Tahani, beneficiary of an advanced vocational training on chocolate design from Ain El Helwe, South Lebanon

"I feel happy because I am doing something of value in my life; I love my life more now! On my son’s birthday, I made a variety of chocolates myself. My ambition is to learn more, develop my capabilities further and open my own shop."

Since 2008, Tahani has a cumulative borrowing history of USD 200 through 2 group loans.

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Dr. Youssef Fawaz, the Executive Director of Al Majmoua

"Managed growth and adherence to the double bottom line continued to guide Al Majmoua in 2012, helping us achieve our goals and social mission. In 2012, the organization continued to support the Microfinance sector in Lebanon. Through its 2,500 branches, Al Majmoua assists families to achieve financial stability, and clients at the base of the pyramid.

Socially responsible lending demonstrated through external audit* and high portfolio quality... and high portfolio quality... and double bottom line results... and efficient operations... through new targeted loans... all over Lebanon... through the customer care hotline... and focus group discussions... through the customer care hotline... and focus group discussions...

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Bariia, multi-purpose store owner from Metn, Mount Lebanon

"Al Majmoua encouraged me when I mostly needed the support to fulfill my dream to establish and expand my own business. With its easy procedures and respectful treatment, I worked my way to success with dignity."

Since 2007, Bariia has a cumulative borrowing history of USD 6,000 through 6 group loans & 1 micro-entrepreneur loan.

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Since 2008, "Social was a complete success: lending USD 113 million, reaching 25,000 clients across 13 governorates through new targeted loans at 4% interest rate and one-time loans to new clients targeted to the most vulnerable and marginalized social groups in Lebanon virtue social borrowers."
Infinite thanks: thanks for being part of Al Majmoua family; for the assistance and support; and for the honor of winning the best branch award. We can't describe enough our feeling of joy, enthusiasm, responsibility and appreciation.

During 2012, the Burj branch disbursed a cumulative value of USD 3.8 million through more than 3,000 loans.