I. Implementation

B’edaya project year 2010-2011 started in December with 74 active projects in Assiut, Minia, Monofiya and some slum areas in Cairo. Projects funded were in one of three categories: 1) Services such as a beauty salon; 2) Livestock such as raising poultry and cattle and 3) Retail such as a grocery store or a retail store selling shoes and outfits.

Throughout the project year, 21 projects were terminated, leaving 53 active projects by October 2011. Reasons for termination varied and included family-related developments (e.g. the family moving to a different location) as well as loss of capital (e.g. death of the animal that the project depended on). As mentioned in the mid-term project report, following the unrest in Egypt, some projects faced challenging times due to the decrease in demand for services and products and the rocketing prices for animal feed. Nonetheless, B’edaya’s Portfolio at Risk\(^1\) stayed at 0.7% -- a record low.

A. Profit:

The overall estimated profit\(^2\) generated by the 53 active projects is EGP 139,486. Chart 1: Percentage of Profit by Area indicates that the greatest amount of profit generated was in Upper Egypt comprising 55% of the overall amount (EGP 77,195) followed by Lower Egypt at 22% (EGP 30,860) then Middle Egypt 15% (EGP 20,182) and last was Greater Cairo with only 8% (EGP 11,249).

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\(^1\) Portfolio at Risk: measurement of the total outstanding balance of loans past due - not late payments or payments not yet due - divided by the active portfolio.

\(^2\) Some mothers running livestock projects decided not to sell the animals. Accordingly an estimate for the profit made once the animal is sold is provided. These estimates varied according to the type of animal owned. Estimates used for a cow is EGP 7,000; sheep EGP 2,000; calf EGP 5,000 and a goat EGP 700.
In most cases, mothers used the profit to buy new materials or animal feed to keep their projects running. On several occasions mothers used the profit for more than one purpose. The most common occurrence of that was when a mother used part of the profit to purchase new material and also spent the rest on her family.

B. Repayment:

Despite the cash crunch that a number of mothers faced, they nevertheless paid their installments in full, sometimes after the due date and with financial contributions from the Volunteer Reps following up with them. In exactly two cases, the mothers were exempt from paying the last installment as a result of the loss of the animals they raised. The two mothers are Neama Mikhail Ibrahim (Middle Egypt) and Hanouna Rozik Hanna (Upper Egypt). The repayment percentage for all projects is 99.3%.

II. Outstanding Projects

As an appreciation to mothers who ran their projects with exceptional dedication and as an acknowledgment for their perseverance to maintain successful projects, Coptic Orphans honored one mother from each area awarding each EGP 2,000 – except for Lower Egypt where the award was divided between two mothers. During a celebration in Cairo, one mother was interviewed by CTV and was proud to present her project and how it changed her life. Honored mothers include:

- **Hoda Samir Berty, Ezbet El Nakhl (Greater Cairo)**

  Hoda’s late husband was an electrician. He died in 2007 as a result of a heart attack leaving behind Hoda and two children; Mariam and Adel. Before starting her project, Hoda did not have a job; she stayed home to take care of the children with an income of EGP 64 as a monthly pension. Hoda's project consisted of reselling linens and wedding supplies e.g. bed sheets, pillow cases... etc. Hoda would buy such supplies at cheap prices from wholesale stores and then resell them to her neighbors. In addition, she would also buy cloth and do the sewing and hemming necessary using a sewing machine. She was able to overcome the first obstacle she faced when few people knew of her business and hence her products were not selling. She started asking her family and friends to tell others about the project to attract more customers and also found new places to market her products such as the church. Facing the unrest in Egypt and the slowing-down of business, Hoda tried to accommodate her customers by
offering to collect only half the price of purchases upfront and allowing them to pay the rest later. She also lowered the price of her products to accommodate those customers who could not pay the regular price. Following the month of February up until April, which was the most difficult time for businesses, Hoda’s project saw an increase in the number of customers.

When we last checked in with Hoda in October 2011, her business was booming and she was very excited about continuing her activity beyond the project year. Hoda’s repayment is 100% and she made a total net profit of EGP 1,855 throughout the project year. On several occasions Hoda shared with visiting staff ways the project enabled her to provide for her family. She also indicated that the project has made her determined in pursuing her goals. The income from the project enabled her to pay for her son’s secondary school education. She plans to continue her project after having formed a network of loyal customers who only go to her for the products they need.

- Awatef Kamel Abdel Messih, Monofiya (Lower Egypt)

As for Awatef, her late husband worked in a grocery store before he died of a heart attack in 2001. He left Awatef behind to care for their five children. Unlike Hoda who at least had a pension to live on, Awatef and her family did not have any income before she started her B’edaya project. The family lived in a one-floor house made of bricks with barely any furniture.

Awatef started a poultry-raising project. She bought chicks and ducklings as she knew how to care for them and also had space available. When starting her project, she was smart enough not to invest all the money in buying birds; she kept a portion of the money to buy food. As the cycle of the project was fast, she quickly brought in income. This was key to the continuation of the project particularly because buying food for her chicks and ducklings was getting expensive day by day. Another challenge was the winter season which was taking a toll on the birds. Awatef did her best to keep them healthy by seeking veterinary care and keeping them in a warm place. To expand her project, Awatef started raising pigeons. She is now planning on having a little farm where she can raise birds as well as rabbits. In terms of repayment, she maintained a 100% repayment. Her project made a total net profit of EGP 2,350. Awatef said she was now able to give her children an allowance to buy what they liked. In addition, the project brought in enough money for Awatef to financially support her son’s family.
Samsoma Kamel Zaki, Banha (Lower Egypt)

Samsoma's late husband was a graduate of a vocational high school who worked in a Family Foods Company. On June 2008 and while he was riding the company's bus going to work, an accident took place and he died. He left behind his wife and two children. Samsoma who is a graduate of a commercial high school, did not work and before starting her project, had no means of income.

Samsoma's project was selling frozen foods. She used a portion of the money to buy a big freezer and she would buy the products from wholesale stores and resell them for a profit. When seeing that sales were not that high in the beginning, she added ice cream, which was popular among children in her area, to the other frozen products she sells. Samsoma's project continued to move forward and her customers increased. She wants to buy an additional freezer to increase the quantity of the products she sells and also to add new ones. Her repayment was 100% and her project generated a net profit of EGP 1,950. Samsoma mentioned that the income the project brought in helped her daughter join high school.

Reda Amin Fahmy, Minia (Middle Egypt)

Reda is the aunt of both Hala and Eman. She dedicated her life to raising them after their mother died in 1998 and their father abandoned the family. She was only 12 when she decided to raise Hala and Eman. Reda and the girls live in the grandparents' house which consists of 3 bedrooms. Before participating in B'edaya, Reda already had a small project selling beauty products as they were among women in her village.

Through B'edaya, Reda expanded the project by buying larger quantities of supplies and furnished a room to dress brides in her little village. The project was already in place before Reda received her B'edaya loan; and that helped her increase her income faster. Reda also pursued her dream of having a hair salon by advertising her services as a hairdresser and doing make-up for special occasions. The one obstacle that faced the project was the unwillingness of some people in the village to come to Reda when relations between Muslims and Christians were strained. However, Reda was able to overcome this problem having formed strong relationships.
with her customers and hence, most of them continued to go back to her. When we last checked in with Reda in October 2011, she was really happy with what she had achieved in the project and expressed her desire to keep expanding the project.

With 100% repayment and a net profit of EGP 1,350, Reda stated that the project has taught her to always try to improve herself and to be ambitious.

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**Samira Abu El Saed Saber, Assiut (Upper Egypt)**

Samira’s late husband was a driver. He died in 2004 leaving behind his wife and two daughters. Samira did not have any source of income other than EGP 80 in monthly pension.

Samira’s project is an expansion of her small grocery store. Before getting B’edaya funds, Samira used to buy a few grocery items and sell them in her house displaying them on a table. With B’edaya she was able to buy a bigger table to display items she was selling as well as buy more products that she knew her neighbors need. She had lots of customers that always bought from her and so her project was bringing in a lot of income. In July, Samira was able to save EGP 750 in her Savings Account. She bought a cupboard to store her products and also saved more money in her Savings Account bringing the total amount in saving to EGP 878. The Upper Egypt Field Staff mentioned that Samira’s project is probably the most successful in the area.

In terms of repayment, Samira was on top of all her installments due to the fact that her project brought in enough profit every month. Throughout the project, Samira made a total of EGP 1,930 in net profit. Samira is excited about continuing her project and is certain that it will help provide for her family.