



Touching Lives, Inspiring Communities

Corporate Social Responsibility



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“ We have always believed our ultimate mission to be the creation of a better community and society. ”

Anonymous

> Letter from the Chairman

Dear Valued Partners,

In today's world of banking, true success is defined by the elevation and progression of the society in which a financial institution operates. By facilitating opportunities for growth and adequately addressing the needs of their clients, along with those of the entire community, banks play an invaluable role in providing communities with the tools to achieve sustainable prosperity.

Fransabank's legacy dates back to 1921. Throughout over nine decades, we established our ideals and our goals on a promise that our efforts would have a positive and far reaching impact on our clients, mother country, and on the countries where we exist and will exist. We have always believed our ultimate mission to be the creation of a better community and society. Therefore, it makes us very proud, to be seen not merely as an institution but more as a citizen that contributes significantly to Lebanon's progress and to the countries in which we operate.

Fransabank and its shareholders have never needed an official decree to substantiate keeping in touch with society and fostering cooperation with diverse charitable organizations and causes. Also, we have never hosted a launching occasion to announce our "corporate social responsibility" framework, but rather have allowed our

historical contributions to speak for themselves in gaining the favourable perception granted us by our society. These actions come together as a natural extension and reflection of our core personal and business values.

To date, our journey as a business and as a contributor to society has resulted in much appreciated recognition and positive feedback from those who have been impacted by our efforts or have learned about them. We humbly accept this acknowledgement and seek to reaffirm our dedication to community and country, every day, via an even more proactive continuation of our corporate social responsibility agenda.

Finally, it is my pleasure to reveal that on December 2011, we marked our Bank's 90th anniversary and as we look to the future, we pause for a moment to reflect on our collective efforts to date. This provides us all with the opportunity to appreciate how much we can achieve when we stand together, hand in hand, and give from our time and our resources. Most of all, it serves as a rich source of inspiration for the achievements we have yet to make but which we will continue to work toward in the years and decades to come.

Sincerely,



Adnan Kassar
Chairman, Fransabank Group

“ When I asked the business community in early 1999 to join the United Nations in a Global Compact on shared values, I was very encouraged that the International Chamber of Commerce took up the challenge and responded so promptly on behalf of its member companies. ”

Kofi Annan, Secretary General, United Nations.
1997-2006

“ We are giving effective support to the Global Compact proposed by the Secretary – General Kofi Annan on shared core values between the UN and business. We represent the world business view towards the UN and its agencies in setting global rules and policies. ”

Adnan Kassar, President of the International Chamber of Commerce.
1999-2000

> Roadmap of the Global Compact

Fransabank Chairman Adnan Kassar was the first and only Arab national to be elected president of the International Chamber of Commerce from 1999 to 2000. During his presidency, the relationship between the United Nations and business has been extended to exceed its traditional context to include the pursuit of mutually supported goals and objectives. In this vein, the first initiative was the launch of the Global Compact which produced effective and positive results in the various areas of common interest.

The Global Compact is a policy platform and practical framework for companies that are committed to sustainability and responsible business practices in the areas of environment, human rights, labour, and anti-corruption (*See Annex 1*).

A joint statement between the UN Secretary General, Kofi Annan and ICC president, Adnan Kassar clearly indicated that there exists a great synergy for the goals of the United Nations – peace and development – and those of business – wealth creation and prosperity.

The two concerned parties noted that a stronger private sector worldwide and particularly the positive impact of foreign direct investment, were already making an effective contribution to attainment of the UN's goals.



-> Secretary General of the United Nations, Kofi Annan and President of the International Chamber of Commerce (ICC), Adnan Kassar after signing the Global Compact between business and the United Nations in 1999.

Taking up the Challenge: Business and the Global Compact

Adnan Kassar, President of the International Chamber of Commerce (ICC)

Joint Statement on the Global Compact proposed by the Secretary-General of the United Nations

Geneva, 5 July 1999

The Secretary-General of the United Nations, Kofi Annan, accompanied by senior UN officials, met with the President of the International Chamber of Commerce, Adnan Kassar, and other ICC representatives to continue the dialogue the two organizations began in February 1998.

- The two sides reaffirmed that there is great potential for the goals of the United Nations – peace and development – and the goals of business – wealth creation and prosperity – to be mutually supportive.
- The business leaders welcomed the UN Secretary-General's call for a Global Compact between the UN and the private sector to promote human rights, improve labour conditions and protect the environment. The business leaders expressed their readiness to cooperate with the United Nations in this common endeavor.
- A stronger private sector worldwide, and particularly the positive impact of foreign direct investment, are already making an effective contribution to the attainment of UN goals. The Global Compact is reinforcing the collaborative partnership between the UN and ICC that is now well established.
- Companies can best promote human rights and improved labour and environmental standards by the way they conduct their own businesses and by the spread of good corporate practices. By setting themselves high standards in these fields, they exercise a positive influence in their immediate environment and among customers, suppliers and business associates. By creating wealth and jobs, companies help to defeat poverty - the enemy of the humanitarian values espoused by the United Nations and shared by business. At the same time, companies cannot be expected to take on responsibilities outside their own sphere of activity that are properly the preserve of governments.
- The capability of companies to create wealth and to meet their responsibilities to their customers, employees and shareholders is indispensable to fulfilling the compact.
- The recent crisis in emerging markets underlined the importance of closer cooperation, not only among governments, but also among governments, business and civil society.
- Global markets require global rules. The aim should be to enable the benefits of globalization increasingly to spread to all people by building an effective framework of multilateral rules for a world economy that is being transformed by the globalization of markets. Business expertise is necessary to help governments to find the right balance between the freedom that allows the private sector to create wealth and employment, and rules that provide a background of economic stability and social cohesion.
- Multilateral and integrated approaches are important in dealing with complex and often interrelated consequences of globalization, among them the stability of financial markets. Such an approach is especially necessary for defining standards and rules to meet rapidly changing business conditions arising from global economic and financial integration and the worldwide spread of technological innovation.
- Importance of the forthcoming Third Ministerial Conference of the World Trade Organization as an opportunity for its member governments to launch a new trade round.
- As history shows, improvements in human rights and in labour and environmental standards are more readily attainable in conditions of rising prosperity, produced by the interaction of the market economy and good governance.
- A renewed commitment to open markets and the effective treatment of labour issues, human rights questions and the protection of the environment are mutually reinforcing and should go hand in hand. However, the rule-based multilateral trading system was not designed to address these non-trade issues. To call on it to do so would expose the trading system to great strain and the risk of increased protectionism while failing to produce the desired results.
- The UN, and especially those agencies that are charged with addressing environmental, human rights and labour issues, is the right place for dealing with them. Enhancing the authority, effectiveness and resource base of these UN bodies is the most productive way forward. Advancing universally shared values would help to safeguard open markets and provide a strong underpinning for the process of globalization.
- Satisfying work already undertaken by ICC and UN Conference on Trade and Development to promote foreign direct investment in least developed countries. Further joint initiatives should take place to encourage growth of the private sector and promote development in these countries.
- A continued cooperative partnership between the UN and the private sector would do much to spread the benefits of globalization. Working together to promote human rights and raise labour and environmental standards will help create the conditions in which the UN's ideals can be realized and business can make its full contribution to sustainable global prosperity.

The Impact of the Global Compact

Less than two years after it was launched, the Global Compact between the United Nations and business to promote shared core values in the areas of human rights, labour and the environment has already won the support of some of the world's biggest corporations. The eagerness of business to co-operate with the UN and other public sector bodies under the Global Compact did not cause business to lose sight of a fourth value – the economic responsibility incumbent upon any company to its customers, to its employees and to its shareholders. Fulfillment of that fourth responsibility has been the key to achieving the other three.

On the International Chamber of Commerce website (www.iccwbo.org), a growing list of case studies of how some of the world's biggest companies have made and are making the Global Compact a day to day concern. The International Chamber of Commerce has acted and still acts as a catalyst for the Global Compact. It is posting on its website a growing list of reports showing how some of the world's biggest companies translate words into deeds. They include Akzo, Aventis, Coca-Cola, De Beers, DHL, McDonald's, Nobel, BP Amoco, Ericsson, Fiat, GlaxoWellcome, Royal Dutch/Shell, TEPCO, Unilever and many others.

The case studies examples include:

- Dissuading suppliers from employing child labor;
- Adult literacy programs;
- On-the-job technical training and provision of health care for local communities;
- Raising environmental standards by eliminating waste;
- Encouragement of sustainable farming, fisheries conservation and clean water stewardship;
- Enlightened employment policies that offer training opportunities;
- Health care, water supply improvement or other support for local communities;
- Technical and hardware support for disaster relief by UN and other agencies;
- Supplying medical knowhow free over the Internet to least developed countries;
- Reconstruction of war - shattered cities.

“What the Global Compact does is to assemble a broad picture of company actions that demonstrate corporate citizenship in action in every part of the world. In the past, such initiatives were often unnoticed, because they were conducted in isolation.”

Adnan Kassir, President of the International Chamber of Commerce.
1999-2000

All UN agencies are involved in one way or another in collaborative projects with business, like ICC's joint project with UN Conference on Trade and Development to help some of the world's poorest countries to attract foreign direct investment. In this context, an investment guide for Ethiopia was the first product of a joint ICC / UNCTAD effort. Others were being prepared for Bangladesh and Mali. The investment guides had three goals:

- Produce objective and up-to-date information on investment conditions on the relevant country;
- Build capacity and encourage best practices through workshops;
- Launch and stimulate a dialogue between business and governments.

Corporate philanthropy plays a significant part in the Global Compact, but the main contribution that companies can make is to be good corporate citizens in the communities in which they operate and in the way they conduct their business.

The UN business partnership underscores the essential role that the private enterprise plays in improving living standards. Companies further human development by creating wealth and jobs, by contributing to scientific and technical progress, and by constantly improving products and services under the stimulus of competition. A stronger private sector worldwide and particularly the spread of foreign direct investment are already making a big contribution to the fight against poverty by spreading economic growth and economic growth in turn depends on an efficient market economy.

“ We welcomed the Global Compact that the Secretary General proposed almost exactly one year ago for cooperation between business and the UN in raising environmental and labour standards and promoting human rights.

We believe that the partnership between the UN and business in pursuing mutually supportive goals will produce effective and positive results in the various areas of common interest. ”

Adnan Kassar, President of the International Chamber of Commerce.
1999-2000

Annex 1

> The Global Compact

What is it?

The Global Compact is a voluntary international corporate citizenship network initiated to support the participation of both the private sector and other social actors to advance responsible corporate citizenship and universal social and environmental principles to meet the challenges of globalization. It is intended to promote responsible corporate citizenship in support of universal values and broad United Nations goals, and is based on the Universal Declaration of Human Rights, the International Labour Organization's (ILO) core labour standards and the Rio Principles on the environment. Specifically, the Compact seeks to:

- Encourage the integration of universal values into day-to-day corporate life by stimulating and showcasing good practices and learning experiences.
- Provide opportunities for firms to engage in structured dialogue with civil society actors, if and where desired, on a range of issues relevant to the Compact.

- Encourage corporate leaders to support the UN's goals by providing an entry point for business to work with the United Nations family of organizations.
- Broaden the pool of companies participating in the Compact by engaging in outreach through business associations and the UN's own networks.

The Global Compact is the world's largest voluntary corporate citizenship initiative. This practical framework for developing and implementing sustainable policies provides participants with resources for advancing sustainable business models and markets.

The Ten Principles

The UN Global Compact's ten principles in the areas of human rights, labour, the environment and anti-corruption enjoy universal consensus and are derived from:

- [The Universal Declaration of Human Rights](#)
- [The International Labour Organization's Declaration on Fundamental Principles and Rights at Work](#)
- [The Rio Declaration on Environment and Development](#)
- [The United Nations Convention Against Corruption](#)

The UN Global Compact asks companies to embrace, support and enact, within their sphere of influence, a set of core values in the areas of human rights, labour standards, the environment and anti-corruption:

Human Rights

- **Principle 1:** Businesses should support and respect the protection of internationally proclaimed human rights; and
- **Principle 2:** Make sure that they are not complicit in human rights abuses.

Labour

- **Principle 3:** Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;
- **Principle 4:** The elimination of all forms of forced and compulsory labour;
- **Principle 5:** The effective abolition of child labour; and
- **Principle 6:** The elimination of discrimination in respect of employment and occupation.

Environment

- **Principle 7:** Businesses should support a precautionary approach to environmental challenges;
- **Principle 8:** Undertake initiatives to promote greater environmental responsibility; and
- **Principle 9:** Encourage the development and diffusion of environmentally friendly technologies.

Anti-Corruption

- **Principle 10:** Businesses should work against corruption in all its forms, including extortion and bribery.

What Differentiates the Compact?

- It is rooted in universally recognized agreements, endorsed by all UN member states and is promoted by the Secretary-General. No other initiative in the area of corporate good citizenship enjoys a comparable basis of authority and legitimacy.
- It acknowledges good practices through the Compact website, which is becoming the standard reference for journalists and others interested in corporate citizenship issues, as well as by such means as awards and high-level encounters.
- It comprises a framework for constructive dialogue with non-corporate actors.
- It provides a point of entry into the UN system, including to network at the field level.
- It offers the first core group of corporations all the advantages of being first movers while also including a built-in process of expanding the number of participating companies.

What is Expected of Companies?

The Compact is not a code of conduct. Companies are not asked to “sign on” to anything. They are asked to make a commitment to action within their sphere of influence by:

- 1) Publicly expressing their support for the Compact and its principles in their annual report and or similar public venue.
- 2) At least once a year, posting on the Compact website (www.unglobalcompact.org) a concrete example of progress made or lessons learned in implementing the principles, describing changes in management practices or operational experiences.
- 3) From time to time, undertaking activities jointly with the United Nations that advance the implementation of the principles, or entering partnership projects in support of UN goals.

“ Our reputation is not just founded on operational excellence;
it is also based on corporate citizenship. ”

Adnan Kassar, Chairman, Fransabank Group.

> Fransabank's Corporate Social Responsibility

Chairman Adnan Kassar has committed Fransabank to the Global Compact values since its inception thus setting an example that other businesses may follow.

Overview

Fransabank Group is one of the most leading and prominent financial Groups in Lebanon. The Group offers its large clientele universal banking services and activities mainly through its mother company, Fransabank SAL, and its local and overseas subsidiaries and associates. The Group includes, in Lebanon, two commercial banks, one investment bank, six financial and commercial subsidiaries, two associate financial companies, and one real estate company. The Group has also a presence in France, Algeria, Syria, Belarus, Cyprus, Sudan, Libya and very soon in Iraq.

As a forward-looking Bank, our aim at Fransabank Group is to ensure that tomorrow turns into a bright and positive reality. All it takes is a clear vision, immediate action and determination. For us 'Tomorrow Starts Now'. Corporate Social Responsibility is one of the fundamental pillars of how we translate this philosophy into action. At the heart of social responsibility lies the belief that a

business is more than about simply making profits. It is about recognizing that a Bank has a responsibility not only to its shareholders or its employees but to society itself. Far beyond a duty, though, playing a role in improving society generates value that is beyond measure; it can change lives for the better, forge economic prosperity for the country, act as a catalyst for national unity, and so much more. Behaving as a socially responsible business also serves to give employees a real sense of purpose and fulfillment as they pursue their careers. Not only does it work to motivate staff in their daily duties but it also helps attract the best fresh talent; today's graduates give a company's ethics higher importance than in any previous decade. Ultimately, it is about removing the barriers between 'us' as a business and 'them' as society and demonstrating that we are all part of the greater picture and that through passion, effort and generosity, we can change the world around us for the better.

Fransabank's Corporate Social Responsibility Strategy

At Fransabank Group, we believe that Corporate Social Responsibility is about making a contribution to sustainable development and society through creating long-term value for our shareholders, customers, employees and other stakeholders. This means putting our Corporate Principles into practice and considering not only the economic, but also the social and environmental impacts in all our decisions. As a responsible national organization, Fransabank aims at targeting all people at all levels, not only to sell them its services, but also to cater to their social needs. We have founded our social responsibility strategy and activities on three main principles:

- > to promote effective public-private partnerships**
- > to promote economic development**
- > to enhance civil society's aspirations**

Our social responsibility strategy is shaped by the increasing need to ensure effective stakeholder relations, to fulfill the socioeconomic needs of the communities in which we conduct our business and the wider social, economic and environmental requirements wherever we exist and operate. This translates into a diverse range of social and corporate activities that advocates Fransabank's image as a credible, solid, innovative, and sustainable contributor to the overall economy.

To date Fransabank Group has successfully demonstrated a leading role in supporting various sectors and promoting the best standards in social responsibility. Although this has already earned the Group an exemplary place at the heart of the country's corporate landscape, our CSR activities continue to drive our momentum and deliver the inspiration to pursue so much more in the years to come.

Fransabank's CSR initiatives are:

- 1 • Great Achievements from Small Gestures
- 2 • Restoring Hope, Regaining Mobility
- 3 • Building Tomorrow's Leaders
- 4 • A Sustainable Future
- 5 • From Border to Border
- 6 • Reaching out Through Culture
- 7 • Valuing Human Capital

“ You cannot hope to build a better world without improving the community you are living in; we must give to share a general responsibility towards humanity. ”

Anonymous



1 > Great Achievements from Small Gestures

> Quick Fact

- **Since the launch of its micro credit program at the beginning of 2008, Fransabank has granted 4,816 micro credit loans as of end of December 2011.**

Much documentation exists on how the role of lending in society is crucial for economic growth. On a macro level, this brings myriad rewards for the country and helps drive its development. At the same time on a micro level, lending has the potential to literally transform lives. This is particularly true of micro credit – the granting of small-scale finance to individuals with lending terms tailored to their situation – through which poverty can be reduced, urban migration curbed, rural communities improved, and women empowered. It can lead to the creation of jobs in towns and villages where no prospects previously existed and to elevating people’s standards of living in those respective communities. Other types of lending or funding that target entrepreneurs or start-up businesses also have an immeasurable role in society. In providing such initiatives, a nation’s competitive edge can be sharpened through the support of innovators and innovations and enabling the strengthening of niche sectors. It is here that banks can and should seek to leverage their position in society to enrich the social and economic fabric of a country.

> Great Achievements from Small Gestures

Can small-scale lending make a difference to the world? At Fransabank, we believe so wholeheartedly. In this vein, our Bank adopted and implemented an aggressive micro financing approach helping to forge progress in eradicating poverty. Fransabank "Ameen" and "Maan" micro credit loans, as well as "Najah Loan" were launched as part of the Bank's commitment to the balanced development and growth of the economy through support to low-income individuals. This is achieved through well-perceived business venue that mandates dedicating specialized teams who conduct one-to-one business field visits to potential and existing beneficiaries. The team members are intentionally selected from the suburban areas. They know exactly the needs and wants of the community. Moreover, we provide them with training to promote development ethics based on rigor, creativity, understanding and respect for the rural environment. The team members are always in direct contact with the NGO's operating in the rural areas and ensures sustainable development and optimal results.

Specifically targeting areas outside the capital, such as the Bekaa, the South, the North, Mount Lebanon and Jbeil, "Ameen" and "Maan" micro credit loans offer flexible conditions that enable individuals to develop their own small-scale businesses or improve and expand their existing ones.

> Case Study

Souad Ali Ahmadieh



-> Souad Ali Ahmadieh at work

After a long journey of 'hide and seek' through winding roads, we finally stepped into her small, neat and clean 'mankoushe' shop. We were looking for a client who would accept to cross social barriers and openly reveal their personal experience of micro finance. In Souad Ali Ahmadieh, we found not only this but an inspiring story of success. In her late forties, Souad has four children and an unemployed husband who suffers from chronic disease. The burden of single-handedly raising a family in a male-dominated society, and educating her children to turn them into effective individuals in society, never made Souad lose her smile that radiates with optimism and hope. Ambitious and proud, Souad states that the USD 2,500 micro credit she received from Fransabank "shortened the road to her dream" of enabling her children to pursue their education and of expanding her 'mankoushe' business.

Souad inherited the 'mankoushe' talent from her mom whom she used to help when she was a kid. As the responsibilities and demands of her family grew, especially after her husband resigned from work, Souad's determination to find a solution for her family's desperate financial situation grew further. She often knocked on the doors of traditional banks looking for any possible solution but with no result. An NGO in her small town heard her cry and directed her to Fransabank's 'Ameen' micro credit loan.

Fransabank's specialized team conducted a one-to-one field visit to Souad's small 'mankoushe' business to evaluate her case. They assisted her in directing her capital and growing her current micro business. When added to the USD 1,200 she had saved penny by penny from the business, the Fransabank loan helped Souad buy a bigger oven, change her shop's interior and build metal shelves to carry her new business line that included fresh drinks and chocolate along with other confectionary. By improving her production both quantitatively and qualitatively, Souad was able to increase her sales. Souad is particularly proud of that fact she was able to compete with two neighboring 'mankoushe' shops which ultimately ended up closing their businesses.

We left Souad's shop not only with a wonderful experience of the taste of her 'mankoushe' (which, in a savvy marketing move, she insisted we try so we could spread the word to others), but also with striking memories of a woman who withstood all social and financial barriers to fulfill her dream of giving her family a decent life. Her optimism, belief and faith make all of us at Fransabank extremely proud of any small initiative we can take to help individuals like Souad look forward to a better tomorrow. With just a small amount of money, major strides can be taken to not only improve lives but to empower women and reinforce their valuable role in society.



Spreading the Wealth

When Fransabank launched its **Maan micro-credit program** in 2008 it made a promise to offer loans in the form of full grants or at 0% interest. This promise took shape in 2009 with details announced at a press conference held in collaboration with JADCO, the Association of Mayors of Byblos Towns and "Ameen" company. During the press conference, the first 100 beneficiaries of Fransabank's promise were named: 25 of these received their micro credit loan in the form of a grant (reaching a total value of LBP 37,500,000), while the other 75 received their loan with 0% interest (with an accumulated value of LBP 112,500,000).

Fransabank took the opportunity of the press conference to announce its plans to build on this initial phase. The Bank promised that the recipients in Jbeil would act as a role model for micro finance beneficiaries in other remote areas across the country. Fransabank succeeded to expand this generous and groundbreaking initiative to other Lebanese regions as part of its strong commitment to "spread the wealth" and to help as many individuals as possible regardless of their location.



Empowering Women

Following the same strategy of the commitment to the national economy, Fransabank was compelled to work on the empowerment of women in the community. In this context, the Bank signed a cooperation agreement with the National Commission for Lebanese Women NCLW to provide financial facilities to Lebanese Women. This cooperation agreement resulted in the launch of the FIRST of its kind “women-targeted” loan in Lebanon: “Najah Loan”. This loan allows women to enhance the standards of living of their families through the development of businesses that contribute to the growth of the national economy in the industrial, services, tourism and trade sectors, while benefiting from reduced interest rates and various facilities such as extended grace and repayment periods. The total allocated amount for the “Najah Loan” is LBP 1 billion.

Supporting Business and the Economy

By promoting entrepreneurship, we continue our commitment to furthering Lebanon’s economic growth and supporting small business owners. In 2007 Fransabank pledged USD 1 million to non-governmental organization (NGO) Bader for its Building Block Equity Fund. Bader was launched with the aim of inspiring and boosting the morale of the young generation, providing encouragement and financial support to entrepreneurs, promoting entrepreneurial education and introducing new financial tools to support small and medium size enterprises (SMEs). The Building Block Equity Fund was Bader’s first major initiative to bridge the gap in funding to start-ups and entrepreneurs. Through donations such as Fransabank’s, the Fund was used to invest in Lebanese small and medium size enterprises (SMEs) that demonstrated potential for innovation, in order to help them forge sustainable growth.

Fransabank’s commitment to entrepreneurialism has also taken shape through Berytech, in which the Bank is a partner and shareholder. Berytech’s aim is to foster economic growth through providing incubation, support and hosting opportunities to the largest possible number of project holders as well as growing enterprises operating in the fields of technology, multimedia and health.

In its own words, Berytech sees its contribution to society as setting into action “a vibrant micro-economy characterized by sharper competitiveness on the national and international levels” as well as offering easier and faster access to funding and enabling Lebanon to become a technological showcase in the region.



“ Once you choose hope,
anything's possible. ”

Christopher Reeve

2 > Restoring Hope, Regaining Mobility

> Quick Fact

- **The Brave Heart Fund has been able to cover the costs of life-saving surgeries for 1,300 needy children in just 7 years.**

Social responsibility initiatives have the power to provide a lifeline to those that would otherwise face despair. Whether through funding of medical treatment or raising awareness of social and healthcare issues, results can be achieved that reinforce every citizen's right to life.



> Restoring Hope, Regaining Mobility



In a country that has had more than its fair share of conflict, even when war is over, the impact can continue to reverberate throughout everyday life. Beyond the tragic deaths of civilians, there are the additional casualties of landmines and explosive ordnance, whose loss of limb or limbs can lead to marginalization from society, deprivation of income, and, often, despair. To this backdrop, Fransabank joined forces with UNIFIL to sponsor **the Jaipur Foot Project**, an initiative to provide free artificial limbs to Lebanese victims.

Since its invention in 1969, the Jaipur Foot has enabled millions of people across the world to once again live normal lives. Unlike traditional prostheses, which can cost thousands of dollars, the Jaipur Foot is made of rubber, wood and aluminium for a relatively low cost. The advantage of the Jaipur Foot doesn't just lie in its price, though. This prosthetic limb is light and mobile, enabling its wearers to run, climb trees, pedal a bicycle and even kneel. An additional advantage to the Jaipur Foot is, unlike its more expensive counterparts, it does not have to be worn with shoes, making it suitable for the needs of Muslims when praying or entering mosques.

To fulfil the order of Jaipur Foot prostheses sponsored by Fransabank, workers toiled around the clock at voluntary organization Mahaveer Viklang Sahayata Samiti in Rajasthan, India. A total of 90 artificial limbs for 81 people were provided, giving the vast majority of them immediate mobility. Recipients ranged in age from seven years to 77 and came from a wide range of regions including Beirut, Aley, Bekaa, West Bekaa, North, the Chouf and the South.

Fransabank was recognized for its contribution at a presentation parade in which UN medals were presented to the peacekeepers in the presence of Major General Claudio Graziano, UNIFIL Force Commander, senior UNIFIL commanders and battalion commanding officers, as well as Lebanese dignitaries. At the ceremony, Major General Graziano described the camp set up for the distribution of the Jaipur Foot as "the jewel of humanitarian activities".

At the camp fitting session, emotional scenes of happiness prevailed, perhaps most aptly conveyed by the participant who, after having two above the knee prostheses fitted, immediately began to dance. Later the same day, one of the younger recipients joined the UNIFIL soldiers in a game of basketball. These two poignant vignettes provide just a small glimpse into how this Fransabank initiative restored not only the day-to-day mobility of many but revived their hope for the future to come.

The society behind the Jaipur Foot initiative began in 1975 with a very modest fitment of 59 artificial limbs. Today it fits approximately 20,000 artificial limbs and 30,000 polio calipers, in addition to other aids and appliances, every year in India and abroad in countries such as Lebanon.

A Right to Life

In addition to helping to give conflict victims a new lease of life, Fransabank initiatives have focused on the right to life. We support a range of humanitarian causes and non-profit organizations which bring hope to people in need of medical treatment. These include the Brave Heart Fund, the Children's Cancer Center of Lebanon, the National Eye Bank, Breast Cancer Research, the Center for Osteoporosis Research and others.

"No child shall die of heart disease because of lack of funds" is the noble mission of the Brave Heart Fund, a philanthropic institution that provides funding for surgery on infants born with congenital heart problems. Fransabank wholeheartedly supported the Brave Heart Fund in its mission by donating funds for surgery and hospitalization fees. This support has taken on various guises, such as our participation in the Brave Heart Marathon over consecutive years, and, more recently, our sponsorship of Brave Heart's fundraising gala dinner also for the past two consecutive years. Fransabank's role as main sponsor of this event made it possible to raise another USD 500,000 during an auction held at the dinner. A video presentation from Fransabank Chairman Adnan Kassar was screened at the event in which he encouraged Brave Heart to continue their valiant efforts and grant children their most natural right in life: the right to live.

Fransabank employees play equally a vital role in adopting the Bank's CSR strategies by being the major associates to the Children's Cancer Center of Lebanon's "Partner In Life" Program. They were enrolled in the Program on November 2005 till today and they donate a designated amount of money from their monthly salary. The donated money will be contributed to the Center in an attempt to make a difference in the lives of those children.

Road Safety is No Accident

Fransabank has also joined forces with local organizations like Kunhadi and YASA (Youth Association for Social Awareness), to raise awareness of road safety issues and to join the campaign to reduce the number of road accidents in the country. In 2011, Fransabank was an active partner of the alliance created by Kunhadi for the UN Decade for Road Safety. The Alliance combined different private sector companies that have come together to act on improving road safety. A Memorandum of Understanding was signed with all partners pledging to work with together on promoting road safety.

Globally, road accidents are the second leading cause of death among young people aged 15 to 29 years and the third leading cause of death among people aged 30 to 44 years. Statistics show that they kill 1.2 million people every year and injure or disable between 20 million and 50 million more. Without immediate action to improve road safety, it is estimated that road traffic deaths will increase by 80% in low- and middle-income countries by 2020. This is an issue that affects all of society; whether as drivers, cyclists, pedestrians or passengers, we are all road users in our daily lives. Every week, friends, neighbors, family members or workmates start a journey that some never complete. To help prevent further losses of loved ones, Fransabank has joined hands with these two NGOs to lower the toll of car accidents in Lebanon.



Congenital heart problems are the most common birth defect and constitute the number one cause of death from birth defects in the first year of life.

Roads for Life & the ATLS Course

Roads for Life | The Talal Kassem Fund for Post Accident Care is inspired by Talal Kassem, another road victim. His tragic death at the age of 17 when he was hit by a reckless driver turned into an opportunity to help save thousands of lives.

Roads for Life fund made the commitment to optimize the survival odds of all victims of road accidents during the first crucial "60 minutes" following such accidents. That is because a swift and efficient intervention by the emergency teams on the scene of the accident would help save each year thousands of lives lost on the roads.

Fransabank supports 'Roads for Life' in their commitment and helps them through the co-funding of the Advanced Trauma Life Support (ATLS) course. The ATLS which was tentatively launched in Lebanon in 2011, will be partially funded in order to allow it to rise up to the level of similar programs implemented in more than 41 of the most developed countries, but also to cover the greatest number of emergency physicians. The ATLS course targets emergency physicians, practicing or training surgeons as well as anesthesiologists and reanimation physicians. This course is also open to the Red Cross emergency workers. The main objective of this course is to teach these different types of specialists a single protocol for optimizing the treatment of gravely injured individuals during the first hour following the accident.

The fundraising allows a maximum number of physicians, chosen from all regions of Lebanon, to take this course free of charge at the American University of Beirut Medical Center. All registered doctors will receive a certificate from the American College of Surgeons (USA) upon the completion of the course.

Achievements of Roads for Life till today

- The first fundraising phase for the ATLS course took place through a concert entitled "Roads for Life" in tribute of Talal Kassem where Fransabank was the main sponsor of this concert. A good number of Fransabank staff and Fransabank clients attended this concert. It was a great success and gathered more than 2500 persons around a cause that has become a national one, that of going beyond traditional limits while concentrating on those principles uniting us as human beings and advocating for saving lives.
- The concert raised a total amount of USD 100,000. The amount of USD 97,500 will be allocated for the training of 130 physicians, or USD 750 per doctor over 3 consecutive days and USD 2,500 for Red Cross participants.

The majority of deaths caused by road accidents could be prevented if a seatbelt was being worn.



-> Lebanese First Lady Mrs. Wafaa Sleiman with the Chairman of Fransabank

- The graduation ceremony was held for 60 doctors from the hospitals participating in the ATLS course, as well as volunteers from the Lebanese Red Cross. All the 60 doctors received certificate from the American College of Surgeons (USA) upon the completion of the course.
- More doctors specialized in ER medicine and more hospitals are registering in sessions that will be given in the near future on behalf of the Talal Kassem Fund, to cover ~ 130 doctors and dozens of hospitals from different Lebanese regions.
- Roads for Life was recently invited to a conference organized by the American College of Surgeons in San Francisco. Roads for Life, in collaboration with AUBMC, is actively working on getting necessary funds to cover the costs of ATNS courses, dedicated to emergency nurses, and PHTLS courses dedicated to paramedics and rescue teams, such as the Lebanese Red Cross, the Lebanese Red Crescent and the Lebanese Civil Defense.



-> Overview of the event

“ We cannot always build the future for our youth,
but we can build our youth for the future. ”

Franklin Delano Roosevelt



3 > Building Tomorrow's Leaders

> Quick Fact

- **In the UNDP's National Human Development Report for Lebanon 2008-2009, illiteracy rates from 2006 are shown to be highest in regions which are socio-economically deprived, such as the Bekaa (where the rate is 16.82%) and the South (12.15%). The rates in other regions are 6.06% (Beirut), 7.51% (Mount Lebanon) and 9.96% (North Lebanon).**

> Did you know?

Since its foundation in 2001, INJAZ Lebanon has successfully delivered programs to over 13,000 to 15,000 youth / year aged between 7 and 18 years old throughout Lebanon. The non-governmental organization's aim is to introduce students to the job market and prepare them to enter and succeed in it. In 2008, students that completed the INJAZ Company Program at Fransabank entered and won a national competition for their project.

In terms of meeting the millennium goal for education, Lebanon has made "commendable progress" according to the UNDP, with the net enrolment rate for primary education increasing from 91.5% in 2001 to 97.1% in 2005-2006. "Significant progress" has also been made on gender disparity with female illiteracy rates falling and primary school enrolment rising. More female MPs, women in ministerial positions and an increasing number of female judges all point to positive signs for women playing an increasingly important role in the future of the country.

In Lebanon's case, as well as the importance of eradicating gender disparity, there is also a need to improve access among the rural populations and underprivileged segments of society to redress the current imbalance in education and literacy levels. According to the UNDP, education is "one of the most important factors for the integration of youth in society, particularly in Lebanon". This is based on the widely held conviction that education promotes democratic practices, while helping to shape civic identities and value systems held by students. In essence, it makes the younger generation aware that they are individuals with the capacity to act, to shape their destiny and the ability to forge positive change in society.

> Building Tomorrow's Leaders

At Fransabank we demonstrate our strong belief in promoting education through a diverse range of contributions, investing both money and our own human capital in securing a better future for the country's youth.

Winning is Just the Beginning

Injaz, a local non-governmental, non-profit organization, has been working hand in hand with the private sector to help bridge the gap for students between the world of academia and that of the workplace. It is a cause to which Fransabank is deeply committed and in which it has actively participated over the years. In 2008, this participation took on a new flavor when Fransabank took part in the piloting of Injaz Lebanon's Company Program. This gave the opportunity to 25 students between the ages of 16 and 18 to attend weekly meetings at the Fransabank headquarters and to form their own company with the mentoring and support of a group of Fransabank employees. Fransabank staff helped them nurture their project from company formation all the way through to liquidation. Over a three month period, they guided the students as they chose their board of directors, divided their new company into departments, assigned the management, decided on their product, marketed it, sold it and finally liquidated the company.

In addition to the Company Program, Fransabank's collaboration with Injaz has also included the hosting of high school students at the Bank's headquarters for job shadow days to give them a first-hand experience of the world of work.

> Case Study



-> Chairman of P&Bz receiving his trophy from Chairman of Fransabank



-> Winners with Fransabank Chairman, Deputy Chairman and the mentor team

P&Bz, The Road to Victory can never be better than when coupled with creativity, professionalism, proper planning and organization. When Fransabank assisted the students in forming their pilot company, the aim was to give the students valuable insight into the corporate world.

The above mentioned assets were not the sole drivers. Behind the company's structure was a humane cause that further enriched Fransabank's commitment to corporate social responsibility, in all its facets. At the heart of the students' company was a mission and vision directed toward enabling people from different backgrounds to find a way to express their words, feelings and ideas. The company name, "P&B'z", was derived from the product choice of pins and bumper stickers that articulated social themes ranging from gender equality, to education, to anti-politics and other main social causes. In line with the company's socially responsible mission, "P&B'z" donated 5% of its profit

to Brave Heart Fund, a philanthropic organization which conducts cardiac surgeries for newborn babies.

With the help of Fransabank, students developed the leadership and interpersonal skills needed to run a business, gain experience in key business functions, understand how a business works and how wealth and employment are created, improve teamwork abilities, enhance communication and time management skills, gain enthusiasm and self confidence, and develop the drive to take on responsibility and work from personal initiative. Having completed the program, the students submitted an annual report and entered a national competition with other Company Program students for the best project. The reward for Fransabank's students came when they won the competition, although, of course, the reward for society of such activities is so much greater.



Making Education Accessible to All

It only takes one simple glance at the statistics to understand that lack of money can be a barrier to education. In Lebanon, according to the UNDP, only 3.24% of the poor have a university level education, compared to 18.63% of those who are better off financially. At Fransabank, we believe in making education accessible to all and in helping those with financial constraints to still achieve their dream of one day attaining a university degree. With this in mind Fransabank's university loan was launched in 2009, offering all qualified students the opportunity to pursue their university education either in Lebanon or abroad. This product takes into consideration the particular needs of students, offering loan facilities ranging from LBP 6 million to LBP 375 million, a low interest rate, a grace period that includes all years of study plus an additional year after graduation, and a repayment period that can be up to 10 years. The response to Fransabank's university loan has been phenomenal with applications received from a diverse range of students from across the country. The strong demand is of little surprise considering the value placed by Lebanese on education. Today, Fransabank is proud to play a major role in maintaining this strong bond between people and their future.

Support for Academia

Fransabank's financial donations target all levels of academia, from sponsoring year-end celebrations at Lebanese schools and offering awards to their top performing students to providing significant endowments to Lebanese universities for student scholarships. Beyond this, we have been only too glad to act as sponsors for congresses and meetings held by various academic institutions as well as lectures and invitations to international speakers that give university students access to the most up-to-date information in their relevant fields. In this context, Fransabank sponsored educational programs for the Faculty of Engineering and Architecture at the American University of Beirut that focused on the latest achievements in the fields of engineering, architecture and graphic design. Fransabank brought international professors and experts from the U.S. and Europe to provide advanced theoretical and practical aspects in these fields to the university students. Five educational programs were provided: the

science of signs with Professor Paul Mijksenaar, architecture with Professor Enric Miralles, the design of line and Photolithography with Professor Wolfgang Weingart, architecture with Professor Jorge Silvetti, and the graphic design for books', magazines and the media with Professors Daniella Haufe and Detlef Fiedler.

Our employees also play an equally vital role in encouraging youth to pursue and achieve their potential. We make a point of maintaining a Fransabank's presence at numerous career days at both universities and schools, raising awareness among students of the opportunities that await them if they complete their education and continue their career development. In addition to indirect financial support to students, we have provided funding for major projects such as the rehabilitation of the Lebanese University's Faculty of Dentistry.

First Library in the Faculty of Law

We pride ourselves on funding of the construction and replenishment of the first library at the Lebanese University. This library was named after, and filled with the books of, the late Mr. Wafic Kassar, the father of Fransabank's Chairman, Mr. Adnan Kassar, and Deputy Chairman, Mr. Adel Kassar, a prominent, well-known judge and the first to chair the law school. It now constitutes a reference to all students, faculty members and researches interested in the legal issues and topics.

Form, Inform and Transform!

Over two consecutive years till date, and within its ongoing commitment and indulgence in the partnership between the private and public sectors, Fransabank partnered with the prestigious French School of Administration, Ecole Nationale des Affaires (ENA) and The Basil Fuleihan Institute of Finance which is an autonomous public institution operating under the tutelage of the Lebanese Minister of Finance, for a joint education program. The program consists of sequences of Meetings of Senior Officials of the Lebanese Civil Service on the various challenges and managerial topics that are of both individual and national benefit. Each year, over 20 leaders from the public sector, judges and directors general of various public institutions and ministries, participate in this program in which high-calibre professors and experts from ENA share their knowledge in building the capacity of civil servants and developing their skills and performance. The objective behind

Fransabank's participation in such an elite alliance remains to have a share in broadening the access to the highest executive levels of government service, and to aid in providing professional training for senior civil servants.



-> Recipients of certificates amongst Fransabank Group Officials



-> Key representatives of organising parties



-> Fransabank's Deputy Chairman, Mr. Adel Kassar addressing the audience

“ Treat the earth well. It was not given to you by your parents. It was lent to you by your children. ”

Anonymous



4 > A Sustainable Future

> Quick Facts

- **The Mediterranean region ranks third in the world among hotspots rich in plant diversity and endemic plant species.**
- **Lebanon has been designating protected areas since the 1930s. it includes eight natural reserves and 12 protected forests among others.**

> Did you know?

Fransabank's lending policy for project finance calls for strict adherence to World Bank standards concerning environmental and labour safety.

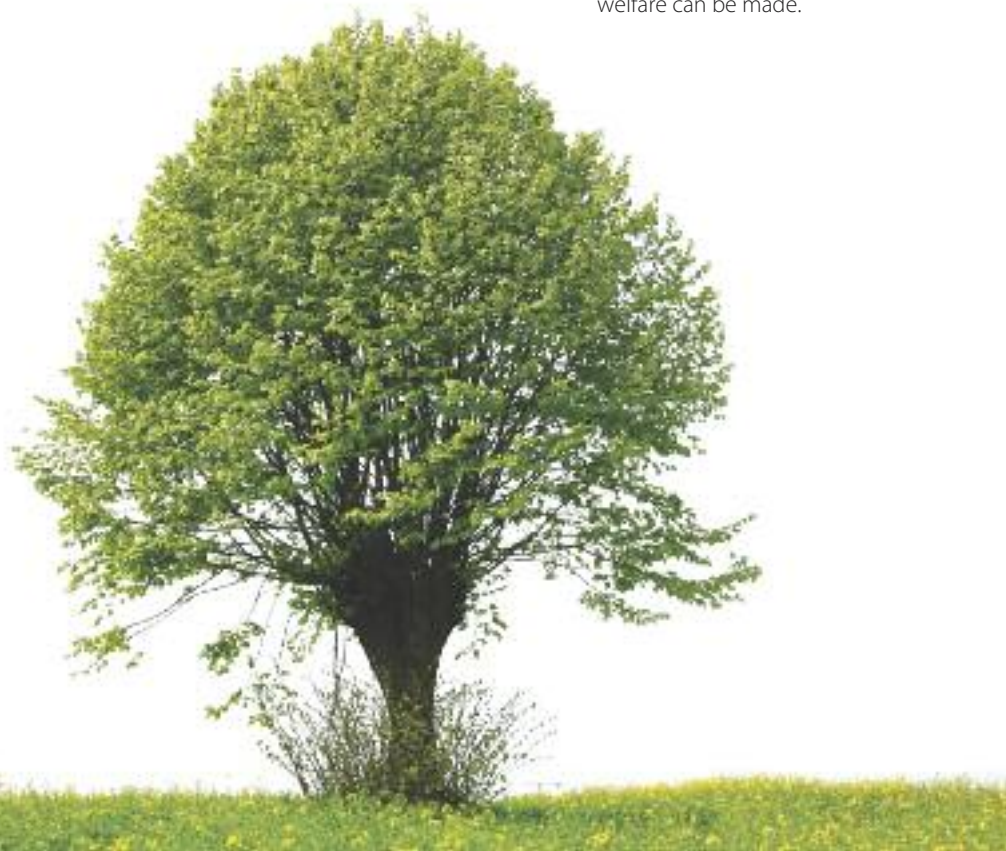
UNESCO has designated 2010 as the international year of biodiversity.

Few countries in the region can boast such a unique Mediterranean climate and richness in biodiversity as Lebanon. The latter is boosted by the country's geographical features that encompass mountain ranges, fertile plains, rivers, plateaus and coastal zones. As a result, a wide range of microclimates and habitats have nurtured a vast variety of wildlife, and, notably, one of the densest diversities of flora in the Mediterranean basin. Man's effect on the environment continues to place the country's natural resources at risk, though. Whether from international phenomena, such as global warming, or events closer to home, such as conflict, the sustainability of Lebanon's green spaces and nature is challenged on diverse fronts. Today, the fragile nature of both society and the state means that the environment is not always given the priority it deserves. Initiatives by the government, international donors, non-governmental organizations, civil society and corporations all play an essential and mutually reinforcing role in driving progress on environmental sustainability forward. For progress to happen, awareness also needs to be raised.

> A Sustainable Future

Respect for, and preservation of the environment forms one of the key pillars of Fransabank's corporate social responsibility. This manifests itself in a range of initiatives that start from within the Bank and staff conduct, to beyond the Bank, such as making financial contributions to environmental organizations and projects, as well as maintaining beauty spots of greenery in major cities. At the heart of each of these actions lies a firm commitment to our country's future and that of its citizens.

At Fransabank we believe that preserving the environment and energy should start at home. This is exemplified by our staff minimizing printing jobs or reusing paper to print, reducing their use of electricity and water resources, car-pooling with colleagues to save gas emissions and recycling materials. As a Bank, we have a policy of nominating a Green coordinator at every branch whose responsibility is to monitor such initiatives among staff. Beyond this, we also strive to produce our credit cards from eco-friendly raw materials and to offer clients green initiatives that help them bank without harming the environment. It is through combining such small but effective actions with other, large-scale initiatives that tangible contributions to the environment's welfare can be made.





Keeping it Green

When a fundraising campaign “Always Green” was launched in October 2008, Fransabank was quick to respond with a USD 1 million donation to the cause. Launched by that time by Interior Minister Ziad Baroud, the “Always Green” campaign sought to raise money to purchase planes, vehicles and equipment that would enable Civil Defense firefighters to respond to firefighting emergencies in a more efficient manner. “Fransabank is absolutely committed to protecting Lebanon’s natural resources,” said Fransabank Group Chairman Adnan Kassar. “Our donation to the Always Green campaign is just one element of a host of initiatives designed to preserve our country’s natural wealth for generations to come.”

Protecting the Environment

Due to rising energy costs, the recent technological advances, and a growing awareness and concern for our environment, Fransabank launched its new series of environmental friendly loans to meet the needs of both consumers and businesses alike. Whether the customer wishes to benefit from energy power efficiency at home or at business premises to develop environmentally friendly projects, Fransabank’s revolutionary energy loans are the perfect solution to save on expenses resulting from daily consumption of energy such as electricity, water and others. Fransabank aims at maintaining a healthy and sustainable environment and equally giving consumers the chance to save on primary household and operating expenses.

Protecting the City's Heart

The effects of war on the environment are perhaps best illustrated by the fate of Beirut's largest public park, Horsh Beirut (also known as La Forêt des Pins), which was almost completely destroyed during Lebanon's 17 year civil war. Thanks to a generous donation from the French government, the reconstruction of the park and replanting of pine and other native trees was able to take place in the late 1990s. Fransabank contributed to this important initiative through a donation to cover the cost of building a two-meter high iron fence and gates to protect the newly planted trees and flowers. Thanks to the combined efforts of all involved, one of the city's most important, large green spaces has been able to flourish once again.

Such initiatives not only cover the capital Beirut but extend to other cities and villages. Lately, Fransabank participated in the renovation of Bkassine Public Garden located in South Lebanon, hosting one of the most beautiful pine forests and largest natural reserves in the Middle East. Similar public gardens are hosted next to Fransabank large network of branches where the Bank coordinates with the relevant municipalities on the "green" needs of their areas. Such endeavours are executed in various areas like Marjeyoun and Zahleh, amongst others.



-> Fransabank team during a planting day in Kfarzebian

Growing Hope

Since 2008, Fransabank has been a proud supporter of non-governmental organization Jouzour Loubnan and its mission to help restore Lebanese woodland and promote sustainable forestation in arid regions. Pistachio, olive, oak, cedar, and pine are among the trees native to Lebanon which are being given a new lease of life through Jouzour Loubnan's planting activities. In 2010, Fransabank employees and their families planted more than 1,000 'Cedrus Libnani' effectively contributing to the reforestation of Kfardebian forests in collaboration with Jouzour Loubnan. This strongly aligns with the Bank's belief that preserving the environment and keeping Lebanon green should start from within.

Pledge for Corporate Environmental Responsibility

Fransabank was among the pioneering signatories to join in 2011 the "Green Pledge" initiated by the renowned Lebanon Opportunities within their Green Opportunities Initiative. By signing the pledge, Fransabank commits itself to a greener corporate environment.

“ One is a member of a country, a profession, a civilization, a religion. One is not just a man. ”

Antoine de Saint-Exupéry



5 > From Border to Border

“ We are made wise not by the recollection of our past,
but by the responsibility for our future. ”

George Bernard Shaw

> Did you know?

Fransabank was the only Bank to have branches in the south of Lebanon from the 1960s onwards and throughout the Israeli occupation. Today Fransabank Group has a total of 13 branches across the south.

Lebanon's multicultural society and diverse geographic landscape are integral elements of its vibrancy and beauty. Through the years, though, this diversity has also presented challenges. The value of national unity is priceless - a message that can never be over stated. It is only when all citizens feel equally valued and are able to engage meaningfully in society's future that real progress can take shape. As the UN National Human Development Report 2008-2009 stated: "Empowering citizens leads to a reinforcement of democracy, good governance, the rule of law and justice reform, as well as social equity toward a sustainable human development in Lebanon". All of society, from the state to non-governmental organizations and private sector corporations can play an effective role in reaching out to rural communities or in encouraging national unity. As one nation, one people, the future can be faced with hope and faith in prosperity.

> From Border to Border

Building a presence in the south of the country was an important objective for Fransabank in order to continue to play a full role in the service of the national economy in general and to meet the banking and financial needs of the southern population. "No war will ever stop us. No turmoil will ever move us." These words of conviction led the way as the Bank remained steadfast in its objective.

This commitment to the south is not a recent phenomenon. Fransabank was the only Bank to have a presence in Bint Jbeil since 1962, in Marjeyoun since 1963, and in Jezzine since 1964. We made sure to keep our doors always open despite the complex and difficult circumstances that prevailed. This was especially true during the years of Israeli occupation when Fransabank was the only Bank at that time to have branches in the southern region. Despite the conditions of occupation and its repercussions on all levels, Fransabank stood shoulder to shoulder with the people of the south.

More recently, in an unprecedented act of determination and courage, Fransabank's Nakoura branch opened for business near the highly volatile border of Lebanon and Israel. With such initiatives, the Bank has helped spread a sense of determination and optimism among the local community, as well as our clients, partners and employees.



Solidarity Campaign

Helping the country to remain unified and strong is always a cause close to our heart. No matter what happens or how difficult the circumstances, Fransabank believes in demonstrating its unwavering commitment to the nation.

Understanding the role we were positioned to play at Fransabank after the 2006 July war on Lebanon as a source of support to the people of Lebanon, the Bank launched a solidarity campaign "Damar / Amar" that had the most positive societal impact. The campaign objective was to support the courage of the Lebanese people by communicating a message of hope and perseverance. "Damar / Amar" translated as destruction / reconstruction, were the words Fransabank found most applicable to their intention. Just as easy as it is to erase the "D" replacing it with an "A", the conviction to rebuild needed to be an instant reaction against destruction based on necessity, instead of being a debatable consideration.

Contribution to the Reconstruction of Lebanon

With the purpose of alleviating poverty in the war stricken communities in Lebanon, Fransabank contributed to the process of reconstruction and re-development of Lebanon. This process assists the government of Lebanon in helping the impoverished and the victims of war to rebuild their homes and improving their living standards. Fransabank has donated to:

- The Lebanese government following the destruction of Lebanese infrastructure in June 1999, whereby Fransabank was one of the biggest donors with a contribution of USD 1 million.
- The Qana fund following the massacre in the village of Qana in 1996.

In addition, Fransabank employees equally participated in this endeavor by donating one Day Salary to the Lebanese Army, in light of the late unfavorable conditions occurring in North Lebanon and the ongoing thrive of the national army and militants to safeguard the dignity of our beloved country.

Unifying a Country

Voicing its belief in a unified and peaceful Lebanon, Fransabank launched its "Forever Lebanon" campaign, a public outcry against the turmoil suffered by all Lebanese in 2007.

Although many questioned their resolve to stay in the country and seriously considered the option of emigrating, the Forever Lebanon campaign called out to the Lebanese public to remain unified and to stay in their homeland. The scenes of the advertisement highlighted the uncertainty experienced by the Lebanese community across its diverse groups and sectors, and their hesitance to implement both their business and personal future plans. The tone, however, quickly altered to one of solidity and strength, reflecting the firm will of the Lebanese people full of confidence, courage, patience and national optimism; and their support, determination and belief in their country.

Through this massive national advertising campaign, Fransabank expressed its solidarity with Lebanon's citizens, while reflecting the Bank's belief that no matter the circumstances, progress should be a constant development within any organization, society or country. The impact of "Forever Lebanon" was felt across the country and was a powerful testimony to Lebanese solidarity and resilience.



FRANSABANK



FRANSABANK



FRANSABANK

Optimism, Prosperity and Peace in Fransabank 90 years Corporate Campaign and Documentary

When wanting to communicate on Fransabank's 90 years of legacy as the first established Bank in the country, we chose to highlight the fact that throughout nine decades we have witnessed every event that marked our country and shaped it to what it has become today.



The corporate film features a little girl who portrays the Bank and how it has managed to keep its young spirit while being the witness of every moment that marked the history of Lebanon. Throughout the film, the girl picks a flower at different points in time and each flower represents the strong symbol of hope, prosperity and peace of course. The film translates Fransabank's constant involvement with Lebanon's history and the flower bouquet gathered at the end is a tribute to a nation, a message of faith, and a symbol of continuity that aligns with the Bank's credo: "Tomorrow Starts Now".

The documentary, on the other hand, reveals how after 90 years of operating in Lebanon Fransabank looks back at the major events that marked the history of the Bank and the country since 1921. The documentary retraces the Bank's history in details, how it shaped the Lebanese economy and helped the people who contributed to it. Throughout the prosperous and the challenging days, Fransabank continued to offer its services to the Lebanese, both in Lebanon and abroad. With old footage rarely seen nowadays, it is a film that tells the story of a sturdy Lebanese institution that has played a major role in the history of the Lebanese and that will do so for many years to come.

“ As the soil, however rich it may be, cannot be productive without cultivation, so the mind without culture can never produce good fruit. ”

Seneca



6 > Reaching out Through Culture

“ Culture is the widening of the mind and of the spirit. ”

Jawaharlal Nehru

> Did you know?

Lebanon has six UNESCO World Heritage Sites: Anjar, Baalbeck, Byblos, Tyr, the Qadisha Valley and Cedars of God.

Baalbeck is the oldest international festival in the Middle East, dating back to 1956.

In 2009-2010 Beirut was designated World Book Capital by UNESCO, resulting in a year-long calendar of cultural events.

The first printing press in the Middle East was established in 1610 at Deir Mar Antonious in Quzhayya near the Qadisha Valley.

“Heritage is our legacy from the past, what we live with today, and what we pass on to future generations. Our cultural and natural heritage is both irreplaceable sources of life and inspiration.” These words issued by UNESCO set the context very plainly for why culture forms a valuable element of any society’s future. Just as the culture of any business enterprise unites all staff members, so the culture of a country can provide a medium through which diverse citizens can identify with one another and feel part of a socially cohesive society. During the World Economic Forum on the Middle East in 2006, discussions took place on the role of culture in shaping national identity. Ideas expressed included the fact that art, music, performance and other cultural activities can bring a message of life, peace and hope to communities that would otherwise have none. They can inspire youth to explore potential talents, to develop their skills, and to do something positive with their life. And by spreading culture to all sections of society, the barriers of elitism can be removed to foster an environment of education and enlightenment for all.

> Reaching out Through Culture

Fransabank continues to promote culture through a diverse range of associations, collaborations and sponsorships. Whether via alliances with NGOs or cultural associations or by directly funding community projects, the Bank seeks to select avenues for inspiration that provide value to society.

Giving Art an Audience

Encouraging talent is a central pillar of Fransabank's belief in promoting culture. JABAL (Jeunes Artistes des Beaux Arts du Liban) is one initiative that has received continuous support from the Bank over the years. This has taken shape through the Bank's patronage of an annual art exhibition, which hosts and showcases the talent of dozens of artists who never previously had the opportunity to display their works to the public. The invitees to this event are potential buyers, media representatives and members of the general public, thus giving the young artists wide exposure and many opportunities to sell their work.

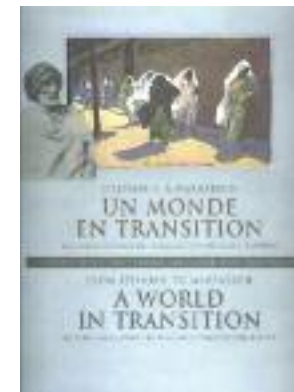
Through the JABAL initiative, new horizons have been opened for many of these young artists. Often they have gone on to hold solo and group exhibitions worldwide and to cultivate a name of renown for themselves in the art field. Some have been offered scholarships to pursue their art education as a result of having their work seen by art experts.

In addition to providing a forum for artists to exhibit their work, Fransabank makes a point of purchasing a collection from each participating artist. These works of art are displayed at the Bank's headquarters and branches, thus giving the artists even greater exposure through our clients' base.

Culture's true value to society comes when it is accessible to all. With this in mind, since its early days JABAL has targeted diverse areas of the country. In addition to Beirut, it has staged exhibitions in Tripoli, Saida, Zouk Mikhael, Zahle, Aley and New Jdeideh. The ensuing war and political turmoil resulted in a temporary halt to these annual events but Fransabank is committed to reviving them in the years ahead.

The JABAL initiative enjoys the full backing and sponsorship of Fransabank's Chairman Adnan Kassar and Deputy Chairman Adel Kassar, as both have a strong passion for art. Their unique, rich and rare private collection has been the core essence of many private exhibitions with themes on the Orient and the Sea.

"From Istanbul to Marrakech – A World in Transition", a book published by Fransabank that includes 500 postcards that date back to the 19th and early 20th centuries that have never been exposed before. This book was made available to art scholars, collectors and art lovers, as well as to the public in general. It is a new initiative within the Bank's series of initiatives to support all forms of art, culture and heritage.



Uplifting the Past

Fransabank's support of culture has helped breathe new life into many of the country's most important institutions, such as the Beirut Theater, which was successfully rehabilitated thanks to funding from the Bank following the end of the war in 1993. The National Museum is another recipient of donations from the Bank to ensure it retains its rightful place at the heart of the nation's cultural offering. As the country emerged from the civil war, Fransabank saw the need to invest in hope for the future and felt compelled to contribute to the nation's prosperity. With this in mind, the Bank was a major sponsor of the entire reconstruction and renovation of the National Museum. When it finally reopened in the late 1990s, after more than two decades of closure, the museum represented a new era in Lebanon's cultural landscape, signaling the renaissance of the nation's profile as a country of history, heritage and civilization rather than of war. Today it not only attracts schoolchildren eager to learn of their past but also tourists who discover Lebanon's valuable contribution to the world.

Revitalizing Communities

The Bank believes in reaching out to the population at large through the medium of culture. This necessitates looking beyond the capital to other areas where financing for cultural projects can revitalize communities, cities and prospects. An example of this is the restoration of Tripoli's historic Koura Square, which was carried out with the help of a USD 100,000 donation from Fransabank. The Koura Plaza project beautifully restored the area's traditional building facades and invigorated its potential as a tourist destination in North Lebanon.



-> Messrs. Kassab during the inauguration of Tripoli's historic Koura Square

Strengthening Cultural Ties

Promoting Lebanon as a cultural destination is essential for the country's prosperity, forging a more socially cohesive society on the one hand, while attracting tourism on the other. Fransabank regularly sponsors numerous art and music festivals in line with this belief. These include some of the country's biggest cultural festivals, such as Baalbeck, Beiteddine, Bustan, Byblos and Batroun, as well as other diverse initiatives, such as Estivales Deir al Qamar, Baakline Festival and Hamra Festival.



-> Beiteddine Festival



-> Batroun Festival



-> Baalbeck Festival



-> Hamra Festival



-> Hamra Festival



-> Baalbeck Festival

“ Individual commitment to a group effort -
that is what makes a team work, a company work,
a society work, a civilization work. ”

Vince Lombardi



7 > Valuing Human Capital

> Quick Fact

- In 2008, a new millennium development goal was added to the existing eight launched in 2000: to achieve full and productive employment and decent work for all, including women and young people. The original eight goals are: to eradicate extreme poverty and hunger, achieve universal primary education, promote gender equality and empower women, reduce child mortality, improve maternal health, combat HIV/AIDS, malaria and other diseases, ensure environmental sustainability, and develop a global partnership for development.

> Did you know?

The years 2010-2020 have been designated as the Arab Employment Decade by the Arab Labour Organization, with the aim of alleviating unemployment rates in the Arab countries and reducing the percentage of working poor by half by the end of the decade.

The phrase “Decent Work” may not be immediately familiar to everyone. But if the International Labour Organization – ILO achieves its aim, that is set to all change. “The primary goal of the ILO today is to promote opportunities for women and men to obtain decent and productive work, in conditions of freedom, equity, security and human dignity,” the ILO’s Director-General Juan Somavia, once said. The ILO initiative “Decent Work – A better life starts here” sums up the aspirations of people in their working lives. It aims to promote the need for opportunity and income, rights and recognition, personal development, fairness and gender equality. The philosophy behind this is the fact that the provision of decent work in any nation underpins the ability of its communities and society to live in peace. At the same time, it assists efforts to reduce poverty and to achieve a fair, inclusive and sustainable development. In the Arab world there are many challenges in the field of human resources, including the high ratio of youth and limited job opportunities. The private sector has a valuable role to play in creating equal opportunities for all and career prospects that seek to nurture potential, guiding society’s development forward.

> Valuing Human Capital

At Fransabank, we understand the value of our employees not only to our Bank but to society at large. We believe in providing the best environment for them to flourish and reach their potential. Fransabank is proud to be an equal opportunity employer that provides a friendly, open and safe working environment for all staff members. The Bank allocates a significant amount of its budget towards continual staff training and career development which is further supported by an internal training center that facilitates seminars related technical, managerial skills enhancement among others.

Additionally, employees are encouraged to join the Fransabank Employees' Union. Benefits of the union include corporate health care and education provisions for employees and their families and the protocol of benefits endorsed by the Lebanese Association of Banks.

A Culture of Inclusion

Beyond these essentials that provide a secure framework in which employees can feel protected and valued, Fransabank strives to foster an inclusive culture that draws employees together, respecting their diversity while uniting them as one family.

The Amicale Employees Club forms an integral part of this goal. After having been initiated by employees, the Club was subsequently embraced by the Bank with generous funding allocated to support its activities. Through Amicale, social and cultural events as well as recreational trips for employees and their families are arranged. The Bank also offers employees, via Amicale, special discounts at retail stores and restaurants and hosts numerous annual celebrations at which gifts and goodwill are offered to all in attendance. All of Amicale's activities are designed to nurture the feeling among employees of belonging to the "Fransabank Family" brand.

Reaching out to all employees through internal communication is also a vital part of the Bank's mission to provide an inclusive culture. For this reason, Fransabank is committed to the regular publication of Zapping, its internal corporate newsletter. Zapping is eagerly read by employees for its informative content and interactive approach and is a vital part of the Bank's overall strategy to promote a true sense of belonging among its employees and to encourage constructive communication at all levels.

Rewarding employees for their contribution is another essential pillar of the Bank's commitment to encouraging talent and valuing individual performance. The Bank regularly holds competitions that reward the highest performing employees with valuable prizes during productivity award ceremonies.



-> Celebrating Christmas with Fransabank family members



-> 90th year dinner celebration

Working Hard and Playing Hard

From the Beirut Marathon to shooting hoops on a basketball court, Fransabank's employees can often be found rising to a sporting challenge. Fostering a team spirit and providing a chance to swap work for leisure are major motivations behind Fransabank's diverse sporting activities, many of which take place on a national level. In May 2009, the Bank's basketball team was proud to take part in the first Fransabank Inter-Banks Basketball Tournament, an initiative launched by the Bank. Several local banks joined the event, although none were able to vanquish Fransabank which took winning place in the final. The Fransabank basketball team continues to go from strength to strength consistently being ranked among the premier teams in inter-bank championships.

Throughout the year, a calendar of Fransabank sporting events is ongoing. Away from basketball, Fransabank also has talent in the mini football field, with the Bank's team having competed favourably in several tournaments. Year after year, Fransabank employees also form groups to join the annual Beirut Marathon and assist the Bank's management in supporting its adopted cause of the Brave Heart Fund charity by fundraising during the race. Individual talents in rally, trap shooting, tennis and other sports activities are continually supported by the Bank's

management. The various teams or individual initiatives have been honoured to receive several championship shields and awards. Of course, for all Fransabank employees, it is the taking part rather than the winning that inspires them to enter competitions. This gives them the opportunity to make the Fransabank name visible across the country, demonstrating a desire to forge relationships and experiences that ultimately contribute to the social fabric of the country.



-> Basketball champions



> Sources

Great Achievements from Small Gestures

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Restoring Hope, Regaining Mobility

> Brave Heart Fund www.braveheartfund.org

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> United Nations Development Program, The National Human Development Report, Lebanon 2008-2009

A Sustainable Future

> Ministry of Environment www.moe.gov.lb

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From Border to Border

> Fransabank www.fransabank.com

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Reaching out Through Culture

> UNESCO <http://portal.unesco.org>

> UNESCO World Heritage Center <http://whc.unesco.org>

> World Economic Forum www.weforum.org

> Reporters without Borders, Press Freedom Index www.rfs.org

> New7Wonders www.new7wonders.com

Valuing Human Capital

> International Labour Organization www.ilo.org

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