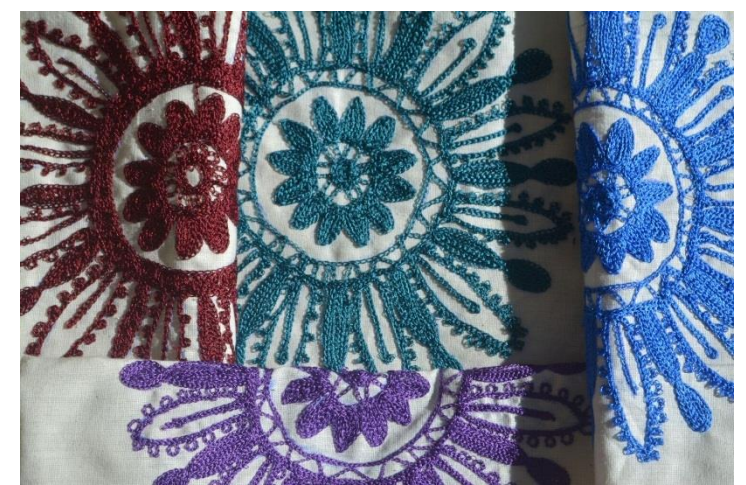


Syrian Refugees Crisis Response

The Lebanese Association for Development - Al Majmoua





EUROPEAN
MICROFINANCE WEEK 2016

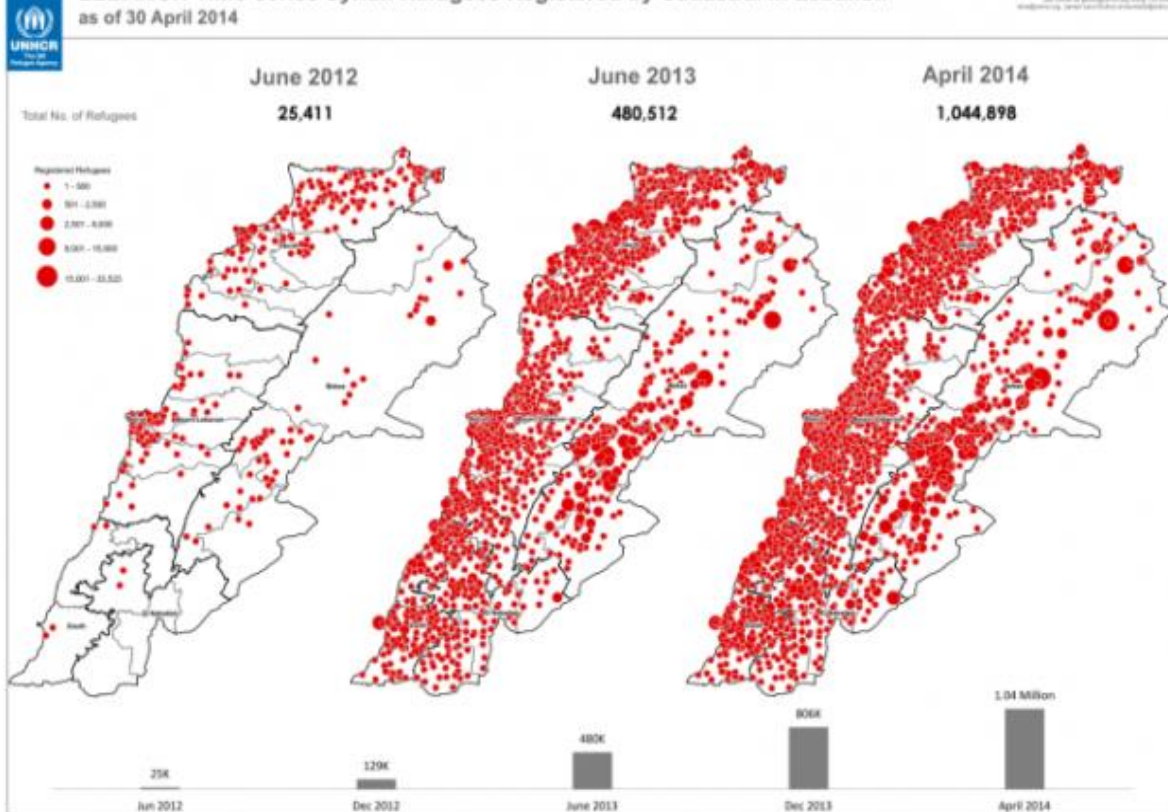
- Al Majmoua is the leading Microfinance Institution in Lebanon
- **Status:** NGO founded in 1994
- **Mission:** Promote sustainable development by improving the economic and social conditions of low-income individuals, especially micro-entrepreneurs, women and youth, through the provision of **financial and non-financial services**, all over the Lebanon, with no discrimination.
- **Structure:**
 - 27 offices across Lebanon
 - 340 employees (including 220 Loan Officers)
 - 60,000 active clients
 - USD 58M Outstanding Portfolio



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SYRIA REFUGEE RESPONSE

LEBANON Time-series Syrian Refugees Registered by Cadastral in Lebanon
as of 30 April 2014



- As of date, Syrian refugees represent 23% of Lebanon's population
- Lebanon has the highest ratio of refugees per capita in the world and in history.
- Syrian refugees are moving into the phase of permanence in Lebanon
- Lebanese people are afraid from the economic threat that Syrians competition represent on job opportunities and entrepreneurship
- The government has very conservative views on livelihoods activities
- There is a gap between the money pledged for livelihoods and the real amount received



- 2015 Key takeaways
- The humanitarian aid is reaching its limits.
- The need to build a resilience agenda for both the refugees and the host communities
- The need to engage the private sector next to the public sector and NGOs
- New areas of involvement
 - Develop the Infrastructure in the host countries to help absorb the load of influx
 - Encourage International Investment in the host countries to boost the economy
 - Develop local MSMEs to help job creation for both Syrians and Lebanese
- Support resilience inside Syria
- And above all, the need to find a political

- 2016 Progress
 - Shift from Humanitarian Aid to livelihoods
 - Creation of a national steering committee
 - Shift to longer term national livelihoods strategy to build resilience (3 years LCRP)
 - Focus on the Private Public Partnership (PPP)
 - New areas of involvement: LCRP 4 pillars

Labor intensive infrastructure and public works
 Support for Lebanese MSMEs
 Workforce employability
 Value chains development
 Focus on the economic growth of Lebanon



Al Majmoua 2016 Syrian crisis response – Non Financial Services

- Delivery of NFS in particular Technical skills and entrepreneurship trainings with a special focus on women head of households and youth – 4,000 beneficiaries
- Creation of partnerships with the private sector to use the skills of refugee population in specific value chains
- Launch of a qualitative study to profile the refugees and identify their FS and NFS needs
- Launch of a quantitative market study to evaluate the potential market for FS and NFS

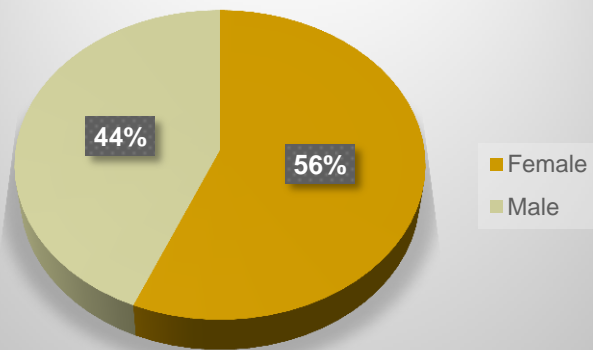
What is still needed?

- Develop the strategy of Al Majmoua non financial services department
- Fund a graduation program for the Syrian population in Lebanon
- Advocate with the government to open up access to vocational trainings for refugees

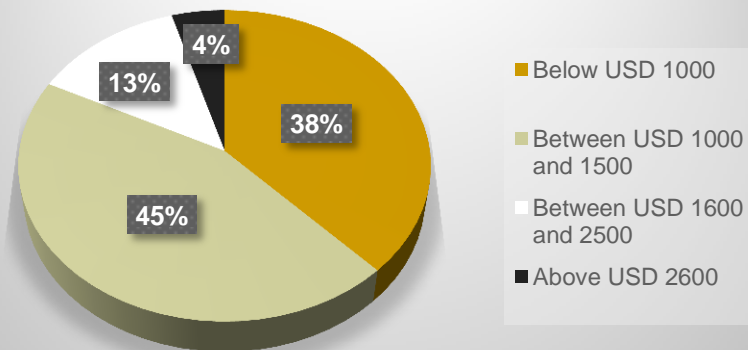
Al Majmoua 2016 Syrian crisis response – Financial Services delivery

- Al Majmoua is still the sole provider of FS in Lebanon
- In 2015, we had 250 active loans mainly in GL
- As of end of October 2016, we have 2,195 active clients
- Sharing experience with MFW in Jordan and building linkages with FMFI in Syria
- Total OP: USD 1.7 M
- Portfolio at Risk: 0.46%

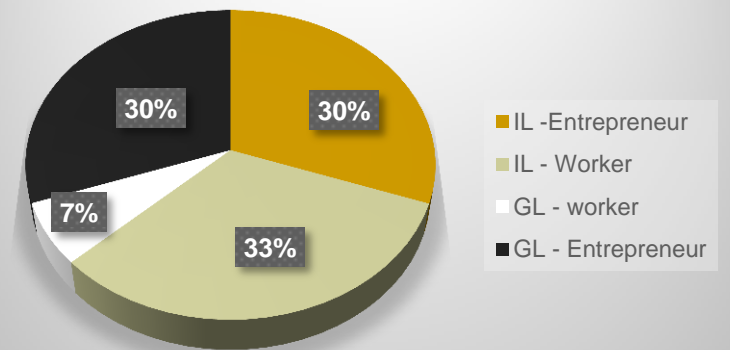
Gender breakdown



Loan amount breakdown



Loan Type breakdown





Challenges of scaling up Financial inclusion program for the Syrian refugees

Challenges

- Apprehension from the Lebanese host community towards livelihoods activities
- Resistance from the Lebanese government towards livelihoods activities and access to finance
- Syrian refugees are overindebted (USD 900 on average per household)
- Mobility and flight risk

What is still needed?

- Advocacy with the Lebanese Government to be more open for livelihoods opportunities
- Identify financial products adapted to the needs of the refugees (loan for residency permit)
- Increase the funding available for refugee loans
- Establish a guarantee fund to encourage MFI deliver microcredit to the Syrian and vulnerable Lebanese



Thank You