

ANNUAL REPORT 2009



Message from the Chairman]



Mr. Kamal Katra

Another year, full of action and commitment, has gone by. Our pilot program, BANKS IN ACTION was a vital step towards fighting financial illiteracy. It teaches the students how banks operate. The Regional Company Program Competition, within Injaz Al Arab, brought delegations from 12 Arabic countries to Lebanon to compete for Best Arab Student Company of the Year 2009. It was an exciting and eventful experience for participating students as well as Injaz staff and volunteers from around the MENA region.

Schools from the North, the South, the Bekaa region, Mount Lebanon and Beirut opened their doors to us and embraced the Injaz curricula with enthusiasm. This year, 81 schools adopted various programs and more than 31,500 students have completed these programs since we started in 2001.

I would like to take this opportunity to express my immense appreciation to our Executive Board members headed by Ms. Dima El Khouri and to our Volunteer Consultants, who through their dedication and great efforts, achieved amazing results by expanding the reach of Injaz to various locations in Lebanon.

I would also like to thank our Board of Directors for their tremendous contribution to the progress of Injaz Lebanon, as well as our beloved sponsors who contributed to our success.

We look forward to another year and many more achievements with all of you, friends, volunteers, and supporters of Injaz Lebanon.

God bless you all
Kamal Katra

Message from the Executive Director]



Ms. Dima El Khouri

Every year when the time comes to publish our annual report, I reflect upon all the challenges and successes we have had as an operation and as a team, and I think of the young people we had the chance to meet and work with and work for, and I realize how much potential we have to affect positive change for the future of our country.

Our organization's main partners are first and foremost young people in Lebanon, in addition to members and organizations of the private sector, and the Ministry of Education and Higher Education. Young people are of course, our most valuable asset for the future of our country. Whichever kind of partnership you have with us; we want it to be the best it possibly can be.

Our dream in Injaz Lebanon is to reach every young person with at least one program, whether to prepare them on Workforce Readiness, Entrepreneurship, or Financial Learning. This sounds fairly basic, but there are many challenges we face on an everyday level in our strife to achieve that dream. The challenge we will tackle aggressively this coming year is engaging more corporate volunteers to deliver our programs: this is the core of our product and our methodology - this is the priority for us as we work together to link the private sector to the education sector.

Every person in the Injaz Lebanon team is committed to make our dream a reality. And we cannot do what we do without the support of our stakeholders, and without your belief in our mission.

Thank you for your belief in the boundless potential of young people...



Founded in 2001, Injaz Lebanon is a local non-governmental and non-profit organization that works to bridge the gap between the educational field and the market place through inter- and extra-curricular programs that empower the youth and nurture their entrepreneurial spirit. Injaz Lebanon recruits and trains volunteers from the private sector to deliver these programs in schools.

INJAZ Lebanon is an affiliate of INJAZ al-ARAB and Junior Achievement Worldwide, the world's largest educational organization dedicated to Workforce Readiness, Entrepreneurship and Financial Literacy, and reaches 8.3 million students a year, from kindergarten through 12th grade, in 119 countries.

Mission

Through partnerships with the business and the educational sectors, Injaz Lebanon provides relevant programs delivered by trained volunteers to inspire and educate the youth about entrepreneurial and leadership skills to enhance their economic opportunities.

Vision

"To ensure that every young person in Lebanon has the opportunity to benefit from the Injaz experience, and is able to actively participate in the economic development of the country."



Since 2001, Injaz programs have been delivered to over 31,500 students throughout Lebanon, with the help of over 1,350 Volunteer Consultants and more than 150 supporting companies.

- **Personal Economics** helps high school students assess their personal skills and interests, explore career options, learn job-hunting skills, and discover the value of education. They also learn about budgets, personal and family financial management, and the use and abuse of credit.

- **Success Skills** helps students develop entrepreneurial, leadership and communication skills, as well as teamwork abilities and other interpersonal skills presented through real world case studies and guided class discussions.

- **Job Shadow Day** gives students the opportunity to "shadow" a workplace mentor as he or she goes through a normal day on the job. This gives young people a chance to see how the skills learned in school relate to the workplace.

- **Company Program** gives students the opportunity to create and run their own company, gaining relevant experience in the vital aspects of a company life cycle. Students learn the intricacies needed to create and manage a successful start up, increasing their likelihood of becoming successful entrepreneurs.

- **Banks in Action** teaches students the fundamentals of the banking industry. During 8 sessions, students form banking teams and operate a bank making several decisions, such as reviewing a loan, assessing risk, deciding on profit margins...

- **Leadership Program** teaches students about the importance of leadership and characteristics of a leader, using practical examples. This program is followed by a community service project.

- **Entrepreneurship Master Class** is a one day workshop that introduces students to the various aspects involved in running a business. They practice and develop their planning, cooperation, teamwork and problem solving skills.

- **Economic Citizenship** promotes citizenship values and empowers the young generation to actively participate in the economic development of the country. It enhances their knowledge of their socio-economic rights and responsibilities, business and labor market challenges, and helps them understand the role the government plays in the economy (to be implemented in the scholastic year 2009/2010).

- **Business Ethics** fosters ethical decision-making in students as they prepare to enter the workforce and take part in the global marketplace. It helps the students recognize, analyze and apply basic terminology and concepts common to the study of ethics, analyze their ethical values and philosophies, recognize key ethical issues within the workplace and in every day life and apply ethical decision-making to personal and work related dilemmas (to be implemented in the scholastic year 2009/2010).



6 984 students

For the first time in Lebanon, Injaz Lebanon launched Banks in Action (BiA), a program dealing with current issues and aiming at increasing financial and banking literacy among youth. Two other new programs Economic Citizenship (EC) and Business Ethics (BE) have been developed and adapted for the upcoming scholastic year 2009/2010.



During the scholastic year 08-09, Injaz Lebanon enlarged its scope of action to reach more students and delivered its programs in 81 public and private schools in all regions of Lebanon. Injaz Lebanon also reached undergraduate students and partnered with various NGOs, reaching a total of 309 classes this year.



Injaz Lebanon hosted the Regional Company Program Competition where students from 12 Arab nations competed for the title of "Arab Student Company of the Year 2009", and two other awards "CEO of the Year 2009" and "Most Innovative Product".

Last but not least, 66 community service projects were implemented in all regions of Lebanon within the Leadership Program.

All Injaz programs have been adapted and implemented, insuring quality in content and delivery.



Injaz Lebanon reaching other NGOs

In the Bekaa, Injaz Lebanon delivered "Market Yourself" training to more than 80 students at The Youth Academy from The Lebanese Organization for Studies and Training (LOST) during the month of September 2008. The training was a combination of three Injaz programs: Personal Economics, Success Skills and Company Program, adapted to fit the needs of the participants, where by they learned how to increase their job opportunities, communicate effectively and master entrepreneurship skills.



In addition, Injaz Lebanon - Bekaa branch has been working with The Lebanese Association for Students since June 2009, to train students aged of 17 to 22 on how to write CVs and ace job interviews, enhancing their interpersonal skills and equipping them with the necessary competencies to enter the workplace.



Training the Hearing Challenged at IRAP

Injaz Lebanon joined hands with IRAP (Institut de Rééducation Audio Phonétique) to train 14 young people with hearing disabilities on the Personal Economics program.

IRAP has for goal to facilitate the participation of the disabled in society and work. Their first and foremost concern is for the audio disabled. They provide early education and special classes and technical trainings for youth with hearing disabilities.



National Company Program 2008-2009

Injaz Lebanon kicked off Company Program on December 2008 with 4 public schools.

Over a twelve week period, four groups of twenty-five students each, created their own company while receiving professional mentoring from volunteers from their respective hosting companies and supporters of the national Company Program: **Bank Audi sal - Audi Saradar Group, Fransabank, British Council and Proctor and Gamble and HSBC.**



Injaz Lebanon delivers "Entrepreneurship Master Class"

Injaz Lebanon delivered "Entrepreneurship Master Class" (EMC) to 536 students aged 12 to 14 in the Chouf, the North, the South and the Bekaa areas. Last year, on April 24, 2008, Injaz launched, for the time, the EMC program in Mgheiryeh- Chouf, in partnership with USAID and CHF.



EMC teaches students the basics of starting up and operating a small business. In one day, students learn how to manage a budget and make financial decisions that would affect the operations of their company while gaining relevant entrepreneurship, management and problem solving skills.



School Recognition Event 08-09

On October 14 2008, Injaz Lebanon organized its annual School Recognition Event at Hazmieh Rotana Hotel to thank the school principals for their continuous cooperation and support.

During the event, Injaz Board Members and staff presented Injaz's achievements for the year 07/08 and exposed Injaz's future prospects for the academic year 08-09. After the presentations, school principals shared their experience working with Injaz and debated the opportunities and the possible difficulties for the upcoming scholastic year 08-09.



At the end of the event, Mr. Fadi Yarak, Director of Ministry of Education and Higher Education, distributed awards of appreciation to every school who adapted Injaz programs for the year 2007-2008.

Training children from SOS Village

Injaz Lebanon and SOS joined hands to educate youth about the market place and increase their job opportunities.

This year, 50 students, grades 10 and 11, gathered in SOS Village- Bherssaf to participate in the Personal Economics program on February 21, 2009.

Injaz thanks SOS village for the belief in the impact of our programs, year after year.



Training undergraduates from Balamand University, Achrafieh and Beirut Arab University (BAU)

Injaz Lebanon delivered "Market Yourself" to 147 students from Balamand University, Achrafieh and Beirut Arab University (BAU). The training was a combination of Personal Economics, Success Skills programs, adapted for undergraduate university students. It included "marketing yourself" techniques, how to write effective resumes and cover letters as well as job hunting skills and tips to enter the market place.



Our Volunteers

Injaz Lebanon could not have achieved its goals without the generous support and consistent contribution of its growing number of VOLUNTEERS.

This year, 143 Volunteer Consultants, mostly businessmen and women from the corporate world, have taken on the mission to help a new generation ignite their entrepreneurial spirit and communicate their professional know - how and experiences.



Tarek El Halabi, an active volunteer consultant in the Chouf area said, "I have learned a lot by volunteering with Injaz and I can't wait for the upcoming scholastic year to begin to start giving programs again in different schools...Volunteering is in itself rewarding when you are able to reach the heart and minds of the students and make a difference".



Hassan Ghattas, who delivered over 5 programs this year said, "Volunteering with Injaz is not just volunteering work; it is a fun and happy life in all aspects. Injaz really made a difference in my life and I will always be thankful for that. Getting involved in many workshops in different areas in Lebanon really widened my knowledge about my beloved country, and beyond that being part of the Young Arab Entrepreneurs Competition 2009 has exposed me to the Arab world culture and behaviors".

Injaz in the Media

During the academic year 08/09, Injaz Lebanon appeared in local and international written and visual media outlets. They helped raise awareness and kept the general public informed of Injaz's latest activities, partnerships and achievements.





• **Introducing Injaz to Interns in Banque du Liban**

Injaz Lebanon joined hands with Banque du Liban to deliver 2 Injaz introductory sessions to interns at Banque du Liban during August 2008. In these sessions, Injaz introduced its work and latest activities and accomplishments to interns, an important pool of potential volunteers.

• **Injaz & Bicharaf, Launching the "Business Ethics" Program**

Injaz and Bicharaf (The Initiative for Academic Integrity and Business Ethics) at AUB partnered in order to localize the Junior Achievement World Wide "Business Ethics" program to the Middle East and North Africa region.

Five AUB professors from Bicharaf teamed up in order to make this possible, by developing a process by which they tackled the cultural clashes that might arise from the original program and made the changes accordingly.

Business Ethics fosters ethical decision-making in students as they prepare to enter the workforce and take part in the global marketplace. It helps them recognize, analyze and apply basic terminology, theories and concepts common to the study of ethics, analyze their ethical values and philosophies, establish ethical priorities, recognize key ethical issues within the workplace and around the world, apply ethical decision-making to dilemmas and evaluate their decision-making process.

The localization of Business Ethics should be completed by December 2009 in order to be piloted in February 2010, after which the program will be ready to be delivered in the scholastic year 2010/2011.



• **CCC and Abraaj Capital, Adopted Schools in Lebanon**

The School Adoption Program is an innovative project that involves the private sector, directly, in the development of the educational sector and helps close the gap between the skills acquired in school and those required on the job market. This allows the private sector to rapidly sense the needs in the education sector and respond directly to them.



Adopting a school entails financial support of INJAZ-related activities in the classroom, including program kit production and implementation, student acknowledgement events, as well as volunteer recruitment, training and participation. It consists of supporting students, aged between 12 and 18 years old, to experience at least two Injaz programs for at least a 1-year period.

Consolidated Construction Corporation (CCC) adopted one school, the International College (IC), investing in the economic and social development of the youth and inspiring them to follow their goals and future aspirations. CCC and Injaz Lebanon delivered the Personal Economics and Success Skills programs to students, grades 10 and 11.



Abraaj Capital adopted 2 schools in Beirut. During the academic year 08-09, Abraaj Capital and Injaz delivered Personal Economics and Success Skills to 252 students, grades 10 and 11. Abraaj Capital helped Injaz enlarge students' reach and increase students' knowledge of the market place and enhance their job opportunities and soft skills.



• Injaz and CHF, The LEAD Project

Injaz Lebanon partnered with CHF International-Lebanon to enhance the educational environment and raise social awareness of students from public schools located in the North (Zgharta, Tripoli and Akkar) and Mount Lebanon (Chouf) by delivering social and educational programs. This initiative is part of the Lebanon Education Assistance for Development (LEAD) Program funded by the USAID.



Injaz, CHF and René Moawad Foundation (RMF), are working together to enhance the educational environment in the 70 targeted public schools by conducting minor infrastructure improvements, increasing equipment and supplies that can be practically applied to current curricula, promoting an integrated educational environment through awareness raising campaigns, and extracurricular activities that promote tolerance, community involvement, and leadership.



As part of the LEAD program and during this scholastic year 08-09, Injaz Lebanon delivered many of its programs: Personal Economics, Personal Life Planning, Leadership program, and Entrepreneurship Master Class to 2,301 students from 25 public schools in Tripoli, Akkar, Zgharta and Chouf. The Leadership Program was followed by 37 community service projects planned and implemented by students in their respective regions, who actively contributed to the development and improvement of their direct communities.



• Injaz Lebanon & Citi, Forging a New Generation of Bankers

Injaz Lebanon, with the support of Citi, delivered Banks in Action program, as a first pilot phase, benefiting 160 students at Omar Bin Khattab and Khaled Bin El Walid Al Makassed High Schools in Beirut. Initially developed for implementation in Latin America, JA Banks in Action has been adapted for use in Lebanon, thanks to a \$30,000 grant provided by Citi in 2009, providing Lebanese high school students with the opportunity to learn about the many facets of the banking industry.



Citi and INJAZ have partnered over the years to prepare young people to succeed in a global market. Together they have reached students with programs varying from work-readiness to entrepreneurship and most recently financial learning. Citi and Injaz will keep reaching young people across Lebanon to inspire them to create and build their own opportunities, and increasing their chances of strongly competing in the business world.



The Banks in Action program aims at educating school students about the banking industry and the career opportunities in the sector. The e-learning program allows students to better understand the basics of banking. Students learn how to successfully operate a bank in a competitive and challenging environment using the Banks in Action electronic simulation.

This program enhances students' managerial skills, financial literacy and critical thinking, and encourages them to become the new generation of bankers and aware consumers, especially at times like these.



• Injaz Lebanon and Deloitte Volunteers Leading Change

Deloitte Volunteer Consultants delivered the Injaz Leadership Program to students from Al Nazaha Public High School in the Chouf region in December 2008. This project is part of Deloitte's ninth annual Impact Day, where Deloitte employees participate in various activities to support the communities where they live and work.



The Volunteer Consultants introduced students to the different meanings of "leadership" using real life examples and exercises. They also encouraged the students to take part in activities that help them understand the dynamics of teamwork and improve their leadership and communication skills.



As a consequence and follow up to the "Leadership Program", in January 2009, close to 20 volunteers from Deloitte joined the Al Nazaha Public High School students to help them execute a community service project. Together they painted and decorated the school walls. This kind of activity helps students realize the importance of volunteering and being active participants in improving their immediate environment.



• Partnership with GVC, Inspiring Youth in the South

Injaz Lebanon partnered with Gruppo di Volontariato Civile (GVC) within the framework of the project "Support to female micro entrepreneurship in the artisan textile sector and promotion of job orientation services in South Lebanon," financed by the Italian Embassy-ROSS II Program, to deliver Personal Economics, Success Skills, Leadership Program and Entrepreneurship Master Class to 855 students in 10 public schools in Srifa and Sour.



During the different workshops, students were introduced to the market place and were exposed to economic, leadership and entrepreneurship concepts to enhance their skills and economic opportunities and help them pursue their future aspirations.



At the end of the program delivery, Injaz Lebanon & GVC organized a certificate distribution event in Srifa, where students received certificates of achievements for their participation in various Injaz programs. Mr. Mohammad Naffi, Injaz Board Member, Ms. May Zaidan, Injaz Program Manager, Ms. Silvia Angemi, GVC representative in Lebanon, Ms. Rachida Obeid, Injaz Lebanon South Coordinator, attended the event along with Injaz volunteers, Mr. Ali Edi, the Head of Srifa municipality and school principals.

GVC is a non-governmental organization for development cooperation. Established in Italy in 1971, GVC has been working in Lebanon since 2006 implementing various initiatives involving local institution and civil society, particularly youth, for the promotion of a long-lasting development.



• Injaz Lebanon & the Kuwaiti Fund, Growing Future Leaders

The Kuwaiti Fund partnered with Injaz Lebanon to empower the youth to become leaders in their communities, as part of the "U 2 for Lebanon" initiative. This latter is a campaign dedicated for everyone who wants to serve the nation and participate in the development of the society. Volunteering and community service projects were two key components of the campaign.

Within the project's framework, Injaz Lebanon trained 23 volunteers to deliver the Leadership Program to 574 students in 9 schools in Beirut, the South and Upper Metn regions. The delivery of the program was followed by the execution of various community service projects such as visits of children in cancer hospitals, painting walls in schools, changing electrical lamps, visiting orphanages and buying stationary for these children.

• MEPI Lebanon project, Empowering Youth to Become Leaders

Injaz Lebanon and MEPI joined hands to implement a local project on empowering youth to become leaders. The project's activities aimed at enhancing youths' leadership skills and awareness and helping them become active contributors in socio-economic development and communities' improvement.

Within this project, Injaz Volunteer Consultants trained 750 students from 12 public schools in the North, the South and the Bekaa regions. The training emphasized on the different meanings of "leadership" and ways to develop leadership skills, a requirement for success.

The leadership program is followed by a community service project that the students choose, plan and implement in their respective regions.

"I was amazed by the student's motivation and team work" indicated Marc Khouri, Injaz Volunteer Consultant on the project, who continues *"installing water containers is a great idea to improve the quality of their life and they were in a pressing need for such an initiative."*

The youth empowerment project of Injaz Lebanon, in partnership with MEPI, ended with a certificate distribution event that took place at King restaurant, in Baalbeck, where students received certificates of achievements for their participation in the leadership program. Mr. Mohammad Naffi, Injaz Board Member, attended the event along with Injaz volunteers, Mr. Milio Ghussein, the Head of Douris municipality, school principals, teachers and various local media representatives.

It is important to note that this project was funded, in part, by the Department of State's Middle East Partnership Initiative (MEPI). MEPI supports local initiatives towards economic, political, and educational reform in the Middle East, developing new opportunities for empowering civil society, especially women and the youth.



• Partnership with Merrill Lynch Enhancing Youth's Economic Opportunities

Injaz Lebanon partnered with Merrill Lynch to deliver the Personal Economics program to 180 students, grades 10, 11, 12, from Beirut Baptist School, Khaled Bin Waleed Makassed School and Omar Bin Khattab Makassed School. This initiative, funded by Merrill Lynch, prepares students to take the "Banks in Action" program, as Personal Economics program is the prerequisite for the banking program.

Merrill Lynch is one of Injaz's strongest supporters and a believer that the future of the country and its economic development reside in investing in the Lebanese youth.



• Injaz Lebanon, United States Agency for International Development (USAID) and Nahwa al- Muwatiniya , developing a new program "Economic Citizenship"

Injaz Lebanon partnered with the United States Agency for International Development (USAID), in collaboration with Nahwa al-Muwatiniya, on a project to counter political apathy through Economic Citizenship.



After conducting extensive research on the level of knowledge youth have about their economic rights and obligations, Injaz Lebanon and Nahwa al-Muwatiniya, with the support of USAID's Office of Transition Initiatives (OTI), developed a new program called "Economic Citizenship", answering the need to educate the youth about their economic rights and responsibilities.



Economic Citizenship aims at promoting citizenship values and empowering the young generation to actively participate in the economic development of the country. It targets students aged 15 and 18. It enhances their knowledge of their socio-economic rights and responsibilities, improves their understanding of the economy, business and labor market challenges and helps them understand the role the government plays in the economy and how they are linked to it.

Injaz Lebanon introduced the program at a press conference on January 5th 2009, at the Syndicate of journalists, during which the content and purpose of the program were exposed to the media and the general public. This project brought together the educational experience of Injaz Lebanon and the citizenship knowledge of Nahwa al-Muwatiniya.

The program will be piloted with students aged between 15 and 18 in Lebanon in both public and private schools. The program will then be evaluated and redesigned for a large scale implementation nationwide.

Partnering Schools, Universities and NGOs]

Injaz Lebanon partnered this year with a total of 81 schools, 69 public and 12 private, in all regions of Lebanon and 2 universities and 7 NGOs.

Public Schools (69)

Beirut

- Hussein Ali Nasser Public High School for Boys
- Laure Mghaizel Public High School for Girls
- Omar Farroukh Public High School for Girls
- René Mouawad Public High School
- Second Achrafieh Mixed Public High School
- Second Achrafieh Public High School

North

- Andre Nahas Secondary School for Girls/ El-Mina
- Bergayel Secondary School
- Bqarzela Secondary School
- Chekka Public High School
- El Kobbah New Mixed School
- El-Amir Fakhredine El-Maani School for Boys
- El-Daoura Mixed School
- Fadel Mokaddem Secondary School for Girls
- Jdidah School for Girls
- Kobayat Secondary School for Girls
- Meryata Public School
- Rachaline Mixed School
- Sheikh Taba Mixed School
- The First Intermediate School in Zgharta for Girls
- The Second School in Zgharta for Boys
- Tripoli El Mina for Boys High School
- Tripoli Secondary School for Girls

Bekaa

- Baalbeck Public High School for Girls/French
- Budneyel High School
- Deir El Ahmar Public High School
- Deir El Ahmar Public School
- Douris Public School
- Ein Public School
- Fakiha Public School
- First Baalback New Public School
- Hekmeh High School
- Hermel Typical Public High School
- Nabi Sheet Public High School
- Nabi Sheet Public School
- Oudabaa High School
- Rachaya Public High School/English
- Saadneyel Public High School
- Second Baalback Public School
- Second Baalbeck New Public School
- Shmestar Public High School
- Third Baalbeck Public School
- Zahlé Public High School for Girls

Mount Lebanon

- Ahmad Al Bolbol Public School
- Al-Nazaha Public High School
- Baakline Secondary School
- Barja El-Dimass Intermediate Mixed School
- Barja Intermediate School for Girls
- Barja Secondary School
- Baskinta Public High School
- Daraya Intermediate Mixed School
- Ghosha Public High School
- Kfarhim Public High School
- Maroun Abboud Public High School
- Marwaneyyeh Public High School
- Mazboud Intermediate Mixed School
- Moukhtara Secondary School
- Shhim First Official School French Section
- Shhim Third Official School English Section

South

- Al Chahid Khalil Jradj School
- Der-kefa Official High School
- Froun Official School
- Myrtle Mohammed Zaarour Official School
- Shhour Public High School
- Sidon Public High School for Girls
- Srifa Official French School
- Tyre Official School for Girls
- Tyre Public High School
- Tyre Second Public School

Private Schools (12)

Beirut

- Beirut Baptist School
- Collège Notre Dame du Perpétuel Secours
- International College
- Khadija El Kobra Al Makassed School
- Khaled Bin Waleed Makassed School
- Omar Bin Khattab Makassed School

Bekaa

- Christ Roi School
- Collège Des Soeurs Maronites de la Saint Famille- Zahlé
- Collège St Joseph des Soeurs Antonines-Zahlé
- National American School
- Secondary Evangelical School - Zahlé

South

- Iman High School

Universities (2)

- Beirut Arab University
- Balamand University-Achrafieh

NGOs (7)

Mount Lebanon

- IRAP
- SOS

Beirut

- Creative Youth Academy

Bekaa

- LOST
- SOS (Baalback)
- The Future Scouts
- The Developmental Office in Brital Town



Monday June 22, 2009 was a memorable date and moment for the Omani team as they were announced the "Best Arab Student Company of the Year 2009" by Injaz Al Arab at the Young Arab Entrepreneurs Competition 2009, which was held this year in Beirut, Lebanon from June 20-23 2009.

The event, highly publicized by the media, was hosted by Injaz Lebanon- Injaz Al Arab, under the patronage of his Excellency Mr. Riad Salame. This year's competition took place in the beautiful gardens of L'Ecole Supérieure Des Affaires (ESA) and was sponsored by Bank Med, Abraaj Capital, Barclay's Bank, Young President's Organization (YPO) , Arab Finance House (Islamic Bank) and Bank Audi sal- Audi Saradar Group .

During the competition, 40 high school and university students from Jordan, Palestine, Lebanon, Kuwait, Oman, KSA, UAE, Qatar, Bahrein, Egypt and Morocco all competed by presenting their innovative ideas at a booth, during a public presentation and in group interviews with the judging panel which included Youssef Nasser, CEO HSBC Middle East, Hani Kablawi, Managing Director and Head of Middle East and Africa, Bank New York Mellon, Walter Siouffi, Citi's General Manager for Lebanon, Waleed Al Banawi, Chairman of Young President's Organization (YPO) , Shehab Nawawi, Chairman and Managing Director of Giza Systems, and Michel Fattal , Group Executive Director of Khalil Fattal and Fils SAL.

Students, from the 12 Arab Member Nations worked hard and with determination overcoming many challenges to impress the high profile judges and the general public. They unleashed skills they acquired during 15 weeks of Company Program in their respective countries where they have won the national competitions.

During the closing ceremony, Manal Omar Alnadabi, of the Oman team, was chosen, "Best CEO of the year 2009". The CEO's performance was assessed during the two days competition and on stage during a live dual. The contestants were asked business ethics questions which they answered on the spot. Another award "Best Innovative Product" was granted to the Moroccan team, whose service was to teach computer skills to illiterate people.



"By the end of the day, I had gone through a long, hectic day of evaluating company and financial reports, booths and products, public presentations and Q & A sessions for all 11 companies. It was one of the most rewarding days I've ever had. I was fortunate to have been witness to a group of 90 Arab high school kids who were thinking critically, competing vigorously, and displaying fantastic pride in achievement and progress", shared Mr. Hani Kablaw, Managing Director and Head of Middle East and Africa, Bank New York Mellon, in a testimonial to his colleagues.

Ms. Soraya Salti, Regional Director, INJAZ al-Arab said, "This year's competition was testament to the innovative spirit and determination of our young people as they applied the skills from INJAZ's Company Program at this year's competition. We were so impressed by the caliber of competitor teams and are thrilled about the positive impact of their experiences".

Students lived a unique educational experience. They learned to think out- of the- box during the Barclay's challenge, a one day workshop. They also learned to use their creativity to market their product or service and to work in teams but above all they learned, though Company Program, how to start up and operate their small business enterprise.

Sponsors of "Injaz Young Arab Entrepreneurs Competition 2009"



Budget 2009/2010]

[موازنة ٢٠١٠ - ٢٠٠٩

Program Delivery	\$ 155,839
Administration	\$ 60,069
Advocacy & Awareness	\$ 22,020
Operations	\$ 76,846
Endowment Fund	\$ 15,739
TOTAL	\$ 330,513

Number of Students	\$ 6,000
Overall Cost per student	\$ 55

Statement of Conditions]

As of June 30th 2009

[بيان الشروط

لغاية ٣٠ حزيران ٢٠٠٩

Opening Balance from year 2008-2009	\$ 62,425
Donations & Fundraising	\$ 584,776
Regional Company Program Competition	\$ 205,276
Personnel Charges	\$ 19,108
Administrative Charges	\$ 25,478
Program Delivery	\$ 229,301
Rent (Beirut & Bekaa)	\$ 9,600
Awareness Cost	\$ 34,986
Total Expenses	\$ 523,750
Cash Ending Balance	\$123,451

Injaz Lebanon Board of Directors]

مجلس إدارة إنجاز لبنان [

Chairman of the Board

Kamal Katra

Vice President, Merrill Lynch

Asmahan Zein

Country Manager, Aramex

François Pascal de Maricourt

CEO, HSBC

H.E Raymond Audi

Chairman, Bank Audi

H.E. Joseph Maalouf

Partner, Beyond Training & Consulting

Gilbert Doumit

Partner, Beyond Training & Consulting

Raffi Demirjian

Chairman, Demirjian Group

Ronald Farra

President, Farra Design

Walter Siouffi

Country Manager, Citi

Yusuf Kan'an

Area General Manager, CCC

Board of Directors]

مجلس إدارة إنجاز لبنان [



Merrill Lynch



Advisory Board Members]

أعضاء المجلس الاستشاري

Injaz Lebanon is supported by the Lebanese private sector. All the partners chair in the Advisory Board and participate in the decision making.

تحظى إنجاز لبنان بدعم القطاع الخاص اللبناني. ويصبح الرعاية شركاء في المجلس الاستشاري وينخرطون في عملية صنع القرار.

Elie Aoun

Financial Advisor, Formatech

Phillipe Asselly

Managing Director, SEAL (USA)

Barbara Batlouni

Country Director, Amideast

Gerard Dahan

President, Aleph Printing Press

Dr. Kamel Dallal

Director of Education, Al Makassed Association

Walter Day

Director, Universal College of Aley

Farid Gebran

Incoming Governor Rotary District 2540 (2006-2007)

Joe Hatem

General Manager, Profiles

Talal Jaber

Attorney at Law, Jaber Law Firm

Latifée Lakkis

Counselor, Lebanese University

Habib Saba

P.D.G., CellCom

Bahjat Salameh

Secretary General, Likaalisnay

Asaad Salhab

Group Executive Director, Fattal Holding

Rana Salhab

Partner, Deloitte & Touche (M.E.)

Camille Sifri

Partner, Price Waterhouse Coopers

Fadi Yarak

General Director, Ministry of Education & Higher Education

Roger Zaccar

Marketing Manager, Commercial Insurance

Reda Asmar

President, Asmar Wood

Mohamad Naffi

Former Director Training & Development Department,
Banque du Liban

Nassib Ghobril

Head of Economic Research & analysis
Byblos Bank Group

Executive Board Members]

[أعضاء المجلس التنفيذي

Ely Assaf

Operations Manager
Injaz Lebanon

Imad Assi

Manager
Assi Trading

Laurice Balech

Entrepreneur

Imane Chaar

Previously Resources & Communication Manager
Injaz Lebanon

Lara Chidiac

Previously Operations Manager
Injaz Lebanon

Dima El Khouri

Executive Director
Injaz Lebanon

Soha Ghsoub

Program Coordinator
Injaz Lebanon

Ali Haidar

Assistant Manager Land & Freight Department
Gezairi Transport

Charbel Katra

Program Coordinator
Injaz Lebanon

Karam Nasr

Retail Officer
Bank Audi

Nadine Sabbagha

Administrative Coordinator
Injaz Lebanon

Carmel Salameh

Financial Planner officer - AUB
Finance & Budget Coordinator - Injaz Lebanon

Sarah P. Shebaya

Business Protocol & Etiquette Consultant (CPP)

May Zaidan

Program Manager
Injaz Lebanon

**Cash Contributions from August 1st 2008
to July 31st 2009**

المساهمات النقدية بين ١ أغسطس ٢٠٠٨
و ٣١ يوليو ٢٠٠٩

Companies and Personal from the Private Sector

Citi Foundation	\$ 41,735
Merrill Lynch	\$ 25,000
Injaz Arabia (program adaptation)	\$ 23,499
Abraaj Capital	\$ 20,000
CCC	\$ 20,000
Bank Audi	\$ 15,000
HSBC	\$ 15,000
Al Banawi Group	\$ 10,000
Demirjian Group	\$ 10,000
Farra Design Center	\$ 10,000
Georges Sayegh	\$ 10,000
Beyond Consulting & Training (in kind donation)	\$ 10,000
Commercial Insurance (in kind donation)	\$ 10,000
Aramex	\$ 10,000
Procter & Gamble	\$ 5,000
Jubaili Bros	\$ 5,000
Rotary Club of Beirut Metropolitan	\$ 3,000
MISC	\$ 2,329
Deloitte & Touche	\$ 830

Special Event Fundraising

Company Program Regional Competition	\$ 262,466
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International Non Profit Organization

CHF	\$ 37,560
MEPI	\$ 17,000
GVC	\$ 15,300
Kuwaiti Funds	\$ 10,240
Amideast	\$ 7,000
British Council	\$ 5,000
MEDA ETE	\$ 2,584
Chemonics/OTI	\$ 1,233
TOTAL	\$ 604,776

**In Kind Contributions from August 1st 2008
to July 31st 2009**

المساهمات العينية للسنة الدراسية ٢٠٠٩/٢٠٠٨

Aleph	Price Waterhouse
Banque Du Liban	Coopers
Injaz Al Arab	Profiles Software
Jaber Law Firm	Raidy Printing Press
PMA	

**Pledged Contributions for 2009 / 2010
as of August 1st 2009**

المساهمات المترتبة ١ آب ٢٠٠٩

Citi Foundation	\$ 20,000
M1 Group	\$ 10,000
Bank of America - Merrill Lynch	\$ 25,000
Fattal Holding	\$ 10,000

الجهات المانحة]

Partners,

Thank you for supporting Injaz Lebanon's mission and achievements. The feedback from students was extremely positive and demonstrates both the need for and the impact of those economic and entrepreneurship educational programs. We are genuinely appreciative of your contribution and assistance in helping Injaz Lebanon's vision expand to every young person in Lebanon and in promoting youth's economic opportunities and encouraging them to pursue their aspirations and dreams as they are the main building blocks in shaping tomorrow. We look forward working with you during the academic year 2009-2010.

«أدعوكم إلى إبقاء يدكم ممدودة لشبابنا لتعزيز خبراتهم وتوسيع مدارك معارفهم، ومزدهم بالأدوات المعرفية الحديثة ليكونوا على قدر الآمال التي يبنيها وطنهم عليهم، فيحملوا راية التطور ويعبروا ببلدهم إلى آفاق جديدة».

العماد ميشال سليمان

رئيس الجمهورية اللبنانية

برقية لإنجاز - ٧ شباط ٢٠٠٩



مصرف لبنان



JABER LAW FIRM



Khalil Tattal & Fils

