



SEAL

Al Majmoua Interim Report

December 2006

Enhancing Opportunities for Women in Economic Life

1- FEM Project's activities January-December 2006

With its financial sustainability now established, Al Majmoua (AM) committed itself to develop non financial programs in an effort to broaden its contribution to the economic development of Lebanon. Al Majmoua believes microcredit alone may not be sufficient to sustain a small business: non-financial services may play a crucial role.

The new “Business Development Services” department was created in 2006 through the “Femmes Entrepreneuses en Mediterranee” (FEM) project funded by the European Union through the MEDA-EUROMED Program.

1.1- FEM project summary

FEM is a European Union supported project in partnership with a number of regional NGOs in Morocco (Zakoura Foundation), Tunis (ENDA) and Egypt (EACD).

The FEM project aims at empowering women through economic development. A better integration of women in the economic sector is aimed at, by strengthening women’s business development skills and know-how, which will able them to improve their livelihood.

The project’s duration is from January 2006 till June 2008 and should benefit about 800 women in Lebanon, with a number of non-financial services over the project’s life span.

Al Majmoua partnership with SEAL, encompasses the funding of commercialization activities, which represent key activities of the FEM project. Fairs and exhibitions are important events for the beneficiaries, since they permit direct sales and revenue generation. In addition to quantitative benefits, the commercialization activities reinforce women communication and negotiation skills. Consequently, women self confidence is strengthened.

1.2- FEM project activities

1.2.1 Trainings

A number of training sessions addressed to both AM staff and beneficiaries were slated to be conducted in the summer of 2006. The July 06 war forced us to postpone these sessions until the fourth quarter of 2006. These are summarized below.

1.2.1.1- Business Trainings

Training on Communication: Beirut on October 26, 2006. This training was delivered to 6 persons in order to prepare the women who traveled to Tunis in November for the forum.



Communication Training Beirut - 26 October 2006

Marketing session: Lebaa (South Lebanon) on November 29, 2006. This training was delivered to 10 women. It encompassed an introduction to marketing that lasted for about 2 hours with highlights on market study and action plans.

Promotion session: Lebaa (Saida) on December 5th, 2006. This training was delivered to 10 women.

Book keeping session and Basic management session: Lebaa (Saida), on December 6, 2006. This training was delivered to 10 women.

1.2.1.2- Technical Orientation Trainings

From April 25 to May 18 2006, a technical training on wicker- weaving was delivered to 35 women in the Hasbaya area in South Lebanon. The wicker (kheyzaran) is a material that can be manipulated to create many objects (baskets, boxes etc.).



Kheyzaran Training
Hasbaya

1.2.1.3- Business Diagnosis or Mini-audit of the micro-enterprise

Nine (9) women micro entrepreneurs have benefited from a diagnosis for their business. This activity helps in identifying points of weaknesses and allows the women to reorganize their business in such a way that it becomes more profitable. Following an on-site thorough study, recommendations vary from changes in products pricing, to book keeping, to cleanliness etc.

1.2.2- Awareness Component

1.2.2.1- Awareness on Cluster Bombs

Cluster Bombs and Mines Awareness: AM had to readapt some its projects to address the needs of the targeted populations resulting from the July 06 war. One particularly devastating impact of this war on

civilian life, was the blanketing of large areas of Southern Lebanon with cluster bombs by the Israelis, which, among other things made it impossible for many farmers to work in their fields. Cluster bombs awareness trainings were delivered in October and December of 2006 in South of Lebanon in the severely affected villages of Jmayjme, Al Taybe and Terfelsey. This action was undertaken in order to raise awareness on the danger of mines and cluster bombs. 27 women out of a total of 143 persons attended the cluster bombs awareness sessions



Cluster bombs awareness training
Jmeyjme – 18 October 2006

Violence against Women: on the 12th of December 2006 in Saida and 19th of December in Breyeh, 2 awareness sessions on violence against women were conducted. These sessions were given by Mrs. Bana Samra from the 'Lebanese Women Democracy Gathering'. 36 women attended these sessions

1.2.3- Commercialization Activities financed by SEAL

1.2.3.1- Description of Fairs undertaken

A number of exhibitions were carried out to assist women in the commercialization of their products. Additional revenues were made by the micro entrepreneurs even though the situation of the country was very precarious.

This activity is not only financially productive but also encourages networking between exhibitors and visitors and develops the marketing and communication skills of the beneficiaries. As exhibitors, women must approach visitors to introduce and sell their products. In doing so, not only do they reinforce their negotiation skills but they also tend to take retailer's business cards or contacts for potential future cooperation. A total of 12 women participated in 4 fairs. Please find hereafter a list of summary tables.

Saida Fair: May 21st, 2006 - 2 participants exhibited in this fair that was organized by the Nabaa Association.

Name and Surname	Birth Date	Address	Profession
Noujoud Merhi	1974	Saida	Embroidery

Mariam Yaacoub	1955	Al Ghazieh	Rose water
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Saida, 21 May 2006

Beneficiary quote:

“Although the amount of goods sold is not very important, it represents an amount I usually earn in 2 days. Most important is that I feel very honored the mayor of Saida bought some of my products”

Gubal Fair: July 6-8 2006 in Byblos - Jbeil. 4 micro entrepreneurs attended this exhibition planned for the 7000 anniversary of Jbeil and organized by a Lebanese NGO named Musea Charisma. An important number of artists and other NGO's participated to this event in which many other activities were planned (theater plays, paintings etc.). The networking impact of this fair was far more important for the beneficiaries who participated than the revenues from the sales proceeds.

Name and Surname	Birth Date	Address	Profession
Ramzieh El Samadi	1969	Tripoli	Artisan (Wood products)
Laurette Homsy	1957	Tripoli	Artisan (Handicraft)
Amal El Ghemrawi	1953	Bourj Barajneh	Artisan (Abaya)
Mariam Ayad	1963	Bourj Barajneh	Artisan (Flowers)



Jbeil - 6-8 July 2006



Tunis fair: 2-5 November 2006 in Hammamet, Tunis. Six (6) women micro-entrepreneurs, beneficiaries from Al Majmoua went to Hammamet to attend the Exchange of Experiences forum

organized by the Tunisian Micro-credit NGO named ENDA, to help build up a network and to share professional experiences and ideas with other business women from the Mediterranean region. This event was covered by the media and launched by the Tunisian minister of Women Affairs.

On the 5th of November 2006, an exhibition was organized in the Tunisia Lodge Hotel in Hammamet, where a number of visitors were introduced to the work of micro-entrepreneurs women from Tunis, Egypt, Morocco and Lebanon.

Lessons learned:

Since the exhibition was in a foreign country and the women could not transport all their products, Al Majmoua created for each one of them a portfolio in order to show the largest possible sample of their work.

The trip was very successful since the Lebanese participants built up a professional network that was reinforced by the continuing contacts between exhibitors, the participants and other potential business partners. This project revealed to be very beneficial and the organization is now planning to repeat this activity in a sustainable manner.

Name and Surname	Birth Date	Address	Profession
Ramzieh El Samadi	1969	Tripoli	Artisan (wood products)
Laurette Homsy	1957	Tripoli	Artisan (handicraft)
Rania El Asmar	1983	Beirut	Artisan (embroidery)
Souad El Khoury	1954	Beirut	Artisan (bags, table cloth etc.)
Rouwayda Matar	1963	Aley	Artisan (sewing)
Jamileh Abi Merched	1966	Aley	Artisan (accessories)



Tunis, 5 November 2006

Beneficiary quote:

" I learned to make candles now I don't have to buy them anymore in Lebanon I can do it by myself".



Beirut Marathon Village: November 29 - December 1st 2006. Two (2) women displayed their products (wood products like boxes, baskets and women's accessories) during this fair organized by the BMA (Beirut Marathon Association).

The exhibitors were very pleased by this fair even though the team had to install and dismantle twice the stands because of the country's political situation (assassination of Minister Pierre Gemayel and ensuing tension) and the rescheduling of the event's date.

Even though they only sold for LBP 186.000, the two beneficiaries felt a moral satisfaction with the visit of the Lebanese They were very grateful for the exposure they benefited from, ranging from the minister of Environment Mr. Yaacoub el Sarraf who recognized, loved and encouraged their work. to Mrs. May Khalil the organizer of the Beirut Marathon, who purchased a number of items from them, and passing by Mrs. Mariam Nour (who is somewhat of a local icon)

Name and Surname	Birth Date	Address	Profession
Leyla Abou Faraj	1952	Amroussieh	Artisan
Amira el Oukam	1958	Choueifet	Artisan



Beirut Marathon Village
Beirut – 29-30 November and 1 December 2006



1.2.3.2- Fairs Cancelled due to “Force Majeure”

As a result of the July war and political tension and instability which have prevailed in the country since then AM could not proceed with some its planned activities. This resulted in wasting a lot of energy, but having to do work many times, only to see it cancelled or postponed at the last minute

As such, a number of fairs and exhibitions that were planned, organized and ready to be implemented had to be cancelled due to the July war and the political event during the months of November and December. These are summarized below:

Aley Fair: One of the most awaited events, the Aley fair initiated and organized by Al Majmoua for more than 50 micro entrepreneurs' artisan women from the Chouf Area was suddenly cancelled in July 2006. All contacts had already been made and all activities (tent, music, flowers, banners, invitations, media etc.) planned when the war began. Even the selection of women who would participate in this year's faire was carried, and many of them had already incurred additional expenses to be ready for the fair. Unfortunately this fair had to be called off but Al Majmoua is planning to reorganize it during the summer 2007.

Unfortunately, the post war period did not prove more stable, since a total of 3 planned fairs (Hadath, Tripoli, Mount Lebanon) had also cancelled due to Lebanon's unstable socio political situation.

Hadath Fair: scheduled for December 2006

Contact with the municipality of Hadath had been carried out and many visits to the fair's partner the "Club Culturel of Hadath", had been engaged. Sixty (60) women were selected, invitations and posters were printed etc. Once again it all had to be canceled because of the unstable political situation in Lebanon.

Tripoli Fair: scheduled 8-17 December 2006 at the Rachid Karame exhibition center.

20 participants were expected to take part in this fair. The contract was to be signed when the organizer cancelled everything even though he had already heavily advertised for this event.

Mount Lebanon Fair: the Grand Hills Hotel & SPA organized a Christmas event in order to collaborate in helping some humanitarian associations during the holidays.

Al Majmoua did not participate to this event since its beneficiaries had to invest money in production of their merchandise and the situation did not guarantee a satisfying return on their investment.

1.2.4- SEAL visibility

SEAL's logo has been exhibited, along with Al Majmoua's logo, during the fairs in which Al Majmoua women micro entrepreneurs participated to.



Beirut Marathon Village
Beirut – 29-30 November and 1 December 2006

1.2.5- Upcoming activities

Two major exhibitions and fairs to be organized by Al Majmoua are planned for next year in addition to a number of participation to local fairs and commercialization activities.

The major Aley fair cancelled in 2006 is to be reorganized in July 2007

The second important event for 2007 is a specialized fashion fair. The fair will target entrepreneurs related to clothing and accessories creation: tailors, sewers, crochet makers, evening and wedding dress designers, etc. Al Majmoua beneficiaries will have a chance to expose their products, distribute their design portfolios to professionals and have some of their works showed in a defile. The plan is to invite the big names of fashion from Lebanon along with representatives from the clothing industry in Lebanon. This event would offer visibility to the exhibitors and give a one time life opportunity for our beneficiaries to get into business with the industry professionals.

1.2.6- Budget expenditures

A total amount of USD 940 was expensed from SEAL donation. The remaining amount of grant should be expensed during 2007 as a large number of fairs are to be undertaken.