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## 1 Summary

- Among reporting organizations, ESFD and Kafalat have supported the largest number of SMEs in total between the years 2015 and 2018 (table 1).
- In the years 2016-2018, 48% of SMEs that Kafalat has supported are located in the Beirut and Mount Lebanon regions (table 2).
- SouthBIC's interventions have led to the creation of 400 jobs for females in the years 2016-2018, with 200 more projected for 2019 (table 4).
- In the years 2017 and 2018, 33% of SMEs supported within LCRP programs were located in the Bekaa, 31% in Beirut and Mount Lebanon, 19% in the South, and 17% in the North (Table 5).
- The number of pre-Bootcamp participants at AltCity has reached 16,477 individuals in the past four years (table 6).
- In the years 2016, 2017 and up to May 2018, 39% of SMEs that ESFD has supported were located in Mount Lebanon and 13% of loans disbursed went to female beneficiaries (table 8).
- Between 2017 and 2018, up to 28,779 indirect jobs were maintained by LHSP programs, and 12,103 individuals were direct beneficiaries of support initiatives (table 10).

Institution	#SMEs supported					Total
	2015	2016	2017	2018	2019 (forecast)	
Kafalat	N/A	705	535	223	175	1,638
SouthBIC	N/A	61	50	40	N/A	151
LCRP	N/A	N/A	330	941	N/A	1,271
AlFanan	6	7	8	9	11	41
Berytech	N/A	N/A	N/A	N/A	N/A	0
BIAT	N/A	N/A	N/A	N/A	N/A	0
Altcity	78	115	162	(included in 2017)	N/A	355
UK Lebanon Tech Hub	N/A	N/A	N/A	81	N/A	81
Smart ESA	N/A	N/A	N/A	N/A	N/A	0
Flat 6 Labs	N/A	N/A	N/A	18	N/A	18
ESFD	N/A	564	520	258	N/A	1,342
Neopreneur	N/A	4	8	6	N/A	18
LHSP	N/A	N/A	N/A	N/A	N/A	0
IECD	N/A	N/A	N/A	N/A	N/A	0
<b>Total</b>	<b>84</b>	<b>1,456</b>	<b>1,613</b>	<b>1,576</b>	<b>186</b>	<b>4,915</b>

**Table 1: Summary of support to SMEs and startups in Lebanon.**

Note that data included in this document does not cover the entire ecosystem in Lebanon and only accounts for those organizations which the Ministry of Economy and Trade has contacted for this purpose and who have responded. For a comprehensive mapping of ecosystem players, the reader is referred to our online guide [What's in Lebanon for SMEs](#) as well as [our webpage for SMEs](#).

## 2 Kafalat

Kafalat is a Lebanese financial company with a public concern that assists small and medium sized enterprises to access commercial bank funding. Kafalat helps SMEs by providing loan guarantees based on business plans / feasibility studies that

show the viability of the proposed business activity. Kafalat targets SMEs and innovative startups that belong to one of the following economic sectors: industry, agriculture, tourism, traditional crafts, and high technology. Table 2 provides a high level listing of support to SMEs provided by Kafalat.

	Year	Region	Sector			
		North	IT	Agri	Industry	Services
# SMEs supported	2016	78	0	42	20	16
	2017	51	1	19	15	16
	2018	18	0	7	6	5
	<b>Total</b>	<b>147</b>	<b>1</b>	<b>68</b>	<b>41</b>	<b>37</b>

**Table 2a: Listing of support to SMEs in the North, as provided by Kafalat.**

	Year	Region	Sector			
		South	IT	Agri	Industry	Services
# SMEs supported	2016	139	0	87	38	14
	2017	128	0	71	47	10
	2018	31	0	12	17	2
	<b>Total</b>	<b>298</b>	<b>0</b>	<b>170</b>	<b>102</b>	<b>26</b>

**Table 2b: Listing of support to SMEs in the South, as provided by Kafalat.**

	Year	Region	Sector			
		BML	IT	Agri	Industry	Services
# SMEs supported	2016	340	16	90	151	83
	2017	254	8	45	116	85
	2018	99	5	24	41	29
	<b>Total</b>	<b>693</b>	<b>29</b>	<b>159</b>	<b>308</b>	<b>197</b>

**Table 2c: Listing of support to SMEs in Beirut and Mount Lebanon, as provided by Kafalat.**

	Year	Region	Sector			
		Bekaa	IT	Agri	Industry	Services
# SMEs supported	2016	148	0	107	34	7
	2017	102	0	72	25	5
	2018	27	0	21	5	1
	<b>Total</b>	<b>277</b>	<b>0</b>	<b>200</b>	<b>64</b>	<b>13</b>

**Table 2d: Listing of support to SMEs in the Bekaa, as provided by Kafalat.**

In addition, Kafalat has addressed gaps in the spectrum of financing solutions by providing financing for new production capacity or sustaining current production and employment, through the launch of Kafalat Plus and Kafalat Innovation Programs which is the result of a partnership between the European Union and the Ministry of Economy and Trade of Lebanon. These programs (which concluded in December 2017) offered loan guarantees to existing SMEs and conventional start-ups. This has helped SMEs in their business ideas or activities through facilitating access to finance in five different sectors, namely: Industry, Agriculture, Tourism, High Technologies and Crafts. A listing of loan guarantees issued by Kafalat is provided in table 3.

	Bekaa	South	North	Nabatiyeh	Beirut	Mount Lebanon
Year	Credit guarantee total	Credit guarantee total	Credit guarantee total	Credit guarantee total	Credit guarantee total	Credit guarantee total
2016	LBP 28,103,250,000.00	LBP 13,828,110,000.00	LBP 13,339,863,000.00	LBP 7,149,000,000.00	LBP 11,183,100,000.00	LBP 65,033,840,451.00
2017	LBP 18,986,626,995.00	LBP 12,374,015,000.00	LBP 10,091,787,500.00	LBP 7,524,070,000.00	LBP 8,886,852,000.00	LBP 40,362,204,203.00
To 2018/06/30	LBP 7,132,246,433.00	LBP 4,249,029,950.00	LBP 4,382,871,750.00	LBP 3,532,988,995.00	LBP 4,897,500,000.00	LBP 19,203,334,260.00
<b>Total</b>	<b>LBP 54,222,123,428.00</b>	<b>LBP 30,451,154,950.00</b>	<b>LBP 27,814,522,250.00</b>	<b>LBP 18,206,058,995.00</b>	<b>LBP 24,967,452,000.00</b>	<b>LBP 124,599,378,914.00</b>

**Table 3a: Listing of loan guarantees by region provided by Kafalat.**

<b>Bekaa</b>	<b>Craft</b>	<b>Specialized Techniques</b>	<b>Agriculture</b>	<b>Tourism</b>	<b>Industry</b>
2016	LBP -	LBP -	LBP 18,733,750,000.00	LBP 1,825,000,000.00	LBP 7,544,500,000.00
2017	LBP 240,000,000.00	LBP -	LBP 13,382,626,995.00	LBP 1,188,500,000.00	LBP 4,175,500,000.00
To2018/06/30	LBP -	LBP -	LBP 4,226,280,893.00	LBP 1,181,880,000.00	LBP 1,724,085,540.00
<b>Total</b>	<b>LBP 240,000,000.00</b>	<b>LBP -</b>	<b>LBP 36,342,657,888.00</b>	<b>LBP 4,195,380,000.00</b>	<b>LBP 13,444,085,540.00</b>
<b>South</b>	<b>Craft</b>	<b>Specialized Techniques</b>	<b>Agriculture</b>	<b>Tourism</b>	<b>Industry</b>
2016	LBP 473,000,000.00	LBP -	LBP 7,608,010,000.00	LBP 1,690,000,000.00	LBP 4,057,100,000.00
2017	LBP 727,600,000.00	LBP -	LBP 7,483,415,000.00	LBP 632,500,000.00	LBP 3,530,500,000.00
To2018/06/30	LBP 52,762,500.00	LBP -	LBP 1,852,204,950.00	LBP 600,000,000.00	LBP 1,744,062,500.00
<b>Total</b>	<b>LBP 1,253,362,500.00</b>	<b>LBP -</b>	<b>LBP 16,943,629,950.00</b>	<b>LBP 2,922,500,000.00</b>	<b>LBP 9,331,662,500.00</b>
<b>North</b>	<b>Craft</b>	<b>Specialized Techniques</b>	<b>Agriculture</b>	<b>Tourism</b>	<b>Industry</b>
2016	LBP 441,700,000.00	LBP -	LBP 6,177,700,000.00	LBP 4,283,875,000.00	LBP 2,436,588,000.00
2017	LBP 328,287,500.00	LBP 300,000,000.00	LBP 3,323,500,000.00	LBP 3,254,500,000.00	LBP 2,885,500,000.00
To2018/06/30	LBP -	LBP -	LBP 1,895,379,250.00	LBP 1,184,152,500.00	LBP 1,303,340,000.00
<b>Total</b>	<b>LBP 769,987,500.00</b>	<b>LBP 300,000,000.00</b>	<b>LBP 11,396,579,250.00</b>	<b>LBP 8,722,527,500.00</b>	<b>LBP 6,625,428,000.00</b>
<b>Nabatiyeh</b>	<b>Craft</b>	<b>Specialized Techniques</b>	<b>Agriculture</b>	<b>Tourism</b>	<b>Industry</b>
2016	LBP 48,500,000.00	LBP -	LBP 4,753,500,000.00	LBP 497,000,000.00	LBP 1,850,000,000.00
2017	LBP 471,000,000.00	LBP -	LBP 4,010,070,000.00	LBP 621,500,000.00	LBP 2,421,500,000.00
To2018/06/30	LBP 104,017,500.00	LBP -	LBP 1,579,206,495.00	LBP 241,200,000.00	LBP 1,608,565,000.00
<b>Total</b>	<b>LBP 623,517,500.00</b>	<b>LBP -</b>	<b>LBP 10,342,776,495.00</b>	<b>LBP 1,359,700,000.00</b>	<b>LBP 5,880,065,000.00</b>
<b>Beirut</b>	<b>Craft</b>	<b>Specialized Techniques</b>	<b>Agriculture</b>	<b>Tourism</b>	<b>Industry</b>
2016	LBP -	LBP 1,200,000,000.0	LBP 256,000,000.00	LBP 5,863,000,000.00	LBP 3,864,100,000.00
2017	LBP -	LBP 375,000,000.00	LBP -	LBP 5,843,852,000.00	LBP 2,668,000,000.00
To 2018/06/30	LBP -	LBP 452,250,000.00	LBP -	LBP 3,344,775,000.00	LBP 1,100,475,000.00
<b>Total</b>	<b>LBP -</b>	<b>LBP 2,027,250,000.00</b>	<b>LBP 256,000,000.00</b>	<b>LBP 15,051,627,000.00</b>	<b>LBP 7,632,575,000.00</b>
<b>Mount Lebanon</b>	<b>Craft</b>	<b>Specialized Techniques</b>	<b>Agriculture</b>	<b>Tourism</b>	<b>Industry</b>
2016	LBP 1,834,074,877.00	LBP 3,597,500,000.00	LBP 13,234,097,250.00	LBP 17,632,073,859.00	LBP 28,736,094,465.00
2017	LBP 1,735,000,000.00	LBP 1,000,000,000.00	LBP 5,192,087,675.00	LBP 13,367,065,451.00	LBP 19,068,051,077.00
To2018/06/30	LBP 497,475,000.00	LBP 904,500,000.00	LBP 3,305,012,010.00	LBP 4,555,665,000.00	LBP 9,940,682,250.00
<b>Total</b>	<b>LBP 4,066,549,877.00</b>	<b>LBP 5,502,000,000.00</b>	<b>LBP 21,731,196,935.00</b>	<b>LBP 35,554,804,310.00</b>	<b>LBP 57,744,827,792.00</b>

Table 3b: Listing of loan guarantees by sector provided by Kafalat.

### 3 SouthBIC

SouthBIC is a standalone business development center located in Saïda, 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 SouthBic and provides remote incubation to companies not able to reside within SouthBIC (table 4).

	Year	Region		Sector		
		South	IT	Agri	Industry	Services
# Jobs created (Males)	2016	9			9	
	2017	7			7	
	2018	7			7	
	<i>forecast 2019</i>	7			7	
	<b>Total</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>30</b>	<b>0</b>
# Jobs created (Females/Women Entrepreneurship)	2016	200		200		
	2017	100		100		
	2018	100		100		
	<i>forecast 2019</i>	200		200		
	<b>Total</b>	<b>600</b>	<b>0</b>	<b>600</b>	<b>0</b>	<b>0</b>
# SMEs supported	2016	61		11	50	
	2017	50		2	48	
	2018	40		0	40	
	<i>forecast 2019</i>	120		20	100	
	<b>Total</b>	<b>271</b>	<b>0</b>	<b>33</b>	<b>238</b>	<b>0</b>

Table 4: Listing of support to job creation and SMEs in the South, as reported by SouthBIC in June 2018.

### 4 Lebanon Crisis Response Plan (LCRP)

The Ministry of Economy and Trade coordinates with the Ministry of Social Affairs (MoSA) and UNDP on the topic of the livelihoods sector in the Lebanon Crisis Response Plan (LCRP). MoET is co-chair of the livelihoods sector and has been making technical contributions to the planning process, as well as performing a follow-up on progress reported by implementation partners, and providing guidelines to implementation partners in terms of sectors to focus on and types of projects to undergo. Table 5 in provides an overview of support to SMEs provided by different partners within the scope of the LCRP.

	Year	Region				Total
		North	South	BML	Bekaa	
# Jobs created (Males and Females)	2017	87	0	14	87	188
	2018	24	0	0	2	26
	<b>Total</b>	<b>111</b>	<b>0</b>	<b>14</b>	<b>89</b>	<b>214</b>
# Jobs maintained (Males and Females)	2017	306	163	172	538	1,179
	2018	62	288	366	347	1,063
	<b>Total</b>	<b>368</b>	<b>451</b>	<b>538</b>	<b>885</b>	<b>2,242</b>
# SMEs supported	2017	118	0	90	122	330
	2018	100	237	306	298	941
	<b>Total</b>	<b>218</b>	<b>237</b>	<b>396</b>	<b>420</b>	<b>1,271</b>

Table 5: Listing of support to SMEs and startups, as reported by LCRP partners in June 2018.

### 5 Alfamar

Alfamar (meaning 'beacon' in Arabic) is the first venture philanthropy organization in the Arab world that provides funding, management support, mentorship and training to social enterprises across all sectors with a particular focus on education, job creation and women's economic empowerment. Alfamar also supports eco-system players and the wider social

entrepreneurship sector by providing tailored Advisory Services around social entrepreneurship as well as our ASSET program (Alfanar Sustainable Social Enterprise Training). Any revenue generated from these activities is used to subsidize grants to social enterprises.

The following is an overview of support to social enterprises provided by Alfanar:

1. Total number of social enterprises supported in Lebanon: nine (from the years 2015 to 2018, with two more projected for 2019), all in the Services economic sector and headquartered in Beirut/Mount Lebanon. Out of the nine, seven operate in the South/North/Bekaa;
2. Out of the nine, two are considered to fall under the women entrepreneurship category, and seven are mixed;
3. Out of the nine, beneficiary nationalities are: six Lebanese, two Palestinian refugees, and one Syrian refugee;
4. Number of jobs created: 583;
5. Number of students supported: 56,588;
6. Number of teachers trained: 4,577;
7. Number of vocational training graduates: 97;
8. Total grants provided since 2013 amount to \$1,008,209;
9. CAGR (Compound Annual Growth Rate) per organization: 62% a year<sup>1</sup>. Since Alfanar began operations in Lebanon in 2013, and until 2017, the income generated in Alfanar's portfolio grew by an average of 219% a year (income CAGR)<sup>2</sup>.

## 6 Berytech

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Berytech is the ecosystem for entrepreneurs, providing a dynamic environment for the creation and development of startups, fostering innovation, technology and entrepreneurship. As of June 2018, Berytech had no structured data to report to MoET but their aim is to have a M&E (monitoring & evaluation) system up and running by fall 2018.

## 7 BIAT

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BIAT, an EU funded project, is a not-for-profit organization that was created in collaboration with the Ministry of Economy and Trade. The Incubator/Business Development Center is managed by a motivated, professional, and caring team ready to assist entrepreneurs throughout their companies' development path. The team can provide financial, technical, marketing, accounting, training, and networking services in Tripoli and Akkar branches or on the field. As of June 2018, BIAT had no structured data to report to MoET.

## 8 Bootcamp at AltCity

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Bootcamp - a partnership between BDL under the Circular 331 initiative, AM Bank, and AltCity - was a two-phase, idea-stage startup training program that helped aspiring entrepreneurs go from idea to first customer and/or investor in the shortest time possible.

Between 2015 and 2018, Bootcamp graduated around 270 startup teams of students and professionals aged between 15 and 50 that collectively mobilized over 2.7m USD in seed funding, resulting in a combined valuation of over 10,000,000 USD (only taking into account startups that had an external valuation event).

Bootcamp startups have been accepted into leading accelerators around the world, including Techstars and Slush Global Impact Accelerator, while winning first place and top prizes in local and global competitions including BDL Accelerate, ArabNet, Creative Business Cup, Hult Prize, Global Social Venture Competition, and the WeMENA World Bank Competition, amongst others.

<sup>1</sup> The smoothed rate at which the number of lives impacted in Alfanar's portfolio has grown from 2013 to 2017.

<sup>2</sup> Only income from income generating units directly supported by Alfanar is included in this calculation.

The Bootcamp 3-year launch phase ended in May 2018. As of June 2018, Bootcamp reported the following information to MoET (table 6):

The Bootcamp program	Actual Y1	Actual Y2	Actual Y3/4 (March'18)	Cumulative Actual Y1-Y4 (March'18)
Number of training cycles	3	6	6	15
Number of pre-Bootcamp participants	3,175	10,582	2,720	16,477
Number of Applications received	216	392	451	1059
Number of Phase 1 graduates	58	83	135	276
Number of Phase 2 graduates	20	32	27	79

**Table 6a: Listing of support to SMEs and startups, as reported by AltCity in June 2018.**

Industry	Investment amount <sup>3</sup>			
	2015	2016	2017	2018
Apparel & Fashion	\$0	\$0	\$409,000	\$0
Broadcast Media	\$40,000	\$0	\$0	\$0
Civic & Social Organization	\$0	\$2,000	\$0	\$0
Computer Games	\$0	\$0	\$40,000	\$0
Construction	\$25,000	\$0	\$0	\$0
Consumer Goods	\$250,000	\$2,500	\$0	\$0
Consumer Services	\$0	\$110,500	\$22,500	\$0
Design	\$30,000	\$0	\$0	\$0
Environmental Services	\$0	\$13,000	\$0	\$0
Events Services	\$0	\$0	\$1,000	\$0
Financial Services	\$247,000	\$45,000	\$70,000	\$0
Food & Beverages	\$0	\$0	\$40,000	\$0
Health, Wellness & Fitness	\$70,000	\$44,500	\$148,500	\$0
Hospital & Health Care	\$0	\$16,500	\$0	\$0
Individual & Family Services	\$0	\$5,000	\$0	\$0
Information Technology & Services	\$80,000	\$42,500	\$0	\$0
Leisure & Travel	\$0	\$750,000	\$0	\$0
Marketing & Advertising	\$130,000	\$0	\$0	\$0
Media Production	\$0	\$0	\$20,000	\$0
Mental Health Care	\$0	\$0	\$20,000	\$0
Performing Arts	\$0	\$0	\$3,000	\$0
Retail	\$25,000	\$0	\$7,000	\$0
Transportation/Trucking/Railroad	\$30,000	\$0	\$30,000	\$0
<b>Total</b>	<b>\$927,000</b>	<b>\$1,031,500</b>	<b>\$811,000</b>	<b>\$0</b>

**Table 6b: Listing of funding to SMEs and startups, as reported by AltCity in June 2018.**

## 9 UK Lebanon Tech Hub

The Tech Hub is an accelerator of startups and innovations rising out of the intersection of industry, talent and venture capital. It offers pre-seed funding, mentoring, back-to-back design and development iteration support to get startups invested. The Tech Hub works closely with industry to identify challenges, come up with and validate solutions, and design and develop them.

To date, the Hub has accelerated 80+ startups from various tech sub-sectors. Those startups raised \$60M+ of investments from venture capitalists, corporate venture capitalists and angel investors around the world with a commutative valuation of \$200M+.

<sup>3</sup> Although AltCity provides some level of investment via their programs and direct program partners, most of the funding mentioned was from other groups in the ecosystem. This is because Bootcamp was primarily designed as an ecosystem support initiatives to help link teams with other investors.

The Hub prides itself in the long-term partnerships that it builds with its portfolio companies before, throughout and after acceleration and deal execution.

With offices in Beirut and London, the Hub is an internationalization bridge for any startup with a Lebanese connection.

As of June 2018, UK Lebanon Tech Hub has reported the following to MoET:

All companies supported are technology startups, with a wide majority based in Greater Beirut, across a wide array of sectors (using GICS standards) as follows:

1. Construction & Engineering;
2. Application software;
3. Data processing & outsourced services;
4. Healthcare technology;
5. Healthcare services;
6. Internet software & services;
7. Electronic equipment & instruments;
8. Renewable electricity;
9. Education services;
10. Specialized consumer services;
11. e-commerce.

## 10 Flat 6 Labs

Flat6Labs Beirut in partnership with ArabNet is a startup seed program and an early stage fund that will help accelerate the Lebanese startups' growth and provide the steady pipeline to the rapidly growing Lebanese venture capital industry. Through its expansive and wide-reaching network and numerous partnerships, Flat6Labs Beirut also provides Lebanese entrepreneurs with the scaling opportunities to access wider markets regionally and internationally.

As of July 2018, Flat 6 Labs has reported the following to MoET (table 7).

	Year	Region			Sector			Region			Sector			Grand Total
		North	IT	Agri	Industry	Services	BML	IT	Agri	Industry	Services			
# Jobs created (Males)	2016	0	0	0	0	0	0	0	0	0	0	0	0	
	2017	0	0	0	0	0	19	6	0	8	5	19		
	2018	0	0	0	0	0	19	1	0	0	18	19		
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>38</b>	<b>7</b>	<b>0</b>	<b>8</b>	<b>23</b>	<b>38</b>		
# Jobs created (Females/Women Entrepreneurship)	2016	0	0	0	0	0	0	0	0	0	0	0		
	2017	1	0	0	0	1	8	1	0	2	5	9		
	2018	0	0	0	0	0	10	1	0	0	9	10		
	<b>Total</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>18</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>14</b>	<b>19</b>		

**Table 7: Listing of support to job creation, as reported by Flat 6 Labs in July 2018.**

## 11 Smart ESA

Smart ESA is the incubator of ESA Business School. Support for startups is based upon seven pillars: coaching, workshops, diagnosis, pitching, networking, access to discounted services and one-on-one support. Smart ESA offers four programs:

- **Create:** Program targeting startups with an idea, allowing them to work on validating the business model and setting the right business plan;
- **Build:** Program destined for startups that have a clear business plan, wanting to create a minimum viable product;
- **Boost:** Program enabling entrepreneurs to get traction and help them go through their first or second year of operations;

- **Grow:** Program meant for established start-ups, looking to scale up.

As of June 2018, Smart ESA has reported the following to MoET:

- Total Direct Jobs (Founders and Team): 122;
- Total Indirect Jobs (Interns and Freelancers): 67;
- Outsourcing Companies in Lebanon: 47.

## 12 ESFD

The Economic and Social Fund for Development (ESFD) Project is part of the EURO-Med partnership established between the European Commission (EC) and the Republic of Lebanon in November 2000. The ESFD reached out to the poor through systematic and sustainable partnerships with competent intermediaries (Banks, Municipalities, NGOs, others). The job creation component aims at creating employment opportunities through the provision of financial and non-financial services to small and medium enterprises. Loans are provided to improve access to finance for productive and sustainable activities with significant impact on poverty alleviation. Business Development Services (BDS) are provided to ensure the viability and sustainability of submitted projects.

As of July 2018, ESFD has reported the following to MoET (table 8).

	2016			2017			Up to August 2018		
	No. of Loans	Amount of Loans (Billion LBP)	Jobs Created	No. of Loans	Amount of Loans (Billion LBP)	Jobs Created	No. of Loans	Amount of Loans (Billion LBP)	Jobs Created
<b>Total Loans Disbursed to SMEs</b>	564	17	554	520	14	524	258	6.5	364
<b>Distribution of Loans Disbursed by Sector</b>									
Agriculture	57	2	59	42	1	45	23	0.5	19
Industry	90	3	99	67	2	67	31	1	22
Service	232	7	258	206	6	250	124	3	193
Trade	185	5	138	205	5	162	80	2	130
<b>Distribution of Loans Disbursed by Governorate</b>									
Bekaa	72	2	54	66	2	76	39	1	63
Beirut	23	1	19	22	1	34	12	0.2	18
Mount Lebanon	220	7	223	206	6	176	98	3	152
Nabatiyeh	75	2	63	67	1	61	32	0.7	26
North	86	3	112	87	2.5	112	44	1	70
South	88	2	83	72	1.5	65	33	0.6	35
<b>Distribution of Loans Disbursed by Gender</b>									
Female	75	2	73	90	2	92	52	1	63
Male	489	15	491	430	12	432	206	5.5	301
<b>Number of SMEs Benefiting from Business Advisory Services</b>	183	4	172	181	3.4	211	106	2	148

**Table 8: Listing of support to job creation, as reported by ESFD in July 2018.**

## 13 Neopreneur

Neopreneur is an Innovation and Startup hub for entrepreneurs, SMEs and MSMEs, based in the old souk of Byblos, and expanding all over the decentralized areas of Lebanon. We provide an environment for success and innovation to our target audience. Our areas of focus are Social entrepreneurship, Innovation, Fintech and decentralized economic development.

As of August 2018, Neopreneur has reported the following to MoET (table 9).



SME/startup support (training, coaching, incubation, advisory)		2016			2017			2018		
		# supported	Grant amount	Jobs created	# supported	Grant amount	Jobs created	# supported	Grant amount	Jobs created
By size	Startups	2	0	1	2	0	1	2	\$15,000	2
	Social/NGO	0	0	0	2	0	1	1	0	0
	Micro	1	\$15,000	4	2	0	0	2	0	0
	Small/Medium	1	0	0	2	0	1	1	0	0
By sector	Tech	3	\$15,000	5	1	0	1	1	\$15,000	2
	Non-tech	0	0	0	3	0	1	1	0	0
	Industrial	1	0	0	3	0	1	2	0	0
	Artisanal	0	0	0	1	0	0	2	0	0
By region	North	0	0	0	0	0	0	0	0	0
	Jbeil	1	0	1	4	0	0	4	0	0
	Keserwan	1	\$15,000	4	0	0	0	1	0	0
	Metn	0	0	0	2	0	2	0	0	0
	Beirut	2	0	0	1	0	1	1	\$15,000	2
	South	0	0	0	1	0	0	0	0	0
By beneficiary	Female	1	0	1	2	0	0	3	0	0
	Male	3	\$15,000	4	4	0	3	4	\$15,000	2
	Lebanese	3	\$15,000	5	8	0	3	6	\$15,000	2
	Foreign	1	-	0	0	0	0	0	0	0
	Formal enterprise	2	\$15,000	4	5	0	3	3	\$15,000	2
	Informal enterprise	2	0	1	3	0	0	3	0	0
SME/startup support (equity investments)		# Investments	Amount	Jobs created	# Investments	Amount	Jobs created	# Investments	Amount	Jobs created
By size	Startups				1	\$200,000	1	1	\$105,000	2
	Social/NGO									
	Micro									
	Small/Medium									
By sector	Tech				1	\$200,000	1	1	\$105,000	2
	Non-tech									
	Industrial									
	Artisanal									

**Table 9: Listing of support to startups and SMEs, as reported by Neopreneur in August 2018<sup>4</sup>.**

Note that Neopreneur Consultants have assisted indirectly through other organization more than 400 beneficiaries in North, Beirut and Bekaa in BDS, Trainings and incubation services, between January 2016 and until the date of this publication; mainly startups located in underprivileged regions.

## 14 LSHP

The Lebanon Host Communities Support Programme (LHSP) is developed under the framework of the UNDP response to the impact of the Syrian crisis in Lebanon (Lebanon Stabilization and Recovery Programme).

Since 2013, jointly with the Ministry of Social Affairs (MoSA), LHSP implements a comprehensive, coordinated, and durable response to the impact of the Syrian crisis with the aim of increasing stability, building the abilities of host communities, addressing tensions, preventing conflict, and ensuring peaceful co-existence through improving livelihoods and service provision.

LHSP targets the poorest communities with a higher risk of tension and conflict based on the number of Syrian refugees per capita. Through the Maps of Risks and Resources methodology (MRR), which is a participatory, conflict-sensitive methodology that engages and trains communities (municipalities, sector representatives, community stakeholders) on planning and responding in a crisis context, LHSP identifies interventions that alleviate the stress resulting from the crisis

<sup>4</sup> Breakdown by gender is calculated by entity and not professionals owning the entity except for NGO.

within the municipalities. LHSP is fully integrated in the Lebanon Crisis Response Plan (LCRP) 2017 - 2020. See table 10 for a summary of LHSP's support to startups and SMEs.

	North	Bekaa	Mount Lebanon	South	Others (not segregated by region)	Total
Support to Start-up/MSMEs - Training <sup>5</sup>	105	159	113	25	0	402
Support to Start-up/MSMEs - Investment	64	39	118	25	0	246
Support to Start-up/MSMEs - Loans	0	0	0	0	0	0
Jobs Created	58	87	71	23	72	311
Jobs Maintained <sup>6</sup>	0	0	0	0	28,779	28,779
Beneficiaries <sup>7</sup>	1,063	2,969	2,375	5,696		12,103
Male	831	2,054	1,323	4,895	0	9,103
Female	232	915	1,052	801	0	3,000
Lebanese	1,063	2,969	2,375	5,696	0	12,103

Table 10: Listing of cumulative support to startups and SMEs (2014-2017), as reported by LHSP in July 2018.

## 15 IECD

Present in Lebanon since 1989, IECD and its local partners lead several projects of vocational training and professional integration for the young, support for small businesses and access to education across the Lebanon. See table 11 for a summary of IECD's support to startups and SMEs.

Number of employees	North					Total
	Agriculture	Handicraft	Trade	Industry	Service	
0	22	4	18	0	5	49
1 to 5	18	1	45	1	20	85
6 to 10	0	0	4	0	4	8
Above 10	0	0	1	0	0	1
<b>Total</b>	<b>40</b>	<b>5</b>	<b>68</b>	<b>1</b>	<b>29</b>	<b>187</b>

Table 11a: Listing of support to startups and SMEs, as reported by IECD<sup>8</sup>.

	North
Support to Startup/MSMEs-Training by size & sector	187
Support to Start-up/MSMEs - Investment	0
Support to Start-up/MSMEs - Loans	0
Jobs Created	42
Beneficiaries	232
Male	131
Female	101
Lebanese	207
Palestinian	25

Table 11b: Summary of support to startups and SMEs, as reported by IECD.

<sup>5</sup> The figures represent number of Start-ups/MSMEs/Cooperatives supported under UNDP/LHSP interventions.

<sup>6</sup> The figures represent the number of jobs that were maintained because of UNDP/LHSP interventions in Agriculture Roads, Irrigation Canal, Public Markets and SMEs/Cooperative support. These are indirect beneficiaries affected by the projects.

<sup>7</sup> The figures represent direct Beneficiaries affected through UNDP interventions within the support to Start-ups/MSMEs/Cooperatives in Training and Investment.

<sup>8</sup> # of startups/SMEs that did not have any information: 44 - Total # of startups/SMEs supported: 143 + 44 = 187.