AL MAJMOUA
المجموعة

ANNUAL REPORT

2024



LETTER FROM THE EXECUTIVE DIRECTOR



The year 2024 marked a pivotal moment in Al Majmoua's journey. In a landscape still defined by uncertainty, we made strides toward resilience and relevance. It was a year in which we consolidated past efforts and relaunched our lending programs in USD with more vigor, limited in our outreach simply by liquidity constraints resulting from the long-drawn crisis.

We began the year by reaffirming our role as a reliable financial ally for microentrepreneurs and small producers, especially women, youth, and forcibly displaced persons. The continuation of our tailored lending products—**Green Energy Loans, Agri Loans,** and **Micro Loans**—ensured that clients had meaningful access to financial solutions despite economic hardship.

Building on this, we deepened our involvement in **sustainable finance and agri-lending**, through collaborations with **ADIE, FAIR TRADE LEBANON, and others**.

Through these partnerships

1. We supported farmers, cooperatives, and agri-businesses in implementing innovative, climate-resilient models—like **solar-powered irrigation**, **multi-span greenhouses**, and **digital traceability tools**—laying the groundwork for a more inclusive and sustainable rural economy
2. We enabled fair trade actors such as cooperatives to **access financing** appropriate to their financing needs in order to **facilitate, develop and sustain their activities** and maintain existing jobs and/or create new jobs

In parallel, **Non-Financial Services (NFS)** continued to drive impact. With a sharp focus on capacity-building and social cohesion, the NFS team delivered technical support, coaching, and life-skills training to thousands of beneficiaries, many of whom were navigating overlapping social and economic challenges

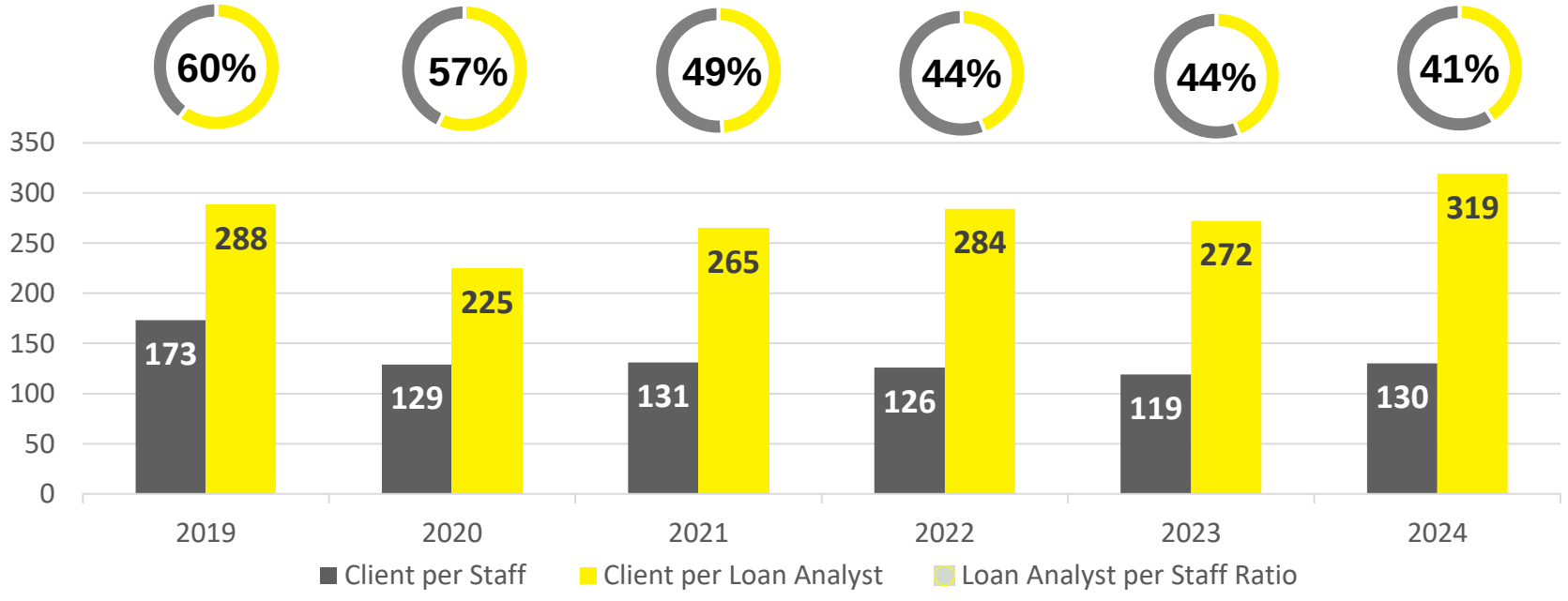
We continued to work closely with our partners and funders to reinforce trust in Al Majmoua's long-term viability.

As we close this year, we remain deeply aware of the road ahead—but equally energized by the resilience of our clients, the commitment of our team, and the trust of our partners. Together, we continue to chart a path forward toward a more inclusive, sustainable, and just Lebanon

SOCIALLY RESPONSIBLE LENDING

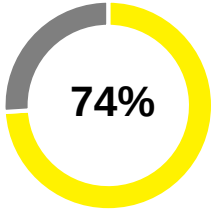


EFFICIENT OPERATIONS

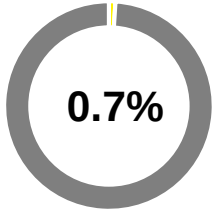


BOTTOM-LINE RESULTS SOCIAL PERFORMANCE

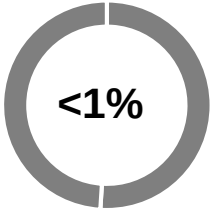
SMALL LOANS *USD*



LOANS WITH SMALL INSTALLMENT *USD*



PERCENTAGE OF DATA ERRORS



NUMBER OF REPAYMENT OUTLETS

2,870

Small loans are those ≤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

SUCCESS STORY

Name: Yousef Taaoum
Project: ILO
District: Akkar
Loan amount: 13,000 USD



An agriculture farmer in Akkar, he plants tomatoes, potatoes, onion… and specializes in green house plantation about 74 .

He owns large pots of land, a well for irrigation and he had some 34 workers that help cultivate the land out of them 4fixed workers and some additional 15 seasonal workers (15 Syrian workers).

SUCCESS STORY

His cost of energy was heightened following the economic crisis in the country, doubling his production costs. He learnt about Majmoua loan scheme supported by ILO/PROSPECTS program, and applied for a loan of 13K to allow him to purchase solar energy system to install it for pumping and irrigation.

The loan helped him cut 80% of his energy costs, allowed him to expand to watermelon production, where he recruited additional 15 new Syrian workers, who oversee the new production land.

Till date, Majmoua's agri loan scheme, with ILO/PROSPECTS program support, have granted 224 loans in the value of 810, 100 USD for farmers in North/Akkar and Beqaa/Hermel. This is a revolving fund scheme where farmers will have continuous access to loans following the project conclusion



TAILORING SOLUTIONS & IMPROVING ACCESS



NEW PRODUCTS & SERVICES

Financial Services

IL- Agri Loan (USD)- Tarik Al Akhdar

Al Majmoua launched its new USD loan to contribute to the revitalization of the Lebanese rural and agriculture economy, by supporting the environmental transformation and enabling fair trade actors such as cooperatives to access financing appropriate to their financing needs in order to facilitate, develop and sustain their activities and maintain existing jobs and/or create new jobs.

Non-Financial Services

There was a substantial increase in the number of participants. The NFS department delivered non financial services to a total of 4,592 beneficiaries.

AL MAJMOUA'S BRANCHES

11 Locations All Over Lebanon



AL MAJMOUA OFFERS FINANCIAL SERVICES TO LOW-INCOME INDIVIDUALS

- Women & Men
- Entrepreneurs (Micro, Micro Plus)
- Workers with/out NSSF
- Contractual employees with NGOs
- Cooperatives
- Vulnerable Populations (Palestinians, Poverty Pockets, Disabled…etc.)

AL MAJMOUA المجموعة



INDIVIDUAL AGRICULTURE LOAN — القرض الفردي الزراعي

Purpose of the Loan

Respond to the needs of farmers and workers in the agricultural sector for financing, with the aim of supporting their businesses, whether through the purchase of greenhouses (multi-spans) or for any other investment to increase their productivity and enable them to maintain or expand their businesses; preserve environmental jobs and create new ones

Who Can Benefit From This Loan?

- Females & Males
- Of all nationalities, legally residing in Lebanon for at least 12 months (6 months for females)
- Owners of micro enterprises that have been in existence for at least 12 months (6 months for females)
- Agricultural cooperation

Advantages of the Loan

- In USD
- No fees
- Up to $13,000
- Disbursement in 3 Days (24 hours if applicant's file is complete)

Other Loans

- Individual Micro Loan
- Individual NANO Loan
- Group Loan
- Group NANO Loan
- Individual Green Energy Loan

هدف القرض

الإستجابة لإحتياجات المزارعين والعمال في قطاع الزراعة للتمويل، وذلك بهدف دعم مشاريعهم سواء عبر شراء البيوت البلاستيكية)الدفيئات(متعددة الامتدادات أو لأي استثمار تجاري آخر لزيادة إنتاجيتهم وتمكينهم من الحفاظ على أعمالهم الزراعية أو توسيعها؛ وبالتالي الحفاظ على الوظائف الحالية خاصة الاجئين وخلق وظائف جديدة

من يستطيع الإستفادة من هذا القرض؟

- للنساء والرجال
- من مختلف الجنسيات، المقيمين بصفة شرعية على الأراضي اللبنانية منذ 12 شهر على الأقل (منذ 6 أشهر للنساء)
- أصحاب المشاريع الصغيرة القائمة منذ 12 شهراً على الأقل (منذ 6 أشهر للنساء)
- التعاونيات الزراعية

مواصفات القرض

- بالدولار
- دون رسوم
- لغاية 13,000 دولار
- القبض خلال لغاية 3 أيام (24 ساعة بعد استكمال مقدم/ة الطلب للملف)

قروضنا الأخرى

- القرض الفردي الصغير
- القرض الفردي المجهري
- القرض الجماعي
- القرض الجماعي المجهري
- القرض الفردي للطاقة الخضراء

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AL MAJMOUA المجموعة



GROUP LOAN — القرض الجماعي

Purpose of the Loan

Respond to the needs of Filipino borrowers for financing in Dollars, whether to support their businesses or meet the living and social needs of themselves and their families.

Who Can Benefit From This Loan?

- Filipino women who have been legally residing in Lebanon for at least 6 months
- Female owners of micro enterprises who have been in existence for at least 6 months
- Female employees (with or without NSSF) for at least 6 months

Advantages of the Loan

- In USD
- No fees
- Up to $700
- Disbursement in 24 hours (if applicant's file is complete)

Other Loans

- Individual Micro Loan
- Individual NANO Loan
- Group NANO Loan
- Individual Green Energy Loan
- Individual Agriculture Loan

هدف القرض

الإستجابة لإحتياجات المقترضات الفلبينيات للتمويل بالدولار، سواء لدعم مشاريعهن أو لتلبية الإحتياجات المعيشية والإجتماعية لهن ولأسرهن.

من يستطيع الإستفادة من هذا القرض؟

- للنساء الفيليبينيات، المقيمات بصفة شرعية على الأراضي اللبنانية منذ 6 أشهر على الأقل
- صاحبات المشاريع الصغيرة القائمة منذ 6 أشهر على الأقل
- الموظفات (مع أو بدون ضمان إجتماعي) منذ 6 أشهر على الأقل

مواصفات القرض

- بالدولار
- دون رسوم
- لغاية 700 دولار
- القبض خلال 24 ساعة (بعد استكمال مقدم/ة الطلب للملف)

قروضنا الأخرى

- القرض الفردي الصغير
- القرض الفردي المجهري
- القرض الجماعي المجهري
- القرض الفردي للطاقة الخضراء
- القرض الفردي الزراعي

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AL MAJMOUA المجموعة



INDIVIDUAL MICRO LOAN — القرض الفردي الصغير

Purpose of the Loan

Respond to the needs of low-income people for financing in Dollars, whether to support their businesses or meet the living and social needs of themselves and their families.

Who Can Benefit From This Loan?

- Females & Males
- Of all nationalities, legally residing in Lebanon for at least 12 months (6 months for females)
- Owners of micro enterprises that have been in existence for at least 12 months (6 months for females)
- Employees (with or without NSSF) for at least 12 months (6 months for females)

Advantages of the Loan

- In USD
- No fees
- Up to $1,500
- Disbursement in 24 hours (if applicant's file is complete)

Other Loans

- Individual NANO Loan
- Group NANO Loan
- Group Loan
- Individual Green Energy Loan
- Individual Agriculture Loan

هدف القرض

الإستجابة لإحتياجات ذوي الدخل المحدود التمويلية بالدولار ، سواء لدعم مشاريعهم أو لتلبية الإحتياجات المعيشية والإجتماعية لهم ولأسرهم.

من يستطيع الإستفادة من هذا القرض؟

- النساء والرجال
- من مختلف الجنسيات، المقيمين بصفة شرعية على الأراضي اللبنانية منذ 12 شهر على الأقل (منذ 6 أشهر للنساء)
- أصحاب المشاريع الصغيرة القائمة منذ 12 شهراً على الأقل (منذ 6 أشهر للنساء)
- الموظفين (مع أو بدون ضمان إجتماعي) منذ 12 شهراً على الأقل (منذ 6 أشهر للنساء)

مواصفات القرض

- بالدولار
- دون رسوم
- لغاية 1,500 دولار
- القبض خلال 24 ساعة (بعد استكمال مقدم/ة الطلب للملف)

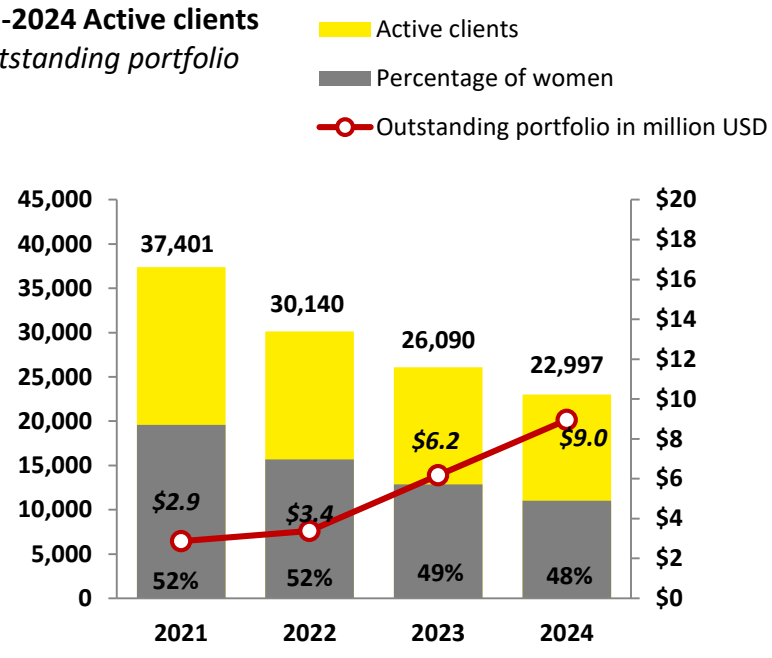
قروضنا الأخرى

- القرض الفردي المجهري
- القرض الجماعي المجهري
- القرض الجماعي
- القرض الفردي للطاقة الخضراء
- القرض الفردي الزراعي

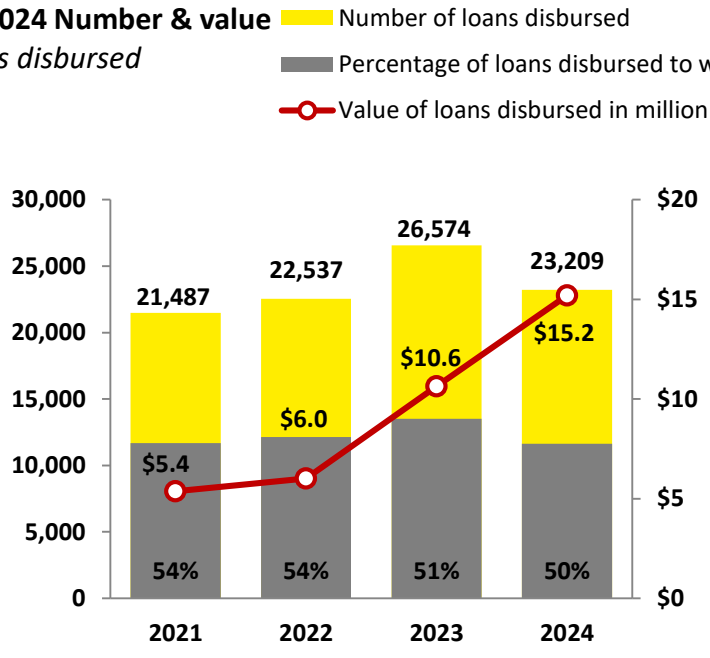
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ADVANCING FINANCIAL INCLUSION

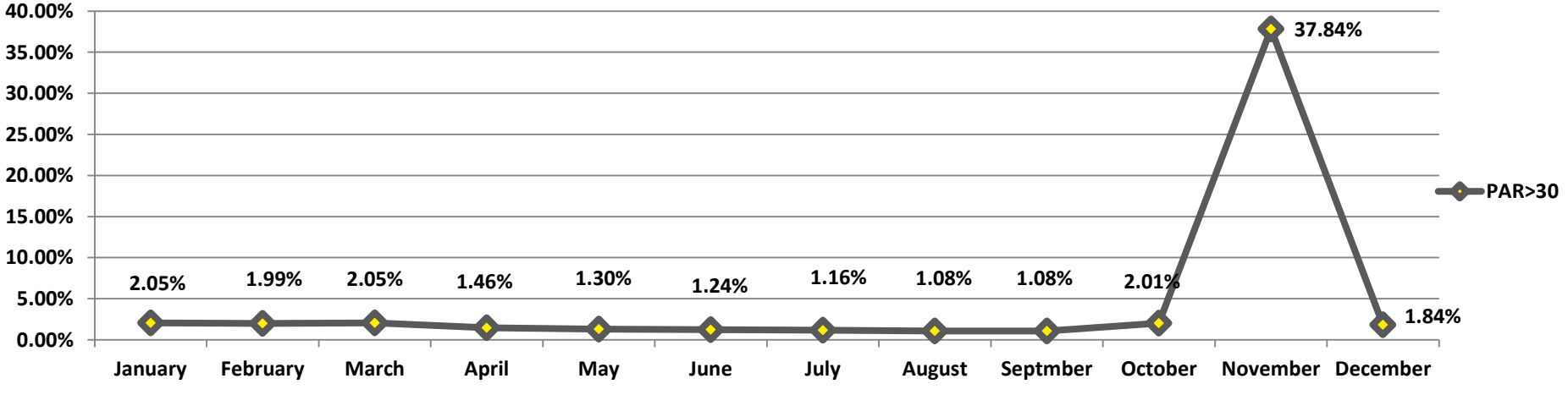
2021-2024 Active clients
& outstanding portfolio



2021-2024 Number & value
of loans disbursed

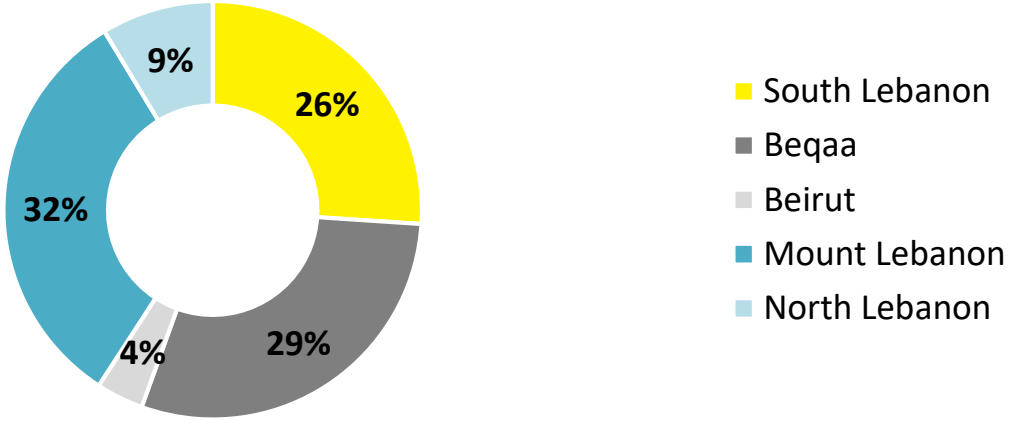


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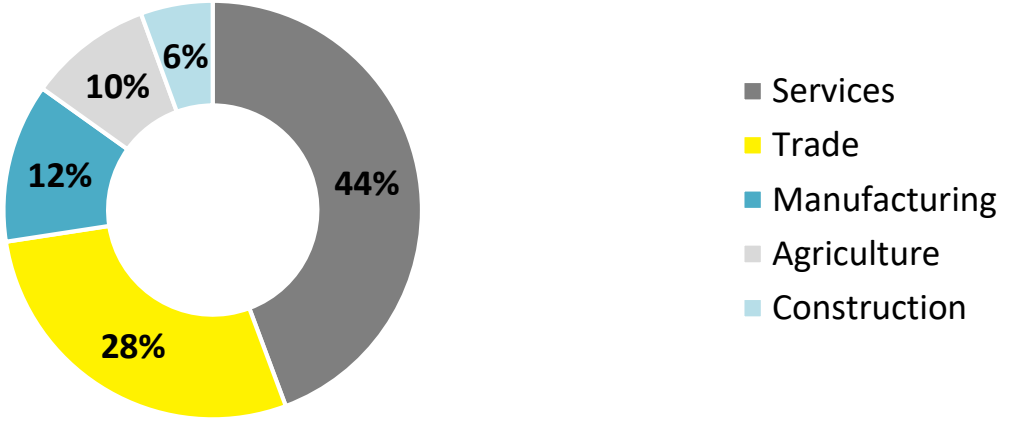


CLIENTS' GEOGRAPHIC & SECTOR DISTRIBUTION

CLIENTS' GEOGRAPHIC DISTRIBUTION



CLIENTS' SECTOR DISTRIBUTION

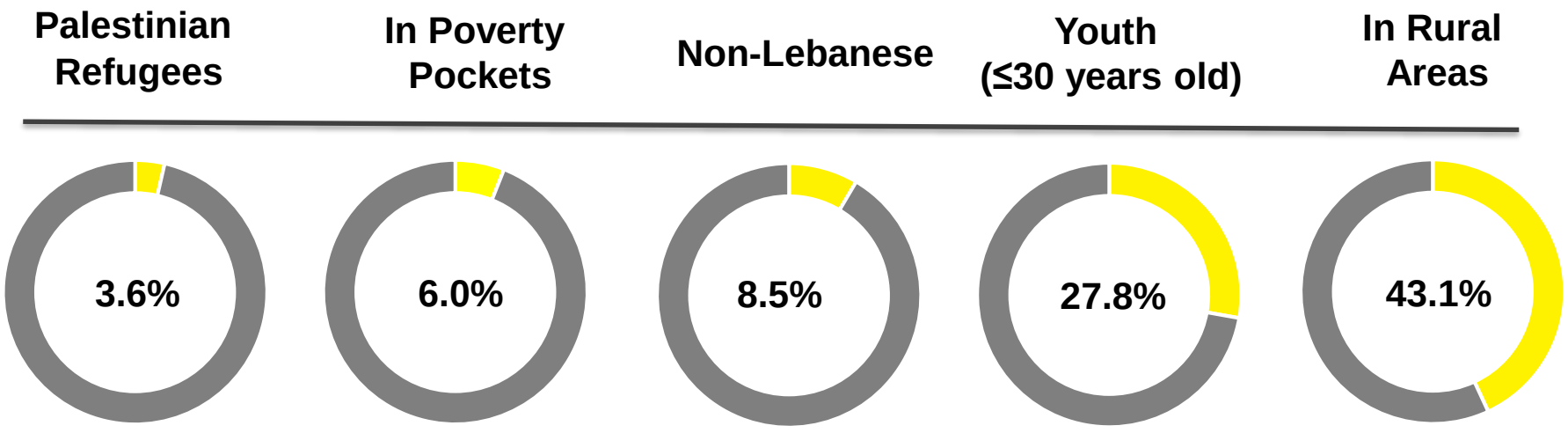


GUIDED BY A STRONG SOCIAL MISSION

CLIENT GENDER DISTRIBUTION

Men 52% | **Women 48%**

VULNERABLE CLIENTS' SEGMENTS



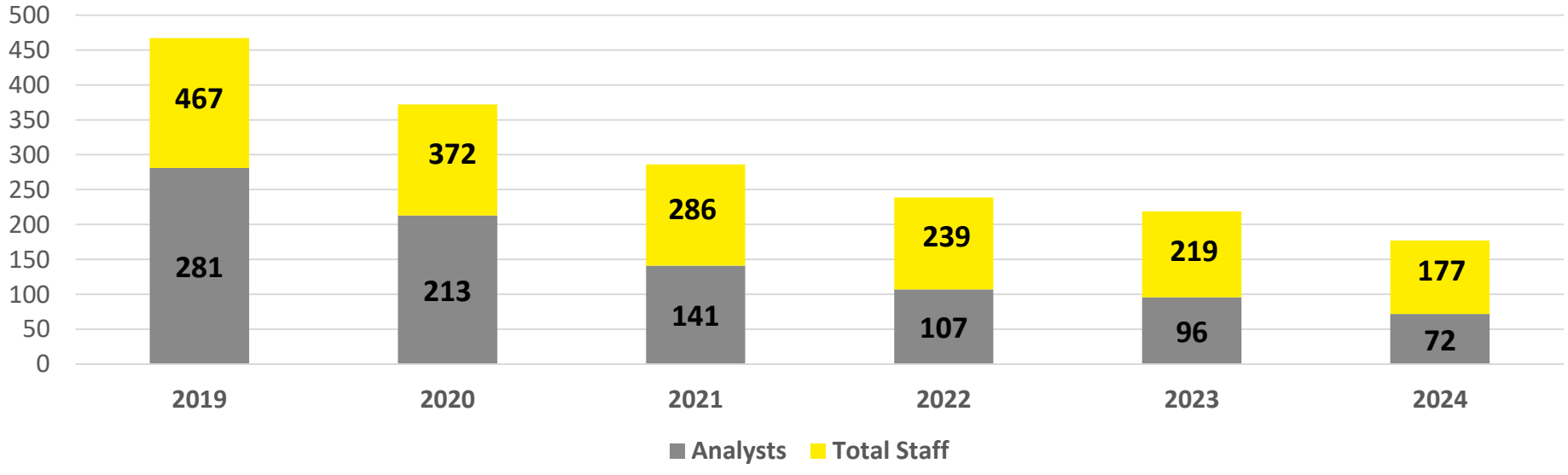
Non-Lebanese include: 0.2% **Syrians**, 5.7% **Palestinians**, 2.4% **Filipinos**, 0.2% **Other**

64.8% OF OUR CLIENTS ARE **MICRO-ENTREPRENEURS**

HUMAN CAPITAL DEVELOPMENT

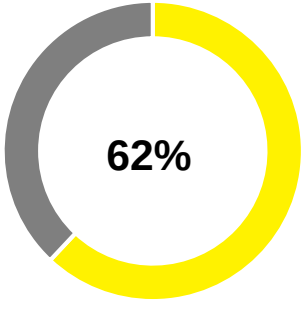


TOTAL NUMBER OF EMPLOYEES

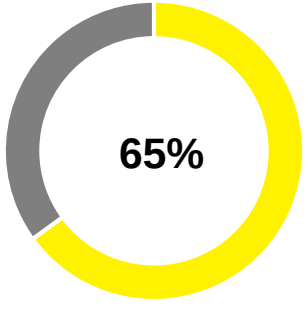


EQUAL EMPLOYMENT OPPORTUNITY

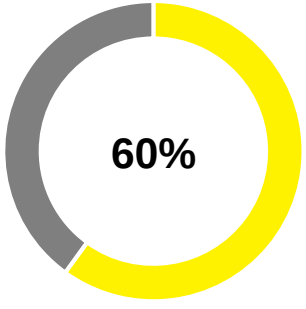




Employees



Loan Analysts

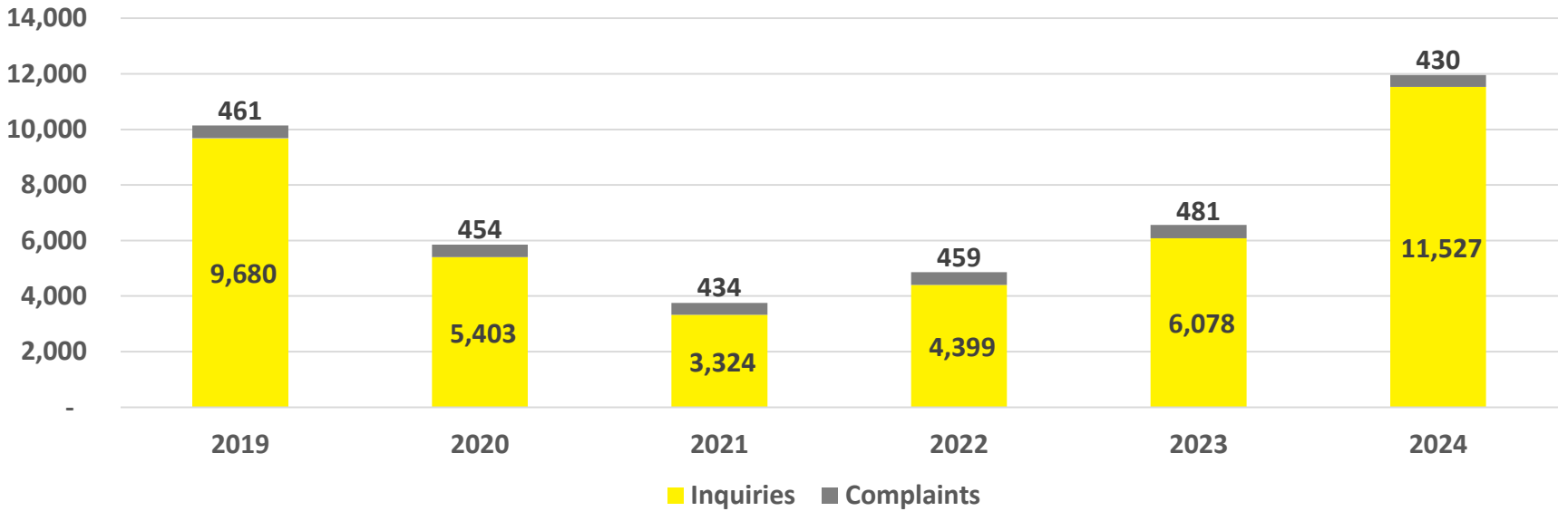


Senior & Middle Managers

AL MAJMOUA’S CUSTOMER CARE



CUSTOMER CARE HOTLINE



LISTENING TO OUR CLIENTS - HIGHLIGHTS OF 2024

Accountability- PSEA-Safeguarding:

- Developed PLAN INTERNATIONAL ACCOUNTABILITY TRACKER
- Developed Child Abuse Assessment to NFS

Other Activities:

- UN Global Compact COE Report
- B5 2024 Quarterly reporting and B5 Bi-Annual Report
- Annual Environmental & Social Report
- IFC E&S Report
- 60 decibels Project launching
- 2024 WP Field Officer Appreciation Award & WP

SOCIO ECONOMIC EMPOWERMENT



AL MAJMOUA OFFERS NON-FINANCIAL SERVICES FOCUSING ON MICRO ENTREPRENEURS, WOMEN & YOUTH

NFS Beneficiaries	Highlights of 2024
4,592	▪ 1% benefited from Business Management Trainings ▪ 71% benefited from Mentoring and/or Coaching ▪ 7% benefited from Agri-culture and/or Agri-food ▪ 21% benefited from Financial Education



2024 NFS BENEFICIARIES

BY CATEGORY

A total of 4,463 NFS beneficiaries benefitted from Business Development Services

Refugees	Women	Youth(≤30)	Non-Borrowers
5%	33%	12%	87%



2024 NFS BENEFICIARIES

BY SOCIAL TOPIC

% of beneficiaries from
NFS who received
Capacity Development
(includes Business Management,
Personal Development, Coaching and
Mentoring and Financial Education)

93%

SOCIAL PERFORMANCE MANAGEMENT (SPM)



SOCIAL PERFORMANCE MANAGEMENT (SPM)

Commitment to Client Protection Principles

In line with the third standard of Social Performance Management, which emphasizes responsible client treatment, the organization assesses whether clients have the capacity to repay without becoming over-indebted. Rejected applications are recorded in the Mifos system for statistical purposes and to follow up in case the individual reapplies later. The organization also participates in efforts to improve loan risk management.

In 2024:

- **185** applications were rejected due to unsatisfactory survey results (e.g., loan duplication, failing businesses)
- **48** applicants were rejected due to over-indebtedness
- **35** applicants were rejected due to insufficient repayment capacity
- **8** applications were rejected because the proposed projects were on the list of prohibited financing activities

Statistical Overview of Rejected Applications in 2024

- Number of disbursed loans: 23,043
- Rejection rate: 2.47% (569 applications)



TIMELINE OF ACTIVITIES 2024



2024 ACTIVITIES AT A GLANCE

- Launched ***Agri Loan – Tarik Al Akhdar*** to contribute to the revitalization of the Lebanese rural and agriculture economy, by supporting the environmental transformation and enabling fair trade actors such as cooperatives to access financing appropriate to their financing needs in order to facilitate, develop and sustain their activities and maintain existing jobs and/or create new jobs
- Signed new partnerships:
  - RDPP - Danish Embassy
  - AMAL - LWR
  - Green and Fair
  - Save The Children HF
- Signed new Foreign Partner:
  - I&C Bank

2024 NFS ACTIVITIES AT A GLANCE

- Continued business management trainings with a focus on entrepreneurship and market access
- Expanded coaching and mentoring services
- Strengthened support for agriculture and agri-food sectors
- Delivered financial education tailored to diverse beneficiary needs
- Enhanced product development, marketing, and networking support

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