



## Message from the Chairman



Mr. Kamal Katra

The academic year 2009 - 2010 has proven to be both a fruitful and a successful year for INJAZ Lebanon. With yearning to provide economic opportunities to every student in Lebanon, we were able to reach 11,091 students this year.

Through nine years of operations and hard work, INJAZ Lebanon has accredited 42,586 students, a continual growing number indicating our exertion to promote and increase economic and financial literacy in Lebanon. Thanks to the commitment of our trained volunteers, our staff and our significant partnerships, we were able to encourage our youth to believe in their potentials and prepare them to enter the marketplace.

We had the privilege to work with new public and private schools in addition to several non-governmental organizations. We were approached by many new interested volunteers and we worked with new and sustainable partners, the private sector and one of our greatest supporters the Ministry of Education and Higher Education.

I would like to thank our wonderful team, our staff, our partners and especially all the volunteers for their tremendous efforts exerted this past year to keep INJAZ Lebanon moving forward.

I would like to thank all our Board of Directors members for their genuine support and for their great financial, innovative and strategic contribution to the future of INJAZ Lebanon.

Together we invest in our youth for a brighter future...Together we inspire our generations of TOMORROW!

## Message from the Executive Director



Ms. Dima El Khouri

"In the Arab world, there will be 100,000,000 youth ready to enter the job market in 2020" - Mr. Marwan Jumaa, CEO of Batelco.

At INJAZ Lebanon, we are encouraging and inspiring youth in Lebanon to take their own initiatives and to peruse their own dreams and ambitions to generate their own opportunities, so that we may reach the year 2020 economically stronger!

Our upcoming year's objectives will focus at improving our programs quality and evaluation methodology, further empowering our volunteers, developing and sustaining our partnerships, and raising more awareness on the importance and the need for entrepreneurial spirit.

We, at INJAZ Lebanon, are all committed to achieving our organization's dreams. We are making that happen every day with support of our Board of Directors, the Ministry of Education and Higher Education, our partners, schools, volunteers and our youth.

Thank you for believing in the boundless potential of young people.

## About Us INJAZ Lebanon



Founded in 2001, INJAZ Lebanon (IL) is a nonprofit non-governmental educational organization dedicated to educating students about work readiness, entrepreneurship and financial learning through experiential hands-on programs, to help inspire a culture of entrepreneurialism and business innovation among youth in Lebanon and increase their economic and financial literacy.

INJAZ Lebanon delivers its programs to students between the ages of 7 to 18, aimed at inspiring and preparing young people to succeed in a local and global economy.

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 9.3 million students a year, from kindergarten through 12th grade, in 123 countries.

### Main Offices:

Al Haber Bldg, 1st Floor,  
Horsh Tabet, Sin El Fil  
Tel: +961 3 18 10 16

### Bekaa Office:

Ali Amhaz Bldg, GF,  
Rass El Ein St., Baalback  
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### North Office:

Waha Bldg, 1st Floor,  
Azmi St., Al Balha, Tripoli  
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### South Office:

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## 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".

## Values

- Belief in the boundless potential of young people.
- Commitment to the principles of market-based economics and entrepreneurship.
- Passion for what we do and honesty, integrity, and excellence in how we do it.
- Respect for the talents, creativity, perspectives, and backgrounds of all individuals.
- Belief in the power of partnership and collaboration.
- Conviction in the educational and motivational impact of relevant, hands-on learning.

## Programs INJAZ Lebanon



Since 2001, INJAZ programs have been delivered to over 42,586 students throughout Lebanon, with the help of over 1,535 Volunteer Consultants and more than 160 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 an 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.

**Entrepreneurship Master Class** introduces students the various facets of running a business through a one day workshop. Participants learn the constituents of business operations and the importance of entrepreneurship while developing their planning, cooperation, teamwork and problem solving skills.

**Banks in Action** teaches students the principles of the banking industry, and introduces them to the challenges of successfully operating a bank in a competitive environment using the Banks in Action computer simulation. 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 the characteristics of a leader, using practical examples. This program is followed by a community service project.

**More than Money Program** teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money. Students are encouraged to use innovative thinking to learn money-management skills as they explore their career aspirations. The program encompasses economics and business curriculum for students in grades three through five.

**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 everyday life and apply ethical decision-making to personal and work related dilemmas.

All INJAZ Lebanon programs are field tested in classrooms and regularly updated in response to comments & evaluations from teachers, students, and volunteers.

## Achievements INJAZ Lebanon

**11,091** students from all regions in Lebanon benefited from INJAZ programs during the scholastic year 2009-2010. Thanks to its committed volunteers, its supporters and partners, INJAZ Lebanon implemented its experiential education and training programs in 81 schools, 1 university and 17 NGOs, reaching a total of 447 classes this year.

"Injaz was a great beneficial experience that helped and inspired me to make better decisions for the future. Overall this corporation should continue in awakening the youth for better economic awareness", said Aboudi Dada, an INJAZ student.



### Training undergraduates from Balamand University

For the second year in a row, INJAZ Lebanon delivered two workshops to undergraduate Balamand university students, answering their needs for further extra-curricular economic trainings to strengthen their skills to enter the marketplace.

On February 20th, 2010, INJAZ volunteers delivered a special training on "Teamwork and Team Building" to 50 students at Etoile du Loup resort, Jezzine, as part of the Faculty of Health and Sciences Team Building 2010 program.

On April 10th, 2010, and during the Faculty of Health and Sciences Seniors' Day, INJAZ volunteers trained a group of 6 students, at the Balamand Beirut- Campus, on methods to write professional résumés and to ace job interviews, enhancing their interpersonal skills and competencies to succeed in the workplace.

### INJAZ Annual Launching Event 2009-2010



On October 15th, 2009, INJAZ Lebanon held its annual launching event 2009-2010 at Rotana Hotel, Hazmieh, gathering together INJAZ Volunteers, school principals and INJAZ Board of Directors and Advisory Board Members. The event aimed at exposing INJAZ prospects with its various local and international partners for the year 2009 - 2010.

At the end of the ceremony, present INJAZ Board of Directors and Advisory Board Members recognized INJAZ Volunteers coming from all regions in Lebanon and acknowledged devoted principals who opened up their schools to implement INJAZ's programs.



## Achievements INJAZ Lebanon



### INJAZ Lebanon Job Shadow Day Program

For one day, 50 students from SOS and two other schools scattered within various companies which appeal to their individual business choice. Job Shadow Program is a rewarding experience for all corporations and individuals participating.

Job Shadow Program introduces students to careers through one-day on-site orientations. Students "shadow" workplace mentors as they go through a normal day on the job. The program invites students to take an up-close look at the world of work, to tour the working site, and to ask questions and participate in workplace activities.

We thank all 17 following companies that participated in Job Shadow Day:

- Animal House
- Dr. Anthony Rehayel-Dentist
- Beirut Night Life-Photography
- Coral Suites Hotel
- Design Engineering Partners (DEP)
- Farra Design Center
- First National Bank (FNB)
- Geahchan & Partners
- Mrs. May Zaidan Psychology/Psychotherapy
- Lebanese General Security
- Mamac Ogilvy & Mather
- Rymco
- Serhal Hospital
- Sfeir Law
- Télé Liban
- Thierry's Pharmacy
- Mr. Ziad Kassis-Civil Engineer



### INJAZ recognized by the Syndicate of Business and Commercial Shop Owners in Bekaa

On May 16th, 2010, INJAZ Lebanon - Bekaa Branch attended the annual ceremony organized by The Syndicate of Business and Commercial Shop Owners in the Bekaa, where it has received an award for its participation in the 2009 Shopping & Touristic Festival in the region.

Back in June 2009, INJAZ Lebanon - Bekaa Branch had participated for the first time in the 11th Shopping & Touristic Festival in the Bekaa area during which INJAZ volunteers spread the organization's mission and vision, shared the importance of its educational programs on youth and exposed INJAZ's different partnership possibilities.

### INJAZ Lebanon partnership with The Lebanese Association for Students Support

INJAZ Lebanon - Bekaa joined hands with The Lebanese Association for Students Support to deliver a series of workshops on the theme "Increasing Job Opportunities" to high school students in the region. The overall aim of the initiative is to equip students with interpersonal skills and necessary competency to enhance their economic opportunities.

Over a period of six months, INJAZ volunteers trained various groups of 26 high school students, coming from different schools in the Bekaa area, at the Lebanese Association for Students Support (LAS) premises.

On May 30th, 2010, LAS conducted a certificate distribution event, where students received certificates of achievements for their participation in the workshops.



### Company Program National Competition 2010

Under the patronage of his Excellency the Governor of the Central Bank Riad Salame, INJAZ Lebanon hosted the Fourth Annual Student Company Program National Competition 2010 on July 3rd, 2010 at the Pierre Abou Khater theatre- USJ.

Prior to the national competition, INJAZ Lebanon launched its Company Program Initiative 2010 on May 13th, 2010, at the Coral Suites Hotel, Hamra to emphasize on the need and the impact of INJAZ Company Program in Lebanon, and to present the 4 student companies for the year 2010.

This year, four groups of twenty five students from American Community School, Beirut Baptist School, Omar Bin Khattab-Makassed School, and Saint Joseph School mentored professionally by volunteers from their respective companies Bank Audi, Procter & Gamble, Aramex and HSBC, competed for the title of "Best Lebanese Student Company of the Year".



The judging panel, made up of Mr. Yasser Accaoui, Managing Director and Editor in Chief of Business Executive Magazine, Mr. Ramzi Abou Samah, Manager in the Business Development Syria, South

America and Africa at Bank Audi and Mr. Michel Fattal, Vice President of Fattal Holding, listened to the companies' presentations, visited their booths and tested them in a Q&A session.

After inspiring words from the vice governor Dr. Sami Al Andari, the judges announced "The Fifth Wheel", created by students from Saint Joseph School, the winning team. The Fifth Wheel developed a kit they called "car-mate", containing several trivial items one needs in his car.



The Fifth Wheel is to represent Lebanon in the Regional Competition in Marakesh, Morocco on the 22nd of October 2010 along with the best student led companies from twelve other Arab nations.

Following their national victory, each of Mr. Raffi Demirjian, INJAZ Board of Directors Member and other business leaders invited students of the winning company "Fifth Wheel" to their offices, congratulated the team on their achievement and encouraged them to pursue entrepreneurial initiatives in Lebanon.

### INJAZ Lebanon launches its projects in Sidon in collaboration with the Rotary Club Saida

In a step that aimed at strengthening the relationship between Rotary and INJAZ, the Rotary Club Saida - Lebanon hosted INJAZ Lebanon on March 4th, 2010, at Dar es Salam-Saida, bringing together municipalities, mayors, school directors, volunteers, Rotarians and media representatives.

During the event, INJAZ Lebanon presented recent achievements and launched its youth development projects in Saida and in the South area. Participants aspired to support INJAZ Lebanon projects in the South region and in Saida in particular.



### Inspiring youth at Dar el Zahraa orphanage - Tripoli



On May 1st, INJAZ Volunteers delivered Personal Economics and Entrepreneurship Master Class programs to 220 youngsters at Dar el Zahraa orphanage in Tripoli.

Participants enhanced their job hunting skills and their understanding of the marketplace. They learned the basics of starting up and operating a small business. They also developed communication skills, team work skills and problem solving skills through interactive hands-on experiential activities.

### Training undergraduate students from various universities in Tripoli

INJAZ Lebanon Program Coordinator - Tripoli Chadi Nachabe delivered Personal Economics program sessions to undergraduate students, coming from various universities, at the Sports and Literature Club "Riada wil Adab" in Tripoli. This initiative aims at developing students' economic skills, equipping them with soft and technical skills to succeed in the marketplace.



During the sessions, Chadi provided students with techniques on how to market themselves, how to write effective résumés and how to identify their skills and relate them to the marketplace. He also provided them with methods to develop their own budgets, to manage their expenses and savings for tomorrow and efficient ways to peruse a career in the private or public sector.



### Training the Hearing Challenged at the Learning Center for the Deaf



INJAZ Lebanon joined hands with the Learning Center for the Deaf to deliver INJAZ Personal Economics Program to 8 young students with hearing disabilities. The program was delivered by May Talhouk, INJAZ Volunteer Consultant, with hearing disabilities.

The Learning Center for the Deaf (LCD) has been established, in 2002, with the dream of providing a proper educational program for young deaf children and their families, which will enable the deaf child to have a good start in life and a better future.

# Achievements INJAZ Lebanon

## Instilling youth's entrepreneurship spirit at SOS Villages

INJAZ Lebanon partnered with SOS to deliver the Entrepreneurship Master Class program, aiming at teaching students the basics of starting up and operating a small business.

This year, 40 students, aged between 14 and 16 years old, participated in the Entrepreneurship Master Class program on March 13th, 2010. During the one - day workshop, students learned methods to manage a budget and to make financial decisions that would affect the operations of their company while gaining relevant entrepreneurship, management and problem solving skills.



INJAZ Lebanon thank SOS Villages - Abra, Jal El Dib and Bheressaf - for believing in youth's boundless potentials and supporting INJAZ's mission across Lebanon.

## Our Volunteers



We thank our 184 volunteers for generously sharing their time, energy and talents to implement INJAZ Lebanon programs in schools all over Lebanon during the scholastic year 2009-2010.

By volunteering with INJAZ, YOU empowered youth to believe in their boundless potential, inspired them to make a difference in the world and endowed students with academic, organizational,



interpersonal and personal skills and knowledge to enter the Lebanese and the global market.

"I admire and appreciate the different initiatives Injaz is taking to create interactive opportunities for students to get engaged and be prepared for the work market through creative programs".  
Carole Abi Saab – Cr8mania, Managing Partner and INAZ Volunteer.

## INJAZ in the Media

INJAZ Lebanon thanks the local and international media for their continuous contribution in promoting economic education in Lebanon.

- Les jeunes et l'emploi - L'Orient le Jour
- CITI Foundation and INJAZ Lebanon launch Banks in Action across Lebanon's Schools - Ameinfo, Al Iktissad wal Aamal, Al Balad, Al Mustaqbal
- INJAZ Al ARAB announces, for the third year, the winner for the annual Company Program Competition and other related articles - Emirates Today, Al Mustaqbal, Business Maktoob, Al Nahar, Al Diyyar, Ameinfo, Iktissad Al Arab
- 855 students participated in INJAZ workshop in the South - Al Mustaqbal

- INJAZ recognizes its partners - Al Nahar
- Kamal Katra, President of Merrill Lynch - Al Iktissad Wal Aamal
- 650 students were introduced to the marketplace - Al Mustaqbal
- ETF and INJAZ Lebanon Press Conference - Lebanonfiles, Aldiyyaronline, Executive Magazine
- INJAZ Lebanon receives 10,000\$ from FARRA - L'Hebdo Magazine, Mondanité, Spécial Magazine
- Interview on INJAZ Company Program - OTV, Télé Liban, Future TV
- Developing "Personal Economics" in Tripoli - Albaladonline, Beit Al Binaa, Sadaa Akkar
- INJAZ and British Council "Social Enterprise Challenge" - British Council Newsletter
- INJAZ feeding business ambitions at a young age - Lebanon Opportunities

- INJAZ Lebanon Company Program Initiative 2010 and related articles - Al Iktissad Wal Aamal, Al Balad, Al Mustaqbal, Al Nahar, Al Diyyar, Aramex website
- Student's winning approach to entrepreneurship - Financial Times
- Mr. Gilbert Doumit: The Story of INJAZ Lebanon - AUB Align Magazine
- Interview on INJAZ Lebanon activities - Al Manar
- Central Bank in Lebanon supports INJAZ initiative to instill youth entrepreneurial spirit - Al Anwar, Al Diyyar, Al Bayrak, Al Sharek, Al Liwaa
- INJAZ Company Program National Competition - New TV news segment, Future TV news (Tawasol) and Télé Liban

### INJAZ LEBANON and Amideast, a sustainable partnership

INJAZ LEBANON and AMIDEAST renewed their partnership for the fifth consecutive year to provide educational trainings to enhance Youth's Leadership and Entrepreneurship skills.

Within this framework, 45 INJAZ Volunteer Consultants gathered on March 21st, 2010, to deliver INJAZ Leadership and Entrepreneurship Master Class (EMC) programs during a one - day workshop to 465 U.S. Department of State English Access Microscholarship Program students at the Lebanese American University - Beirut Campus.

ACCESS program students, from Beirut, Bekaa, North and South were divided into two groups where 360 students participated in the Leadership Program and 105 students participated in the Entrepreneurship Master Class program.

At the end of the day, INJAZ distributed certificates of achievement to all participating students.



### INJAZ Lebanon and the British Council, "Social Entrepreneurship" trainings to vocational schools

The British Council partnered with INJAZ Lebanon to implement the "Skills for Employability" program developed by the British Council which addresses the demand for skills in a global economy so that national educational and training systems are better able to respond to labor market demands and learner needs.

A total of 60 students, from 6 Technical Vocational Education and Training colleges selected by INJAZ Lebanon, the British Council and the Ministry of Education and Higher Education, participated in the 15 hour training course on social entrepreneurship.

During various sessions, students were introduced to the concept of social entrepreneurship and enhanced their communication, teamwork, leadership and financial skills.

On March 20th, 2010, INJAZ Lebanon and the British Council organized the Enterprise National Challenge involving 55 students from 6 Technical Vocational Education and Training Colleges (TVET). The students competed to win an educational trip

to the UK to enhance their knowledge on social entrepreneurship. Five students from the Hospitality Institute in Dekwaneh won the challenge by developing an organic catering company "Organicaters" aimed at providing organic meals to businesses in Beirut, focusing on raising awareness through different campaigns and emphasizing pressing environmental issues.

The panelist of judges were the Directorate General of TVET in Lebanon Mr. Ghassan Cheaito and Ms. Samya Abou Hamad from the Center for Educational Research and Development, Ms. Dima El Khouri, INJAZ Executive Director, Ms. Carine Rizk, British Council Program Manager and Mr. Kamal Katra INJAZ Chairman and V.P Merrill Lynch.

At the end of the social enterprise challenge, Ms. Barbara Hewitt, Director of British Council in Lebanon, shared words of encouragement and inspiration with the participants.



### INJAZ Lebanon and CITI, increasing levels of financial literacy

INJAZ Lebanon, supported by CITI volunteers, reached 205 students with the Banks in Action program. This initiative is a response to a need for youth in Lebanon to acquire higher levels of financial literacy and to learn more about managing their finances.

During the academic year 2009- 2010, 5 trained volunteers from CITI delivered the Banks in Action program to 100 students from Jesus and Mary School, International College (IC) and NDPS (Notre Dame du Perpétuel Secours). Beneficiaries learned the fundamentals of the banking industry and then had the opportunity to apply their acquired learning in a competitive environment using the Banks in Action computer simulation.

As a continuity of the Banks in Action program, CITI volunteers gathered on June 19th, 2010, at the

American University of Beirut- Olayan Business Center, to deliver the Banks in Action Program to 105 AMIDEAST ACCESS students coming from various regions in Lebanon (North, Beirut, Mount Lebanon, Bekaa and South).



### European Training Foundation (ETF) and INJAZ Lebanon, held a press conference on their Entrepreneurship project



The European Training Foundation (ETF), in sustaining partnership with INJAZ Lebanon, held a press conference on January 10th, 2010, at Radisson SAS Hotel. The press conference aimed at disseminating the results of the series of workshops about "entrepreneurship" that has been implemented during several months to the Career Counseling Unit at the Ministry of Education and Higher Education (MEHE).

During the conference, The European Training Foundation (ETF) representatives stressed on the importance of creating job opportunities by introducing an entrepreneurship culture in Europe and the MENA Region. They also emphasized on the importance of adding "entrepreneurship" as a youth career option in Lebanon.

At the end, ETF and INJAZ Lebanon joined hands to award certificates to Career Counselors at the Ministry of Education in Entrepreneurship training for youth, based on a methodology designed by Open for Business, Sweden.

The ETF career guidance project is a spin-off from an earlier action supported by the EU's MEDA Education and Training for Employment Program.

### INJAZ and HSBC, applying non traditional methods to teach money management

With the support of HSBC Bank, JA More than Money program was delivered to 175 elementary students at Al-Makassed's Omar Bin Khattab and Khaled Bin Walid Schools and Collège Protestant - Beirut. This initiative is in line with promoting financial literacy among 7- 11 year old students.

During the sessions, 10 Volunteer Consultants from HSBC engaged students in the interactive JA More than Money board games and other hands-on activities through which students learned the role that money plays in society, acquired methods of earned and saving money and explored their career aspirations.



### M1 Group and Azm w Saade, developing youth's economic skills

As one of the many INJAZ partnership opportunities, M1 Group and Azm & Saade chose the INJAZ School Adoption Program by adopting a school in Tripoli in a step to enhance students' economic opportunities, to prepare them to enter the marketplace, and to succeed in a local and global economy.

M1 Group, Azm & Saade and INJAZ Lebanon delivered Personal Economics to 471 students and delivered Success Skills to 166 students, enhancing economic opportunities and soft skills for a total of 637 students from grades 10 and 11. With the support of M1 Group and Azm & Saade, INJAZ Lebanon was able to benefit more students than the determined student reach for the School Adoption Program.

At the end of the last session, INJAZ Lebanon distributed "Personal Economics" and "Success Skills" certificates to all participants in the program and urged them to peruse their career ambitions.



### INJAZ Lebanon and Save the Children - Sweden, empowering the development of young Iraqis

Two hundred young Iraqis - most of them refugees - participated in the Leadership and Personal Economics programs thanks to a partnership between INJAZ Lebanon and Save the Children - Sweden.

Around ten INJAZ volunteers delivered the programs to young Iraqis from the Institut Européen de Coopération et de Développement (IECD) and Amel Association, helping them to better understand the intricacies and demands of the marketplace, guiding them on ways to explore their own potentials to seize career opportunities and discussing the qualities and the skills needed for a successful leader.

As part of the leadership program, participating youth planned and implemented community

service projects. One group gathered job opportunities to help Iraqis find jobs in Lebanon; while other groups focused on enhancing the associations they belong to (IECD and Amel) by repainting the walls, mending the toilets and planting flowers, making their place a healthier, livelier and greener environment.

At the end of the program delivery, INJAZ participated in "Save the Children Vocational Guidance and Career Counseling Fair" for Iraqi children and youth, along with other local and international NGOs. During the Fair INJAZ staff and volunteers exposed the importance of leadership by engaging young participants in various hands-on educational activities.



## Our Partners INJAZ Lebanon

We would like to extend our appreciation and gratitude to all of our local and international partners for supporting INJAZ's mission in all regions in Lebanon. Your investment and involvement is an asset to the organization and a contribution to the development of our country as a whole. Your proactive participation and collaboration have enabled us to provide our youth with more access to our educational programs and to shape their future as we prepare them to succeed in the local and global economy.

### الجهات المانحة

نود أن نعرب عن تقديرنا وامتناننا لجميع شركائنا المحليين والدوليين لدعم مهمة إنجاز في جميع المناطق في لبنان. مساهماتكم ومشاركتكم معنا هي مصدر قوة لمؤسستنا وتساهم في تنمية بلدنا. وقد مكنتنا مشاركتكم الفعالة وتعاونكم معنا من تقديم المزيد من برامجنا التعليمية الى الشباب في لبنان وتشكيل مستقبلهم فيما نساعدهم لتحقيق النجاح في الاقتصاد المحلي والعالمي.



AMIDEAST  
امديست



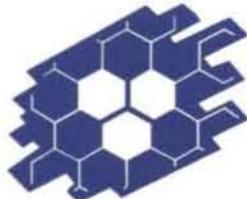
مصرف لبنان



COMMERCIAL



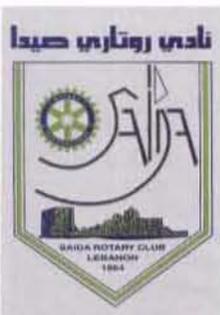
P&G



PRICEWATERHOUSECOOPERS

PROFILES  
SOFTWARE

UNIVERSITY OF  
BALAMAND



JABER LAW FIRM

# Volunteer Consultants INJAZ Lebanon

We thank all our Volunteer Consultants for the year 2009-2010.

## Beirut

Ahmad Barazi  
Ahmad Hebri  
Ali Hamdar  
Amir Saab  
Amira Hachem  
Antoine Abdel Massih  
Bilal Sheikh  
Diane Sfeir  
Elias Gemayel  
Elias Saliba  
Gilbert Eid  
Hadi Mchantaf  
Haitham Jaber  
Heba Bawarshi  
Hussein Younes  
Imane Abdallah  
Karam Nasr  
Karim Arsanios  
Lea Korkmaz  
Lili Spiridon  
Malak Berghol  
Margaret Jabara  
Mariam Ismail  
Mariane Abi Samra  
Marie-Claude Yazbeck  
Mario Choucair  
Marwan Korban  
Mary Dagher  
Matthias Dekan  
Maya Bdeir  
Mazen Salloum  
Mhamad Khalil  
Michel Saliby  
Mireille Osman  
Najib Haddad  
Nassim Youssef  
Nathalia Menhall  
Nihal Mokdad  
Olga Kanj  
Raghid Bou Dargham  
Ramona Saylami  
Rania Abou Chakra  
Rita Katra  
Roger Kerbage  
Roni Mhanna  
Roula Faour  
Roula Kerbage  
Sabine Aoun  
Said Makhoul  
Samer Hashlouk  
Sarah Jerejian  
Serena Slim  
Suzanne Shehab  
Yolande Fabri

## Mount Lebanon

Ali Atwe  
Hanane Hassan  
Jade Dagher  
Joanna Khoury  
Lea Boutros  
Michel Saliby  
Mirna Kaasamani  
Nehme Saliba  
Nizar Bou Ajram

Rima Reaidy  
Tarek Al Halabi  
Tarek Merheb  
Walid Abboud

## South

Abir El Hajj  
Bassim Dibssi  
Bilal Shomar  
Dana Al Bawab  
Fatmeh Trad  
Ibrahim El Hariri  
Khalil Shomar  
Maha Hejazi  
Maymana Azzam  
Mouna Kassab  
Raghid Mansour  
Rola Fares  
Roland Habet  
Sally Al Akoum  
Souad Alloush

## North

Abir Bakkour  
Abir Eid  
Adnan el Hassan  
Afif Fattouh  
Ahmad Kheir  
Ahmad Younes  
Ali Al Jamal  
Ali Merheb  
Ali Samad  
Amer Hilal  
Antoine Makary  
Assem Yamak  
Ati Rabaa  
Boutros Azizi  
Christal Salem  
Christina Ayoub  
Christine Manulian  
Christine Ndayra  
Dania Matar  
Darine Bakkour  
Eila Chehadeh  
Elias Sleiman  
Elie Ibrahim  
Elie Nassif  
Fadi El Besh  
Farah Hussein  
George Chedraoui  
George Ishak  
Ghada Danawi  
Ghina Kayal  
Habiba al Sibaeii  
Hani Mikati  
Hassan Yassine  
Hiba Ghanem  
Hicham Saleh  
Imad Derbass  
Jawad Roumia  
Joyce Metri  
July Azizi  
Mahmoud Bakkour  
Marie Semaan  
Marwa Hazouri  
Mohamad Laalaa

Mohsen Abchi  
Moufid Kassem  
Moussa el Esh  
Nadia Azar  
Nicolas Sleiman  
Norma Said  
Omar Khoder  
Rabih Bacha  
Rachid Chahal  
Rasha Matar  
Rawaa Rafeii  
Rawad Abou Zahr  
Rawane Roumieh  
Rayan Jarrah  
Reem al Sibai  
Rida Khoury  
Rim Kadour  
Roy Bacha  
Sabah Hanna  
Salah Fares  
Sally Makary  
Samar Arab  
Samar Karam  
Sara Moussali  
Sara Rahim  
Shady Ardati  
Shafic Abdulrahman  
Soumaya Ali  
Souraya Meraachly  
Tamara Nawar  
Tania Chehade  
Toka Khodr  
Tony Saab  
Toufik Akl  
Veronique Kartabany  
Wael Maasarany  
Widad Abdallah  
Wissal Sabounch  
Yahya Nasserredine  
Yemen Hamzeh  
Younna Soufi  
Ziad Fakhoury

## Bekaa

Adnan Iskandar  
Ahmad Haidar  
Amanie Shalha  
Bassem Ahmar  
Fatima Abd El Sater  
Fatima Yaghi  
Ghid Othman  
Habib Raad  
Khoulood Abbas  
Mohamad Abou Esber  
Mohamad Rifai  
Mohamad Salhab  
Nasma Yaghi  
Nathalie Saïdy  
Rozine Hamzo  
Safaa Obeid  
Sahar Shalha  
Wael Samaha  
Yehia Mahmoud

# Partnering Schools, Universities & NGOs INJAZ Lebanon

During the year 2009-2010, INJAZ Lebanon partnered with a total of 81 schools, 59 public and 22 private, in all regions of Lebanon, 1 university and 17 NGOs.

## Public Schools(59)

### Beirut

Al Akhtal Al Saghir Public High School  
Bir Hassan Technical School  
Bir Hassan Nursing Vocational School  
Bir Hassan Industrial Technical Institute  
René Mouawad Public Mixed School  
Sanayeh Arts Vocational School

### North

Andrée Nahas Secondary School for Girls  
Fadel Mokadem Secondary School for Girls  
Hadadeen Secondary School for Girls  
Amir Fakhredine el Maani School for Boys  
Al Jadideh School for Girls  
Kobayat Secondary School for Girls  
Tripoli Secondary School for Girls  
The First Intermediate School in Zgharta for Girls  
The First Intermediate School in Zgharta for Boys  
Kfarhabou Mixed School  
Al Salam Public School for Boys  
Al Mourabi Hassan el Haji- Al Malaab Secondary School for Boys  
George Sarraf Secondary School  
Rachiine Mixed School  
Al Rawad International School  
Kobbeh New Mixed School  
Hayat Public School for Girls

### Bekaa

Second Baalbeck New Public School  
Deir El Ahmar Public School  
Fakiha Public School  
Third Baalbeck Public School  
Douris Public School  
Nabi Sheet Public School  
Ein Public School  
Baalbeck Public High School for Girls/French  
Zahleh Public High School for Girls  
Shmostar Public High School  
Saadneyel Public High School  
Typical Hermel Public High School  
Haramoun Public High School-Rachaya

### Mount Lebanon

Ain Aar Intermediate Mixed School  
Al Nazaha Public School  
Antelias Public High School  
Baakline Public High School  
Baskinta Public High School  
Dekwaneh Hospitality Vocational School  
Dekwaneh Vocational Institute  
Ghosta Public High School  
Jdeydeh Public High School  
Jal El Dib Intermediate Mixed School  
Kfarhim Public High School  
Kfarhim Intermediate Public School  
Maroun Abboud Public High School

### South

Tyre High Public School  
Maarouf Saad Intermediate School  
Al Chahed Khalil Jradi High Public School  
Ain Helwe Intermediate Mixed School  
Saida Intermediate Mixed School  
Islah Intermediate School  
Sidon Public High School for Girls  
Sidon Public High School for Boys  
Lebanese - Kuwait Public School  
Saida Intermediate Public School for Girls

## Private Schools (22)

### Beirut

Ahlia School  
American Community School  
Beirut Baptist School  
City International School  
International College  
Khadija Al Koubra Makassed School  
Khaled Bin Walid Makassed School  
Makassed College for Girls  
Omar Bin Khattab Makassed School

### Mount Lebanon

Antonine International School  
Eastwood College  
Jesus and Mary School  
Saint Joseph School  
Notre Dame du Perpétuel Secours

### Bekaa

National American School  
Hekmeh High School  
Evangelical Secondary School/Association  
Christ Roi School  
Saint-Joseph Des Soeurs Antonines/Zahleh

### South

Al-Iman High School  
Houssam Eddine Hariri High School  
Al Elem wa Al Iman Islamic School

## Universities (1)

Balamand University-Beirut

## NGOs (17)

### Beirut

Amel  
Amideast  
Institut Européen de Coopération et de Développement (IECD)  
Save the Children - Sweden  
Business and Finance Club  
Learning Center for the Deaf (LCD)

### Mount Lebanon

SOS

### Bekaa

DARI  
The Lebanese Association for Students Support

### North

Al Rahmeh  
Red Cross  
Riada wal Adab Club  
Dar Al Zahraa Orphanage

### South

Ahlouna Organization  
Sader Foundation: Afak Institution for Development  
Sidon Orphan Welfare Society  
Moasat Organization: Sidon Technical Institute for Young Women

# Budget 2010/2011 INJAZ Lebanon

موازنة ٢٠١١ - ٢٠١٠

Fiscal Year August 2010- July 2011

Program Delivery	\$212,149
Administration	\$70,755
Awareness & Fundraising	\$22,020
Operations	\$84,946
Endowment Fund	\$19,493
<b>Total</b>	<b>\$409,363</b>

Number of Students	12,000
Overall cost per student	\$34

## Cash Contributions

from August 1st 2009 to July 31st 2010

المساهمات النقدية بين ١ أغسطس ٢٠٠٩ و ٣١ يوليو ٢٠١٠

### Companies and Personal from the Private Sector

HSBC	\$27,000
Bank Audi	\$25,000
Citi Foundation	\$20,000
M1/Azm & Saade	\$10,300
CCC	\$10,000
Demirjian Group	\$10,000
Fattal Holding Group	\$10,000
Farra Design Center	\$10,000
Aramex	\$10,000
Procter & Gamble	\$5,000
Walter Day (Rotary Club Sahel Aley)	\$800
Rotary Club of Saida	\$500
Medco	\$71

### International Non Profit Organizations

British Council	\$8,075
Save the Children-Sweden	\$7,000
Amideast	\$5,084
<b>TOTAL</b>	<b>\$158,830</b>

### Expected Funds for year ending 2009/2010

Bank of America - Merrill Lynch	\$20,000
HSBC	\$6,000

INJAZ Lebanon thanks the following corporations for their sustained support:

- PricewaterhouseCoopers (PWC) for offering INJAZ yearly financial auditing
- Commercial Insurance for offering first class medical insurance for all INJAZ Lebanon staff
- Beyond Consulting and Training provides yearly capacity building and consulting to the INJAZ Lebanon staff

## Board of Directors INJAZ Lebanon

### مجلس إدارة إنجاز لبنان

The Board of Directors oversees the activities of INJAZ Lebanon, sets and monitors strategic directions, ensures good corporate governance and helps inspire a culture of entrepreneurialism and business innovation among youth in Lebanon.

Asmahan Zein  
Country Manager, Aramex

François Pascal de Maricourt  
CEO, HSBC

Gilbert Doumit  
Senior Partner, Beyond Training & Consulting

H.E. Joseph Maalouf  
Senior Partner, Beyond Training & Consulting

H.E. Raymond Audi  
Chairman, Bank Audi

Chairman of the Board  
Kamal Katra  
Vice President, Merrill Lynch

Michel Fattal  
Vice President, Fattal Holding

Raffi Demirjian  
Chairman, Demirjian Global (off shore) S.A.L

Ronald Farra  
President, Farra Design Center

Walter Siouffi  
Country Manager, Citi

Yusuf Kan'an  
Area General Manager, CCC

**aramex**

**Bank Audi** s.a.l  
Audi Saradar Group

**Beyond** s.a.l  
Consulting & Training

**citi**



**DEMIRJIAN**  
GLOBAL

**Khaldil Fattal & Fils**

**farra**  
design center

**HSBC**  
The world's local bank

**Merrill Lynch**

## Advisory Board Members INJAZ Lebanon

### أعضاء المجلس الاستشاري

INJAZ Lebanon Advisory Board members provide assistance and give advice on INJAZ operations and are ambassadors of INJAZ's mission.

**Assaad Salhab**

Group Executive Director  
Fattal Holding

**Bahjat Salameh**

Secretary General, Likaalisnay

**Barbara Batlouni**

Country Director, Amideast

**Camille Sifri**

Partner, PricewaterhouseCoopers

**Dr. Kamel Dallal**

Director of Education, Al Makassed Association

**Dr. Talal Jaber**

Attorney at Law, Jaber Law Firm

**Elie Aoun**

Financial Advisor, Formatech

**Fadi Yarak**

General Director  
Ministry of Education & Higher Education

**Gerard Dahan**

President, Aleph Printing Press

**Habib Saba**

P.D.G., CellCom

**Joe Hatem**

General Manager, Profiles

**Latifée Lakkis**

Counselor, Lebanese University

**Mohamad Naffi**

Former Director Training & Development Department,  
Banque du Liban

**Nassib Ghobril**

Head of Economic Research & Analysis  
Byblos Bank Group

**Rana Salhab**

Partner, Deloitte & Touche (M.E.)

**Reda Asmar**

President, Asmar Wood

**Roger Zaccar**

Marketing Manager, Commercial Insurance

**Walter Day**

Director, Universal College of Aley

# Executive Board Members INJAZ Lebanon

## أعضاء المجلس التنفيذي

INJAZ Lebanon Executive Board is composed of 9 supporters and 9 INJAZ staff members.

### Supporters

**Amira Hachem**  
Educational Consultant  
Literacy Trainer  
Freelancer

**Carmel Salameh**  
Financial Planner Officer  
AUB

**Elias Charbel**  
Management Trainee  
Expeditors

**Hassan Ghattas**  
Assistant Project Manager  
Khatib w Alami

**Imad Assi**  
Manager  
Assi Trading

**Karam Nasr**  
Risk Analyst  
Bank Audi

**Lara Chidiac**  
Conference Secretariat  
Interarab Cambist Association & ML

**Laurice Balech**  
Entrepreneur

**Sarah P. Shebaya**  
Protocol & Etiquette Consultant  
Intercultural Communicator  
Businesses, Individuals & Academic Institutions

### Staff

**Chadi Nachabe**  
Program Coordinator  
INJAZ Lebanon- North

**Dima El Khouri**  
Executive Director  
INJAZ Lebanon

**Elie Assaf**  
Operations Manager  
INJAZ Lebanon

**Jad Tamer**  
Program Manager  
INJAZ Lebanon

**May Zaidan**  
Communication Manager  
INJAZ Lebanon

**Nadine Sabbagha**  
Administrative Coordinator  
INJAZ Lebanon

**Rasheda Obied**  
Program Coordinator  
INJAZ Lebanon- South

**Soha Ghsoub**  
Program Coordinator  
INJAZ Lebanon- Beirut

**Wafaa El Khansa**  
Program Coordinator  
INJAZ Lebanon- Bekaa