



INJAZ

A Member of JA Worldwide

Lebanon

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Message from The Chairman



Youth are the nucleus of the future. They are the foundation upon which societies advance. This is why organizations such as INJAZ are important. They take the lead in harboring, nurturing and directing young people into becoming innovators, creators and leaders in their future.

INJAZ Lebanon programs give an opportunity to the youth to explore their future and the different possibilities they have, and most of all, to gain confidence in themselves, and gain the required skills to create a positive change in their environment.

I would like to take this opportunity to express my immense appreciation to our Board of Directors, our staff, and our volunteers, who through their dedication and great efforts, achieved amazing results in expanding the reach of INJAZ to various locations in Lebanon. Our vision is to invest in the new generation for a brighter future.

Mr. Kamal Katra

Message from the Executive Director

It's interesting to think of what drives us to uphold our obligations towards being responsible citizens and socially aware corporations in a society. For us at INJAZ, young people are the mission and the drive. During 11 years of operations in Lebanon, we have successfully partnered with over 100 corporations to reach over 60,000 youth, and helped them learn principles of innovation, creativity, critical thinking, business skills, and financial literacy among other things.

We have worked with professionals and corporations that have given back to the community – and we have found that the private sector in Lebanon is eager to do just that, when provided with the right opportunity.

Professionals have volunteered over 19,200 hours of their time to share their experiences with youth; and contributions to INJAZ Lebanon amount to over \$1,000,000 since 2001.

I invite you to join this movement and consider partnering with us so that together we may continue to serve young people in Lebanon. The vital end result of this partnership is an empowered future for this country's youth!



Ms. Dima Khouri



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INJAZ Lebanon Board of Directors

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.



Bassel Eitell
Vice President - Market Manager- Levant MasterCard Worldwide | Middle East & Africa



Elie Habib
Abraaj Capital Ltd



Elisar Farah Antonios
CEO, CITI Bank Lebanon



Francois Pascal de Maricourt
CEO, HSBC



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



Kamal Katra(Chairman)
Board Member, MerrillLynch BOA



Melek Nemer
Founder- Director, Social Support Society, Unite Lebanon Youth Project



Michel Fattal (Vice Chairman)
Vice President, Fattal Holding



Raffi Demirjian
Chairman, Demirjian Group



Rana Salhab
Partner, Deloitte & Touche(M.E.)



H.E. Raymond Audi
Chairman, Bank Audi



Samer Hajjar
Country Manager, Aramex



Talal Jaber
Lawyer, Managing Partner at Jaber Law Firm



Yussuf Kanaan
Area General Manager, CCC





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About Us



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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 increasing their economic and financial literacy. 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.

Mission

Through partnerships with both the Business and the Educational sectors, INJAZ Lebanon provides relevant programs delivered by trained volunteers to equip youth with entrepreneurial and leadership skills enhancing their future economic opportunities.

Vision

INJAZ Lebanon aspires to target a large portion of youth in Lebanon, in order to enhance their natural talents and equip them with the right tools that would allow them to become the business leaders and entrepreneurs of tomorrow.

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.
- Faith in the power of partnership and collaboration.
- Conviction in the educational and motivational impact of relevant, hands-on learning





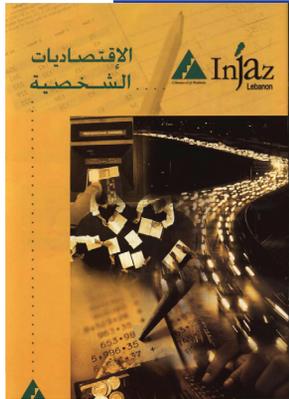
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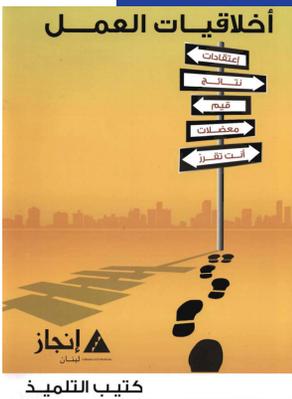


Programs



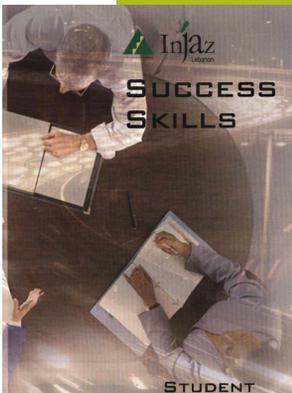
Personal Economics Program

Helps high school students assess their personal skills and interests, explore career options, learn job-hunting skills, and discover the value of an education. Students also learn about budgets, personal and family financial management, and the use and abuse of credit.



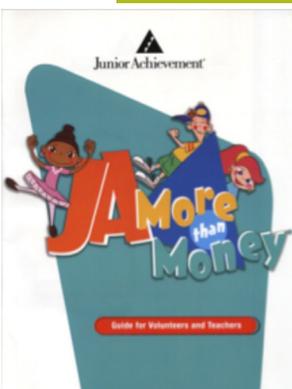
Success Skills Program

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.



Business Ethics Program

The Business Ethics program 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.



More than Money Program

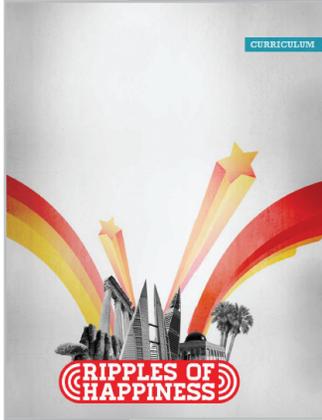
The More than Money program teaches students about earning, spending, sharing, and saving money. It also teaches them what businesses they can start or what jobs they can perform to earn money. Students are encouraged to use innovative thinking to learn money-management skills as they explore their career aspirations.



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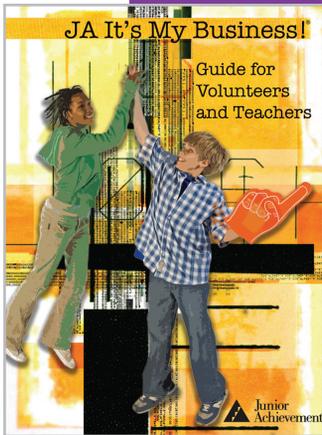
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Ripples of Happiness Program

The Ripples of Happiness is an educational program with primary emphasis on social responsibility, entrepreneurial skills, financial literacy, and workplace readiness. Students learn fundamental business and economic concepts, explore career interests and opportunities, and learn important principles of work readiness.



It's my Business Program

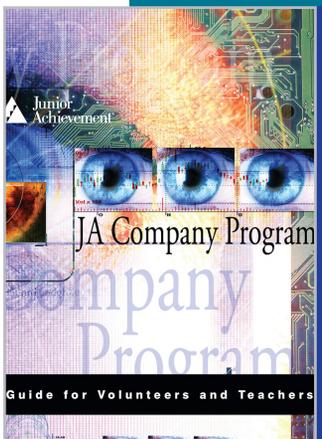
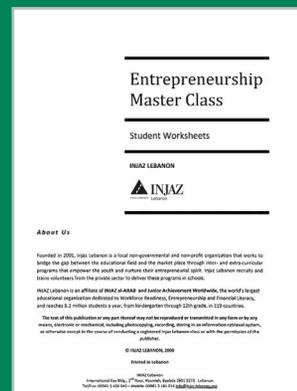
The It's My Business program emphasizes entrepreneurship while providing a strong focus on social studies, reading, and writing skills. Students are encouraged to use critical thinking to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations.



Leadership Program

The 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.

Entrepreneurship Master Class:



Company Program

This program gives the students the opportunity to create and run their own company, gaining relevant experience in the vital aspect 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.

Be entrepreneurial teaches students the elements of a successful start-up. It challenges the participants to establish their own entrepreneurial venture as they learn to assess an entrepreneurial idea based on the product, customer and competitive-advantage criteria.



Ripples of Happiness launched in Beirut with INJAZ and Coca Cola



Left to right- Ms. Olga Majzoub, Associate Director for Activities and Planning at AUB, Ms. Dima El Khouri, INJAZ Lebanon Executive Director, Mr. Antoine Tayyar, Public Affairs and Communication Director at Coca-Cola Middle East, and Dr. Elie Samia, Executive Director of Outreach and Civic Engagement at LAU.

Program: Ripples of Happiness
 Partner: Coca-Cola Foundation
 Objective:
 - Instill in university students corporate responsibility concepts and motive them to conduct projects that can embetter their communities
 Outreach:
 - 40 students (2 teams, 2 Social Enterprises)



In collaboration with the Coca Cola Foundation, INJAZ al-Arab, represented by INJAZ Lebanon,

launched the Ripples of Happiness program, in the presence of Mr. Antoine Tayyar, Public Affairs and Communication Director of Coca-Cola Middle East, Ms. Dima El Khouri, Executive Director of INJAZ Lebanon, Ms. Olga Majzoub, Associate Director for Activities and Planning at AUB, and Dr. Elie Samia Executive Director of Outreach and Civic Engagement at LAU.

The “Ripples of Happiness” is a program that aims at motivating university students to devise and conduct projects that are meant to benefit them and their communities and instill corporate social responsibility concepts and skills related to the workplace in them with the support of corporate volunteers.

El Khoury emphasized the program’s potential in serving INJAZ’s mission, saying, “At INJAZ, we are bringing business and entrepreneurial skills to youth offering them the opportunity to take their future into their own hands. It is in this context that we can create a vibrant, dynamic youth able to undertake their role as agents of change in their communities.” In parallel with El Khoury, Tayyar said “The Ripples of Happiness program is aimed at offering the youth the opportunity to be empowered and trained, so that they play an active role within their communities, and so that they create a positive impact on the lives of those around them.” Samia and Majzoub spoke about how community service is part of their mission at LAU and AUB and about the motivation that the hundreds of students who applied for the program showed.





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"It's My Business" unites INJAZ al-Arab & MasterCard Worldwide



Michel Miebach,
President, Middle East and Africa, Mastercard Worldwide.

INJAZ al-Arab alongside INJAZ Lebanon, and MasterCard Worldwide announced their partnership, in an event held at Phoenicia Hotel in Beirut, under the auspices of Prime Minister Najib Mikati represented by H. E. the Minister of Information Walid Daouk.

The outcome of this partnership was the "It's My Business" program designed to empower the youth and provide them with skills that are a part of the INJAZ Lebanon vision. It's My Business is meant to equip youth for the job market through a curriculum based on entrepreneurship, entrepreneurial characteristics. This program reflects INJAZ's commitment to youth empowerment and MasterCard's dedication to furthering financial inclusion through the power of entrepreneurship.

Souraya Salti, the Regional Director of INJAZ al- Arab, spoke about the partnership saying, "We at INJAZ al-Arab are privileged to collaborate with MasterCard to bring the It's My Business program to Arab youth.

Youth unemployment in the MENA region currently stands at 25%, which is double the world average. Receiving support from MasterCard allows us to address this youth unemployment crisis by improving the workforce readiness, entrepreneurship, and financial literacy skills of Arab youth." Likewise, the president of MasterCard Worldwide in the MENA region, Michael Miebach expressed that "MasterCard is proud to work with INJAZ al-Arab to launch the It's My Business program," which he believed, "Is a great investment in the youth of Lebanon and across the Middle East and North Africa."

Program: It's My Business
Partner: MasterCard Worldwide
Objective:
- Equip youth for the job market through curriculum based on entrepreneurship, and entrepreneurial characteristics
Outreach:
800 students



- *Mr. Basel Ettell*, Vice-President and Country Manager, Levant, MasterCard Worldwide
- *Mr. Chady Zein*, Principal, Booz & Company
- H. E. the Minister of Information, *Mr. Walid Daouk*.
- *Mr. Michel Miebach*, President, Middle East and Africa, MasterCard Worldwide
- *Mrs. Patricia Devereux*, Group Head, Corporate Philanthropy & Citizenship Law & Franchise Integrity, MasterCard Worldwide • *Mrs. Soraya Salti*, Regional Director, INJAZ al- Arab



Another Year, another THANK YOU

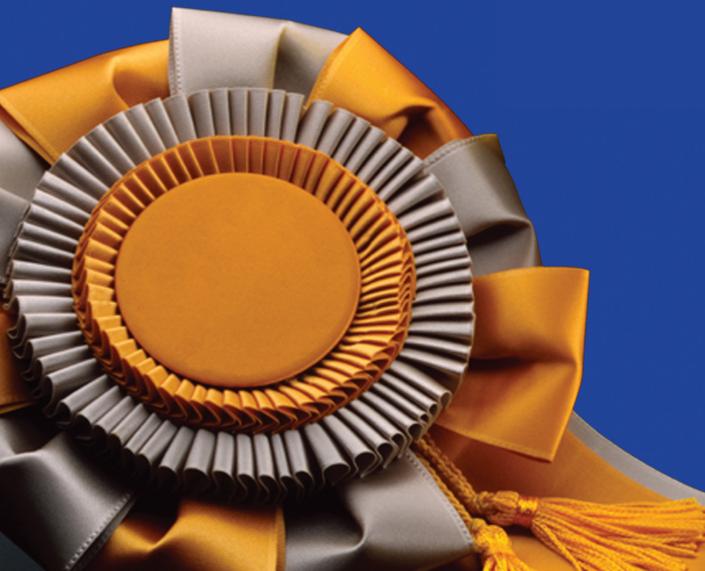
Conforming to previous years, INJAZ Lebanon hosted its yearly volunteers and principals recognition event, under the patronage of the General Director of Education in Lebanon Mr. Fadi Yarak with the presence of INJAZ Lebanon Board of Directors and Advisory Board.

The event shed light on the hard work and dedication of the school representatives and corporate volunteers, celebrating another year gone by in which volunteers and principals joined the INJAZ movement to become a part of the huge wave of change that INJAZ delivers to youth all over Lebanon.

In his speech, Mr. Kamal Katra, Chairman of INJAZ Lebanon Board of Directors recognized the schools and volunteers for their support and commitment in furthering INJAZ's mission of providing the youth with the skills they need to create and apply entrepreneurial thinking and skills in the workplace.



VOLUNTEER AND PRINCIPAL RECOGNITION EVENT



Nadine Al Bebb,
Activities coordinator,
College Nationale,
Minieh - Tripoli:

INJAZ Lebanon has a direct and active role in orienting youth, especially during adolescence, through the programs, and workshops that it delivers in schools. Through these programs INJAZ Lebanon nurtures the skills and potentials the youth have, allowing them to be more goal oriented and aware of their capabilities as well as what it takes to succeed.



INJAZ and HSBC celebrate another year of youth empowerment with the More Than Money Program

INJAZ Lebanon and HSBC held a press conference in Ahlia School, Downtown, to further confirm the success of the “More than Money” program, in the presence of Mr. François Pascal de Maricourt, CEO of HSBC in Lebanon, Mrs. Rida Ayach, Ahlia School Director, Ms. Rania Lteif Jalkh, INJAZ Lebanon Executive Director, and a number of students enrolled in the program.



From Left to Right: Mr. François Pascal de Maricourt, Mrs. Rania Jalkh, and Mrs. Rida Ayach, during the press conference.

The speakers, reinforcing the INJAZ mission, highlighted the importance of providing the youth with the means and skills necessary for a better future. Echoing that belief, the CEO of HSBC said, “By supporting educational programs and organizations, HSBC Bank seeks to build the confidence and abilities of young people on whom the future of our community depends.”

Mrs. Jalkh emphasized on the strong partnership that both sides maintain declaring that “We at INJAZ Lebanon are so delighted with this strong partnership with HSBC for 8 years now; HSBC’s endorsement to the “More than Money” program has helped us reach 600 youth in various schools in Lebanon for the last two academic years 2010-2011, 2011-2012. Finally, Mrs. Ayach said “This program enabled our students to learn about money management and explore their career aspirations gaining this financial knowledge while using innovative thinking.”



Program: More Than Money
Partner: HSBC
Objective:
Teaches students about earning, spending, sharing, and saving money, and encourages them to use innovative thinking to learn money-management skills.
Outreach:
300 Students

What do THEY say!

“It was such a great experience to volunteer in the INJAZ More than Money program, I enjoyed the interaction with the kids, & I was mostly thrilled to watch them learn & have fun at the same time. I would like to thank the INJAZ team for their help and continuous coordination, the Bank and the schools for making such an opportunity possible.”
Rasha Halabi



“My participation in the More than Money program gave me the opportunity to live one of HSBC’s values: to connect with local communities. During this short period I was able to interact, educate and maybe influence the youth of my community. It was a great experience that I have already shared with my colleagues and I will encourage them to volunteer in the years to come.”
Mohamed Madhoun



During the sessions, I learnt about many things from the HSBC volunteer. I liked that the activities required teamwork, and I enjoyed the educational games.”
Student from Khadija Al Kobra

“I think the program was amazing. I enjoyed learning about money and how to deal with it. I also had fun playing the game.”
Student from Khaled Bin Walid



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Another INJAZ Lebanon success in Partnership with Citi

VISIO Lebanon snatches The Social Impact Award at the 2012 INJAZ al-Arab Young Arab Entrepreneurs Competition

VISIO Lebanon snatches The Social Impact Award at the INJAZ Al-Arab Young Arab Entrepreneurs Competition 2012. VISIO, the INJAZ Lebanon student company, competed against 13 INJAZ student companies from the Arab region and won the 2012 Nasser Bin Khalid Best Social Impact Award at the 6th annual INJAZ al-Arab Young Arab Entrepreneurs Competition in Doha, Qatar.

Earlier this year, VISIO had won the award for The Best Lebanese Student Company, in the 6th National Competition for Young Entrepreneurs that was organized by INJAZ Lebanon in partnership with Citibank, under the patronage and presence of H.E Dr. Riad Salameh. The competition was hosted by the Lebanese American University in the presence its President Dr. Joseph Jabra and INJAZ Lebanon Board of Directors among other invitees from the private sector, and the media.

The Company Program which culminates in the National Competition is one of many tools that deliver the youth empowerment mission that is the building block of INJAZ Lebanon. Students were able to unleash their entrepreneurial spirit with the help of volunteers from Citibank and INJAZ Lebanon.



“Knowing that it is one of the most important pillars of economy, INJAZ Lebanon succeeded in playing a boundless role in enhancing the youth and increasing confidence in their capabilities.”

H.E. Dr. Riad Salameh



Through the Company Program they were given the opportunity to create and run their own companies, subsequently gaining skills of teamwork, decision making, and leadership.

Finally, 8 student led companies competed and were evaluated on their annual reports, presentations, marketing campaigns, and their ability to answer questions about their products and companies by a panel of judges consisting of Mr. Donald Batal, Owner and General Manager at Ministry of Food sal, Mr. Michel Daher, Chairman and CEO of Daher Foods, Mrs. Najat Rizk, Owner of Firehorse, and Dr. Walid Touma, Assistant Professor, School of Business Director, University Enterprise Office Director at LAU.

VISIO was declared “Best Student Company of 2012”, while BiggerEco as “Outstanding CSR Initiative”, Wrapadub as “Best Marketing Campaign”, and S.Mile got the “Judges Special Award” for their teamwork.

Prior to the National Competition, the Didaskalos, Nagy Souraty confirmed the INJAZ Lebanon partnership with AFPA- Agonistic for Performing Art by delivering a workshop, to the Company Program students, on the art of communicating their business model.



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Mission:

While having the safety of the ecological environment in mind, VISIO aims to support people in making their daily lifestyle as environmentally friendly as possible.

Description:

Visio aims to live in a Green Environment, that is why a product for sorting wastes was created to encourage recycling, thus saving the environment.

Product: Biodegradable bags that help promote sorting materials before their disposal.

VISIO Student Company Team

Hussein Alawieh CEO, VISIO

The INJAZ Company Program gave me the opportunity to apply my self-taught skills as a designer and combine them with business skills learnt throughout the program in a beneficial manner. My choice of career became obvious by then, launching a start up firm in design and motion graphics. The program made me truly believe that everyone can be an Entrepreneur and it's the way of success. In a world running out of job opportunities, what stops me from creating some?

Ghida Fakh Vice President, Human Resources, VISIO

The INJAZ experience taught me how to deal with stragers, help others with the conflicts they are facing, and how to organize work and finally understand the true meaning of business. The Company Program helped me acquire the basic business skills that any person should use in their future career.

Nathalie Khatib Vice President, Public Relations, VISIO

INJAZ had a major role in developing our hidden skills and providing us with new ones. Today I'm not afraid to think of new ideas different ones and work hard in order to make them happen. INJAZ showed us how we can be creative and unique in our ideas, showed us how young people can help their societies. It also printed a clear image of the true decision makers as young entrepreneurs. Thank you INJAZ for such an amazing program.

Omar Itani Vice President, Production, Visio

Through the INJAZ Company Program, I acquired skills such as leadership, communication, and time management. Through INJAZ, I learned the significant role that entrepreneurs play in society through improving the economy, providing job opportunities and new goods & services.





What do Company Program Volunteers say



Mary Dagher

My volunteering experience with INJAZ Lebanon has always been fun and fulfilling, allowing me to experience many diverse opportunities not available elsewhere!



Abed R. Ghaleb

INJAZ is doing a great job on the national level since it is directly targeting youth through many programs that will help them in finding better solutions for their future careers. Year after year, INJAZ is gaining more trust and interest by peers in the business world because of the uniqueness of the model INJAZ is offering, and the diversity of its programs



Abdel Razzak Hammoud

It has been my pleasure to volunteer with INJAZ Lebanon for the past five years. INJAZ Lebanon is an NGO that is distinct and special because it works with the youth to help develop their relations and different skills.



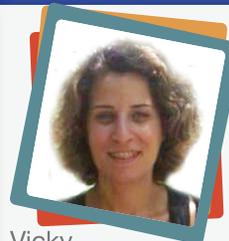
Moses Magharian

Even though the purpose of my volunteer work with INJAZ Lebanon was to help the youth in their quest for knowledge and to prepare them for the professional realm, I ended up learning a lot. I gained insight into the potential of the upcoming generation, and I was able to use my teaching skills, as well as my time managing skills



Lea Aouad

My volunteering experience with INJAZ Lebanon has by far exceeded my expectations and helped me build on current skills and even gain new ones. I strongly believe that the Company Program which aims at developing & growing the youth has been a very inspirational, enriching & mind-opening journey to both the students & my own self.



Vicky Mahfoud

Volunteering at INJAZ not only enforced my listening behavior, and reflected the importance of patience but also enforced the concept of "one for all, and all for one".



Ali Haidar

I found with INJAZ Lebanon what I had been missing in my educational life in terms of orientation and incorporation of skills required for the job market. Since 2003, volunteering with INJAZ has given me the chance to help the youth build a better future for themselves.



Karam Nasr

I have been volunteering with INJAZ Lebanon since 2006. My aim was to invest my time to inspire young people and get them involved in the business world and In the civic society; and being part of the learning curve of those students gave me self-satisfaction that I was initially seeking".



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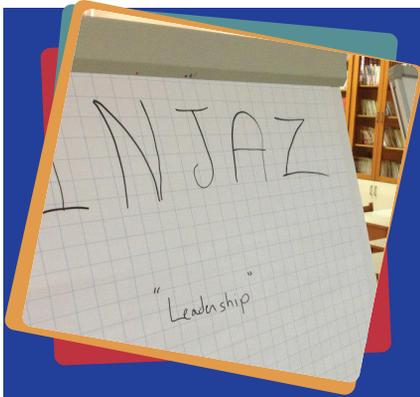
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Areas Highlights *Beirut*

INJAZ, College des Saints-Coeurs and Berytech advocate Entrepreneurship



In collaboration with Berytech and College des Saints-Coeurs in Lebanon, INJAZ Lebanon executed the “Entrepreneurship Academy” project for 5 Saint Coeur Schools. The program focused on building leadership abilities, communication skills,

and entrepreneurial mindsets in youth to prepare them for the workplace. The program culminated in a competition among the formed teams to assess their proposed business ideas.

All set to face ethical dilemmas

INJAZ Lebanon volunteers contributed to the future of 58 youth through the Business Ethics program in Beirut. With the Business Ethics program, volunteers were able to foster ethical decision-making in students, helping them recognize key ethical issues within the workplace and in everyday life. Thus, preparing them to enter the workplace and take part in the global marketplace.

INJAZ prepares the youth for a better tomorrow



Volunteers from INJAZ contributed to the future of 301 youths in Beirut through delivering the Personal Economics Program, which aims to equip young adults aged 15 to 17 with the skills needed to enter the marketplace. Throughout the program, high school students learned job hunting

techniques, assessed their personal skills and interests, explored career options, discovered job-hunting skills, and gained knowledge of how to market their skills. They also gained insights on budgeting, personal and familial financial management, and the use and abuse of credit.

Bekaa

One for All and All for One!

Through the Entrepreneurship Master Class, 225 youths from the Bekaa area now know that running a business is a team effort. With the help and guidance of INJAZ volunteers, the youth divided themselves into different departments, designed a poster, managed their budgets, and defended their ideas to a panel of judges. At the end, one team was selected based on the group effort and quality of work. During the one day workshop, the participants acquired cooperation, teamwork and problem solving skills that would help them get ready for the workforce.

It's never too early to plan your career

INJAZ volunteers reached 176 youths in the Bekaa region through the Personal Economics program. Through assessing their personal skills and interests, the participants developed the right job hunting skills and gained insight on how to manage their financial matters independently through understanding the use and abuse of credit and budgeting.

Encouraging them to strive for success



INJAZ volunteers reached 5 schools in the Bekaa area; where they coached youths on the various facets of success ranging from communication skills to innovative ideas and the importance of teamwork and cooperation. The students also learned that sometimes they might face critics whom they should be able to convince using their persuasion skills. Success Skills is a program which spurs students to achieve their goals through developing leadership and communication skills.



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North

The Business Moral Code



INJAZ believes that morality is one of the basic pillars of success, in that scope INJAZ volunteers delivered the Business Ethics program to 946 youth from seven Northern schools and NGOs. Participants became familiar with ethical dilemmas which they may encounter. They also acquired the basic ethical values and philosophies as well as common ethical concepts that they would need in their professional lives.

Businessmen in One Day!



Aiming to introduce students to the concept of entrepreneurship, INJAZ volunteers delivered the Entrepreneurship Master Class program in the North. The participants learnt the diverse skills a successful entrepreneur must attain. They divided themselves into groups of heads of departments according to each individual's set of skills. Having achieved that, they grasped the concept of specialization and delegation. Each group designed an advertisement on environmental awareness to identify with some of the environmental issues in their community.

The A, B, C'S Of Job Hunting

No one can enter the job market unequipped. In parallel with that statement, INJAZ strives to prepare the youth for their future career pursuits through the Personal Economics program. The program was conveyed to students from 12 schools and NGOs. The students explored various career options and were provided with all the prerequisites for successful job hunting such as setting up a CV, filling a job application and preparing for job interviews. The students are now better equipped to face what the future holds.

INJAZ sculpts the Future Leaders of the North

Success Skills is one of the many interactive and engaging INJAZ programs. It allows students, through real world case studies and guided class discussions, to mold their personalities as prospective entrepreneurs, leaders, and skillful communicators. That's what INJAZ volunteers administered in the Tripoli Secondary School for girls to 116 students. At the end of the workshop, the students were better equipped to engage in their professional lives as well as in their community through the teamwork abilities and interpersonal skills that they will be able to im

Eliciting the Leading Characters within the Youth



INJAZ strives to demonstrate the characteristics of true

leadership to the youth through its Leadership Program. The program was administered to 116 students in the North, who were able to communicate their own views on leadership. Through team building and communication activities, the students conveyed their acquired skills and were able to convey them to their peers. The students then devised community service projects, whose scope was environmental issues, as initiatives of innovation and social leadership.



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Mount Lebanon

Put yourself in an Entrepreneur's shoes!

INJAZ volunteers delivered the program *Be Entrepreneurial* to students from five different schools in Mount Lebanon. Venturing into the realm of business during high school, the students acquired the ability to recognize the characteristics of a successful entrepreneur demonstrate business-planning skills and evaluate entrepreneurial ideas and foresee their success.

INJAZ reaches out to the Medical Community

INJAZ Lebanon took its mission a step beyond the youth, to reach an audience of medical practitioners at the Baakline Medical Center, where volunteers delivered the *Business Ethics* program. INJAZ, adjusted the program so that it was delivered under the medical framework, discussing real patient cases and ethical dilemmas often faced in the job. INJAZ found it necessary to reach out to the medical community since medical professionals are prone to clashes between their moral codes of conduct and their mission as medical health professionals.

Money Matters!

The everlasting dilemma between what we need and what we want is most evident in youth. So it is necessary to teach them financial awareness and the ability to set limits for expenditure. In line with that, INJAZ volunteers delivered the *Personal Economics* program to students from nine schools in Mount Lebanon. The outcome was a number of students who now know how to set a budget and how to manage personal and familial financial issues.



South

Suited Up and Ready to Go!



The *Entrepreneurship Master Class* was delivered to students from four different southern schools in an attempt to help integrate the youth into the business world. The students took note on how to run a business and distribute the tasks among each other according to each individual's skills and abilities. In order for the future businessmen to be economically wise, the students were also taught how to manage their money and spending.

Because everyone has the Potential



The *Leadership Program* helps stir up the leading talent of each individual. The students from the South were introduced to the common aspects of leadership. The volunteers shed light on the ladder of leadership and its different styles in an attempt at helping the students in deriving the characteristics of a true leader on their own.



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INJAZ Lebanon Thanks the Media for 10 years of hard work



INJAZ Lebanon held an event at the Lebanese American University in honor of the media and its important role in furthering the mission of INJAZ through providing essential exposure. The event included an array of renowned media personnel, the President of LAU, Dr. Joseph Jabra, and INJAZ Lebanon’s Board of Directors, all of whom acknowledged the strong relationship between INJAZ and the media, as well as the effort that journalists and media figures from various Lebanese media outlets have undergone to communicate the INJAZ mission to the masses over the years.

The speakers affirmed the importance of empowering the youth in an attempt at lessening the unemployment rate. Jabra added, “Giving is crucial, especially that with nothing

to gain in return. It’s our duty to collaborate and cooperate in order to develop our communities and empower the youth.”

Kamal Katra, chairman of INJAZ Lebanon, also noted, “INJAZ programs have reached more than 60 thousand students across Lebanon, and the media has played a role in communicating the mission of INJAZ and integrating economic entrepreneurship in the Lebanese community.”

“Our goal is to ensure that the youth enter the workforce with steady steps, and the media shapes the public opinion by communicating our work,” asserted Dima El Khoury, INJAZ Lebanon Executive Director



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INJAZ in the Media

INJAZ Lebanon Media Recognition Event

TVS

New TV
Future TV

News Section

Newspapers

Al Mustaqbal Newspaper
Annahar Newspaper
Al Balad Newspaper
Al Liwaa Newspaperاخبار الصباح
شؤون لبنانية
البلد و الناس
الصفحة الثقافية
اللواء الاقتصادي

The INJAZ Al Arab Annual MENA Training

TVS

MTV

News

INJAZ & MasterCard Launching Event

Newspapers

National News Agency (NNA)
Al Mustaqbal Newspaper
El Sharq Newspaper
L'Orient Le Jour
Al Balad Newspaper
Al Hayat Newspaperمتفرقات
شؤون لبنانية
الاقتصاد
Economie
Economie
Economie

INJAZ & HSBC More than Money Closing Event

Radio Interview

Radio Liban
Rotana Delta

"Good Morning"

Newspapers

Al Mustaqbal
Annahar
Lebanon News
Naharnet
L'orient le Jourشؤون لبنانية ص 9
اقتصاد
اقتصاد
Business
Économie > Brève

INJAZ Lebanon 2012 National Competition for Young Entrepreneurs

TVS

LBCI
NEW TV
MTV News
Future TV
Future TVNews
News
News
اخبار الصباح
Agenda

Newspapers

Daily Star
NNA
Addiyar
Al liwaa
Al Mustaqbal
Al Shark
Al Balad
Janoubiyyat
Annahar
Al Iktissad Wal A3malBusiness
متفرقات
Economy
Economy
شؤون لبنانية
متفرقات
مدنيت
الصفحة الرئيسية
تربية و شباب - موجز
شباب

Websites

LBC

اخبار محلية



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Advisory Board

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

Amin Daouk

President of the Makassed Philanthropic Islamic Association

Asaad Salhab

Group Executive Director, Fattal Holding

Bahjat Salameh

Secretary General, Likaalisnay

Barbara Batlouni

Country Director, Amideast

Camille Sifri

Partner, PricewaterhouseCooper

Reda Asmar

President, Asmar Wood

Roger Zaccar

Marketing Manager Commercial Insurance

Elie Aoun

Financial Advisor, Formatech

Fadi Yarak

General Director, Ministry of Education & Higher Education

Joe Hatem

General Manager, Profiles

Dr. Kamel Dallal

Director of Education, Al Makassed Association

Mohamad Naffi

Former Director Training & Development Department, Banque Du Liban

Ramzi Abou Samah

Manager, Head of Unit, Regional Business Development Syria, South America & Africa

Bank Audi sal- Audi Saradar Group



INJAZ Lebanon Staff

Andrew Ghafari

Program Coordinator, Beirut

Chadi Nachabe

Program Coordinator, North

Dima El-Khoury

Executive Director,

Nadine Sabagha

Administrative Coordinator,

Rania Jalkh

Operations and Resources Coordinator,

Roula Harb

Communications Coordinator

Rasheeda Obeid

Program Coordinator, South

Soha Ghsoub

Program Coordinator, Mount Lebanon

Wafaa El Khansa

Program Coordinator, Bekaa



Our Offices

Beirut & Mount Lebanon

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Above Quantum Center
Tel/Fax: + 961 6 217 040

South

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Al Hlaliyeh, Saida
Tel/Fax: +961 6 435020

Bekaa

Ali Amhaz Bldg, G.F,
Rass El Ein St. Baalbeck
Tel/Fax: +961 8 372 163



List of Schools

Beirut

Ahlia School Beirut | Ahlia School Sin El Fil | Al Jaleel School | Beirut Baptist School | City International School | Collège des Saints Cœurs | Khadija al Koubra- Makassed School | Khaled bin walid – Makassed School | Laure Mghayzel Public High School | Makassed College for Girls | Notre Dame du Perpetuel Secours | Omar Bin Khattab – Makassed | Renee Mouawad Public High School | Yasmine School

Bekaa

Averroes College | Al Marj Public High School | Baalbeck 1st –New Public School | Baalbeck 2nd – New Public School | Chaat Public School | Christ Roi | Deir El Ahmar Public School | Douris Public School | Hekmeh High School | Lebanese Association for Students | Oudabaa High School | Rafid Public High School | Rass Baalbeck Public High School | Shaat Public School | Typical Hermel Public High School

Mount – Lebanon

Al Akhtal Al Saghir Public High School | Baakline Medical Centre | Dekwaneh Hospitality Technical School | Ecole St.Louise Fille de la Charite Ajaltoun | Ghosta Public High School | Greenfield College | Jdeideh Public High School for Girls | Jal El Dib Intermediate Mixed | Jesus and Mary School | Mokhtara Public High School | St.Joseph School

North

Al Ahd Al Jadid School for Girls | Al Tadril Al Tarbawi | School for Girls | Al Taharor Al Arabi Youth | Andree Nahas Secondary School for Girls | Aydamoun Middle School | Daher Magher Committee | Fadel Moukaddem Secondary School for Girls | Haddadin school for Girls | Hayat Intermediate school for Girls | Kobayyat Intermediate School for Girls | Thaliaa Scout | Tripoli Evangelical School for Boys and Girls | Tripoli Secondary School for Girls | Turkish Cultural Association | UNIDO | University of Balamand | Youth Catholic | Zgharta Intermediate School for Boys | Zgharta Intermediate School for Girls

South

Al A'lem wa Al Iman Islamic School | Abra Intermediate Official School | Ain El Helwe Intermediate Official School | Houssam Eddine Hariri High School | Islah Intermdiate Public School | Islah Movement | Nour El-Iman | Ofok Al Jaded High School | Sidon Intermediate Official School for Girls | Sidon Public High School for Boys | Sidon Public High School for girls | Tyre Public High School

List of Volunteers

Alfred Haidamous | Abdallatif Gharib | Adham Saksouk | Ali Atwe | Ali Haidar | Aya Dimashkieh Bahia El Yafi | Beatrice Kiwan | Boghos Arslanian | Carmen Geha | Corinne Rita Nehme | Daniela Saghir | Daria Bathish | Desiree Geagea | Elie Raii | Elias Charbel | Gaelle Feghali | Hadi Taha | Hoda El Helou | Jonathan Nabrotzky | Joanna Saab | Karam Nasr | Lara Semaan | Lea Aouad | Lea Boutros | Maghalie Abdelsater | Manuella Chaaya | Marie-Claude Yazbek | Marwan Korban | Mary Dagher | Mohammad Madhoun | Mouses Magharian | Nathalia Manhal | Nora Mansour | Ouday Hamadeh | Rana Abdel Nour | Rana Saadi | Raymonde Naim | Reem Fatayri | Rouba Abi Akl | Roula Harb | Sabine Mneimneh | Sarah Chreif | Tahani Sinjab | Vicky Mahfoud | Yara Riachi | Yolla Nassreddine

Adel Chahine | Amani Shalha | Bassem Al Ahmar | Fatima Yaghi Mohamad Abdel Halim | Mohamad Abou Esber | Mohamad Salhab | Mohamad Wardani | Moushera Assaf | Nada Toufeily | Nasma Yaghi Habib | Raad Hiba Denny | Imad Wardany | Israa Farhat

Aldona Geha | Aly Hamdar | Anna Maria Haddad | Aya Dimashkieh | Beatrice kiwan | Chirine Ghalayini | Corine Rita Nehme | Daniella Saghir | Daria Bathish | Desiree Geagea | Elias Charbel | Elie Frayha | Elie Fraiha | Lea Awad | Rida Rteil | Elie Raii | Lea Boutros | Rony Eid | Ghazal Alami El Sabeh | Magalie Abdelsater | Rouba Abi Akl | Hanane Hassan | Mary Dagher | Sabine Mneimneh | Hoda El Helou | Maya Shall | Salim Baz | Imad Tabet | Mouses Magharian | Serge Deriane | Joanna Saab | Nora Mansour | Stephanie Mahfoud | Karam Nasr | Ouday Hamadeh | Tahani Sinjab | Karim El Dada | Pearly Tannous | Vicky Mahfoud | Lara Ghanimeh | Rami Soubra | Yara Sandakly | Lara Semaan | Raymonde Naim | Zeina Al Hakim

Elie Abdeyem | Maha Ghaleb | Ranim Harrouk | Shady Ardati | Elias Faddoul | Lina Ankoud | Raghda Sweid | Samir Kafrouni | Abdel Salam Saadieh | Hassan Kacheh | Nadia Jamal Shafic Abdulrahman | Ahmad Ibrahim | Hassan Osmani | Najwa Kassem | Soumaya Ali | Ali Kobaydat | Hassan Yassine | Natasha Nachabe | Venecia Hawash | Gaby Ghanem | Mariam Ayoub | Reem Awwad | Yehya Gemaoui | Amar Kacheh | Houda Chahal | Noura Housseini | Yemen Hamzeh | Aseel Naamani | Hussein Shoaito | Noura Maassarani | Youssef Fadlallah Bilal El Mir | Ibrahim El Khatib Omar Khoder | Zeina Awaydate | Georges Estephane | Mhammad Baalbaki | Sami Maalouf | Georgio Medawwar | Michel Assaf | Sami Mhesh | Abdel Rahman Ghaleb | Ghassan Chaabo | Mohammad Hajj Hassan | Abdel Rahman Sayyed | Hanaa Amine | Mohsen Abchi | Amale Ghreishy | Hicham Saleh | Nicole Dib | Christina Ndayra | Ifdal Ahmad | Pamela Elia | Daniel Abdel Sater | Joey Makhoul | Rabih Bacha | Dayana Hamzeh | Kazem Kheir | Rachid Chahal | Fadi Naffouj | Mahmoud Layla | Ranim Nafeh | Georges Andraos | Mazen Issa | Rida Assaf

Abdul razzak Hammoud | Nada Kozbar | Abir El Resh | Nahi Al Jawad | Ahmad Mahd Abbas | Rola Fares | Amina Affara | Widad El Sabeh | Batoul Ardat | Dana Bawab | Ibrahim El Hariri | Jana Nasser Zaidan | Maha Hejazi Daher | Mahomud Zaidan | Maymana Azzam | Mona Hijazi



Budget 2012 / 2013

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 for providing yearly capacity building and consulting to the INJAZ Lebanon Staff.
- HCA and Mind Field Solution for offering INJAZ Lebanon the website and its technical support.

Fiscal Year August 2012- July 2013

Program Delivery	\$165,679
Administration	\$49,368
Awareness & Fundraising	\$49,000
Operations	\$65,386
Total	\$329,433



Cash Contribution from August 1st 2011 – July 31st 2012

Companies and Personal from the Private Sector

HSBC	\$28,404
“Citi Foundation (received in 2011 to cover academic year 2011-2012)”	\$25,000
Bank Audi SAL	\$20,000
MasterCard Worldwide	\$18,750
INJAZ Al Arab \$15,957	
Consolidated Contractors Company	\$15,625
Deloitte and Touche	\$15,000
Demirjian Global (offshore) SAL	\$15,000
Fattal Holding	\$15,000
“Unite Lebanon Youth Project (received in 2011 to cover the academic year 2011-2012)”	\$10,000
Aramex	\$10,000
Ms. Dima El Khouri	\$4,500
Miscellaneous	\$2,155

School Partnership Program 2011 - 2012

Consulate of Guatemala in Beirut	\$2,500
Domaine Wardy	\$2,500
Eastern Import M.E. S.A.L	\$2,500
First National Bank	\$2,500
Fondation Aimée et Charles Kettaneh	\$2,500
Intermedic SAL	\$2,500
Mr. Afif El Khoury	\$2,500
Mr. Michel Fattal	\$2,500
Mr. Samir Baroudi	\$2,000
Ms. Mona Kenaan	\$1,300
Mitsulift	\$1,000

International Non Profit Organizations

Coca Cola Foundation	\$29,000
Rotary International Foundation	\$15,000
AMIDEAST- ACCESS 7	\$9,784

TOTAL \$273,475



Our Partners

“We would like to extend our appreciation and gratitude to all of our local and international partners for supporting INJAZ’s mission. Your investment and involvement is an asset to the organization and a contribution to the development of our country as a whole. Your proactive collaboration has enabled us to expand our outreach in Lebanon, shaping the future of more youth and empowering them to succeed in the local and global economy.”



مصرف لبنان



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