



AL MAJMOUA
المجموعة



CELEBRATING

20

YEARS

OF ADVANCING FINANCIAL INCLUSION

ANNUAL REPORT 2017

LETTER FROM THE EXECUTIVE DIRECTOR



Dr. Youssef Fawaz
Executive Director of Al Majmoua

"This year marks an important milestone as we celebrate Al Majmoua's 20th anniversary!"

In 1994, Save the Children launched a pilot project of Group Guaranteed Lending in Lebanon. Three years later, and in order to ensure long-term, locally-driven sustainability, Save the Children initiated the program's spinoff into a local microfinance institution.

In 1997, Al Majmoua was born as an independent entity, non-profit, non-partisan NGO with a mission and vision to lead the creation of an inclusive financial system in Lebanon.

Balancing our dual objectives of social and financial goals, our founding principles since inception remain to keep the client at the center of our strategies and decisions while adopting the best practices and the highest standards of governance through transparency, business ethics and accountability to all.

Since 1997, we have worked all over the country with low-income Lebanese and non-Lebanese having no access to the formal banking sector. Cumulatively, we have disbursed more than 490,000 loans amounting to over \$600 million. We were able to adapt to challenges and crisis, including a devastating war in July 2006 which led to the internal displacement of a third of our clients, while continuing to meet their needs to rebuild their lives and work. The quality of the portfolio, with a PAR 30 below 1%, has remained steady throughout.

In these 20 years, we have grown from a small team of 25 serving some 2,000 clients to more than 404 staff members serving 70,000 clients and 2,000 NFS beneficiaries, through a network of 28 field offices. We were able to achieve and maintain the leading position in the market by focusing on the development of four pillars:

1- Human capital development and collaborative partnerships: we have extensively and continuously enhanced the skills of our staff, always keeping them acquainted with the latest industry developments. Al Majmoua grew into a leading microfinance player in the region, working with international partners as well as regional and local organizations alike on establishing strong microfinance networks and promoting best practices.

2- Readily available access points: to provide our clients with increasingly easy and convenient access to financial products, we developed a wide network of branches and agents through partnerships with banks, the post office and money transfer agents.

3- Holistic skills building and financial literacy: recognizing that financial support alone cannot help the poor, Al Majmoua developed parallel programs that focused on vocational skills, livelihood, financial literacy and business management to improve borrowers' and non-borrowers' capacities to develop sustainable income-generating activities.

4- Technology usage and efficiency: we have drawn extensively on technological advancements to automate processes, digitize data and use mobile technologies to increase access, improve service and reduce organizational costs. Thanks to improved efficiencies, Al Majmoua was able to regularly reduce the interest rates on all its loan products.

As the industry evolves from microfinance to financial inclusion, Al Majmoua enters its third decade strengthened by its achievements, technologies, skills and extensive partnerships to fully support a broader array of services and a much deeper focus on the client.

None of this would have been possible without the dedication and commitment of our board members, management team and all the staff who have worked tirelessly to steadily expand our outreach to reach the unbanked all over the country, build new partnerships and gain the trust and loyalty of our clients.

Congratulations to Al Majmoua on reaching the 20 years' mark!"

"نحتفل هذا العام بالذكرى السنوية العشرين على تأسيس المجموعة ونعتبر هذه المناسبة محطة مفصليّة في تاريخنا!"

أطلق "اتحاد غوث الأولاد" عام 1994 القرض الجماعي في لبنان كمشروع نموذجي، وبعد ثلاث سنوات، ومن أجل تحقيق إستدامة محلية طويلة الأمد، بادر الاتحاد إلى فصل البرنامج وتحويله إلى مؤسسة تمويل أصغر محلية.

هكذا، تأسست المجموعة عام 1997 كمنظمة مستقلة غير حكومية وغير حزبية لا تبغى الربح وتسعى لتطبيق رؤيتها ومهمتها بالمساهمة الرائدة في إنشاء نظام ماليّ شامل في لبنان.

سّعينا لتحقيق التوازن بين أهدافنا الإجتماعية والمالية، فكانت مبادئنا وما زالت تضع مقترضينا في صلب استراتيجياتنا وقراراتنا مع تبني أفضل الممارسات وأعلى معايير الحوكمة من خلال الشفافية وأخلاقيات العمل والمساءلة للجميع.

ومنذ التأسيس، عملنا وما زلنا نعمل مع ذوي الدخل المحدود والمهمشين من النظام المصرفي، من اللبنانيين وغير اللبنانيين على جميع الأراضي اللبنانية وقمنا بصرف أكثر من 490,000 قرض بقيمة تزيد على 600 مليون دولار. استطعنا أن نحافظ على جودة المدفظة (نسبة التأخير لم تتعدّ الـ1%) وأن نتكيّف مع التحديات والأزمات بما فيها حرب تفوز 2006، التي أدت إلى النزوح الداخلي لثلث مقترضينا، والإستمرار في تلبية حاجات المقترضين لإعادة بناء حياتهم وعملهم.

خلال 20 عاماً، كُبر فريق عملنا الصغير والمكوّن من 25 موظفاً يخدمون حوالي 2,000 مقترض ليضمّ اليوم أكثر من 404 موظفاً يخدمون 70,000 مقترضاً و2,000 مُستفيد من الخدمات غير المالية، من خلال شبكة مكوّنة من 28 مكتباً ميدانياً. كما تمكّننا من تحقيق الريادة في السوق والحفاظ عليها من خلال التركيز على تطوير أربع ركائز:

1. تنمية رأس المال البشري وخلق الشراكات: سّعينا وبإصرارٍ لتعزيز مهارات موظفينا وإطلاعهم دائماً على أحدث التطوّرات في هذا القطاع. كما تطوّرت المجموعة لتتبنّى موقفاً ريادياً في قطاع التمويل الأصغر على الصعيد الإقليمي من خلال العمل على إنشاء شبكات قويّة للتمويل الأصغر والترويج لأفضل الممارسات، بالتعاون مع الشركاء الدوليين والمنظمات الإقليمية والمحلية.

2. سهولة الوصول إلى خدماتنا: قمنا بتطوير شبكة واسعة من الفروع والوكلاء بواسطة الشراكات مع البنوك، ومكتب البريد، ووكلاء تحويل الأموال بهدف توفير إمكانية الوصول إلى خدماتنا المالية بسهولة.

3. بناء المهارات الشاملة والتثقيف المالي: لا شك أنّ الدعم المالي وحده غير كافٍ لمساعدة الفقراء. لذلك، قامت المجموعة بتطوير برامج خاصة بالتدريب المهني ومحو الأمية المالية وإدارة الأعمال لتحسين قدرة المقترضين وغير المقترضين على تنمية أعمالهم المدوّرة للدخل بطريقة مستدامة.

4. استخدام التكنولوجيا بطريقة فعّالة: اعتمدنا في السنوات الأخيرة على التقدّم التكنولوجي لمكننة العمليات والتنسيق الرقمي للبنانات واستخدام تقنيّات الهاتف المحمول لزيادة فرص الوصول وتحسين الخدمة وخفض التكاليف التشغيلية. بفضل تحسين الأداء، تمكّنت المجموعة من خفض الفائدة بشكلٍ مستمرٍ وملحوظ على جميع منتجاتها.

ومع تطوّر القطاع من التمويل الأصغر إلى الشمول المالي، تدخل المجموعة عقدها الثالث بإنجازاتها ومهاراتها وما تحتاجه من التكنولوجيا والشراكات لتقديم مجموعة واسعة من الخدمات والتركيز على المقترض بشكلٍ أكثر عمقاً.

نهايةً، لم تكن أيّ من هذه الإنجازات ممكنةً بدون تفاني والتزام أعضاء مجلس الإدارة والفريق الإداري لدينا وجميع الموظفين الذين عملوا بلا كلل لتوسيع انتشارنا على جميع الأراضي اللبنانية، وبناء شراكات جديدة والحصول على ثقة وولاء مقترضينا.

مبروك للمجموعة عامها العشرين!"

BOARD OF DIRECTORS

Mr. Ramzi El Hafez

President

General Manager of InfoPro

Mr. Hussein Rifai

Accountant

Founder/CEO of Management and Development
International Company (MDIC)

Dr. Hanin Abdallah

Treasurer

Senior Lecturer Management, Marketing
and Entrepreneurship, Olayan School of Business,
American University of Beirut

Dr. Ghassan Hamadeh

Vice President

MD, CPE

Professor & Chair, Family Medicine

CMIO, American University of Beirut Medical Center

American University of Beirut Health for Integrated

Patient Centered Care

Mr. Gabriel Deek

Secretary

General Manager of OmniSystems

Mr. Roland Tok

Member

Legal Advisor

Attorney-at-Law (Member of Beirut Bar Association)

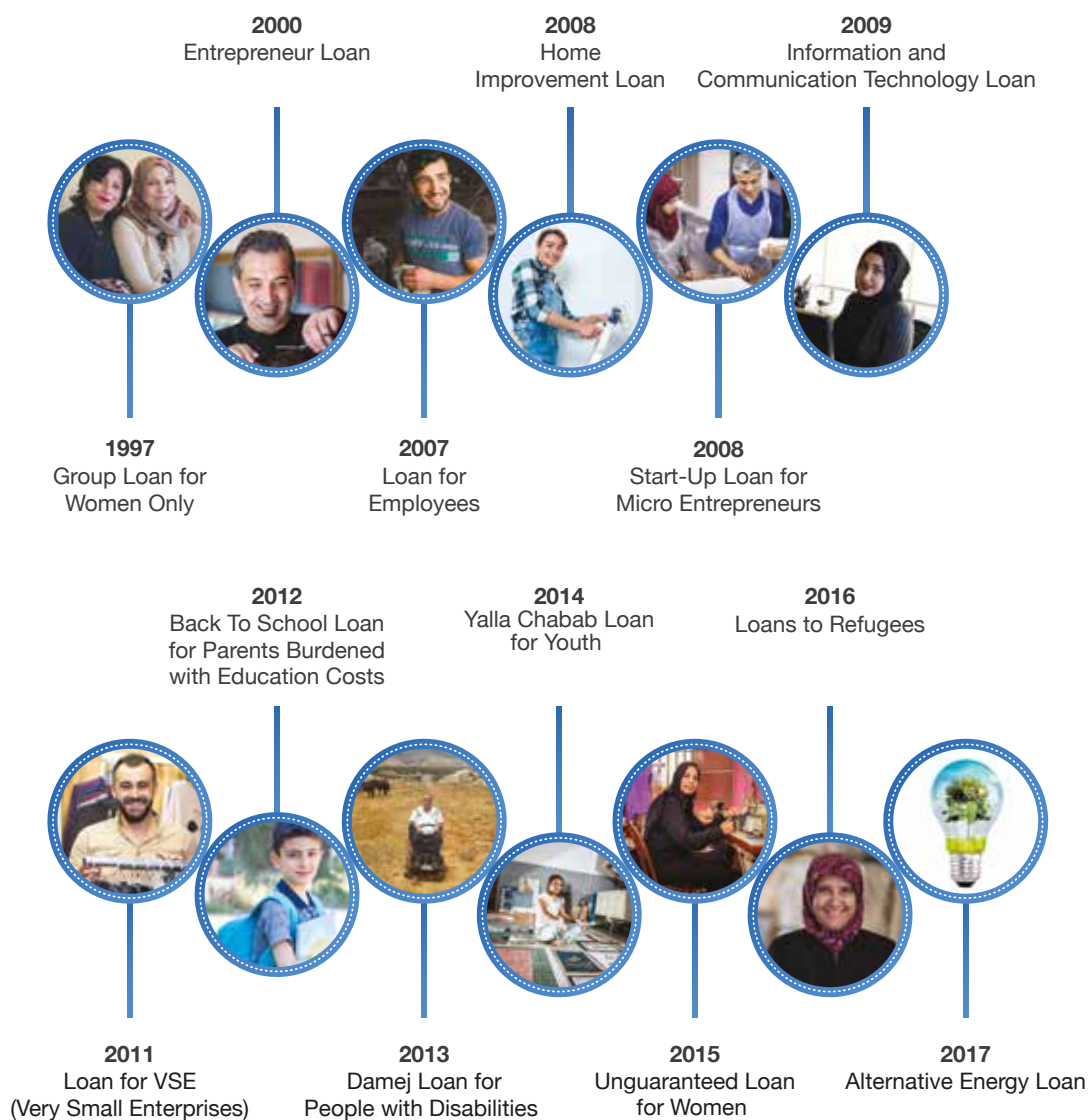


CLIENT DRIVEN MODEL

20 YEARS
1997-2017

Over the past 20 years, Al Majmoua has introduced a variety of loans designed to answer the needs of a diverse pool of clients in Lebanon's ever-evolving socio-economic climate. Starting off by exclusively serving groups of women, we later expanded to serve individual men and women by 2000, and since then have sought to provide loans to individuals with specific needs and preferences including youth and recent graduates, parents burdened with education costs, Syrian and Palestinian refugees, persons with disabilities as well as migrant workers.

VARIETY OF LOAN PRODUCTS



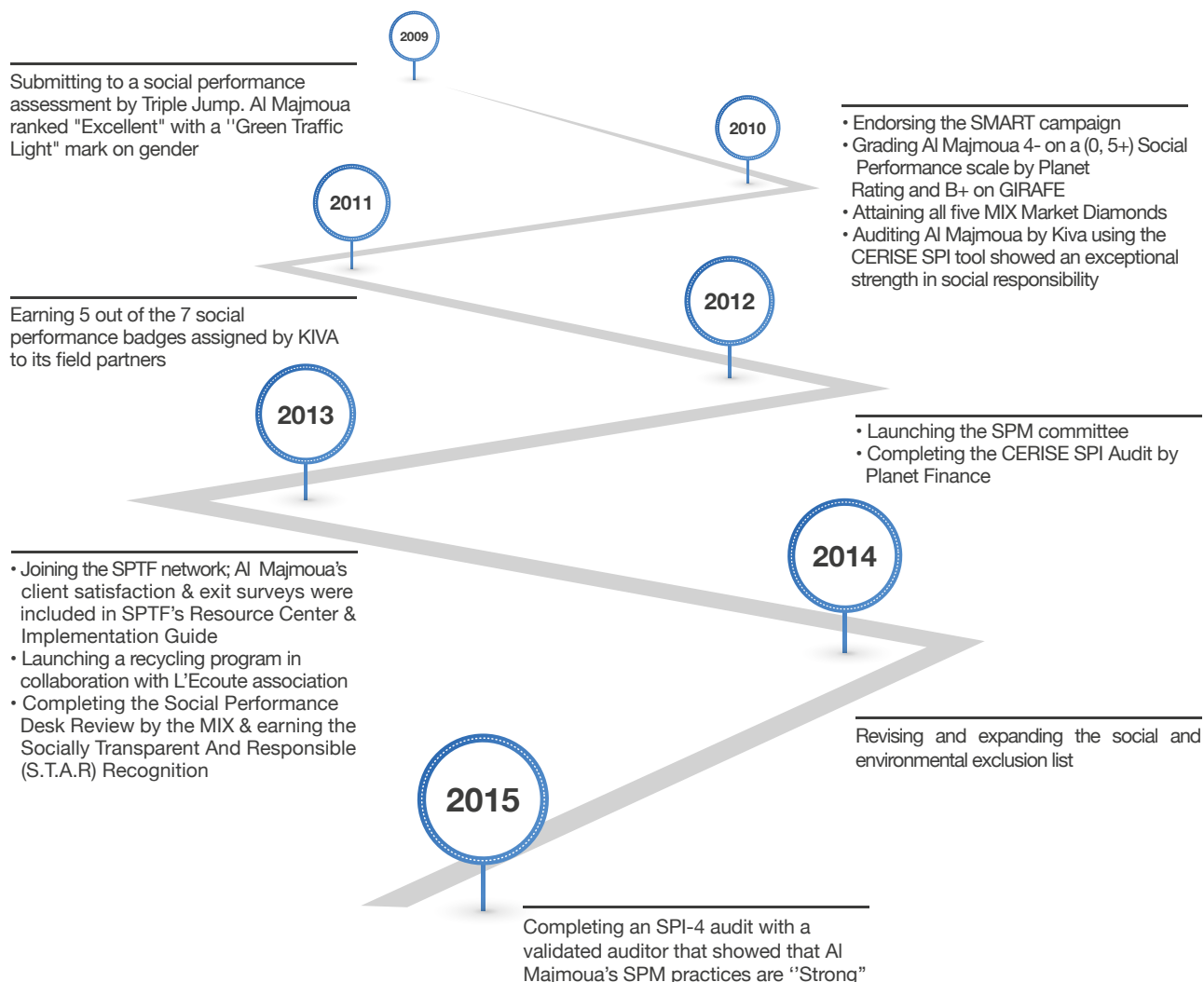
LOANS DISBURSED TO

ENTREPRENEURS	WOMEN	YOUTH	REFUGEES	RURAL & REMOTE	MIGRANTS	WITH DISABILITIES
>290,000	>275,000	>154,000	>44,000	>210,000	>24,500	>1,300

ACCOUNTABILITY TO ALL

Organizational commitment to responsible financing and micro-finance's best practices is integral to a positive and ever improving client experience. For years, Al Majmoua has acted to implement modern accountability and transparency by establishing feedback channels and performance management procedures for full accountability. To ensure effectiveness in achieving our social goals and creating value for clients, we have since 2013 set out in aligning our policies and procedures with the SPTF's Universal Standards for Social Performance Management.

SOCIAL PERFORMANCE MANAGEMENT



CLIENTS' ENGAGEMENT (STATISTICS SINCE 2012)

					
INQUIRIES ANSWERED	COMPLAINTS SOLVED	SATISFACTION SURVEYS	EXIT SURVEYS	SATISFIED CLIENTS	CLIENTS WHO WON A PRIZE THANKS TO AL MAJMOUA
>7,500	>400	>2,200	>7,500	97%	47



HUMAN CAPITAL DEVELOPMENT AND COLLABORATIVE PARTNERSHIPS

Since the beginning, we have been committed to creating an inclusive work environment and culture of excellence. We believe financial inclusion begins with establishing the same values with our staff which is trained using up-to-date tools to best serve clients. We use a combination of classroom trainings and on the job experience designed to enhance the technical knowledge and skills of our team. Finally, our training and capacity building department is regionally known to offer trainings to staff of other microfinance institutions.



**WOMEN
EMPLOYED**

243



**ORGANIZATIONS TRAINED
BY AL MAJMOUA**

27



**OTHER COUNTRIES
WHERE WE PROVIDED
TECHNICAL ASSISTANCE**

5

AL MAJMOUA'S STAFF TRAINED ON



**FINANCIAL
INCLUSION**

1063



**CUSTOMER
SERVICE**

1016



**RISK
MANAGEMENT**

937



**SELLING
SKILLS**

876



**DEBT
MANAGEMENT**

634



**PROFESSIONAL
ATTITUDE**

129



**IN 2015, AL MAJMOUA WON THE WOMEN'S WORLD BANKING "AWARD FOR EXCELLENCE
IN LEADERSHIP" HONORING OUR COMMITMENT TO PROMOTING GENDER DIVERSITY**

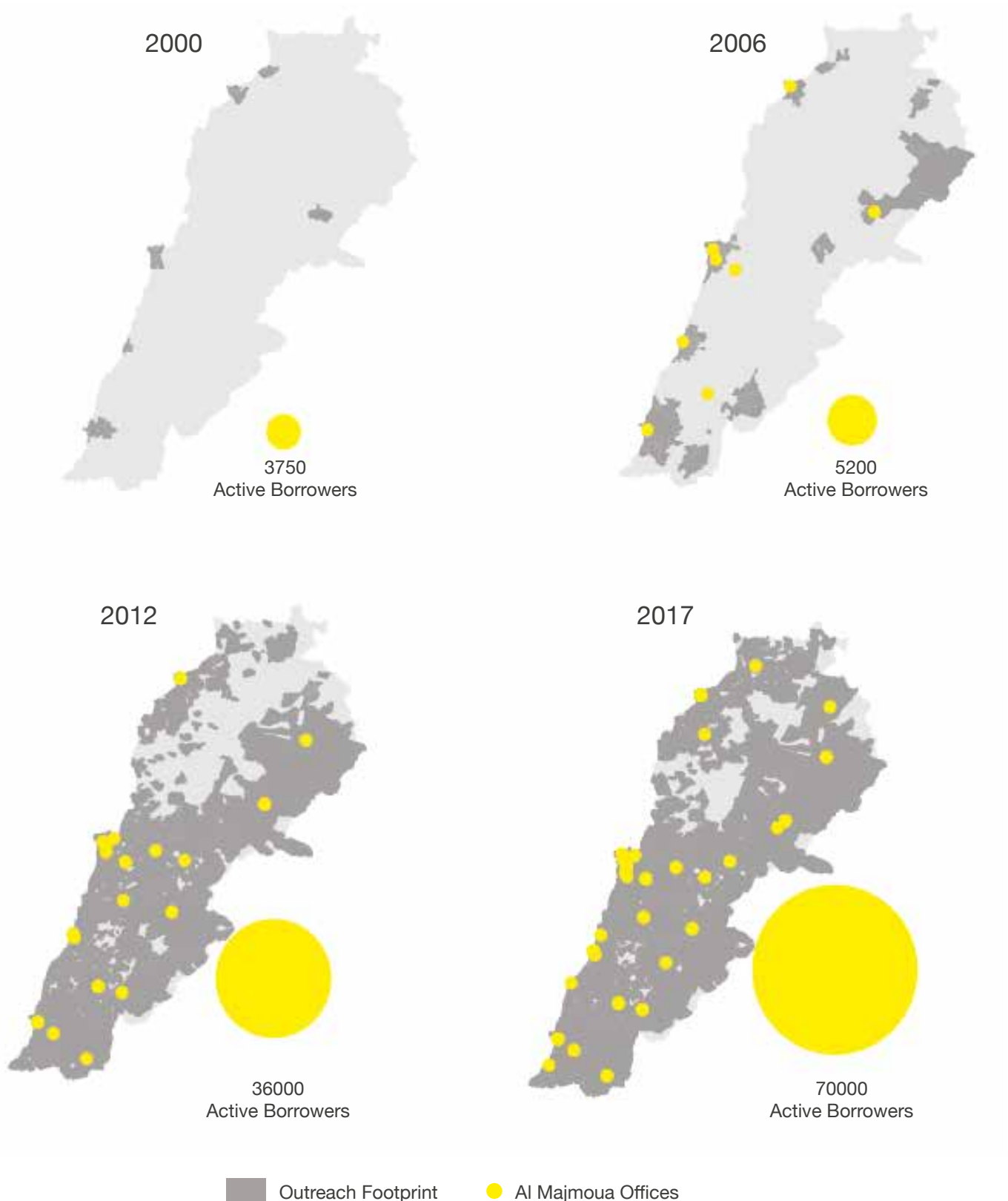


Photo Credit: George Lteif, IT Manager

READILY AVAILABLE ACCESS POINTS

20 YEARS
1997-2017

In 2001, Al Majmoua opened seven new self-governing offices across Lebanon marking the beginning of our geographical expansion in pursuit of widespread access of all our services. Currently, Al Majmoua has 28 offices across the country serving clients that would have been previously hard to reach. We have progressively developed a network of over 1500 agents through various partnerships, offering our clients the widest network and helping us to greatly expand our outreach to rural and remote areas.



HOLISTIC SKILL BUILDING

Knowing that true financial inclusion is not achieved solely by micro-credit, Al Majmoua began providing Non-Financial Services (NFS) in 2006 that include provision of toolkits, vocational and financial trainings, women's empowerment discussions, apprenticeship, coaching and mentorships, legal counselling and support for business registration and branding, marketing and market development for products distribution.

BENEFICIARIES OF NON-FINANCIAL SERVICES



**PERSONAL DEVELOPMENT
TRAININGS**
>1000

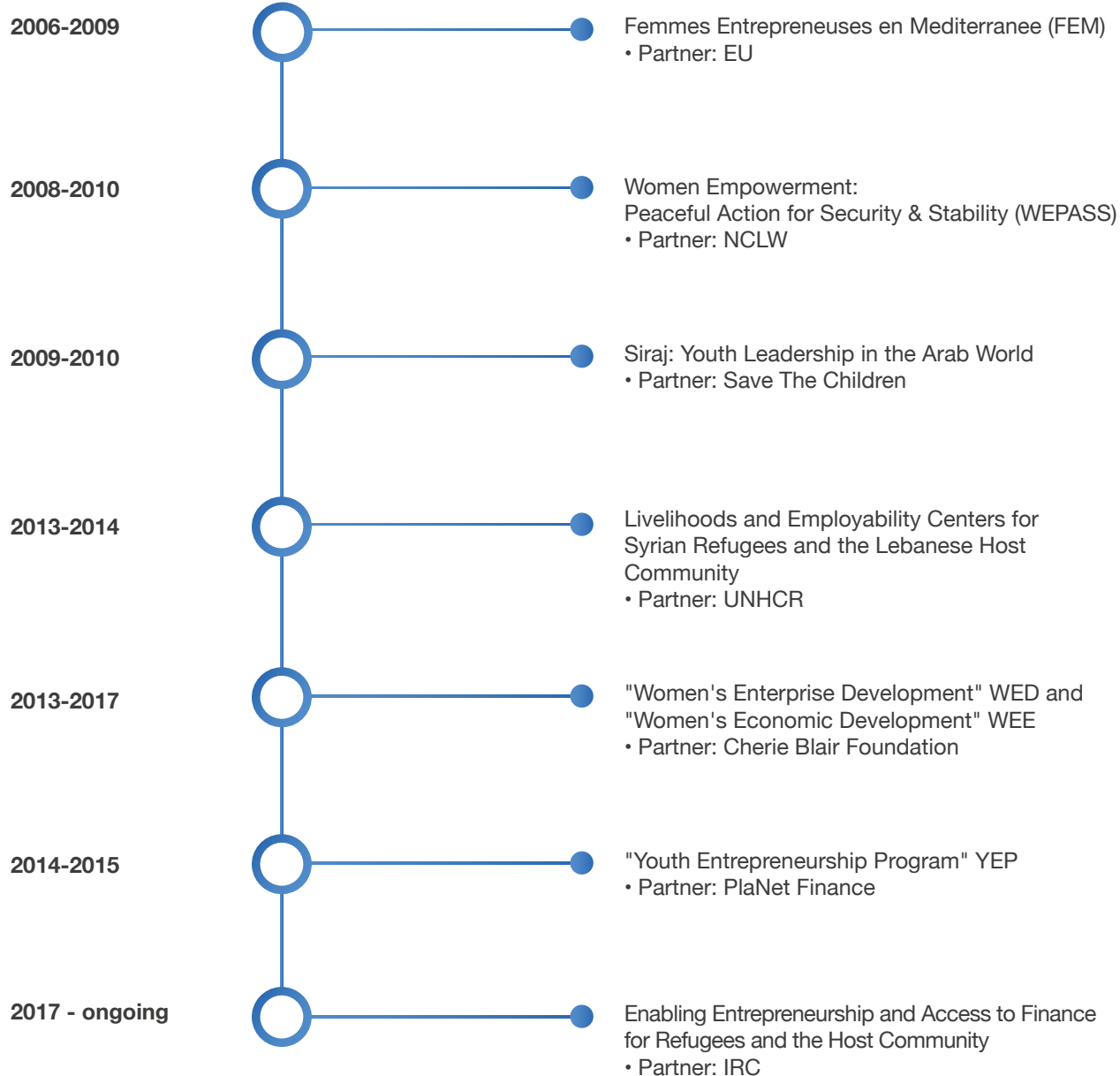


**BUISNESS MANAGEMENT
TRAININGS**
>8,500



**VOCATIONAL
TRAININGS**
>2,200

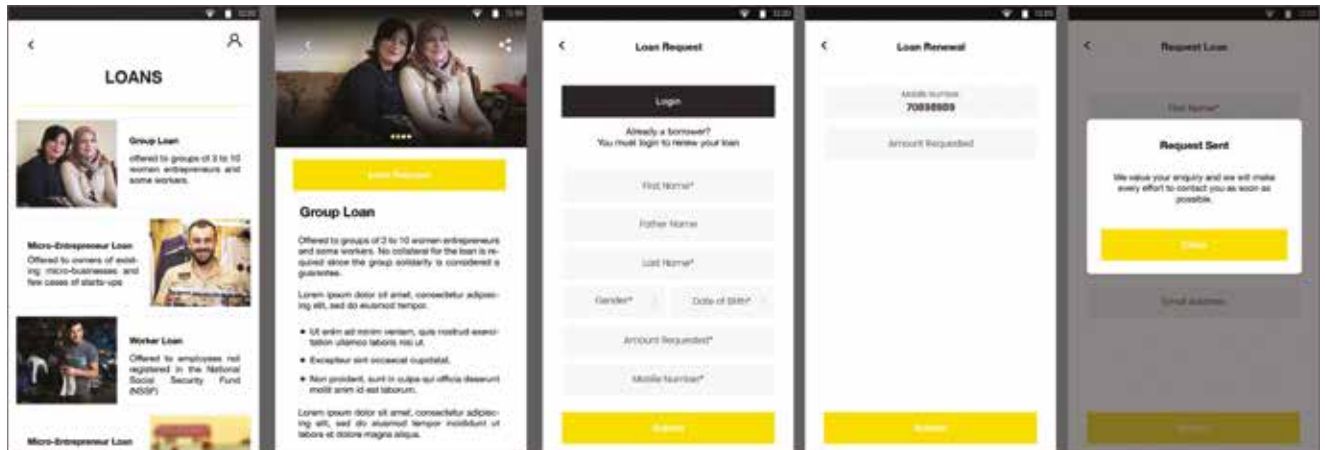
MAJOR NFS PROJECTS



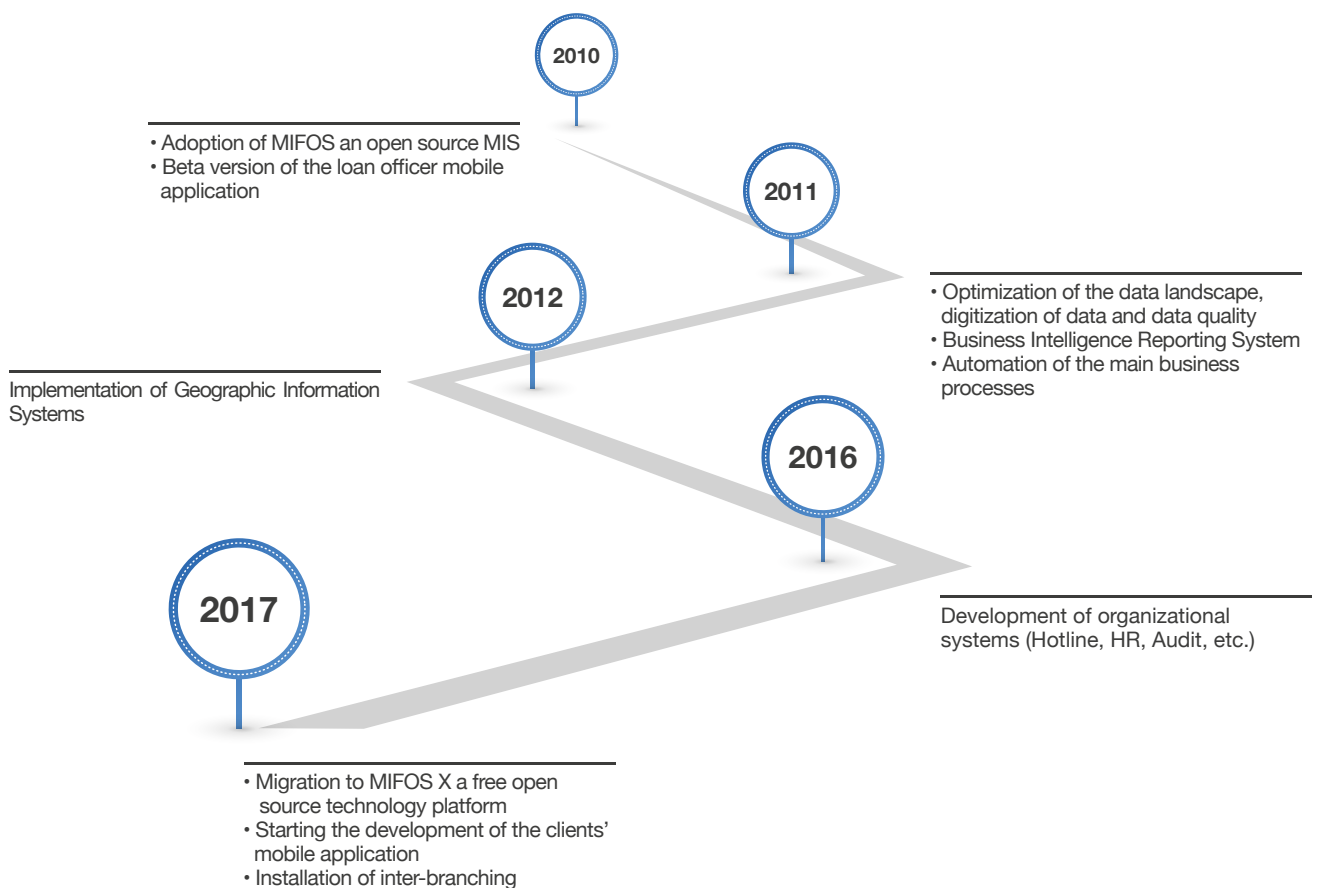
TECHNOLOGY USAGE AND EFFICIENCY

20 YEARS
1997-2017

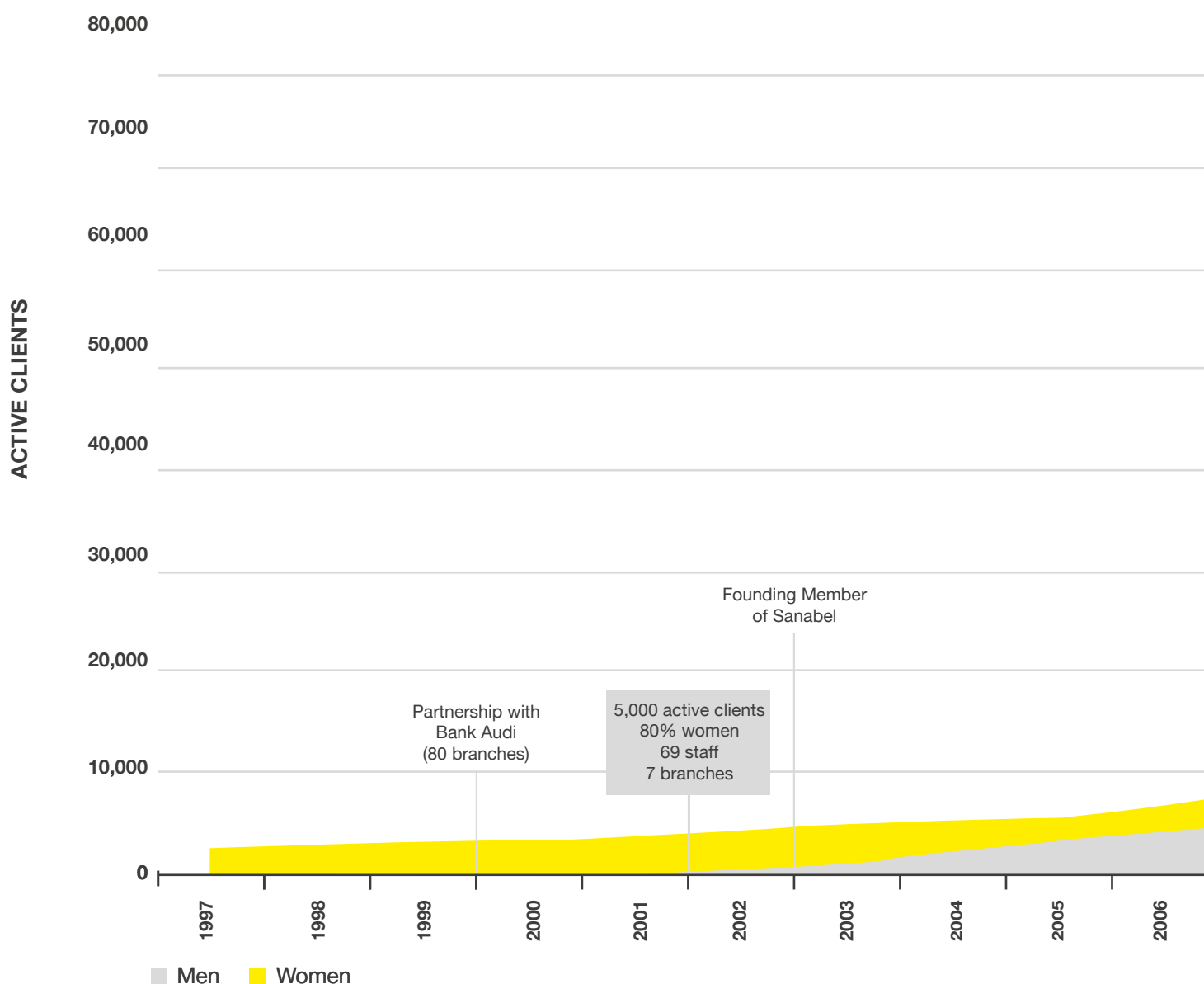
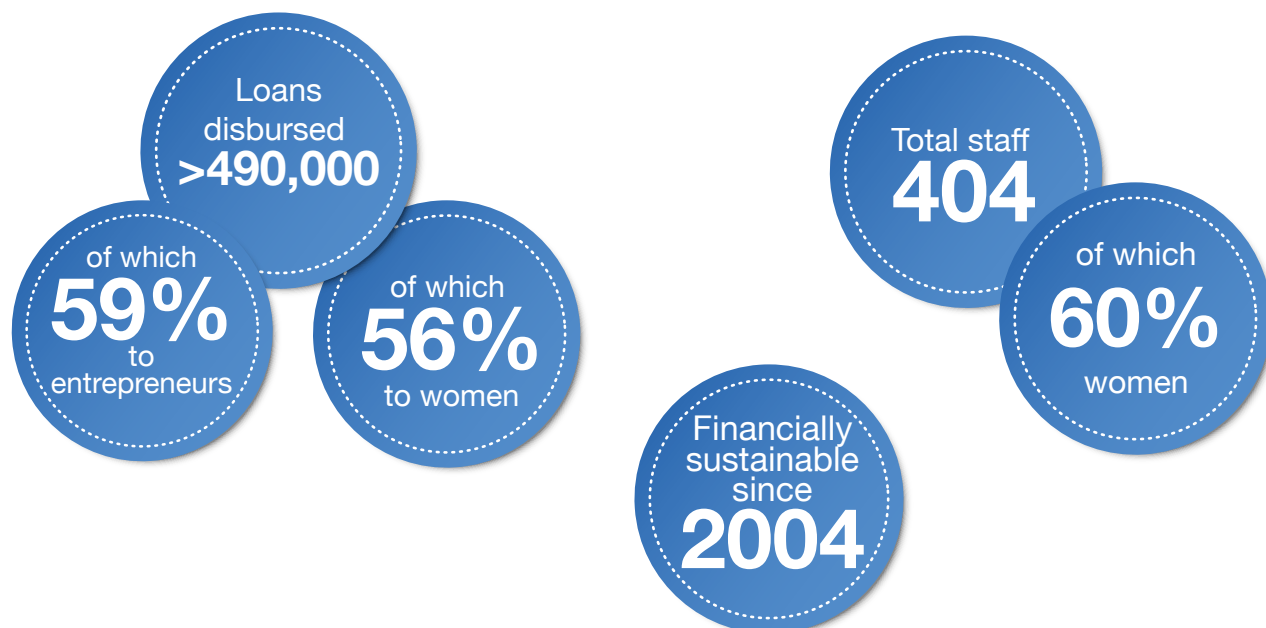
Since 2010, Al Majmoua has taken various steps to embrace technological innovations in order to improve our clients' experience, increase their access and reduce costs. Our tech driven R&D team have automated many processes, digitized data and developed geographic information systems for better customer insight and analysis. We are also leveraging mobile technology with the development of two mobile apps, one for clients and one for loan agents.



INTRODUCTION OF TECH CHANGES



20 YEARS OF ADVANCING FINANCIAL INCLUSION



28
Branches

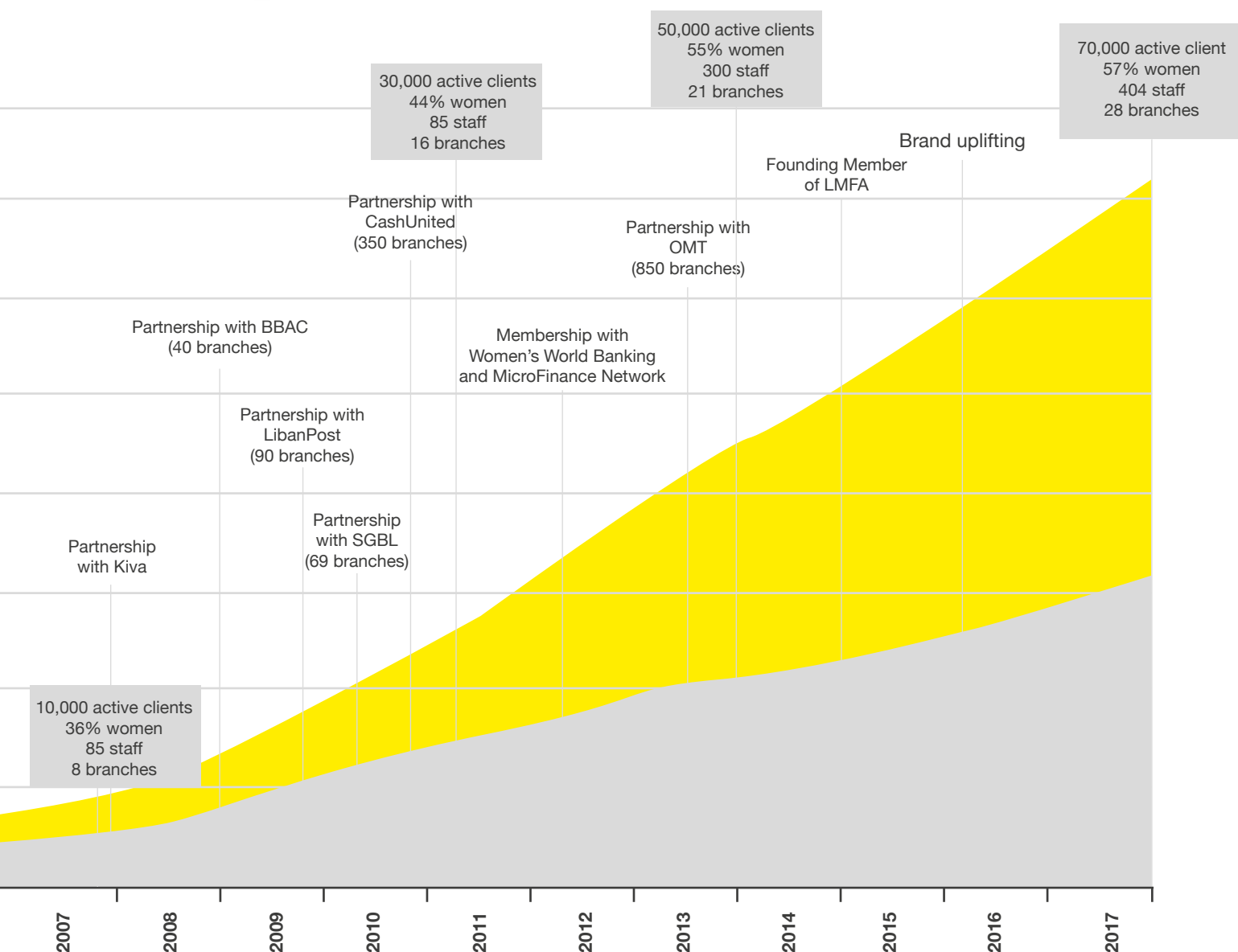
>8,000
NFS
beneficiaries

33%
Reduction
in APR

>1500
Agents

87%
start-ups

85%
women





AL MAJMOUA
المجموعة



ANNUAL

REPORT 2017

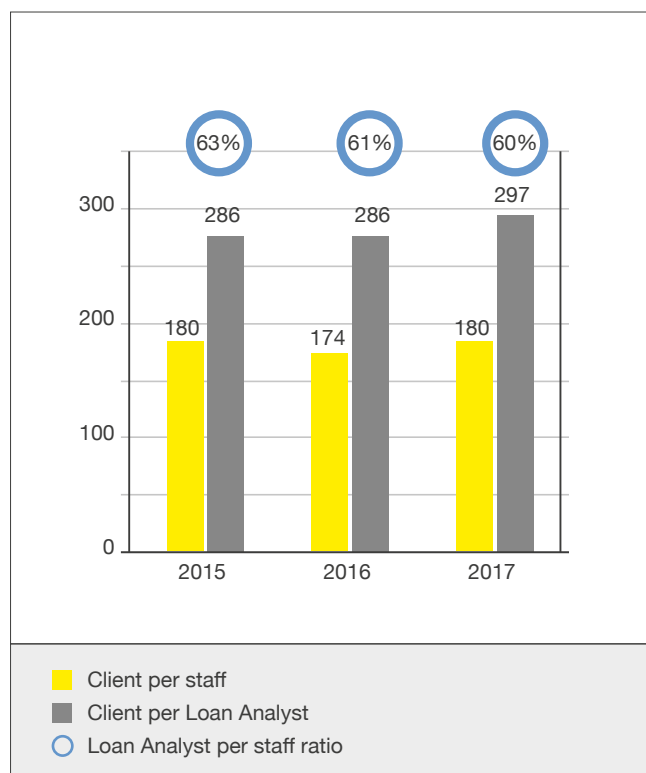
www.almajmoua.org



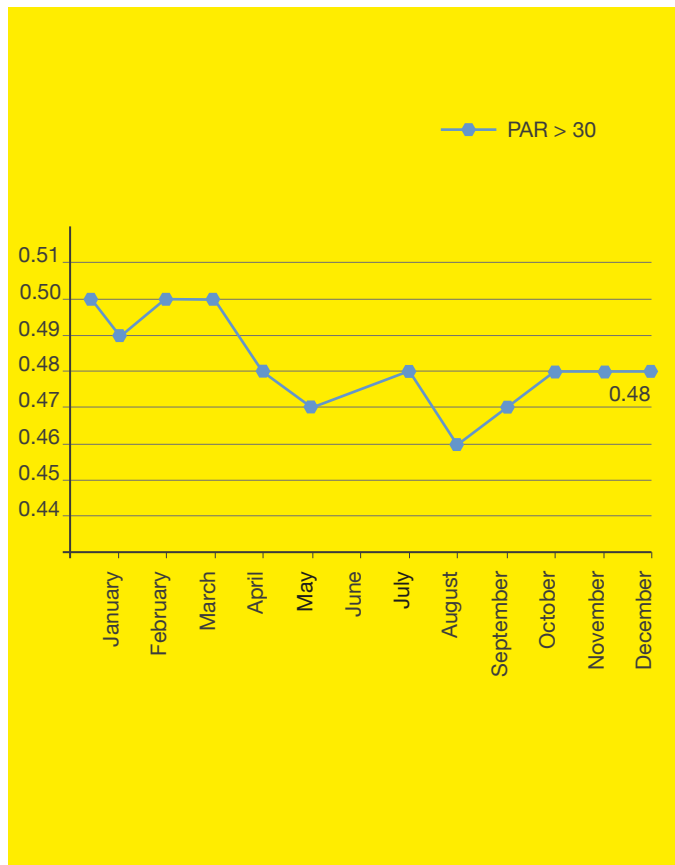
Photo Credit: Kiva

SOCIALLY RESPONSIBLE LENDING

► EFFICIENT OPERATIONS



► HIGH PORTFOLIO QUALITY

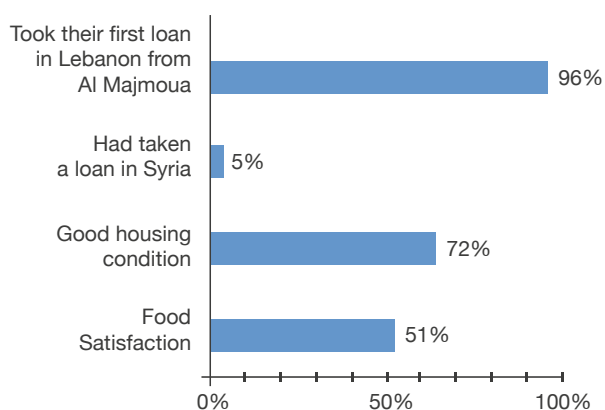


► SOCIAL RESPONSIBILITY

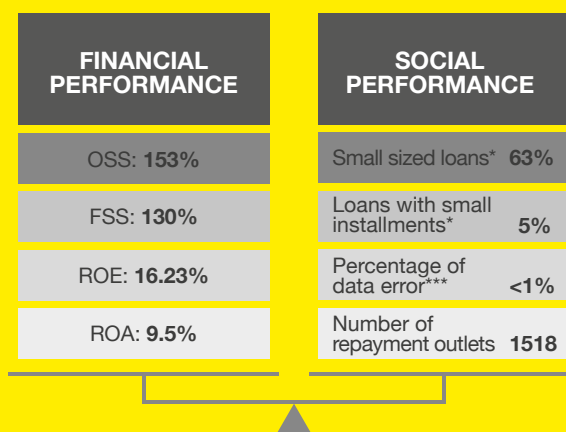
Al Majmoua and CoopMed have commissioned a study over 12 months to assess how Al Majmoua's loans to Syrian refugees impacted their livelihoods.

In 2017, 150 Syrian borrowers who fled Syria to Lebanon between 2010 and 2017 were interviewed at length. The final results are expected for the end of 2018 after completion of the second round of interviews.

Preliminary results: % of respondents



► DOUBLE BOTTOM LINE RESULTS



*Small loans are those $\leq 20\%$ of GNI per capita
 **Small installments are those $< 0.5\%$ GNI per capita
 ***Percentage of data errors= number of errors/ number of data fields

AUDITOR'S REPORT

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2017

	2016 USD	2017 USD
INCOME		
Interest income	16,053,687	18,727,374
Revenue from service fees and penalties	997,587	1,223,498
Funds from donors	957,535	2,123,411
Income from prof trng	10,600	175,068
	18,019,409	22,249,351
EXPENSES		
Employee Benefit Expenses	6,774,716	8,525,724
Depreciation and Amortization	61,346	80,930
Professional Fees and Consultancy	443,707	790,771
Other external services	153,654	178,728
Transportation, PTT, Electricity and Water	168,722	182,890
Consumables	228,035	269,463
Rent	244,767	271,865
Training Expenses	70,101	727,622
Field expenses, lodging and travel expenses	162,477	144,103
Impairment on loans to customers	437,123	574,094
Reversal of Impairment on loans to staff	-	(197,299)
Other operating expenses	533,018	479,600
	9,277,664	12,028,491
Profit from operations	8,741,744	10,220,860
Finance costs – net	(1,189,324)	(1,468,754)
Profit for the year	7,552,420	8,752,106
Other comprehensive income		
Total comprehensive income for the year	7,552,420	8,752,106

BALANCE SHEET AS AT 31 DECEMBER 2017

	2016 USD	2017 USD
ASSETS		
Non-current assets		
Property and Equipment	237,679	365,437
Intangible assets	19,683	34,164
Loans to customers	6,082,293	8,121,305
Staff loans	125,187	133,587
Total non-current assets	6,464,842	8,654,493
Current assets		
Prepayments and other receivables	581,789	1,212,940
Loans to customers	53,089,192	63,641,977
Staff loans	231,526	231,306
Cash and cash equivalents	8,565,160	8,102,630
Bank deposit	1,031,285	3,030,480
Total current assets	63,498,953	76,219,333
Total assets	69,963,795	84,873,826
NET ASSETS		
Funds from donors	12,578,883	14,702,294
Accumulated surplus	28,325,430	34,954,123
Total net assets	40,904,313	49,656,417
LIABILITIES		
Non-current liabilities		
Borrowings	19,139,407	19,918,020
Retirement benefit obligations	1,171,063	1,486,438
Total non-current liabilities	20,310,470	21,404,458
Current liabilities		
Trade and other payables	1,955,821	1,880,725
Deferred revenue	401,044	482,463
Borrowings	6,392,519	11,449,763
Total current liabilities	8,749,384	13,812,951
Total liabilities	29,059,854	35,217,409
Total net assets and liabilities	69,964,167	84,873,826

*The complete financial statements including the notes are available upon request.



NEW PARTNERS





FATIMA / SOUVENIRS, ACCESSORIES, GIFTS AND PERFUMES SHOP

"Al Majmoua loans helped me diversify my products and develop my business. I believe that these loans are the reason behind my business success. I consider myself a member of Al Majmoua family, as I would like to thank them for their support and help."

"لقد ساعدتني قروض المجموعة على تنويع منتجاتي وتطوير عملي. أنا أؤمن أن هذه القروض هي السبب وراء نجاحي في العمل. كما أنني أشعر بالانتمائي لعائلة المجموعة، لذا أود أن أشكرهم على دعمهم ومساعدتهم."

Since 2014, Fatima has a cumulative borrowing history of USD 11,000 through five loans that were used to expand and improve her business. Fatima was nominated by Al Majmoua for the Citi Microentrepreneurship Awards program and was able to win a valuable prize.

TAILORING SOLUTIONS, IMPROVING ACCESS



ALTERNATIVE ENERGY PRODUCT

Tailored to finance the purchase of alternative energy system equipment.



GROUP LENDING

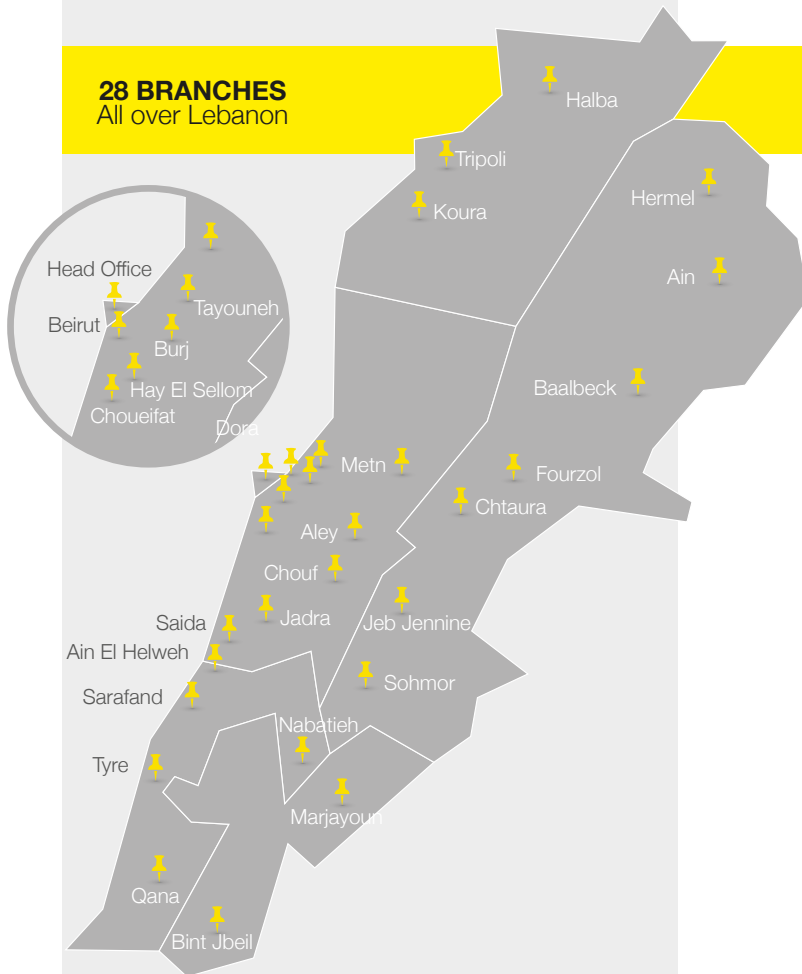
Reviewing and adapting to the terms and conditions of this product: introduction of the "Groups of 2 Participants".



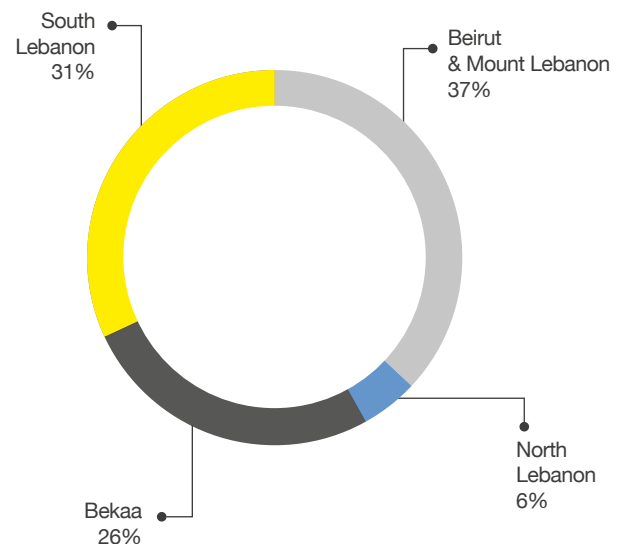
DISTRIBUTION OF PRODUCTIVE EQUIPMENT TO LEBANESE COOPERATIVES

Supplying 19 cooperatives with necessary productive gear and tools in collaboration with Fair Trade Lebanon.

28 BRANCHES All over Lebanon



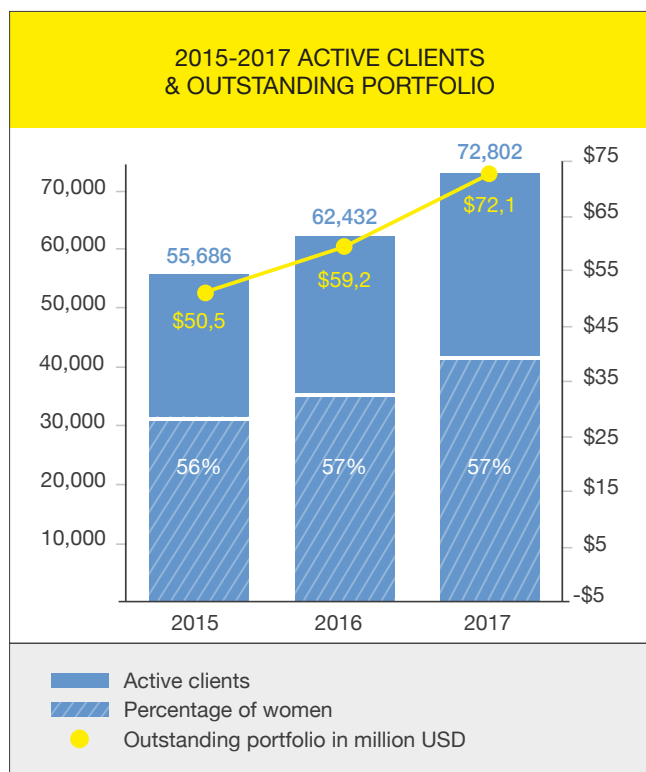
2017 GEOGRAPHIC DISTRIBUTION OF AL MAJMOUA'S CLIENTS



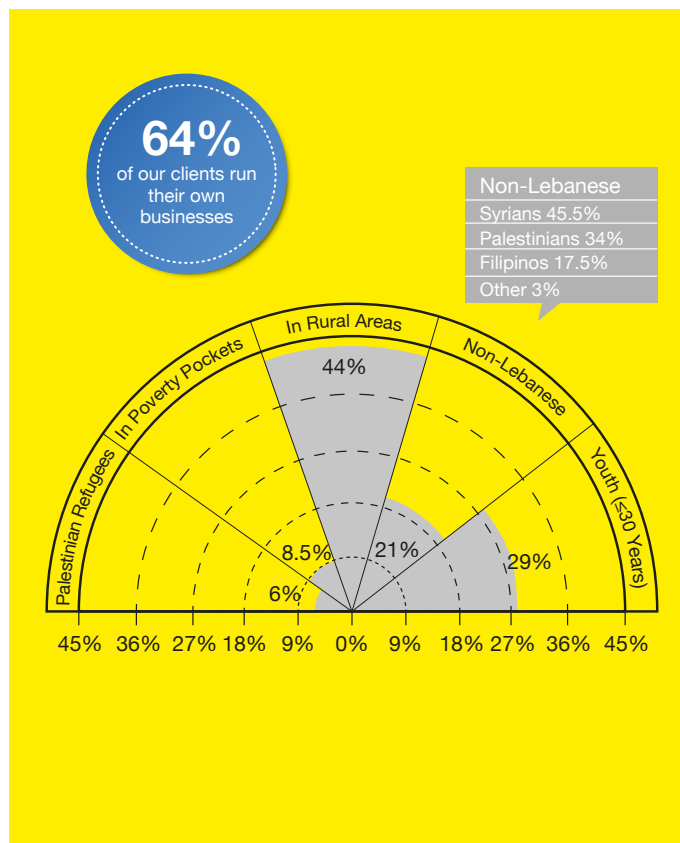


ADVANCING FINANCIAL INCLUSION

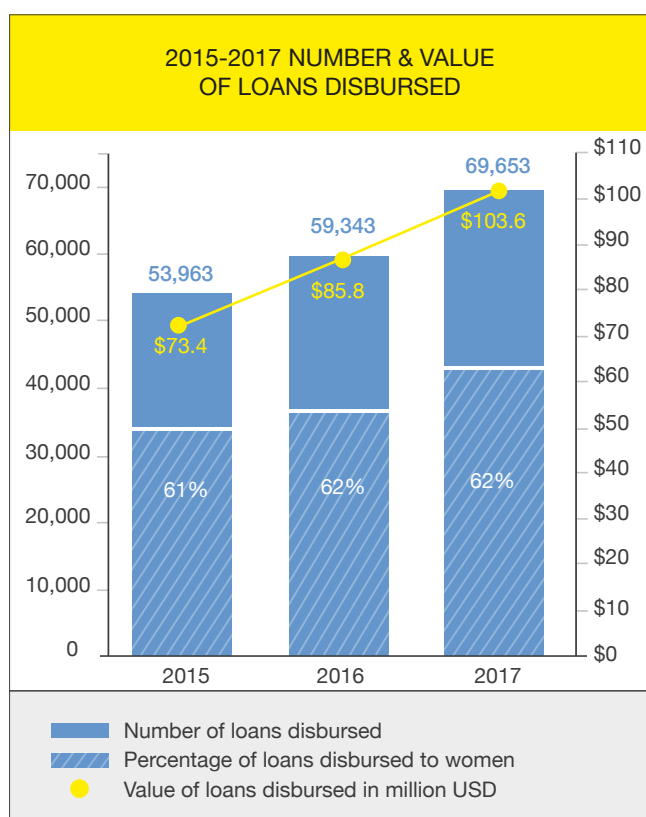
► EXPANDED OUTREACH



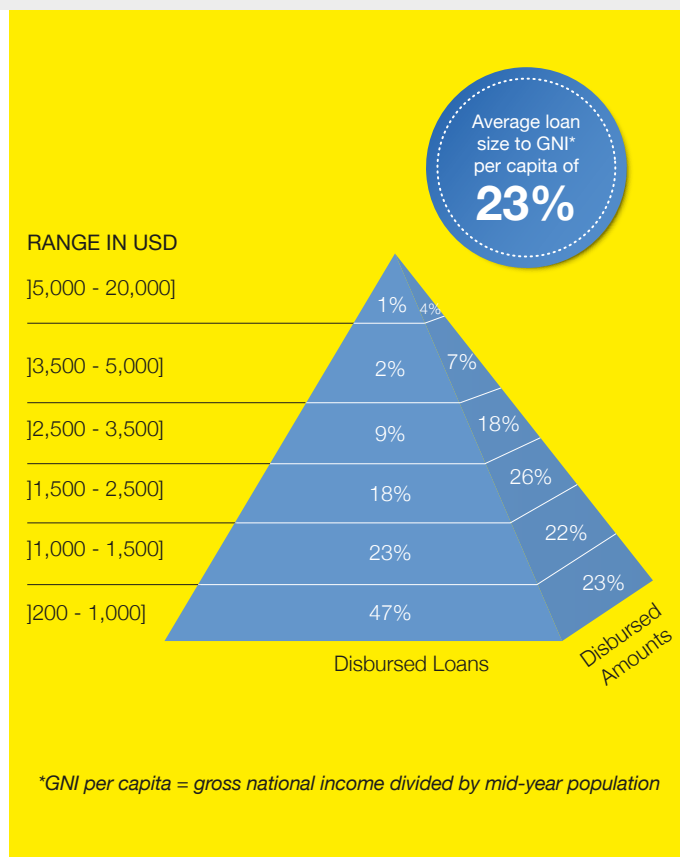
► VULNERABLE CLIENTS' SEGMENTS



► FINANCIAL INCLUSION



► BOTTOM OF THE PYRAMID FOCUS



LISTENING TO OUR CLIENTS

► CUSTOMER CARE HOTLINE



► CUSTOMER EXIT INTERVIEWS

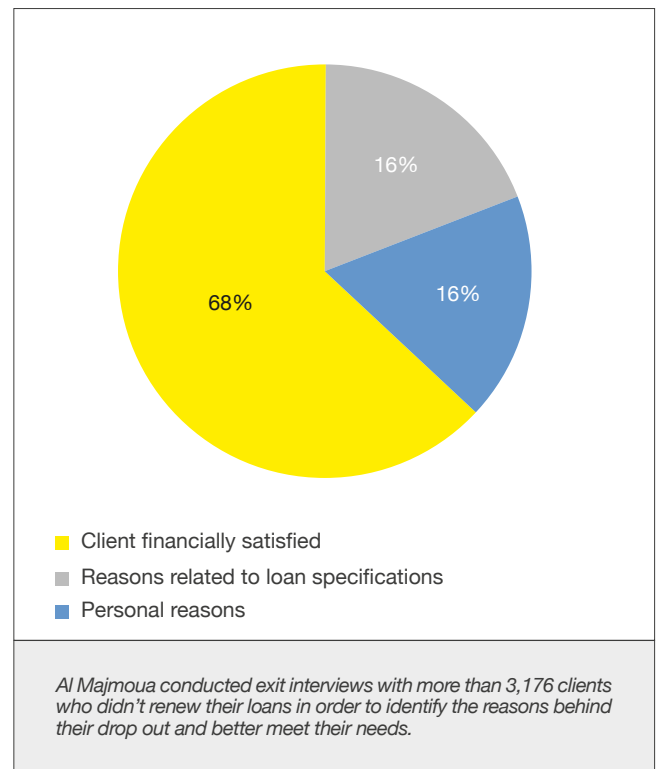


Photo credit: KIVA





Jowairiya, a Syrian refugee living in Saadneyal-Bekaa, benefited from Al Majmoua's vocational training on makeup and hairdressing, personal mentorship, and business management training. She received from Al Majmoua her first business toolkit to start her home-based business and is thinking of benefiting from Al Majmoua's financial services to develop her business.

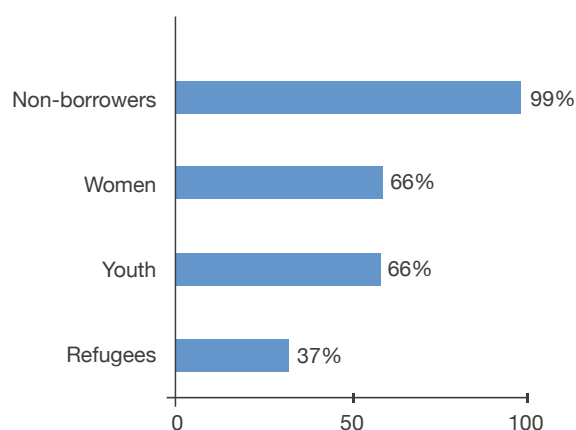
"When I knew about the make-up and hairdressing vocational training, I regained the lost hope of having a new start that might provide my husband and I with a better living. I was honored to benefit from Al Majmoua's training program which was the rope of salvation."

"عندما عرفت عن التدريب المهني في مجال المكياج وتصفيف الشعر، استعدت الأمل المفقود بأن يكون لدي بداية جديدة قد تجعل حياتي وحياة زوجي أفضل. لقد كان لي شرف الاستفادة من البرنامج التدريبي للمجموعة الذي كان بمثابة حبل الخلاص"

SOCIOECONOMIC EMPOWERMENT

2017 NON-FINANCIAL SERVICES (NFS)	BENEFICIARIES	HIGHLIGHTS
BUSINESS DEVELOPMENT SERVICES	4,286	<ul style="list-style-type: none"> • Business management trainings: Entrepreneurship, basic accounting and bookkeeping, business English • Financial education: household budget, insurance, savings and debt management • Technical skills trainings • Apprenticeship trainings • Provision of toolkit • Individual business coaching and business planning • Mentorship • Legal counseling and support for business registration (i.e. brand registration, trade license, fiscal number at the Ministry of Finance)
PRODUCT IMPROVEMENT, MARKETING AND NETWORKING	649	<ul style="list-style-type: none"> • Development of business branding and marketing tools (i.e. business cards, labeling, stickers) • Provision of marketing and networking opportunities for MENA women entrepreneurs in Spain - Barcelona • Registration of business trade identities for the entrepreneurs at the Ministry of Economy and Trade for national & international market
PERSONAL DEVELOPMENT	120	<ul style="list-style-type: none"> • Awareness sessions on gender, training sessions about self-confidence and the development of soft skills, economic rights and decision making
TOTAL	5,055	

DISTRIBUTION OF 2017 NFS BENEFICIARIES BY CATEGORY



DISTRIBUTION OF 2017 NFS BENEFICIARIES BY SOCIAL TOPIC



2017

TIMELINE OF ACTIVITIES

2017

- Crossing the 70,000 active clients mark
- Opening a new branch in Koura
- Launching the Alternative Energy Loan
- Signing new partnership agreements with:
 - UNICEF
 - Cherie Blair 2 - WEE
 - UNIDO
 - UNFPA
 - UNDP
 - UN WOMEN
 - ACTED
 - Danish Refugee Council
 - Right to Play
 - IRC
 - OXFAM
 - AVSI
 - Dar Al Amal Association
 - Safadi Foundation
 - COSV
 - Fair Trade Lebanon
- Signing new loan agreements with:
 - Whole Planet
 - PIF
 - Microbuild
 - Triodos
 - IFC
- Non-Financial Services activities:
 - Legal counseling for 60 beneficiaries and trade name registration for two businesses
 - Apprenticeship of 153 beneficiaries at the businesses of SMEs borrowers
 - Networking opportunities for MENA women entrepreneurs in Barcelona-Spain
 - Global Money week for 65 youth on financial education
 - Provision of equipment for 79 women beneficiaries
 - Testimonial of three women beneficiaries in "Enhancement of the Business Environment in the Southern Mediterranean" workshop
- Supplying 19 cooperatives with necessary productive gear and tools in collaboration with Fair Trade Lebanon
- Reaching the finals at the MetLife Competition on financial inclusion for the development of a mobile app that targets the unbanked in Lebanon
- Developing Al Majmoua's brand book that explains the brand's identity and standards
- Participating in the Citi Microentrepreneurship Awards where four of Al Majmoua clients won valuable prizes

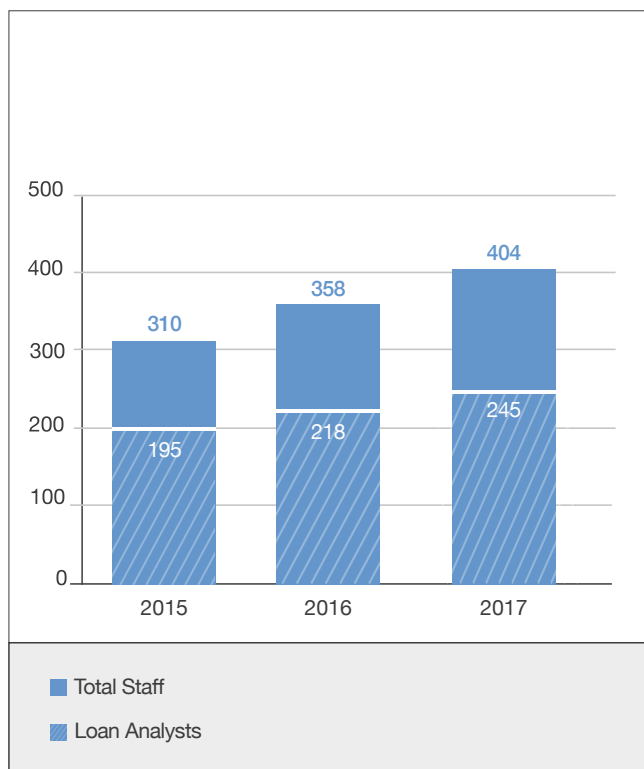




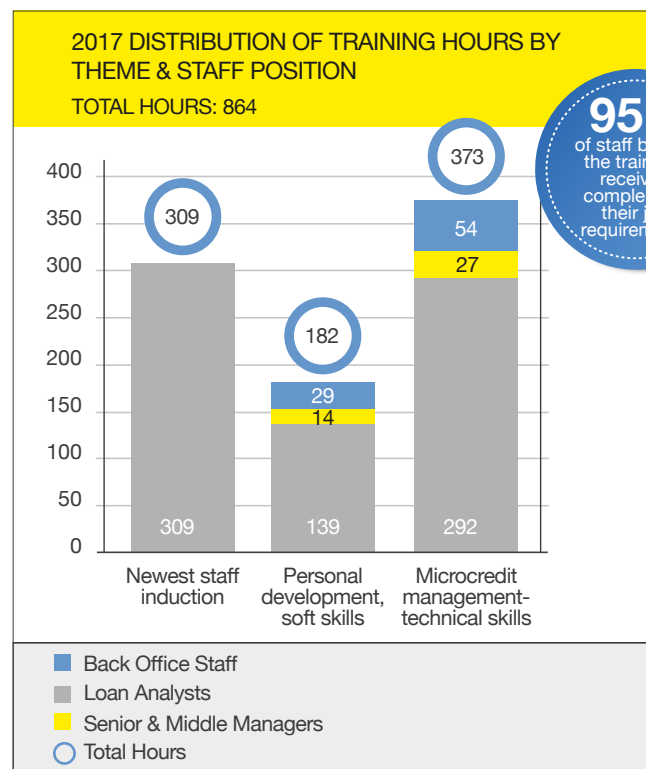
Photo credit: KIVA

HUMAN CAPITAL DEVELOPMENT

► NEW STAFF INDUCTION

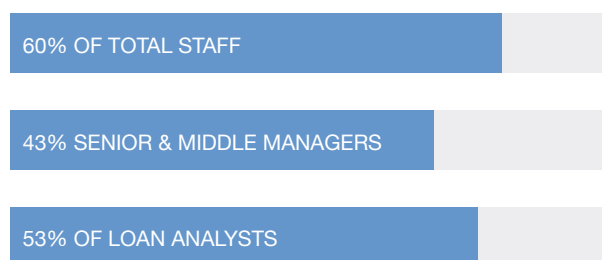


► CAPACITY BUILDING

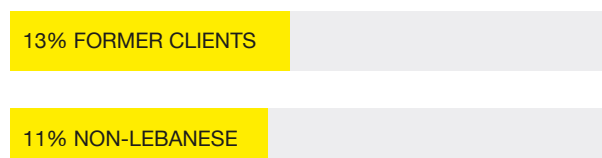


► EQUAL EMPLOYMENT OPPORTUNITY

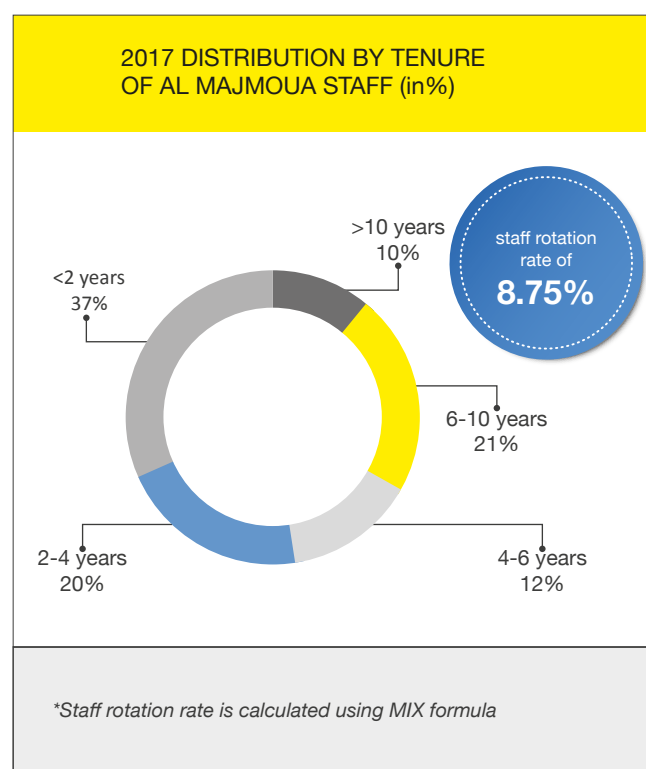
WITH WOMEN CONSTITUTING



AND A DIVERSE STAFF OF



► HIGH EMPLOYEE LOYALTY



TEAM SPIRIT

BAALBECK BRANCH, Bekaa / Best Performing Branch for 2017

"I would like to thank the team of Baalbeck who worked hard to achieve Al Majmoua's mission reaching the highest results. We are also very grateful for the support, good spirit, and fair competition between the branches, which helped us progress and develop. We are proud of Al Majmoua for its commitment to its social mission and business ethics."

Abdallah El Masri
Baalbek Branch Manager

فرع بعلمك، البقاع | أفضل مكتب لعام 2017

"لا يسعني إلا أن أشكر فريق عمل مكتب بعلمك الذي عمل جاهداً وسعى بكل ما أمكنه بجد وتفاني لتحقيق رسالة المجموعة وتقديم الأداء الأفضل. كما أننا ممتنون على الدعم والمنافسة الراقية والبناءة بين الفروع مما يساعد على التقدم والتطور الدائم. نحن فخورون بالمجموعة لتميزها عن جميع مؤسسات التمويل الأصغر والتزامها برسالتها الإجتماعية وأخلاقيات العمل."

عبدالله المصري
مدير فرع بعلمك

During 2017, Baalbek branch disbursed a cumulative value of 4.8 million USD through more than 2,800 loans.

*Photo Credit: Mitri Soujaa, IT Support Technician
(Main Office)*



Al Majmoua

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