



Coptic Orphans

# PATHWAYS TO PROSPERITY

## Financial Empowerment in Action

2024 ANNUAL REPORT



## Letter from the Executive Director



Dear Friends,

As we witness inequalities around the world, we are reminded that lack of access to financial services and limited financial literacy can trap vulnerable women and children in cycles of poverty. At Coptic Orphans, we refuse to accept this reality. This year, I am grateful to share a groundbreaking chapter in our journey that redefined our support model. With your generous donations, Coptic Orphans has taken bold steps to empower our widowed mothers and their children by providing them with financial tools and confidence they need to build a more secure and dignified future.

In 2024, we helped all our widowed mothers open bank accounts, obtain debit cards, and receive ATM training—a financial inclusion initiative that replaced cash handouts with direct transfers to mothers' bank accounts. This significantly reduced the time mothers waited to receive funds, restoring dignity and placing financial control in their hands. Our commitment to nurturing financial independence extended to our young children. Through financial literacy workshops, over **9,000** children learned how to budget, save, and set goals for their lives.

A child born in a poor family in Egypt has a 43% lower chance of becoming a productive worker in the future compared to one born in a wealthy family. **But your donation is the greatest equalizer**—it levels the playing field for vulnerable children, giving them the chance to become successful adults.

Each financial workshop empowers mothers, educates children, and transforms communities, paving the way for lasting financial stability across generations. What a transformative year!

Another proud moment in 2024 was seeing this transformation come full circle through an unexpected encounter with a new donor, Mina. He wanted to donate, and when we asked how he heard about us, his answer was mind-blowing: **"I didn't hear about you...I experienced you...I'm a Coptic Orphans child."**

Mina had finished his Master's in Italy, moved to Florida, and is now pursuing a second Master's degree. He said, **"More than the money, you believed in me—in my ability to achieve. Now it's my turn to give back, so other children can have the same chance to dream, learn, and achieve more than they ever thought possible."** Mina's journey showcases resilience and the impact of donor generosity as he transitions from receiving support to giving back, helping the next generation of Coptic Orphans thrive.

Thank you for your continued faith and generosity. With your partnership, we are not just providing financial assistance; we are nurturing a future where widows and children live with dignity, confidence, and hope.

May God bless you and keep you as we journey forward together, empowered and united.

One Body in Christ,  
Nermien Riad  
Founder and Executive Director

## Who We Are



For over 36 years, Coptic Orphans has been more than a nonprofit—we are a **Christian international development organization** and a movement transforming lives, families, and communities. Guided by faith, we believe every child is created with dignity and purpose. By strengthening families, empowering widowed mothers, and nurturing a generation of resilient youth, we break the cycle of poverty at its roots.

Through church-based volunteer networks, grassroots partnerships, and the steadfast support of the global Coptic Diaspora, we extend our reach beyond individual lives. Our programs—*Not Alone*, *Valuable Girl*, and *Diaspora Engagement*—provide education, mentorship, and a sense of belonging that lasts a lifetime.

Since 1988, we have positively impacted over **86,000** children, mobilized thousands of volunteers worldwide, and advocated for systemic change in Egypt. Our work is not just about charity—it is about empowering individuals and uplifting entire communities. Our Coptic identity unites us across borders. Through global initiatives, we connect the Diaspora with Egypt, preserving cultural heritage while fostering a collective responsibility to support the homeland.

“For the Lord is good;  
His mercy is everlasting,  
and His truth endures  
to all generations.”

Psalm 100:5

### Board of Directors

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## Top Highlights of 2024



# 2024 Highlights

**166,160**

Home visits completed by Reps to mentor children and support widowed mothers.

**27,420**

Heartfelt letters exchanged between thousands of loving sponsors and their children.

**18,341**

Mothers and children empowered through financial inclusion and literacy training.

**14,100**

Community service hours spent by our university students.

**3,073**

Children and mothers afforded housing improvements and urgent medical care.

**2,967**

New children enrolled in our program and saved from the risk of dropping out of school.

**939**

Children enrolled in higher education and graduate studies.

**685**

Children graduated from universities and ready to enter the workforce.

**233**

Financial literacy workshops held to teach children foundations of personal finances.

**111**

Laptops distributed to university students to support their educational needs.

**81**

Workshops held for children to address risks of pornography addiction and how to heal from it.

Thank you to our generous donors and sponsors for supporting Coptic Orphans in doing God's work to transform the lives of the most vulnerable children and families in Egypt.





### From Struggle to Strength

### Empowering Widowed Mothers and Children through Financial Independence

Across the globe, current research highlights a sad truth: financial exclusion from the formal banking system and limited financial literacy impact women and vulnerable children disproportionately. Studies from the World Bank and UN Women reveal that without access to formal financial services or necessary knowledge, women face economic instability and limited opportunities for upward mobility. Without tools to manage income, save, or invest in education, families remain trapped in cycles of poverty. Conversely, when women gain financial independence and money management skills, the transformative impact extends beyond their own lives to benefit their children and communities. Financial inclusion and literacy are not just about accessing banks and managing money; they are fundamental pillars of personal dignity, resilience, and sustainable development.

In a groundbreaking stride toward empowerment, Coptic Orphans introduced “Baseeta” (Arabic for “It’s simple!”), a financial inclusion initiative designed to help widows open bank accounts and receive direct transfers, instead of cash handouts from Reps. This rapid transfer of funds is more than a logistical upgrade; it is a restoration of dignity. Mothers no longer need to rely on Reps as intermediaries. They now have direct control over their finances, empowering them to plan ahead, manage emergencies, and invest in their children’s future.

Baseeta has also reduced the time between assessing families’ needs and the arrival of funds from ten days to just three, and freed up over 1,800 hours annually for Reps previously making frequent bank trips. Now, they can serve more families and children within the same time frame.

Beyond direct transfers to mothers, thousands of children have also learned essential financial skills, including budgeting and informed decision-making about spending and saving. This practical education provides children an advantage over their peers in developed countries who lack such early exposure to money management skills. This incredible feat is supported by a high caliber of dedicated Training and Development experts. As experts, they design world-class training curricula and interactive workshops, employing a scientific, Christian-based development approach to instructional design and training delivery.

By prioritizing the needs of widows and children, your donation offers a lifeline toward lasting economic resilience. Each direct transfer and financial workshop creates a ripple effect, empowering women, supporting children, and strengthening communities for a financially secure future.



## Rising with Dignity

**"Coptic Orphans has elevated our status. We are just as independent as anyone else."** These heartfelt words from **Sanaa**, a resilient widowed mother, capture the profound transformation that financial empowerment brings. Once overwhelmed by the unfamiliar world of banks and ATMs, Sanaa hesitated to embrace the direct transfer process. Fearful of making mistakes, she initially asked her Rep to continue handing her cash.

With patience and guidance from her Rep, Sanaa gained the confidence to manage her finances—checking transfers, tracking sponsor gifts, and handling her own withdrawals. **"I am now like any employee with a debit card. I am an independent woman,"** she shares proudly.

Her newfound confidence has inspired a ripple effect in her community. **"Just as Coptic Orphans taught me how to use the ATM, I must teach everyone in my village,"** she says. Empowered women empower others, and Sanaa is now leading the way for fellow widows to rise with dignity.

For Mariam, another widowed mother living in a remote and underserved area, financial literacy unlocked new possibilities. With the knowledge she gained, she opened a small business—a mini-market—to sustain herself financially. But she didn't stop there. Seeing the struggles of other mothers in her community, she took an even bolder step: obtaining a cash withdrawal machine, so that widows like her could access their funds without traveling long distances.

With every bank account opened and every lesson learned, you are not just providing financial support—you are equipping women to rise, to lead, and to build a future where they and their children thrive. Thank you for making this transformation possible!



## A New Home, A New Beginning

One of the most touching stories of financial inclusion comes from a sponsor who discovered that the child he supported and his mother were living in undignified conditions with their in-laws, struggling with a complete lack of privacy. Deeply moved by their hardship, he made a generous donation to help the family purchase their own home and start a new chapter with dignity. Thanks to the Baseeta initiative, the funds were transferred instantly, allowing the mother to proceed with buying a new house without delay. What could have been a long process was made seamless, ensuring that she and her children could quickly secure a safe, independent, and stable home.

Financial inclusion, donor generosity, and efficient financial systems like Baseeta are transforming lives by removing hurdles to meet immediate needs for vulnerable families.





### Empowering Children, Strengthening Families

Financial literacy is more than numbers—it's a lifeline for families in need. Thanks to your support, children are not only learning how to manage money but also lifting their families out of financial distress.

When Gerges's mother fell ill and considered borrowing money, her young son stopped her. **"I have saved after learning from the workshop. I won't let you borrow—I will help instead."** He didn't just apply his lessons—he protected his family from debt.

After losing her father, Youstina's family faced financial hardship. But when she attended a workshop, she took charge—budgeting her allowance and even helping with household expenses. Her mother shares proudly, **"Before the financial literacy workshop, Youstina spent everything by mid-month. Now, she plans ahead and helps with our budget."**

At just 12 years old, Ashraf applied the lessons from his financial literacy workshop, saving EGP 1,200 for a Christmas outfit and learning how to use an ATM. When he saw adults struggling at a machine, he confidently stepped in to teach them—creating a ripple effect of financial empowerment in his community.

These children are proof that your generosity transforms lives. Because of you, they are not just learning—they are leading, lifting their families, and building stronger communities





## Future Leaders Scholarship

We believe that every child deserves the opportunity to reach his full potential as an adult and successfully build a future for himself, all while navigating life's most challenging pursuits. Since its inception in 2016, the Future Leaders Scholarship has supported academically gifted high school graduates who show exceptional leadership skills, commendable character, and commitment to volunteerism as they embark on their journey through higher education.

More than a scholarship, this comprehensive initiative equips students with financial literacy training in budgeting, expense management, and responsible money planning—ensuring they manage their education funds and future earnings wisely. In 2024 alone, 19 scholars gained these life-changing skills, securing a smoother transition into adulthood.

But the impact doesn't stop there. Your generosity creates a ripple effect. **Our Future Leaders don't just receive; they give back.** These young scholars are paying it forward, leading summer workshops to teach financial literacy to children in their home villages.



### Investing in Future Leaders: Your Impact in Action

## From Classroom to Global Stage



The scholarship impact also extends beyond education into real-world success. Marina, a scholarship graduate, is a living testament to the impact of the practical skills Future Leaders gain during scholarship years. Leveraging her academic expertise and financial training, Marina was able to secure a remote role as a junior auditor in Australia. Her success is a testament to the scholarship's power to fund education and launch a future of financial independence, paving the way for professional success through global opportunities. *"Marina's competency at the interview is on par with our experienced employees,"* her employer said.

*"The scholarship was more than just financial support—it was a guiding force that shaped my future. Through comprehensive training, personalized development plans, and continuous mentorship, I gained financial literacy and the confidence and skills needed to navigate the job market."*

- Marina George, a Future Leaders Scholarship graduate.



# The Valuable Girl Project

## Empowering Girls, One Stipend at a Time

For over 20 years, the Valuable Girl Project has transformed the lives of young women in Egypt's most marginalized communities through mentorship, education, and financial empowerment. By pairing college-aged Big Sisters with elementary school Little Sisters, the program fosters leadership, academic success, and social cohesion across faiths.



Long before “financial literacy” became a global priority, this initiative was already equipping young women with real-world financial skills. Big Sisters receive a monthly stipend for two years, providing them with their first steady income and a practical way to learn budgeting, saving, and financial independence. Each participant also opens a debit card, reinforcing smart money habits.

In 2024, a survey of 746 Big Sisters found that 87% were earning a regular income for the first time—a powerful step toward self-reliance. Many used their stipend to cover personal needs (42%), support their families (28%), invest in education (24%), or start saving (6%).

The impact is life-changing. Youstina, a Big Sister from Assiut, saved her stipend for three months to launch a small clothing business, later helping her mother buy a sewing machine to increase their family's income. ***"I never had my own money before. Now, I've earned my family's respect because I contribute,"*** she shares.

Sara turned her stipend into a seed fund for her dream—cofounding a small event-planning and tourism company within a year. ***"I could barely save money working at a beauty salon, but now, I'm building something for myself thanks to the Valuable Girl Project."***

By simply giving young women the chance to earn and manage their own income, this program is unlocking confidence, opportunity, and a mindset of self-reliance.

**60,000+**

*Hours of volunteer work were contributed by Big and Little Sisters in their communities.*

**7,200**

*Hours of personalized educational mentorship were provided to each Little Sister.*

**83**

*Community-based initiatives in health, education, and social welfare were funded, all designed and implemented by the girls.*



## Diaspora Engagement Program

### Rediscovering Coptic Roots

Michael had always known he was Coptic. But what did that mean beyond Sunday liturgies and family traditions? Born and raised in the U.S., he spoke little to no Arabic. His faith was strong, yet his connection to his Coptic heritage felt like a distant relic of the past, tied to a land he had never called home

Then, he went on *The 21* trip and set foot in Egypt, the land where the veil between the heavens and the earth is transparent. ***"I am 100% Egyptian, but I am as American as it gets. My grandparents immigrated in the 1970s, and both of my parents were born in the U.S. Before The 21, I felt no real connection to my Coptic heritage. But after walking through the monasteries, meeting the priests, and hearing the stories of our martyrs, something inside me changed. Although I still can't speak Arabic, I now understand what it truly means to be Coptic. This trip gave me a connection to my identity."***



Michael's journey did not end when he left Egypt. Upon returning home, he planted a seed, a vision for a new generation of Copts living in the diaspora. He founded the first Coptic club at his university, creating a space for young Copts to encounter their roots, embrace their heritage, and live the life of a Coptic Christian.

Named after the 21 martyrs of Libya, *The 21* is more than a trip. It is a journey that begins in Egypt and extends across continents, shaping a vibrant Coptic diaspora. It is a journey nourished by the blood of the martyrs, whose sacrifice has kept our faith alive for generations.

Over the past three years, *The 21* has been freely gifted to 307 young adults, ages 18 - 23, from eight countries. Like Michael, the "Fellows" who went on the trip have walked the sacred paths of our ancestors, served the children of Egypt, and returned home carrying a responsibility, to preserve the faith for which so many have died, to let the stories of our martyrs live on, and to ensure that the Coptic identity is never lost.

***"After coming back from the trip, I want to spend all my time in church and no longer find fulfillment outside of it."***

- Karen Youakim, a 21 Trip Fellow from UAE.



**91%**

***Had a sense of belonging to the Global Coptic Family (up from 78% before the trip).***

**90%**

***Feel responsible for advocating for the welfare of the Copts in Egypt.***

**86%**

***Believe that martyrdom in the Coptic Church shapes them.***

**86%**

***Felt more connected with the Copts in Egypt.***

**76%**

***See an importance in visiting Egypt regularly (up from 55% before the trip).***

**30%**

***Of Fellows give back to the children of Egypt through sponsorships.***



### Honoring our Reps' Lifelong Commitment to Children

Since its inception, Coptic Orphans has embraced the power of volunteerism, mobilizing church-based Reps to serve orphaned children and widowed mothers in their own villages. These dedicated volunteers give their time selflessly, building deep, lifelong relationships that go beyond basic support—mentoring, uplifting, and ensuring children stay on the path to education and success.

To honor their unwavering commitment, 48 volunteer Reps who have served for over 20 years were recognized at a special event in Cairo. The evening was graced by seven bishops and 44 priests, alongside Their Eminences Metropolitans Benjamin, Marcos, and Biemen, and Their Graces Bishops Pavly, Nofer, Fam, and Bisenti—a powerful testament to the Church's deep appreciation for this mission. With the blessings of 66 bishops across Egypt, Coptic Orphans has transformed the lives of 86,000 children in 850 towns and villages through the gift of education.

Stories from the field and testimonials from clergy enriched our celebration. *"I never expected that many servants volunteered with Coptic Orphans before being ordained as a priest. I've learned from your team and from your work. May the Lord bless every one of you,"* said Fr. Ibrahim, a former Rep from Tema, Sohag. Bishop Nofer of Shibin El Qanater praised Coptic Orphans' service saying, *"The fruits of your service reached levels that I didn't imagine."*

He continued, *"You don't just do service or fill the void in someone's life, you take them to great success. You do things that might not exist in families with both parents alive."* Fr. Samuel from El-Fashn, Beni Suef, expressed his admiration saying, *"I've known about The 21 but never about your education support programs. I would like to use your training programs to apply in my church services."*

As we reflect on an evening filled with gratitude and inspiration, we are reminded that every gesture of support strengthens our mission. A special mention goes to the enduring support of His Holiness Pope Tawadros II, whose heartfelt encouragement—*"It is good that the Church is a friend to this wonderful service"*—continues to fuel our commitment to serve Egypt's widows and fatherless children.



Learn more about our visit  
with Pope Tawadros II





## Faith in Action

Every event we host is more than a celebration. It is an opportunity to strengthen our community and bring more donations and abundant blessings to the children we serve.

This year's events, themed "The Good and Faithful Servant," celebrated the support of our donors and sponsors in a dynamic global outreach. We hosted a series of dinners lighting up key cities: Boston, Chicago, Detroit, San Francisco, Toronto, Sydney and Melbourne.

In Canada, we honored **Dr. Mark Boulos and Dr. George Ibrahim**, whose service inspires others to give back. In the U.S., we recognized **Dr. Mina Messiha, Mr. George Bassilios, Mr. Magdy Essak,**

**and Dr. Refaat Abdel Malek**, who reflected, *"If only I could re-award Coptic Orphans with the honor they are giving me! The work they do is forever inspiring and changing communities, one life at a time."*

With **God's grace and your generosity**, these events brought in new sponsors who committed to supporting **95 children**, and **countless more donors who pledged to uplift thousands more**. The success of these gatherings was made possible by 63 dedicated volunteers, including Fellows from *The 21* trip, who helped connect more people to this cause.

Every event opens the door for more children to receive the love, education, and support they deserve.

### Honoring Generosity, Inspiring Giving



*"Coptic Orphans instilled in me the conviction that everything we do is for the glory of God, and that He is the true source of transformation. This is not just a slogan. I witnessed God's work through Coptic Orphans, not just in my education but in my whole life. I realized that I have a role to play in the lives of those around me. Through the Future Leaders Scholarship, I partook in a community project to meet people's needs."*

*- Barbara Adeeb, a Future Leaders awardee and honorary speaker at the Toronto gala.*





***“The generous soul will be made rich,  
and he who waters will also be watered  
himself.”***  
*Proverbs 11:25*

*"I couldn't keep my eyes off Barbara when she was  
sharing her story with us. Seeing the result of your  
programs first-hand was such an incredible gift."*  
*- A guest at the Canada gala.*





## Shining a Light on Generous Donors



At Coptic Orphans, we are deeply grateful for the amazing generosity of our supporters. Some donors go above and beyond, taking the initiative to organize fundraising events within their own communities to ensure that fatherless children receive the care, education, and support they need to thrive.

This year, we are especially honored to highlight our Australian donors, who spearheaded an impactful peer-to-peer fundraising event that brought together over 50 attendees to learn about Coptic Orphans' work in early childhood development. The event featured moving testimonials from two major donors who had firsthand experiences visiting Egypt, witnessing the life-changing impact of their support. Thanks to their generosity and the collective efforts of attendees, the event raised over AUD \$200,000, ensuring that more children receive the early interventions necessary for a strong foundation in life.

The spirit of giving in Australia was also evident at a retreat where more than 25 women from the Coptic community came together for an enriching experience. The event combined professional talks with an opportunity to support a cause close to their hearts. Through long-term commitments and one-time donations, the retreat raised over AUD \$50,000, furthering Coptic Orphans' mission to empower children and families in need.

We were also deeply moved by the generosity of six donors who responded to our Legacy Giving Program by choosing to include Coptic Orphans in their wills and trusts. Their commitment ensures that their legacy of compassion and support for vulnerable children will endure for generations to come. By making this extraordinary decision, they have created a lasting impact that will continue to change lives long into the future.

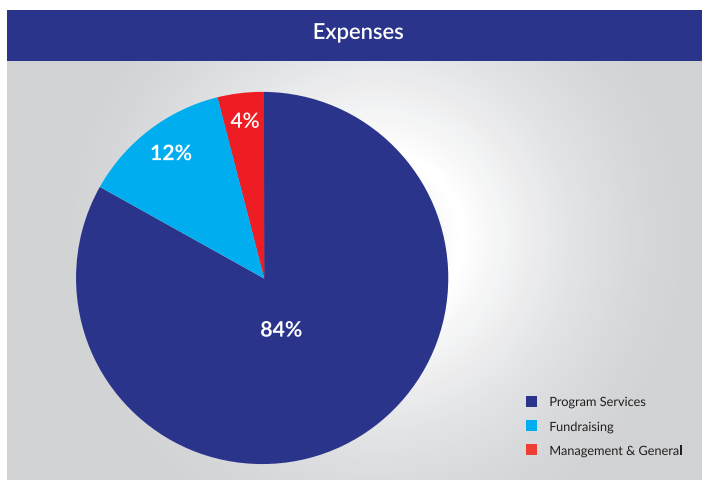


# Statement of Activities

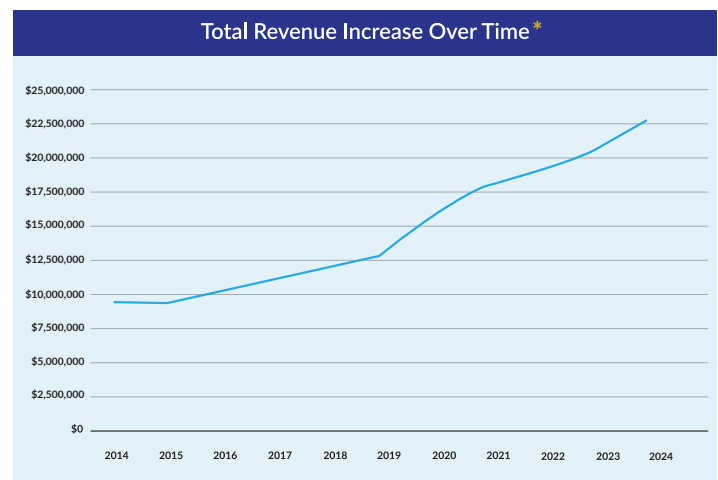
For the years ended December 31, 2024 and 2023

	2024	2023
<b>Revenue and Support</b>		
Contributions	\$ 21,636,398	\$ 19,627,592
Net Investment and Other Income	983,858	868,459
<b>Total Revenue and Support</b>	<b>22,620,256</b>	<b>20,496,051</b>
<b>Expenses</b>		
<b>Program Services</b>		
Child Development	14,016,947	13,386,261
Community Development	1,946,296	1,024,153
<b>Total Program Services</b>	<b>15,963,243</b>	<b>14,410,414</b>
<b>Support Services</b>		
Management and General	773,638	818,799
Fundraising	2,194,242	2,296,027
<b>Total Support Services</b>	<b>2,967,880</b>	<b>3,114,826</b>
<b>Total Expenses</b>	<b>18,931,123</b>	<b>17,525,240</b>
<b>Non-Operating Income</b>		
Net unrealized and realized gain (loss) on investments	7,821,831	7,451,455
Change on foreign currency valuation and other gains	(539,234)	(386,723)
<b>Total Non-Operating Income</b>	<b>7,282,597</b>	<b>7,064,732</b>
<b>Net Assets</b>		
Change in Net Assets	10,971,730	10,035,543
Net Assets, Beginning of Year	52,646,187	42,610,644
<b>Net Assets End of Year</b>	<b>\$ 63,617,917</b>	<b>\$ 52,646,187</b>

\* Because Coptic Orphans places the highest value on serving the children despite any crisis that may strike Egypt or the Coptic diaspora, we always maintain a 12-month reserve of operating expenses (included in "Net Assets"). This ensures we will be there for the children no matter what.



Out of every dollar spent, 84 cents went to programs servicing the children in Egypt. Only 4 cents went to management and administration, while 12 cents were used for fundraising.



While Coptic Orphans' revenue has shown tremendous growth, we have never lost focus on maintaining responsible stewardship over the resources entrusted to us. Our financial accountability and reporting processes have been praised consistently over the years.

\*Per IRS Form 990

Audited financial statements are public and available upon request.



**"Learn to do good; Seek justice,  
Rebuke the oppressor; Defend  
the fatherless, Plead for the widow."**

*Isaiah 1:17*

**From all of us at Coptic Orphans,  
we thank you very much.  
May God bless you!**



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