation (RDF) to construct 26 water pumps in rural areas of (i.e., District Mirpurkhas, Sanghar, Hyderabad and Sujawal) in the Sindh province.

BANGLADESH
In Bangladesh, UMR partnered with The Bangladesh Environment and Development Society (BEDS) to construct eight water pumps in the Sunderbans coastal region, where the drinking water crisis is extreme. Constructions were handed over to local committees in each province to bolster maintenance and sustainability.
A LOOK BACK AT 2020
MAXIMIZE YOUR DONATIONS:

DOUBLE YOUR IMPACT BY MATCHING YOUR GIFT

Did you know that hundreds of companies across the country match employee contributions to UMR? Learn how it works and see whether your employer will double the impact of the donations you’ve already made!

DONATE THROUGH AMAZON SMILE!

Amazon smile generously gives UMR a portion of their sales. Head over to smile.amazon.com to get started! Standing with our beneficiaries at home and abroad has never been easier.

DONATE YOUR STOCKS

When you donate your stocks to UMR, you receive a deduction of their full market value— the full deduction allowed by the IRS. Because you are donating stock, the size of your gift can instantly increase by 20%!

WE ARE ZAKAT-ELIGIBLE!

All of UMR’s Programs are Zakat eligible. So when you donate your Zakat to UMR, we use these funds to help underserved communities all across the globe.