

S M E

GUIDE BOOK

MINISTRY OF ECONOMY AND TRADE

WHAT'S IN LEBANON FOR SMES



REPUBLIC OF LEBANON
MINISTRY OF ECONOMY & TRADE



Ministry of Economy and Trade (MOET)

Enterprise Unit

What's in Lebanon for SMEs



2014

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Introduction

In order to be successful and grow, an enabling environment should be in place for Micro, Small and Medium Enterprises.

In addition to sound macroeconomic environment, business friendly laws and regulations, a number of enablers such as financing, business development services, trade related facilities are necessary to help a firm become competitive.

This booklet includes a list of the available support institutions and services that startups and SMEs could require throughout the development life cycle, starting from the very beginning seeds to establishment, expansion, growth, to reaching maturity stages. It includes different funding options, a range of business development services, marketing opportunities etc...

The aim of this booklet is to raise awareness about the existing institutions and services and to promote collaboration and synergies among them. More information about the services and products could be provided by contacting the institutions.



Financing

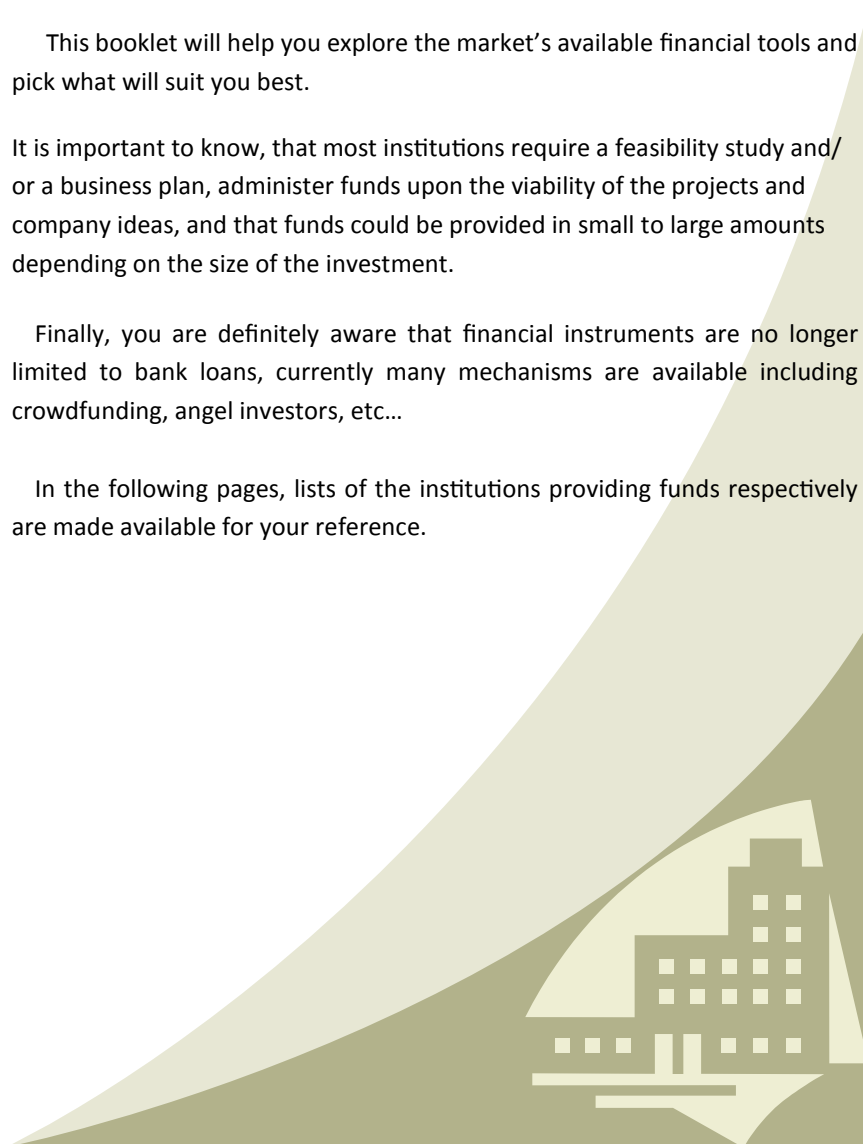
Given the fast growing markets and the different challenges and whether you are planning to start a business or looking to expand and/or improve your existing services, choosing the right financial tool is substantial.

This booklet will help you explore the market's available financial tools and pick what will suit you best.

It is important to know, that most institutions require a feasibility study and/or a business plan, administer funds upon the viability of the projects and company ideas, and that funds could be provided in small to large amounts depending on the size of the investment.

Finally, you are definitely aware that financial instruments are no longer limited to bank loans, currently many mechanisms are available including crowdfunding, angel investors, etc...

In the following pages, lists of the institutions providing funds respectively are made available for your reference.



I. Microcredits

Do you need a small loan for your young new business?

Do you have an idea and you want the extra push to kick start?

Microcredit Institutions in Lebanon provide micro and small loans to start-up, employees and micro-entrepreneurs. These institutions aim at improving the social, cultural, and economical and health livelihood of rural Lebanese providing in addition to the financing, various types of assistance programs and development services.

Here are some facts:

- ⇒ Loans amount start from \$1000US to \$15,000US and could reach a maximum of \$50,000US
- ⇒ Some institutions require collaterals, feasibility studies and experience in the field of work
- ⇒ Loan utilization could take the form of a working capital, fixed asset and/or property investments and are restrained for commodities, securities, speculation, personal use and private cars

	Name Telephone Website	Al Majmou'a 00961 1 369269 http://www.almajmoua.org/
	Name Telephone Website	Vitas 00961 5 959859 http://vitaslebanon.com
	Name Telephone Website	Emkan 00961 1 814900 http://www.emkan.org

	Name Telephone Website	Agence de Development Rural 00961 1 742046 http://www.adr.org.lb/
	Name Telephone Website	Association Entraide Professionnelle 00961 1 382610 http://www.aep.org.lb/
	Name Telephone Website	Hariri Foundation 00961 1 972223/4/5 http://www.hariri-foundation.org/
	Name Telephone Website	Makhzoumi Foundation 00961 1 661346 www.makhzoumi-foundation.org/
	Name Telephone Website	Capital Finance Company 00961 1 371102/6 http://www.groupcfc.com
	Name Telephone Website	Alpha Capital Management 00961 1 320 555 http://alphacap.com/aboutus
	Name Telephone Website	Investa Financial Planning Services 00961 1 87 87 00 http://www.investa-fps.com/
	Name Telephone Website	Al Tamkeen 00961 5 805026 http://altamkeen.com
	Name Telephone Website	ESFD 00961 1 373460/1/2 http://www.esfd.cdr.gov.lb/

II. Subsidized Loans

Subsidized loans target start-ups and existing small and medium businesses with focus on the productive sectors such as touristic, industrial and agricultural, handicrafts as well as the sector of production of computer technology, etc...


These loans benefit from a government subsidy to lending rates, provided they meet the following conditions:

- ⇒ The loan must be totally invested in Lebanon in order to finance a new project or to complete an existing one, with a minimum value of LBP 50 Million or its equivalent in US dollars or EUROS.
- ⇒ The term of the loan must range between 5 and 7 years. And 15% of the principal may fall due during the first two years.
- ⇒ The total value of subsidized loans granted to one single institution or to one single economic group, must not exceed LBP 15 Billion or its equivalent in US dollars or EUROS, or an amount of LBP 60 Billion in case a number of debtors are not considered as a single economic group for justified economic and financial purposes.
- ⇒ Interest and commissions (before computing the government subsidy which is equivalent to 4.5%, starting 1/1/2012)
 - α. For the LBP loans, they should not exceed the interest rate on two year Treasury bills plus 1.075%
 - β. For foreign currency loans, they should not exceed the three-month Libor or Euribor rate plus 7.075%


The majority of banks in Lebanon provide subsidized loans however loan purpose should exclude financing real estate properties, financing vehicles for transportations purposes, working capital needs and financing the purchase of stocks or shares.

Contact your commercial bank for more details on subsidized loans

III. Credit Guarantees

	Kafalat
Description	Kafalat, is a credit guarantee institution that helps SMEs by providing loan guarantees based on business plans and feasibility studies, provided that these studies show the viability of the proposed business activity. Loans guaranteed by Kafalat benefit from interest rate subsidy.
Products and Services	Kafalat Basic up to LBP 300 Million Kafalat Plus up to LBP 600 Million Kafalat Innovative up to LBP 300 Million Kafalat Start-ups and Innovation up to LBP 650 Million Kafalat Trees up to LBP 480 Million Kafalat Small Farmers up to LBP 65 Million Kafalat Energy ranges from LBP 600 Million to LBP 1,320 Million
Targeted group	Entrepreneurs Innovative startups SME with limited liabilities
Loan amount	Up to LBP 600 Million or its equivalent in USD depending on chosen program
Loan duration	Up to 7 years including a grace period that can reach 12 months
Interest rate	0.5% special offer for a limited period

Interest rate	0.5% special offer for a limited period
Down payment	Depending on chosen program
File fees to BDL	100.000 LBP
Kafalat guarantee	Between 70% and 90% of the loan principal and interest (depending on chosen program). Against this guarantee a 2.5% commission is applied on the outstanding loan balance plus interest rate on a yearly basis.
Kafalat conditions and eligibility criteria	<p>Feasibility study and cash flow projection are mandatory.</p> <p>Individuals are not eligible for Kafalat Plus and Kafalat Innovation.</p> <p>The guaranteed loan is used for business development: to establish a viable new production capacity, or to sustain current production and employment.</p> <p>No guarantees of any form are allowed for Kafalat Plus and Kafalat Innovative.</p>
For more details	<p>Ms. Yolla Serieddine</p> <p>00961 1 351111</p> <p>http://www.kafalat.com.lb/</p>

	<h2>Economic and Social Fund for Development (ESFD)</h2>
<p>Description</p>	<p>ESFD provides as a main lending product the Risk Sharing Scheme implemented through its partner banks. The ESFD has a portfolio guarantee fund that covers 50% of the total portfolio. The ESFD partner banks mobilize their funds to an initial starting leverage factor of 2. The leverage effect (multiplier effect) will gradually increase, and will be coupled with a gradual increase of the ESFD liability. This mechanism serves as the main incentive to the ESFD partner banks to actually have a significant multiplier effect.</p> <p>To date (end of October 2013), the ESFD reached out to more than 7,600 SMEs, around 1,200 of which are women, creating more than 5,200 new sustainable jobs.</p>
<p>Products and Services</p>	<p>Business loans to SMEs through the network established with the five commercial banks.</p> <ul style="list-style-type: none"> a) Un-banked borrowers i.e. not having received commercial facilities from a bank before b) Borrowers working in any un-banked private sector business activities i.e. sectors considered risky by banks c) Borrowers with insufficient or non “bankable” collateral d) Emphasis is given on start-ups e) Emphasis is given on financing businesses that are expecting to create jobs. <p>Borrowers can be individuals as well as legal entities.</p>
<p>Loan Amount</p>	<p>Minimum loan amount: undefined, but no micro-loans (loans financed or approved by NGOs as per BDL definition)</p> <p>Maximum loan amount LBP 75 Million</p>

Loan duration	<p>Minimum loan duration: 6 months</p> <p>Maximum loan duration: 60 months incl. grace period, if any</p> <p>Grace period: maximum of 12 months</p>
Interest rate	Average interest rates to end borrowers varies between 10% and 14% declining interest rate
Down payment	Not required
Guarantee	The ESFD guarantees 50% of the loan principal and accrued interest for 120 days
Targeted Sector	<p>All private sector business activities:</p> <p>Agriculture</p> <p>Trade</p> <p>Services</p> <p>Industry</p>
Conditions and Eligibility Criteria	<p>Viable business plan and solid cash flow</p> <p>Loan can be used against working capital and/or fixed assets (no commodities, securities, speculation, personal use, private / passenger cars)</p> <p>The ESFD targets both start-up and existing enterprises. Registration at the commercial registry is not mandatory.</p>
For more details	<p>Ms. Racha Chahine</p> <p>00961 1 373460/1/2</p> <p>www.esfd.cdr.gov.lb</p>

IV. BDL Incentives Loans

The Central Bank of Lebanon has been focusing on stimulating private sector investments and is providing in this respect incentives through banks in productive sector. The purpose of this strategy is to lower the cost of borrowing and encourage investments in sectors such as tourism, agriculture, industry, IT, education and environment.

These loans include:

I. Loans granted in LBP to entrepreneurs to finance new projects in the field of knowledge innovation given the below conditions:

- ⇒ The loan amount does not exceed LBP 300 Million
- ⇒ The borrower is granted a grace period for repayment of one to three years as of the disbursement date
- ⇒ The reimbursement period of the loan principal does not exceed seven years excluding grace period
- ⇒ All interest and commissions should not exceed 0.75%

II. Loans granted in LBP to finance Research and Development ventures in productive sectors:

- ⇒ The borrower is granted a grace period for repayment of two to four years as of the disbursement date
- ⇒ The reimbursement period of the loan principal does not exceed ten years, excluding the grace period
- ⇒ All interest and commissions should not exceed 0.75%

Contact your bank for more details on the BDL Incentive Loans



V. Equity Financing

(Angel Investors/Venture Capital/Private Equity)

If you are an entrepreneur with an innovative and promising idea or business; if you are unlikely to have sufficient collateral; and if you are looking for investors to share your risk and help you grow by bringing in their expertise and networks in exchange for equity ownership, then equity financing is your solution.

Seed, venture capital and private equity for startups and SMEs is available in Lebanon. The type of equity financing needed depends on a number of factors, among others: type of business and sector, company or product development phase, the value of the investment needed and other business needs.

A number of funds exist and operate in a large number of sectors.

In addition the Central Bank of Lebanon BDL issued a new circular in August 2013 whereby it introduced a new financing scheme that encouraged and allowed banks to invest in the capital of startups, accelerators, and incubators. Banks wishing to finance such companies will benefit from interest-free loans from the Central Bank guaranteeing up to 75% of banks' investment for a maximum period of 7 years.

Contact your bank for more details on the BDL 331 circular



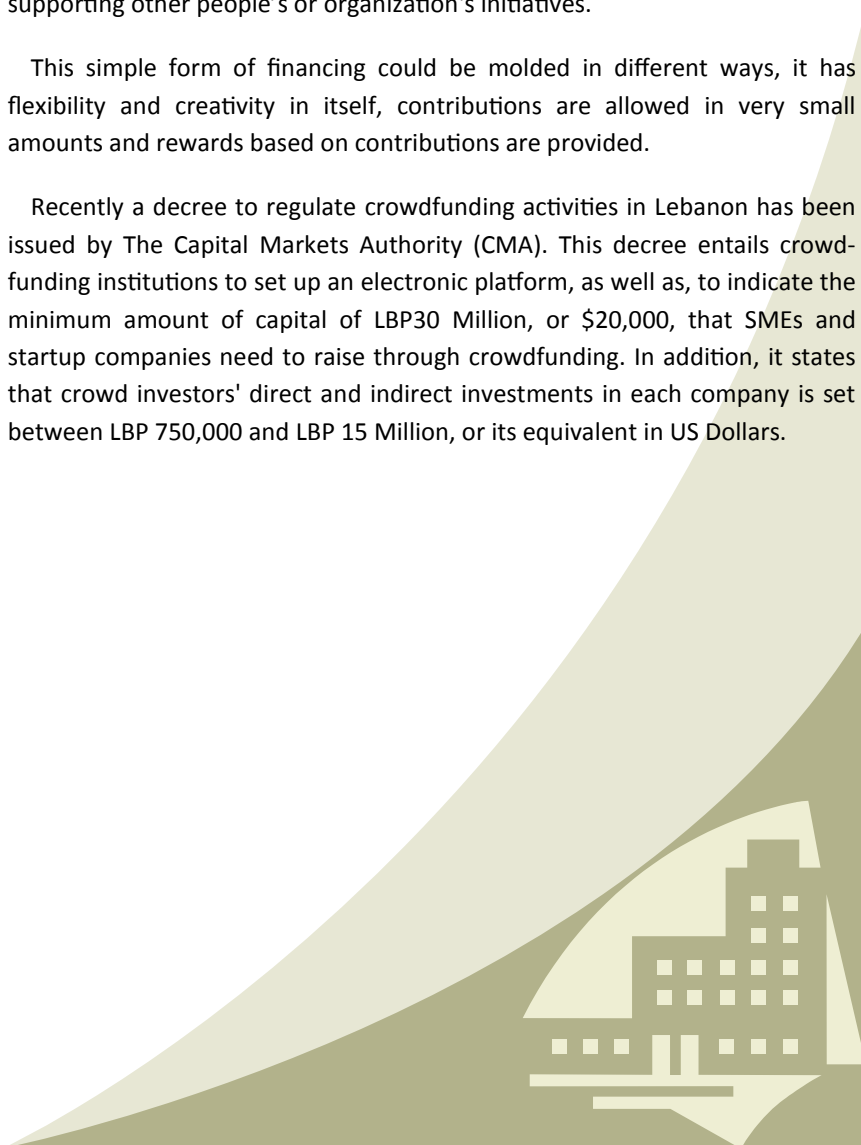
	<p>Name</p> <p>Telephone</p> <p>Website</p>	<p>Lebanese Business Angels</p> <p>00 961 1 201519</p> <p>www.baderlebanon.com</p>
	<p>Name</p> <p>Telephone</p> <p>Website</p>	<p>Faro Fund</p> <p>00961 1 353190</p> <p>http://www.ccib.org.lb</p>
	<p>Name</p> <p>Telephone</p> <p>Website</p>	<p>Capital Trust Group</p> <p>00961 1 368 968</p> <p>http://www.capitaltrustltd.com</p>
	<p>Name</p> <p>Telephone</p> <p>Website</p>	<p>The Abraaj Group</p> <p>00971 4 506 4600</p> <p>http://www.abraaj.com</p>
	<p>Name</p> <p>Telephone</p> <p>Website</p>	<p>Bader</p> <p>00961 1 201519</p> <p>http://www.baderlebanon.com</p>
	<p>Name</p> <p>Telephone</p> <p>Website</p>	<p>Levant Investment Bank</p> <p>00 961 1 361523</p> <p>http://www.libank.com.lb</p>
	<p>Name</p> <p>Telephone</p> <p>Website</p>	<p>Lucid Investment</p> <p>00 961 1 1 999533</p> <p>http://lucid-investment.com</p>
	<p>Name</p> <p>Telephone</p> <p>Website</p>	<p>Middle East Venture Partners</p> <p>00 961 1 999605</p> <p>http://www.mevp.com</p>


VI. Crowdfunding


Crowdfunding is a new financial trend, currently booming in Lebanon. Crowdfunders play a channeling role between entrepreneurs and funders, this entails many individuals to network and pool their money, in the aim of supporting other people's or organization's initiatives.

This simple form of financing could be molded in different ways, it has flexibility and creativity in itself, contributions are allowed in very small amounts and rewards based on contributions are provided.

Recently a decree to regulate crowdfunding activities in Lebanon has been issued by The Capital Markets Authority (CMA). This decree entails crowdfunding institutions to set up an electronic platform, as well as, to indicate the minimum amount of capital of LBP30 Million, or \$20,000, that SMEs and startup companies need to raise through crowdfunding. In addition, it states that crowd investors' direct and indirect investments in each company is set between LBP 750,000 and LBP 15 Million, or its equivalent in US Dollars.



	Zoomaal
Description	<p>Zoomaal is a crowdfunding platform that supports creative projects in the Arab world get funded for their work.</p> <p>Using crowdfunding to collect the funds, project owners no longer have to get loans or provide equity to fund their projects. In addition to the funding part, projects get a lot of exposure while crowd funding. Not only the project owners benefit, but also project backers and sponsoring companies benefit. Individuals who back projects will benefit from the rewards that are offered by project owners.</p>
Products and Services	Crowdfunding
Targeted group	<p>Creative</p> <p>Film producers</p> <p>Engineer</p> <p>Freelancers</p> <p>Entrepreneurs</p>
Targeted sector	<p>High-tech</p> <p>Community & Social Events</p> <p>Research</p> <p>Cultural</p>
Conditions and Eligibility Criteria	Must have a project with clear starting date and end date with defined outcomes
Cost of service	5% only from successfully funded projects
For more details	<p>Mr. Abdallah Absi</p> <p>info@zoomaal.com</p> <p>https://www.zoomaal.com/</p>

	Aflamnah
Description	<p>Aflamnah is a digital crowdfunding platform that lets idea owners take any money they are able to raise whether they reach their target or not. Ideas still have to set a target.</p> <p>If you have an idea then crowdfunding is a new way of raising money in the Arab world to make good ideas happen.</p>
Products and Services	Crowdfunding
Targeted group	<p>Filmmakers</p> <p>Artists</p> <p>Scientists</p> <p>Students</p> <p>Innovators</p>
Targeted sector	Digital media
Conditions and Eligibility Criteria	<p>Project is about the Arab world, or</p> <p>A core member of your team is of Arab origin or</p> <p>The idea takes place in the Arab world; or</p> <p>All three at the same time</p> <p>The idea has to be aimed at the Arab world</p>
Cost of service	<p>\$100 non-refundable fee to upload your idea</p> <p>6% of the money raised</p>
For more details	<p>info@aflamnah.com</p> <p>http://www.aflamnah.com/</p>


Innovation Boost


Innovation and creation of new improved concepts or products that would respond to new requirements or better serve existing ones is one of the most important ingredients of success, especially in this fast paced times.

Nowadays, the majority of competitions launchers and funding organizations require innovation as an asset, therefore, it is no longer enough to have an idea if it is not as competitive as the market is.

Innovation centers mainly provide research and development as well as networking and trainings on the subject.



	<h2>Centre for Innovation and Technology</h2> <h3>Innovation Voucher Project</h3>
Description	<p>The Centre for Innovation and Technology (CIT) is a dynamic division of the Industrial Research Institute (IRI), established to secure sustained support and innovation to the manufacturing industry.</p> <p>In February 2012 the CIT was awarded a grant from the European Union for 200,000 Euros for the implementation of the action entitled: "Innovation Vouchers", with the Presidency of the Council of Ministers as the Contracting Authority.</p>
Products and Services	<p>Networking</p> <p>Matching academia with industrial SMEs</p> <p>Training</p> <p>Funding</p> <p>Access to research funding</p>
Targeted group	<p>Local Industrial SMEs and Universities</p> <p>Individual researchers and research institutions</p>
Targeted sector	<p>All sectors</p>
Conditions and Eligibility Criteria	<p>Projects have to be already researched, proven to be valid and respond to the criteria of a new product/ process development or new business model development.</p>
Cost of service	<p>Free of charge at the abstract presentation phase.</p> <p>A fee of 200 USD will be applied should the project pass the first screening phase and enter the full application evaluation phase.</p>
For more details	<p>Mr. Naji Abi Zeid</p> <p>00961 5 467831</p> <p>www.cit-lb.org</p>


 <p>LIRA program</p>	<p>Lebanese Industrial Research Achievements - program</p> <p>برنامج إنجازات البحث الصناعي اللبنانية</p>
Description	<p>LIRA is a national program aiming at building effective cooperation between industry, academia, and research centers to address the research and development needs of the Lebanese industry, empower the industrial sector with innovations leading to the promotion of competitiveness and productivity, and achieving a transition from a welfare economy to a knowledge-based economy.</p>
Products and Services	<p>Networking R&D</p>
Targeted group	<p>All SMEs that seek R&D to advance their industry</p>
Targeted sector	<p>Industry Technology</p>
Conditions and Eligibility Criteria	<p>SMEs with R&D needs</p>
Cost of service	<p>Funding the project</p>
For more details	<p>Mr. Said K. Hamadeh 00961 1 427 146 00961 3 607 678 said@liraprogram.com www.liraprogram.com</p>

Market Access and Export

The institutions listed in the next pages provide assistance for SMEs through contributing to a readily exporting environment.

Some institutions provide financial incentives such as financial exemptions and cash subsidies, and others provide technical assistance services on different aspects including product development and export promotion. In addition these institutions aim to build the capacity of SMEs on access to market operations through trainings, networking and mentoring.



	The Investment Development Authority of Lebanon (IDAL)			
Description	IDAL is the national investment agency entrusted with promoting investments to Lebanon in growth promising sectors through providing a set of incentives and services. IDAL is also entrusted with export promotion services			
Products and Services	1-Equity			
Targeted group Targeted sector Conditions and Eligibility Criteria	Incubators /employee Information Technology Incubator to be registered as JSC 2-Financial exemptions			
Targeted group Targeted sector	< 50 Agriculture	< 60 Agro Industry	< 100 Industry	< 25 Information Technology Media Technology Telecommunication 3-Networking
Targeted sector	All sectors 4-Cash subsidies			
Targeted sector Conditions and Eligibility Criteria Cost of Service	Agriculture To be registered in the Agri Plus program and to be exporting NA			
For more details	Ms. Layla Sawaya 00961 1 983306 / 7 / 8 http://www.idal.com.lb/			



Euro-Lebanese Centre for Industrial Modernisation (ELCIM)

Description	ELCIM is an industrial centre established at the Industrial Research Institute, possessing a pool of local and international experts in various fields; the activities are demand driven and address industrial requirements from various sectors covering all aspects of the manufacturing and marketing activities. The methodology relies on visiting beneficiaries and preparing a full technical specs of the action agreed upon including timeframe, type and number of experts and budget.
Products and Services	<p>Business Development</p> <ul style="list-style-type: none"> Management re-organization Business plans <p>Access to Market</p> <ul style="list-style-type: none"> Production optimization Process development Energy management <p>Funding</p> <ul style="list-style-type: none"> Access to loans <p>Training</p>
Targeted group	Elcim targets mainly Local Industrial SMEs
Targeted sector	All sectors
Conditions and Eligibility Criteria	None
Cost of service	Cost of services by case
For more details	<p>Mr. Naji Abi Zeid</p> <p>00961 5 467831</p> <p>http://www.elcim-lb.org/</p>

 Beirut Creative Cluster	Beirut Creative Cluster
Description	BCC, the Beirut Creative Cluster, is a not-for-profit, sectorial business association. Its members are firms based in Lebanon that create and distribute digital content, media products and services, design and marketing solutions.
Products and Services	Training Networking/Mentoring Access to Finance Access to Market
Targeted group	Companies that operate in the creative industries
Targeted sector	Creative Industries which include Media Design Architecture ICT
Conditions and Eligibility Criteria	Displays a spirit of collaboration and a desire to be active within the organization
Cost of service	To be determined
For more details	Mr. Salim Tannous salim.tannous@beirutcreativecluster.org www.beirutcreativecluster.org/



Soft Shore Cluster

Description	Lebanon SoftShore is a cluster that has the objective to promote the Lebanese software industry internationally. Managed by the Industrial Research Institute (IRI) and the Euro-Lebanese Centre For Industrial Modernisation (ELCIM).
Products and Services	Export promotion Networking Training Seminars
Targeted group	Companies in the software industry (solution and service providers)
Targeted sector	ICT
Conditions and Eligibility Criteria	Established company with an interest to expand internationally
Cost of service	Membership fee
For more details	Mr. Naji Abi Zeid 00961 5 467831 http://www.lebanonsoftshore.org/



Trade Information center

Description	The Trade Information center provides trade statistics, import and export regulations, tariffs, company search, outsourcing opportunities. It is embedded at the Ministry of Economy and Trade.
Products and Services	<p>Networking</p> <p>Business to Business events</p> <p>Match making</p>
Targeted group	<p>Individual traders</p> <p>Chambers of commerce and industry Embassies</p>
Targeted sector	All sectors
Conditions and Eligibility Criteria	Open
Cost of service	Free of charge
For more details	<p>Ms. Rafif Berro</p> <p>00961 1 982360</p> <p>http://www.economy.gov.lb</p>

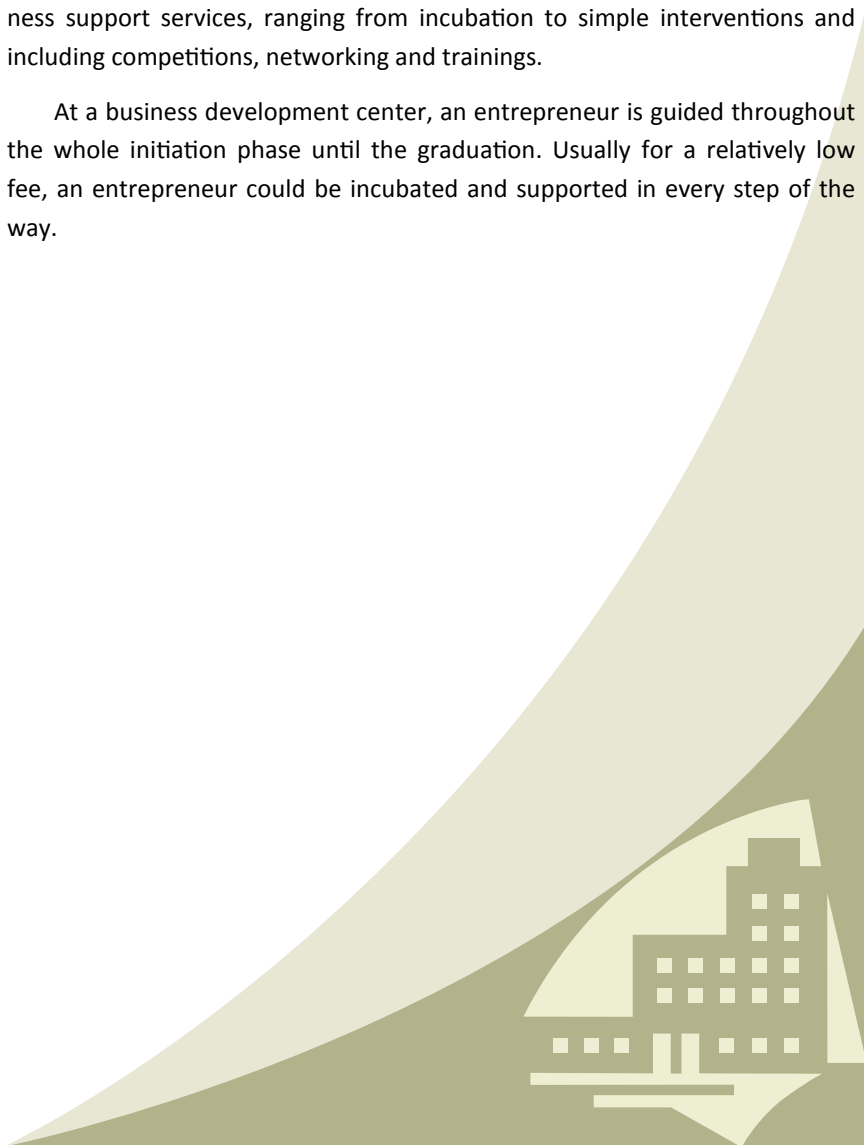
	<h2>Qualeb</h2>
<p>Description</p>	<p>QUALEB is the Quality Program launched by EU in 2004 and since then, two phases have been successfully implemented. Those 2 phase successfully developed and improved the Lebanese quality infrastructure in order to increase competitiveness of Lebanese products on international markets. To ensure the sustainability and continuity of the programmes results a third phase has recently been launched-Phase III that aims to support the process of further strengthening of the Lebanese quality infrastructure.</p>
<p>Products and Services</p>	<p>Access to Market</p> <ul style="list-style-type: none"> Lebanese Excellence Award Enhancing Export Potential Improving Traceability of Food Products Quality Awareness Conformity Assessment Trade Information
<p>Targeted group</p>	<p>NA</p>
<p>Targeted sector</p>	<p>Public sector, large enterprises, SMEs, and NGO's</p> <p>Agro-industries</p> <p>Syndicate of Lebanese Food Industrialists</p> <p>Quality Stakeholders</p> <p>Laboratories</p> <p>Lebanese Importers and Exporters</p>
<p>Conditions and Eligibility Criteria</p>	<p>Small to medium size food business</p> <p>Management commitment</p>
<p>Cost of service</p>	<p>Free of charge</p>
<p>For more details</p>	<p>Dr. Ali Berro</p> <p>00961 1 982360</p> <p>http://www.economy.gov.lb</p>

Business Development Services

The Ministry of Economy and Trade was among the first promoters of Business Development Centers.

In the next pages, 25 institutions are listed, providing a variety of business support services, ranging from incubation to simple interventions and including competitions, networking and trainings.

At a business development center, an entrepreneur is guided throughout the whole initiation phase until the graduation. Usually for a relatively low fee, an entrepreneur could be incubated and supported in every step of the way.




	<h1>AltCity</h1>
Description	<p>AltCity is a community space and startup support space that was designed from the bottom up to help facilitate, mobilize, encourage, and support high impact entrepreneurship and innovation in Lebanon and the WANAMed region. Our particular areas of work are around web/mobile app development, gaming, education, and new/creative media startups.</p>
Products and Services	<p>Pre-Startup Activities: Training, ideation, momentum/energy building, team building.</p> <p>Startup BootCamps & Competitions: Intensive idea & business development to the point of pitching to seed/angel investors; chance for pre-seed funding.</p> <p>Business Development: From idea to launch, initial funding, and early client acquisition.</p> <p>Growth: Helping a startup grow, reach new clients/markets, & attract downstream funds.</p> <p>AltCity is a physical space includes coworking/office spaces, meeting and workshop rooms, an event space, business facilities, and a public/open cafe that includes new media tools.</p>
Targeted group	<p>University students - Young professionals</p>
Targeted sector	<p>Media, Design, Technology</p>
Conditions and Eligibility Criteria	<p>Innovative, scalable, socially relevant</p>
Cost of service	<p>Check website</p>
For more details	<p>Mr. Samer Azar</p> <p>00961 1 742 582</p> <p>http://www.altcity.me/</p>


	Amideast
Description	<p>AMIDEAST is a leading American non-profit organization engaged in international education, training and development activities in the Middle East and North Africa</p> <p>Founded in 1951, AMIDEAST in its early years focused on promoting U.S. study to students in the MENA region and managing U.S. scholarships and exchanges such as the flagship Fulbright Foreign Student Program.</p>
Products and Services	<p>Training Networking Mentoring</p>
Targeted group	<p>University students Young professionals Entrepreneurs Anyone who wants to open or grow a business</p>
Targeted sector	<p>All sectors related to business</p>
Conditions and Eligibility Criteria	<p>NA</p>
Cost of service	<p>Check website</p>
For more details	<p>Ms. Chantal Souaid Mchantaf 00961 1 989901 ext .236 http://www.amideast.org/lebanon</p>

	<h2>Berytech</h2>
<p>Description</p>	<p>Berytech is an Incubator and Business development center offering the right and adapted environment for the creation and development of innovative startups and SMEs. Berytech supports entrepreneurs, through incubation, business support, hosting in high-tech infrastructure, mentoring, networking, funding, trainings, innovation management, access to international markets, adapted programs and competitions. Berytech currently manages 3 business development centers, located in Mar Roukoz, Mathaf and Beirut Digital District with more than 70 hosted companies, as well as a media cluster empowering creative industries in Lebanon. Berytech closed the first venture capital fund with 16 investments in technology startups and SMEs and will launch the second VC Fund in 2014, opening up new financial opportunities for aspiring entrepreneurs. Berytech is member of the European Business Network and was the first in the region to receive the EU accreditation as a Business Innovation Center (BIC), opening up access to its companies to international networks.</p>
<p>Products and Services</p>	<p>Incubation - Training - Networking - Mentoring Access to markets - Innovation management VC funding</p>
<p>Targeted group</p>	<p>Project holders - Aspiring entrepreneurs - Innovative startups and SMEs - University students</p>
<p>Targeted sector</p>	<p>ICT- Media - Health - Design - Innovation</p>
<p>Conditions and Eligibility Criteria</p>	<p>Innovative idea - Quality and commitment of team</p>
<p>Cost of service</p>	<p>NA</p>
<p>For more details</p>	<p>Ms. Krystel Khalil 00961 1 612000 www.berytch.org</p>

	<h2>Business Incubation Association in Tripoli</h2>
Description	<p>BIAT is not-for-profit organization, established with the assistance and back up of the Integrated SME support program, an EU funded project at the Ministry of Economy and Trade of Lebanon. This Incubator/Business Development Center's mission is to identify, incubate, host, network, train, and support value added business opportunities. BIAT is committed to assisting and promoting growth potential sectors in North Lebanon. And the team is ready to assist clients with their financial, technical, marketing, legal, accounting, exporting and training issues along with relevant authorities' connection.</p>
Products and Services	<p>Funding - Incubation Mentoring - Training</p>
Targeted group	<p>Start Ups, SMEs, Micro businesses</p>
Targeted sector	<p>Tourism - Agriculture IT/Crafts - Industry</p>
Conditions and Eligibility Criteria	<p>Related Background Commitment Entrepreneurial Experience Financial Viability Growth Potential Preferably from Targeted Sectors</p>
Cost of service	<p>Subsidized fees. Depends on the service required.</p>
For more details	<p>Mr. Nasri Moawad 00961 6 400 401 http://www.biatcenter.org/</p>

	SouthBic
Description	<p>SouthBIC is a stand alone business development center located in Saida, Chamber of Commerce Building, with two outreach locations in Nabatiyeh and Tyre. SouthBIC offers intensive incubation services to both start-ups and existing MSMEs. It offers physical incubation where the company resides in the incubation and provide remote incubation to companies not able to reside within SouthBIC. Through both mechanisms, SouthBIC avails a host of services that will help improve the competitiveness of enterprises.</p>
Products and Services	<p>Incubation Access to Market Funding Networking - Mentoring Training</p>
Targeted group	<p>Entrepreneurs Startups MSMEs</p>
Targeted sector	<p>Agribusiness ICT Manufacturing</p>
Conditions and Eligibility Criteria	<p>Existing operations or an available and feasible business idea Enterprises > 40 employees and > \$2million turnover</p>
Cost of service	<p>Max 20% of cost of service</p>
For more details	<p>Mr. Andraous Bacha 00961 7 725948 http://www.southbic.org/</p>

	Economic and Social Fund for Development (ESFD)
Description	<p>ESFD provides Business Advisory Services, in addition to a wide network of branches available at partner banks, though advisors who are located throughout the Lebanese territory. These advisors seek potential borrowers and assist them in completing a comprehensive loan application which is then submitted to one of the ESFD partner banks for processing.</p>
Products and Services	<p>Business loans to SMEs through the network established with the five commercial banks. To note that the ESFD guarantees 50% of the bank risk in case of default</p>
Targeted group	<p>Please refer to ESFD section in guarantee funds</p>
Targeted sector	<p>Agriculture - Trade Services - Industry</p>
Conditions and Eligibility Criteria	<p>Viable business plan and solid cash flow Loan can be used against working capital and/or fixed assets (no commodities, securities, speculation, personal use, private / passenger cars) The ESFD targets both start-up and existing enterprises Registration at the commercial registry is not mandatory.</p>
Cost of service	<p>Approximately US\$ 250</p>
For more details	<p>Ms. Racha Chahine 00961 1 373460/1/2 www.esfd.cdr.gov.lb</p>


 <p>Cartier Women's Initiative Awards</p>	<p>Cartier Women's Initiative Awards</p>
<p>Description</p>	<p>The Cartier Women's Initiative Awards is an international business plan competition created in 2006 by Cartier, the Women's Forum, McKinsey & Company and INSEAD Business School to accompany and guide initiatives by women entrepreneurs.</p> <p>It aims at supporting creative, financially sustainable and responsible women-led companies, in all countries and industries.</p>
<p>Products and Services</p>	<p>Funding Mentoring Access to Market Networking</p>
<p>Targeted group</p>	<p>Women-led start-ups</p>
<p>Targeted sector</p>	<p>All sectors</p>
<p>Conditions and Eligibility Criteria</p>	<p>An original for-profit business creation</p> <p>In the start-up phase: between one and three years of operation</p> <p>The main leadership position must be filled by a woman</p>
<p>Cost of service</p>	<p>Free of charge</p>
<p>For more details</p>	<p>Ms. Olivia Lazare Olivia.lazare@cartier.com http://www.cartierwomensinitiative.com/</p>



Center For Entrepreneurship


Description	The Center For Entrepreneurship (CFE) at Beirut Arab University is an academic incubator aiming to promote the culture of Entrepreneurship through identifying the individuals with entrepreneurial potential, providing them with a lot of relevant input, expanding their repertoires, and equipping them with skills relevant to entrepreneurship implementation in an integrated manner.
Products and Services	Networking - Mentoring Training Competitions Incubation
Targeted group	Students The community at large including: Youth Youth with Disabilities Women The Retired
Targeted sector	All sectors
Conditions and Eligibility Criteria	Established 2 years ago
Cost of service	Fees, Upon service required
For more details	Dr. Leila Abboud 00961 1 300110 Ext. 2609 http://cfe.bau.edu.lb/


	Endeavor
Description	<p>Endeavor is a Non-Profit Organization established in 1997. Its mission is to lead the global movement to catalyze long-term economic growth by selecting, mentoring, and accelerating the best High-Impact Entrepreneurs around the world. Endeavor helps entrepreneurs overcome barriers to growth by providing the key ingredients to success. Guided by Endeavor, these entrepreneurs generate sustainable economic growth and jobs, become self-made role models, and help nurture a culture of entrepreneurship which spurs investment and encourages people to think big.</p>
Products and Services	Networking - Mentoring - Access to Finance - Customized Programs
Targeted group	Companies with revenues between US\$1million and US\$15million (exceptions can be made for technology companies on a case by case basis)
Targeted sector	All sectors
Conditions and Eligibility Criteria	High-Impact Entrepreneurs that will drive innovation and produce role models. Scalable businesses with high future revenue growth and high job creation
Cost of service	\$10,000 per year and discretionary equity contribution in case of exit
For more details	<p>Ms. Christina Chehade 00961 1 216 534 http://endeavorlebanon.org/</p>

	eClub
Description	eClub is a non-profit organization that aims at raising awareness about entrepreneurship and supporting young entrepreneurs to develop their products and raise funds for their projects in an initiative-driven, fun and interactive way.
Products and Services	Networking
Targeted group	Young entrepreneurs <30 years old
Targeted sector	High-tech
Conditions and Eligibility Criteria	Established 2 years ago
Cost of service	Free of Charge
For more details	00961 70 807 940 info@oureclub.com http://oureclub.com/


	Mowgli
Description	<p>The Mowgli Foundation is an award winning, UK-headquartered mentoring organization, established in 2008 by successful serial entrepreneur Tony Bury, in response to the need for job creation and sustainable economic and societal development in the MENA region as well as in UK communities.</p> <p>Mowgli serve and provide entrepreneurs and leaders from micro, small and medium sized, large corporate and family enterprises with solid and unparalleled mentoring relationships that significantly increase the chances of sustainable growth and success.</p>
Products and Services	<p>Networking - Mentoring Training</p>
Targeted group	<p>MSMEs Second & third generation family businesses Corporate executives/leaders</p>
Targeted sector	<p>Services Technology Health Tourism</p>
Conditions and Eligibility Criteria	<p>Established 5 years ago Registered charity under the laws of the United Kingdom; registration number (1127087)</p>
Cost of service	<p>Approximately \$2500 per mentoring relationship, finalized upon submission of proposal against needs</p>
For more details	<p>00961 1 612500 http://www.berytech.org/</p>


 MAURICE FADEL PRIZE جائزة موريس فاضل	Maurice Fadel Prize
Description	<p>The Maurice Fadel prize for the best business plan in Northern Lebanon is a non-for-profit organization that aims at promoting entrepreneurship and establishing businesses in Northern Lebanon. The main objective of the prize is to develop and nurture a culture of entrepreneurship by providing the necessary opportunities to new as well as seasoned entrepreneurs to learn, hone their skills, network with all relevant business constituencies, and interact with the global entrepreneurship culture.</p>
Products and Services	<p>Competition - Trainings Networking - Mentoring Access to Market</p>
Targeted group	<p>Tripoli - Akkar Menyeh - Dennyeh Koura - Zgharta Bcharri - Batroun</p>
Targeted sector	<p>All sectors</p>
Conditions and Eligibility Criteria	<p>Be a citizen of Lebanon Have a project which will be implemented in Northern Lebanon Innovative/Expandable/Scalable Having a positive Social Impact</p>
Cost of service	<p>Free of Charge</p>
For more details	<p>Ms. Sarah Al Charif 00961 3 198516 sarah.alcharif@mauricefadelprize.com http://www.mauricefadelprize.com/</p>

	<h2>MIT Enterprise Forum Arab</h2> <h3>Startup Competition</h3>
Description	<p>The MIT Enterprise Forum Pan Arab is a not for profit organization Founded in 2005. MITEF is one of the 11 international chapters of the MIT Enterprise Forum Global, an avid promoter of entrepreneurship and innovation worldwide. It has a proven record in promoting MIT-style entrepreneurship by organizing each year the MIT Enterprise Forum Arab Startup Competition , in partnership with Abdul Latif Jameel Community Initiatives, targeting 21 countries of the Arab World and bringing in more than 5,000 applications each year.</p>
Products and Services	<p>Training Networking - Mentoring Incubation</p>
Targeted group	<p>Ideas Startups Established businesses</p>
Targeted sector	<p>All sectors</p>
Conditions and Eligibility Criteria	<p>Established in one of the Arab world countries</p>
Cost of service	<p>Free of Charge</p>
For more details	<p>http://www.mitarabcompetition.com/</p>


	Lebanon Business Network
Description	Lebanon Business Network is a business online portal dedicated to enhancing economic growth and job creation in Lebanon. LBN virtual business community facilitates business matchmaking through lead identification and information exchange between Lebanese entrepreneurs and businesses worldwide.
Products and Services	Networking
Targeted group	Lebanese worldwide including entrepreneurs and businesses
Targeted sector	All Industries
Conditions and Eligibility Criteria	NA
Cost of service	Free of Charge
For more details	info@lbn.com.lb http://www.lbn.com.lb/


 Beirut Digital District	Beirut Digital District
Description	<p>Beirut Digital District is a project aiming to create a hub for the digital industry in Lebanon and the region. The project will be the center for Incubator/ Accelerator Parks designed to host ICT startups and for Commercial Parks as sites for established ICT companies, aiming to create the right ecosystem of IT infrastructure coupled with state-of-the-art services where ICT companies can increase their productivity and competitiveness and thus grow.</p>
Products and Services	<p>Incubation - Networking - Training</p>
Targeted group	<p>Startups and entrepreneurs Medium to large enterprises/Accelerators Retail tenants related to creative and digital sectors Educational Institutions Organizations providing support for entrepreneurs</p>
Targeted sector	<p>Digital publishing or content, software companies Digital media Mobile operators/Music and TV post-production</p>
Conditions and Eligibility Criteria	<p>NA</p>
Cost of service	<p>Medium to large companies: core and shell spaces for \$215 per sqm per year Startups: ready to use, fully equipped, and managed spaces for \$250 per sqm per year Rental of desks in shared working spaces for \$20 per day, \$ 80 per week, & \$250 per month</p>
For more details	<p>Ms. Christelle Abou Jaoude 00961 1 660941 www.zre.com.lb</p>


	<h2>Cloud 5</h2>
<p>Description</p>	<p>Cloud 5 is a workspace for startups and entrepreneurs in the heart of Downtown Beirut that will allow budding businesses to have access to high-speed Internet, just footsteps away from the city's major banks and private equity firms.</p> <p>Co-working space for start-up companies, VC companies and Accelerators which can accommodate up to 50 professionals. Cloud 5 is approximately 500 square meters and can accommodate 60 people.</p>
<p>Products and Services</p>	<p>Incubation</p>
<p>Targeted group</p>	<p>Start-up and SMEs in the ICT Field Companies usually up to 10 people each</p>
<p>Targeted sector</p>	<p>ICT Mobile applications Technology</p>
<p>Conditions and Eligibility Criteria</p>	<p>Start-up companies or space for incubators and accelerators Companies usually up to 10 people each</p>
<p>Cost of service</p>	<p>\$300 per month per desk with offices priced as either 3 or 4 desks per office depending on size</p>
<p>For more details</p>	<p>Ms. Rana Dinnawi 00961 1 957000 ext. 3090 00961 71 479556 www.cloud5.solidere.com</p>


	EXEED
Description	Exeed is a specialized business institute and a Talent Development Consultancy for executives and entrepreneurs in the MENA region. It also has a unique program for potential future managers and entrepreneurs. Exeed Business Institute is set up to cover the Middle East, North Africa and the Gulf through a specialized business knowledge transfer and best practices sharing.
Products and Services	<ul style="list-style-type: none"> Training Mentoring
Targeted group	<ul style="list-style-type: none"> Senior staff Organization leaders Family business owners Managers and directors
Targeted sector	All sectors
Conditions and Eligibility Criteria	Intention to start a business or already started a business
Cost of service	Starting \$87 to 272\$ per month depending on the program
For more details	Ms. Amal Dahouk amal@exeed.me http://www.exeed.me/


	<p>Institut Européenne de Coopération et de Développement</p>
<p>Description</p>	<p>The Institut Européenne de Coopération et de Développement (IECD) is a development organization established in 1988 and operating in 16 countries. IECD aspires to provide beneficiaries with the necessary know-how to improve their lives, become responsible actors in their country and contribute to a fairer society. The 'Support to MSEs' Program gives small and micro entrepreneurs the skills to strengthen and develop their enterprise in order to boost local economy and improve living standards.</p>
<p>Products and Services</p>	<p>Basic Management Training Advanced Management Training Field follow-up Club of Entrepreneurs membership</p>
<p>Targeted group</p>	<p>Micro and Small enterprises (between 1 and 10 employees)</p>
<p>Targeted sector</p>	<p>All sectors</p>
<p>Conditions and Eligibility Criteria</p>	<p>None</p>
<p>Cost of service</p>	<p>Cost of services by case</p>
<p>For more details</p>	<p>Mr. Ramy El Khoury 00961 3 798782 ramy.el-khoury@iecd-po.org http://www.iecd.org/en/</p>



 boutique academy	The Agenda Beirut
Description	The Agenda Beirut is a non-formal education group, offering a set up of short programs replicating all the basics required to meet the needs of different diligences under the umbrella of Arts, Lifestyle, Luxury and Society.
Products and Services	Training Networking
Targeted group	Precollege youth Young professionals Hobbyists Industry group
Targeted sector	Open to different sectors but more oriented into arts and leisure
Conditions and Eligibility Criteria	
Cost of service	700\$ per certificate
For more details	Mr. Tony Abou Ghazaly 00961 70 928926 info@theagendabeirut.com http://www.theagendabeirut.com/

	STANDUP! Communication Training
Description	<p>STANDUP! provides training and consulting services in the core communication competencies of Public Speaking, Copywriting, and Branding. Services are designed to eager individuals, leading companies and ambitious start-ups. In addition, STANDUP! provided PR, Soft Skills training, and Business Advisory consulting services.</p>
Products and Services	<p>Training Consulting</p>
Targeted group	<p>Individuals Companies Startups</p>
Targeted sector	<p>All sectors</p>
Conditions and Eligibility Criteria	<p>NA</p>
Cost of service	<p>Available upon contact</p>
For more details	<p>Mr. Rabih El Khodr 00961 71 906722 http://www.standupcomm.me/</p>

	BuBleik
Description	<p>BuBleik SAL is a Business Frame delivering basic office services at Below Budget. BuBleik facilitates virtual office services and remote secretariat support, suitable to entrepreneurs, freelancers and small business owners, by complementing their mission with a good business frame.</p>
Products and Services	<p>Networking Mentoring Workshops Virtual Office Services</p>
Targeted group	<p>Entrepreneurs Freelancers Small Business Owners</p>
Targeted sector	<p>All sector</p>
Conditions and Eligibility Criteria	<p>NA</p>
Cost of service	<p>120\$/month for the Virtual Office Bundle, including a prestigious city business address for mail/courier collection and two dedicated telephone line numbers: one answered by a dedicated operator and the second fax2mail. Blubleik also provides a complementary 1 hour meeting room access and 1 invoice submission/collection per month.</p>
For more details	<p>Mr. Roger Khater 009611 1 411 200 http://www.bubleik.com/</p>

	Neopreneur
Description	<p>Neopreneur is a support entity based in Byblos, designed for Startups, Entrepreneurs, SMEs and Freelancers; together from the idea phase and through all the growth stages, with a range of formal and informal help for both businesses and non profits.</p> <p>Neopreneur is a cultural barriers' free workspace to promote sharing of ideas, questions, and passions. Neopreneur provides also Business Services (meeting room, secretarial services, private offices...) to the public.</p>
Products and Services	<p>Training</p> <p>Networking</p> <p>Mentoring</p> <p>Working spaces</p> <p>Private offices</p>
Targeted group	<p>Startups</p> <p>SMEs</p> <p>Freelancers</p> <p>Organizations</p>
Targeted sector	All sectors
Conditions and Eligibility Criteria	Negotiable
Cost of service	Variable depending of product or service provided
For more details	<p>Mr. Tarek Matar</p> <p>neopreneurlb@gmail.com</p> <p>www.neopreneur.me</p>

 ENTREPRENEURS LEBANON	<h2>Entrepreneurs Lebanon</h2>
<p>Description</p>	<p>Entrepreneurs Lebanon is a central online platform, initiated by the Central Bank of Lebanon and supported by key stakeholders in the Lebanon entrepreneurship ecosystem.</p> <p>Entrepreneurs Lebanon provides entrepreneurs with one address to connect and collaborate with other entrepreneurs, investors and funders; this platform will also contribute to developing entrepreneurs business ideas; find information on support organizations and the services they offer; access valuable resources; and view a calendar listing local and regional entrepreneurship focused events.</p>
<p>Products and Services</p>	<p>Online platform</p>
<p>Targeted group</p>	<p>Entrepreneurs Startups</p>
<p>Targeted sector</p>	<p>All</p>
<p>Conditions and Eligibility Criteria</p>	<p>N/A</p>
<p>Cost of service</p>	<p>Free of charge</p>
<p>For more details</p>	<p>http://www.entrepreneurslebanon.com/</p>

	<p>SME Toolkit Lebanon</p> 
Description	<p>The SME Toolkit is the International Finance Corporation (IFC) program, consisting of a platform to guide SMEs from establishment to fruition. To make this program available in Lebanon IFC partnered with BLC Bank as a local partner.</p> <p>In order to realize this promising initiative, BLC Bank picked its sources and filtered a vast amount of content in order to encapsulate financial advice, guidance, tips and business development tools and to extend several products and services favoring SME activity in Lebanon in one single platform.</p> <p>The Toolkit is regarded as a reference in the SME sector.</p>
Products and Services	Online platform
Targeted group	<p>Entrepreneurs</p> <p>Startups</p>
Targeted sector	All
Conditions and Eligibility Criteria	N/A
Cost of service	Free of charge
For more details	<p>Ms. Karyl Akilian</p> <p>00961 1 387 000 - ext: 1803</p> <p>http://lebanon.smetoolkit.org/lebanon/en</p>

	<h2>Servcorp</h2>
<p>Description</p>	<p>Servcorp is the world leader in Serviced and Virtual Offices and IT service. It is recognized as a nursery for entrepreneurial small businesses and a home for International Corporations expanding into or investigating new markets. It operates an international network of approximately 140 prime city locations throughout Australia, New Zealand, Japan, China, South-East Asia, India, Europe, the Middle East, United Kingdom, and United States. Servcorp's office and IT solutions enable companies of any size to operate with the corporate presence, IT, infrastructure and support of a multi-national organization, without having the associated overheads normally required to do so.</p>
<p>Products and Services</p>	<p>Serviced Offices, Virtual Offices, Address Packages Meeting Facilities, Communications Packages IT Services, Video Conferencing, Administrative support, International exposure</p>
<p>Targeted group</p>	<p>Entrepreneurs, Local and Foreign companies, Startups and SMEs, Freelancers, University students, Lawyers, Engineers, Press</p>
<p>Targeted sector</p>	<p>All sectors</p>
<p>Conditions and Eligibility Criteria</p>	<p>Servcorp provides small to medium enterprises access to the best locations, facilities, technologies and people at the lowest possible cost.</p>
<p>Cost of service</p>	<p>The cost is customized based on the business requirements.</p>
<p>For more details</p>	<p>Mr. Roger Azar 00 961 1 957700 www.servcorp.com.lb</p>

Ministry of Economy and Trade
Down Town - Lazarist Bldg.
5th floor
Telephone 00 961 1 982360

