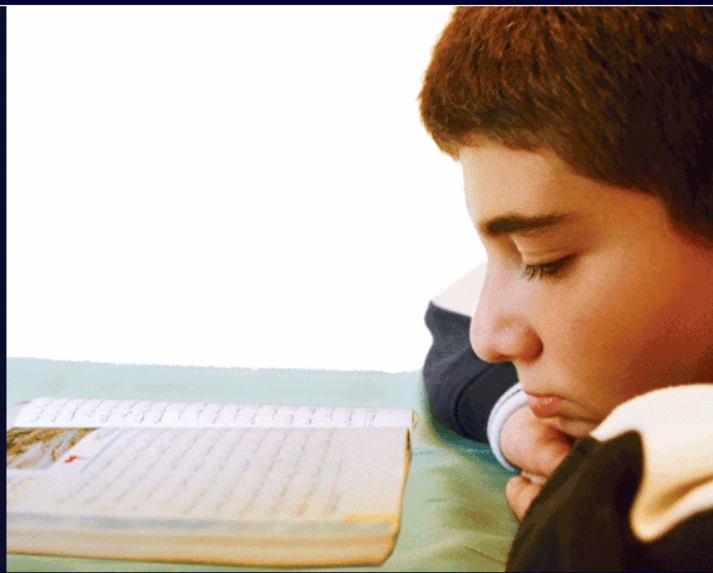


He lost
his parents
in the war
on Lebanon...



AL-MASSAR

Don't
let him
lose his future.



AL-MASSAR



The Muhanna Foundation

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The Muhanna Foundation is a non-profit institution established in 1994 in Switzerland and based in Beirut, Lebanon. It is dedicated to the promotion of actuarial education in actuarially under developed countries in general and in the Arab World in particular. The Foundation also acts as a forum for discussions with regard to actuarial and demographic issues in the Region.

The Muhanna Foundation endeavors to work towards a society that values its citizens and gives them the means and opportunities to participate fully and without discrimination, regardless of gender, faith, or political affiliation.

Accordingly, the Foundation has been broadening its scope of activities with the aim of promoting education at large, primarily to combat student dropout rates and encourage excellence.

As a direct response to the devastating consequences of the summer 2006 war on Lebanon, The Muhanna Foundation is establishing a nationwide educational incentive program for the youth of Lebanon:



AL-MASSAR





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AL-MASSAR seeks to promote education among the youth and raise the awareness among all members of society of the importance of education in broadening one's horizons. We seek to empower members of society to contribute to the development of their environment and nation. The underlying purpose of the Program is to realize economic and social prosperity, in Lebanon through the education of young minds.

Specifically speaking, **AL-MASSAR** aims to:

- » Reduce the dropout rates of the students primarily at the intermediary and the secondary level by 50%;
- » Reduce failure rates and , promote the development, improvement, and excellence of those youth also, assist and encourage youth in need to pursue their formal and vocational education.

In its early stages - **PHASE 1**, **AL-MASSAR** will focus on helping the orphans of the 2006 war and the students of a selected public school in the south of Lebanon affected by this war as a pilot study of the Program's efficiency. These two groups will be the first beneficiaries of the Program **AL-MASSAR's** launch in the academic year 2006/2007. With time - **PHASE 2**, the Program will be expanded to realize its long term objective of functioning on a national level.



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Initial Eligibility Criteria

That the student be:

- 1- Enrolled in the intermediate schooling level (i.e. ages 12 to 16, generally)
- 2- Orphaned due to the war on Lebanon (2006) and pursuing his/her education at a public school, or
- 3- Attending the pilot public school

In due course, the Program will gradually expand these eligibility criteria to encompass the whole of Lebanon and become a nationwide program reaching all regions as well as different categories of youth in need of assistance.

Funding

The Muhanna Foundation is approaching institutions and individuals to help fund the education of Lebanon's youth.

At this stage - **PHASE 1**, our target is to raise **US dollars 2.8 million**, a sum that will enable the program to get started and commit to around 500 eligible students and assist them in pursuing and completing their schooling over the next six years until they graduate.

We estimate that the program's budget for the academic year 2006-2007, will be around **\$450,000**, including administrative and operating expenses. The Muhanna Foundation is structuring **AL-MASSAR's** Program so that its annual administrative expenses will not exceed 10% of the total budget.

Student Monitoring and Follow-up Mechanisms

This process will monitor the student's progress to compliance with eligibility and achievement requirements and to resolve matters affecting the youth's academic future. It includes:

1. Grades
2. Faculty members & school administrators comments & recommendations
3. Psychological evaluations
4. Direct contact / Informal meetings
5. Individual assessment

Benchmarking Schemes

A series of Benchmarking Schemes as progress assessment techniques are under development. They include:

1. Comparison of target population dropout rates with national rates
2. Comparison of targeted student grade averages with national averages
3. Comparison of targeted student grade averages with past academic performance

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Administration & Governance

A committee of overseers will ensure the proper governance of the Program. The committee will consist of five members, two of whom are nominated trustees with The Muhanna Foundation while the other three members are appointed independently.

The management of the Program and its operations will be the responsibility of an Administrative Team composed of the Program's Administrator, an Administrative Assistant, and a Secretary. There will also be an Evaluation Committee composed of the Program's Administrator, a psychologist, a social worker, and an academic who together assess each youth's performance and progress so as to properly determine his/her particular needs.

Volunteers Network

This network has been broadly developed so as to attend to the needs of the students while collecting the information necessary for the assessment phase. A variety of tasks needs to be completed for this purpose; consequently, several teams have been set up to handle each task among which include:

Volunteer Category	Purpose
1. Psychologists	To provide feedback on the mental health of the youth, particularly after traumatization by the recent events in Lebanon
2. Tutors & Educators	To provide educational assistance for the curriculum taught in the public schools
3. Social Workers	To provide guidance, act as direct contacts with the youth, and introduce them to a variety of topics to help broaden their perspective
4. School Faculty Members	To provide insight on the youth's academic progress and conduct

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Strategic Partners

Key Strategic Partners have been contacted to ensure the sustainability of the Program in the future and so that it realizes its major objective.

Sponsors

Current Sponsors of the Program include major participants that will sponsor the various activities and events of the Project throughout its term.

The Muhanna Foundation would like to thank all the organizations and the individuals involved for all the support they have provided in launching AL-MASSAR.



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The Project's Budget has been prepared for **PHASE 1**, a period of 6 years (2006 - 2011) that provides for 500 eligible students from intermediate to secondary levels, including the aforementioned incentives and the pilot public school's improvement expenses; as follows:

Academic Year	No. of Students							Total
	Dropout Factor	Grade 7	Grade 8	Grade 9	Grade 10	Grade 11	Grade 12	
2006		180	170	150	-	-	-	500
2007	4%	-	173	163	144	-	-	479
2008	4%	-	-	165	156	138	-	459
2009	4%	-	-	-	158	150	132	440
2010	4%	-	-	-	-	152	143	295
2011	4%	-	-	-	-	-	145	145

The table below shows how the costs of providing the initial start up incentives will be accounted for in **PHASE 1** of the project:

Academic Year	OPERATING COSTS (in thousands)							TOTAL PHASE 1		
	Financial Incentives	Books	Stationary	Registration Fees	Activities	Pilot School Support Expenses	Administrative Charges - Ceiling 10%	LBP	USD	
	<i>LBP</i>	<i>LBP</i>	<i>LBP</i>	<i>LBP</i>	<i>LBP</i>	<i>LBP</i>	<i>LBP</i>			
2006	531,394	-	-	-	74,621	12,562	61,858	680,435	451	
2007	519,365	30,450	37,419	71,875	76,568	12,562	74,824	823,063	546	
2008	502,571	45,800	35,860	68,880	73,378	12,562	73,905	812,956	539	
2009	497,552	67,864	34,365	66,010	72,311	12,562	75,067	825,732	548	
2010	375,099	56,124	23,053	44,282	49,335	12,562	56,046	616,502	409	
2011	241,271	31,091	11,362	21,825	25,443	12,562	52,763	396,317	263	
	Totals							394,461	4,155,005	2,756



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Swift Code: AUDBLBBX**

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