



## Funding Agreement

Partners

Sanad Relief Association

and

Ibad Al-Rahman Association (Ibad)



### 1. PARTIES

**SANAD Relief** is a humanitarian organization that provides aid and assistance to vulnerable individuals and families affected by conflict, displacement, and poverty in Yemen and Beirut. The organization was established in 2016. SANAD Relief's mission is to alleviate the suffering of vulnerable communities by providing them with access to basic needs such as food, water, shelter, and medical care. The organization works to provide emergency aid to those affected by conflict, as well as to build sustainable solutions that can help communities become more resilient in the face of ongoing challenges.

23636 Michigan Ave, Suite # 455, Dearborn, Michigan

website: <https://sanadrelief.org/>

email: [info@sanadrelief.org](mailto:info@sanadrelief.org)

**Ibad Al-Rahman Association (Ibad)** is a non-profit charity registered in Lebanon (Reg. No 3517/1951) and is an active local organization responding to humanitarian needs, education and community activities. Headquartered in Ibad Al-Rahman Building, Gregorius Haddad St., Beirut Lebanon

Website: <https://ibad.org.lb>

Email: [info@ibad.org.lb](mailto:info@ibad.org.lb)

### 2. PURPOSE

This Funding Agreement is to confirm the relationship of cooperation between Sanad Relief and Ibad Al-Rahman Association to successfully and effectively implement the project titled Scholarships for Special Cases Project funded by SANAD.

### 3. TERMS AND CONDITIONS

The terms and conditions of the Funding Agreement are stated here under:

Country of implementation: Lebanon

Project Duration: 12 Months

Start and End dates: 01/09/2023 – 01/08/2024

Budget: *USD 3,167* (Cash withdrawal fees and bank transfer/account fees are included in the costs)

## **THE PARTIES AGREE AS FOLLOWS:**

1. SANAD agrees to provide an amount up to *USD 3,167* for this project. The amount can only be used for measures stipulated in the project description (Appendix 1) and in accordance with the project's budget and financial plan (Appendix 2).
2. Ibad Al-Rahman Association:
  - 1- To provide SANAD with a narrative and financial report upon completion of the project. The final report will be submitted to SANAD within one month after project closure. The report will state actual spend of SANAD funds against the approved budget, with an explanation of any variances on budget lines greater than 10%. The use of exchange rates should be made explicit.
  - 2- To facilitate and support monitoring, evaluation and audit visits conducted by SANAD or by third parties on SANAD's behalf and to allow SANAD staff or its nominated representatives, for the purposes of monitoring the use of funds as well as assessing its impact on auditing House of Mercy for Orphans Association accounts and procedures, to have access to books of account, its registered assets, and staff. Ibad Al-Rahman Association will use its best efforts to answer any questions that may arise as a result of such monitoring, evaluation or audit;
3. The project description (Appendix 1) and the budget and financing plan (Appendix 2) and the Matrix of responsibilities (Appendix 3) are part of this agreement.
4. All references to "£" and "Sterling" denote the lawful currency for the time being of the United Kingdom of Great Britain and Northern Ireland. All references to "€" or "Euros" are the currency introduced at the start of the third stage of European economic and monetary union, and as defined in Article 2 of Council Regulation (EC) No 974/98 of 3 May 1998 on the introduction of the euro, as amended. All references to "\$" or "USD" are to United States dollars.
5. Any reference in this Agreement to a time of a day shall be a reference to Greenwich Mean Time.
6. This Agreement may be executed in any number of counterparts, all of which taken together shall constitute one and the same document.
7. If any provision of this Agreement is held by any court or competent Authority to be void or unenforceable the remainder of this Agreement shall continue in full force and effect.
8. The Parties have executed this Agreement on the date stated at the beginning of this Agreement
9. This is a friendly agreement and not a legally binding one. No partner may resort to courts to resolve any issues related to this Funding Agreement.

## **SIGNATURES**

This agreement becomes effective when signed by ALL parties. Sanad Relief and Ibad Al-Rahman Association representatives should sign and date two copies, one for each association.

Signed in agreement

Association	SANAD	Ibad Al-Rahman Association
Representative		Rami Hleiss
Position		Head of International Relation
Telephone		(00961) 1 654088 Ext:.....
Email		<a href="mailto:rami.hleiss@ibad.org.lb">rami.hleiss@ibad.org.lb</a> .....
Date		11/02/2024
Signature		

## **Appendix 1: Project Description**

## **Appendix 2: Budget and financial plan**

## **Appendix 3: Matrix of Responsibilities**

## **Appendix 4: Project Report for SANAD**

### **Appendix 1: Project Description**

Lebanon has been facing economic difficulties affecting its economy and its population for several decades. People in the country were nonetheless able to manage living amongst these difficulties due to the relative stability of the Lebanese currency from the early 2000s until 2019, after which a major currency depreciation led to a major economic crisis. To put things into perspective, the severe inflation in the country led to a more than 90 percent loss in the value of the Lebanese Pound (Agence France-Presse Beirut, 2021).

According to the World Bank and the Lebanon Economic Monitor (LEM), Lebanon's economic and financial crisis is likely to rank in the top ten, possibly top three, most severe crisis episodes globally since the mid-nineteenth century. Furthermore, the United Nations estimated that around 80 % of Lebanon's population lives under the poverty line and can barely afford basic needs (The World Bank, 2021).

Like other essential sectors of the Lebanese economy, the educational sector has been negatively affected by the dollarization of the economy. In fact, by charging students tuition fees in US dollars instead of the local currency, access to education in Lebanon is in danger (Dario Sabaghi, 2022).

As reported by the United Nations International Children's Emergency Fund (UNICEF), "Three in 10 young people in Lebanon (aged 15-24) have stopped their education, while four in 10 reduced spending on education to buy essential items like basic food and medicine." The international organization estimates that approximately 13 percent of families are asking their children to work as a way to cope economically. Additionally, the public resources assigned to education in Lebanon have always fallen short. In 2020, less than 2 percent of the country's Gross Domestic Product (GDP) was spent on education, significantly lower than the recommended minimum of 4 percent to 6 percent (Rima BAHOUS, 2022).

Ibad Al-Rahman Association, throughout its numerous projects, aims to help vulnerable communities in overcoming various socioeconomic difficulties across many fields such as education, nutrition, poverty, and equality. Concerning the educational sector, Ibad Al-Rahman Association, through different sponsorship programs, supports students in schools, universities and vocational institutions with financial aids and scholarships to help them complete their studies within a completely free or semi-free program, leading them to relevant and goal effective learning outcomes. Ibad Al-Rahman Association's Sponsorships programs have provided free-loans and full scholarships to 7 university students and to 9 vocational education students with different majors in 2022. The association is now willing to increase the Ibad Sponsorship Program's budget to expand the number of distinguished students in financial need that are benefiting from its full scholarship program.

While Ibad Al-Rahman Association has been actively contributing in key areas of need (health, sustainable sources of energy, recycling, etc.), the funding remains a challenge and is required to be able to sustain services and support projects, which help in sustaining the local community. Being a well-established humanitarian institution with a solid reputation in the community at the national level, Ibad Al Rahman Association has a highly efficient public relations network that helps in effective utilization of resources to help the most vulnerable members of the Lebanese community.

**Appendix 2: Budget and financial plan**

<b>Title:</b>	Scholarships for Special Cases
<b>Start Date:</b>	01/09/2023
<b>End Date:</b>	01/08/2024
<b>Currency:</b>	USD
<b>Total USD:</b>	3,167
<b>Support costs %:</b>	9.3%

Project Costs			Total Cost	
Items Description	Unit	Number of Students	Unit cost	Total cost
<b>Direct Program/Activities</b>				
Tuition Fees for Hasan Ghassan Al Fata	Student	1	1,680	1,680
Tuition Fees for Wadad Mostafa Itani	Student	1	1,920.60	1,920.60
<b>Sub-total of Direct Program/Activities Cost</b>				<b>3,600.60</b>
<b>Total Costs</b>			<b>3,600.60</b>	
<b>Admin Fees (9.3%)</b>			294.60	
<b>Total costs</b>			<b>3,895.20</b>	

**Appendix 3: Matrix of Responsibilities**

#	Task	Sanad Relief Association	Ibad Al-Rahman Association (Ibad)
1	Launch the Project (DIFL)		
2	Memorandum of Understanding	X	X
3	Funding Agreement	X	X
4	Fund the Project	X	
5	Receive / Deliver Money		X
6	Execute The Project		X
7	Narrative / Full Report including all supporting Documents (Technical Report and Financial Report) / within one month of completion of the project		X
8	Coordination / Review and approval of all supporting documents prior to submission to Sanad		X
9	Submission of Final Documents to Sanad		X
10	Overhead percentage		9.3%

## Appendix 4: Project Report

Name of Project – Lebanon

Name of partnering organization

### **Project Overview**

Use bulleted sentences to succinctly describe the situation that the project was intended to address, including the geographic regions targeted, the number of people affected, and the critical needs that existed.

### **Measurable Outcomes**

Precise and list valuable project outcomes.

### **Results**

Describe the actual results achieved against the stated measurable outcomes. This should address questions such as the following:

- Exactly what goods or services were provided, and in what quantity?
- What measures were taken to ensure that goods were securely received and used solely by those for whom they were intended? (Include an explanation of any fraud- or theft-related challenges that may have occurred.)
- What other organizations were involved in carrying out this project, and what were their roles?

### **Impact**

What needs are remaining following the provision of the aid, and how will those continuing needs be addressed?

If a planned outcome could not be completely accomplished, what were the reasons? How was the funding associated with that outcome used? (Any alternative use of the funding should have been pre-cleared with SANAD. Any unused funding should be returned.)

### **Project Finances**

Provide a financial report AND Budget breakdown indicating the amount spent against each category that was provided in the agreement / MOU

Please explain any variations beyond 10% of the originally proposed budget amount.

### **Photos and Stories**

Provide one or two brief human-interest stories of beneficiaries impacted by the project. Also, include 5-10 photos of these beneficiaries, and/or projects executed, or a video link of the project – if available.