

CORPORATE SOCIAL RESPONSIBILITY REPORT

2017



THE VALUES WE LIVE BY



OUR VISION

To be a reference in the financial services industry making complex banking simple and bringing the best to you.



OUR MISSION

To provide a wide range of state-of-the-art, innovative and competitive financial products and services, in a simple and efficient way, leveraging innovation, technology, professionalism and excellence, in order to deliver what matters to our customers, shareholders, employees and community.



OUR VALUES

- We do what we say
- We do it with integrity
- We are performance driven
- We promote gender equality
- We are responsible corporate citizens

MESSAGE FROM THE CHAIRMAN



Dear Stakeholders,

For the second year in a row, we are proud to share with you BLC Bank's CSR report. This yearly process takes you behind the scenes of our everyday commitment to the Lebanese economy, environment and community as a whole all the while allowing us to look ahead and plan for new sustainable projects. Innovation, transparency and accountability: three of the core values that mark the multifaceted nature of our pledge to this country, its cultural and natural heritage, as well as its people, whether they work at the Bank or benefit - both directly and indirectly - from its services. It is no secret that we live in an ever-changing world, and it is by anticipating social, behavioral, and financial transformations rather than merely adapting to them that has defined us as pioneers on the local, regional and international scenes.

In 2017, we remained the bank of reference when it comes to women economic empowerment in the MENA region and the partner of choice for Lebanese SMEs, providing the key actors of change with full-fledged programs such as the WE Initiative and Brilliant Lebanese Awards that go beyond the traditional help offered by financial service providers.

We have also strengthened the bond that unites us with the community we serve by taking old partnerships to the next level and finding new allies. During 2017, we have also looked for new

ways to reduce our impact on the environment and given our clients the opportunity to do the same. With our wide range of eco-friendly products and services, we aim to help each and every person transition to a more sustainable way to consume energy and interact with the planet. We often hear "It all starts at home"; this is why our public commitments always stem from beliefs and initiatives that have born fruits within the BLC community. This is why we aim to provide all employees, new recruits and veterans alike, with the necessary tools and environment that enable them to reach their full potential. Because beyond insuring transparent procedures and irreproachable business ethics, beyond leading an everyday battle against illicit financial activities, it is our duty to trigger, help sustain and play our part in the implementation of changes that need to be operated for future generations to thrive in a healthier, safer, more conscious and inclusive world.

Looking forward to bringing you more and more news of innovative projects and milestones reached with every year that passes.

Yours, responsibly.

NADIM KASSAR

CHAIRMAN GENERAL MANAGER

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Network Lebanon
WE SUPPORT

Launched in July 2000, the UN Global Compact (UNGC) is a leadership platform for the development, implementation and disclosure of responsible and sustainable corporate policies and practices. Endorsed by chief executives, it seeks to align business operations and strategies everywhere with ten universally accepted principles in the areas of human rights, labor, environment and anti-corruption.

The UN Global Compact
gathers close to

10,000

business and non
business participants
from 164 countries.

**BY JOINING THIS
CORPORATE
RESPONSIBILITY
INITIATIVE, BLC
BANK COMMITS
TO EMBRACE THE
UN GLOBAL
COMPACT'S 10
PRINCIPLES AS
PART OF ITS
STRATEGY,
CULTURE AND
DAY-TO-DAY
OPERATIONS.**

ABOUT THE SDG's

The Sustainable Development Goals are the blueprint to achieve a better and more sustainable future for all. They address the global challenges we face, including those related to poverty, inequality, climate, environmental degradation, prosperity, and peace and justice. The Goals interconnect and in order to showcase the **360 approach of our CSR activities**, we have decided to reflect on how our actions are linked to various Goals and targets.



HERE ARE THE SDGs WE STAND BY

YOU WILL SEE THE FLOW OF OUR SDGs THROUGHOUT THIS REPORT

GOAL 3: GOOD HEALTH AND WELL-BEING

Ensuring healthy lives and promoting the well-being for all at all ages is essential for sustainable development.



GOAL 5: GENDER EQUALITY

Gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous & sustainable world.



GOAL 9: INDUSTRY, INNOVATION AND INFRASTRUCTURE

Investments in infrastructure are crucial to achieving sustainable development.



GOAL 12: RESPONSIBLE PRODUCTION AND CONSUMPTION

Responsible Production and Consumption



GOAL 16: PEACE, JUSTICE AND STRONG INSTITUTIONS

Access to justice for all, and building effective, accountable institutions at all levels.



GOAL 4: QUALITY EDUCATION

Obtaining a quality education is the foundation to improving people's lives and sustainable development.



GOAL 8: DECENT WORK AND ECONOMIC GROWTH

Sustainable economic growth will require societies to create the conditions that allow people to have quality jobs.



GOAL 10: REDUCED INEQUALITIES

To reduce inequalities, policies should be universal in principle, paying attention to the needs of disadvantaged and marginalized populations.



GOAL 15: LIFE ON LAND

Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss.

PROUD STEERING COMMITTEE MEMBER

GLOBAL COMPACT NETWORK LEBANON GCNL

Launched in September 2015, Global Compact Network Lebanon (GCNL) works closely with the UNGC Headquarters to provide opportunities for learning, policy dialogue, and partnership on the Ten Principles and Sustainable Development Goals (SDGs). The Global Compact Network's Steering Committee, of which BLC Bank is a founding member, is composed of leading organizations spanning various industries and sectors across Lebanon and is growing strong with business and non-business participants joining from different sectors.



BLC BANK HAS BEEN PLAYING AN ACTIVE ROLE IN THE GCNL'S ACTIVITIES, SHARING BEST PRACTICES DURING CONFERENCES AND HELPING ADVANCE THE NETWORK'S SUSTAINABLE AGENDA.

1. THE MULTI-STAKEHOLDER SDG FORUM

The Multi-stakeholder SDG forum featured several keynote speakers including Dr. Fadlo Khuri, president of American University of Beirut and Mr. Philippe Lazarrini, as well as multi-disciplinary panels that discussed key issues revolving around the SDGs. BLC Bank joined the panel dedicated to SDG 5 and shared its experience in advancing gender equality through the We Initiative.

2. ANTI-CORRUPTION PHASE 1

The Global Compact Network Lebanon held the first phase of the Anti-Corruption Initiative for Lebanon to mobilize engagement of private and public sectors on a broader scale tackling corruption via collective action. The training, hosted and organized in partnership with UNDP, introduced participants to the key concepts of corruption, as well as successful cases from Lebanon in dealing with related challenges.

3. SUSTAINABLE MINDS COMPETITION

BLC Bank has been playing an active role in this initiative that aims to introduce the youth to the concept of sustainable development. This year, students were asked to choose one of the 10 UN Global Compact principles spread over four themes (labor, environment, human rights, and anti-corruption) and to relate it to one or more of the 17 sustainable goals in a creative video. Ideally, students selected a problem faced in Lebanese organizations and demonstrated how the application of one of the principles can be a potential solution to the problem.

4. ENVIRONMENT

Environment held a competition from March 1, 2017 until May 26, 2017 where participants presented a potential solution for a critical Lebanese environmental problem. Environmate is an environmental accelerator supported by the Global Compact Network Lebanon (GCNL). Its role will be to find, fund, foster and offer young bright Lebanese ecopreneurs who have big ideas, better chances of tackling different environmental startup barriers, providing them with the vision, incentives and resources to grow their ideas into viable implementation.



**OUR
BUSINESS**

COMMITTED TO
**RESPONSIBLE
BANKING**

WE DO IT WITH INTEGRITY

Because financing the economy in an ethical manner lies at the core of our responsibilities, we are committed to ensure each of our stakeholder's rights are protected and strive to carry out actions that reflect our values and code of conduct.

By strengthening all controls, mitigating risks and insuring best practices, we at BLC Bank shape our action around sound corporate governance and ensure our contribution to the country's economic development is done through both innovative products and services as well as proper ethics.

CORPORATE GOVERNANCE STRENGTHENING CONTROLS

As responsible actors of the financial ecosystem, it is of utmost importance that we align corporate culture and activities with the pledge to conduct said activities in a safe and sound manner, with integrity and in compliance with applicable laws and regulations. This is why protecting each stakeholder's rights lies at the center of our mission

as responsible financial service providers. From setting the strategies that will directly affect our clients to day-to-day operations, decisions are run by designated committees that insure the interests of depositors, meet shareholder obligations, and take into account the interests of other recognized stakeholders.

BLC BANK's Board of Directors has adopted a [Corporate Governance Code](#), which reflects its commitment to implement sound Corporate Governance in full compliance with BDL basic circular 106 dated 26 July 2006 specifically article 2.1 and 2.2, and its amendments, drawing on the principles set forth by the Basel Committee on Banking Supervision as documented in the [Corporate Governance Principles for Banks published by the Bank for International Settlements \(BIS\) in July, 2015](#).

MITIGATING RISKS

In 2017, BLC Bank has continued playing an active role in the international fight against money laundering and funding of terrorism and criminal activities. Our AMLCFT policy thus helps ensuring that BLC Bank is in line with the requirements of legislations in the jurisdictions in which it operates. By making sure policies are always

up-to-date, promoting a know-your-customer culture, and providing staff with the necessary trainings and tools to prevent any mishap, not only do we stay one step ahead of any risk, we also fulfill our promise of providing a safe, reliable and sound experience to clients and partners alike.

Our exhaustive approach overseas risks related to credit, market, operations, information technology security, liquidity risk, and reputational risk.

It is crucial to know from where future risks might arise. In this day and age, with the growing role digitalization plays in each and every aspect of our lives, protecting the integrity, confidentiality and availability of information, its supporting processes, systems and networks from both external and internal threats has become a necessity. In 2017, we have continued promoting an information security culture across the Bank through our information security awareness program, setting security policies and procedures and overseeing their proper implementation, putting in place manual and automated controls to mitigating IT risks, and investigating incidents and making sure that measures are taken to prevent their reoccurrence.

BEING RESPONSIBLE IN OUR LENDING POLICY

Since we aim at irreproachable conduct and wish the strong set of values that fuel each and every one of our actions to reflect in the people we offer our services to, we only accept to lend money to people and institutions that think like we do and respect the principals we hold dear. In this vein, the approval of credit lines has to go through different committees and levels of authorizations, thus insuring thorough examination and objective decisions.

Moreover, our Credit Lending policy restricts us from financing any company suspected to be involved in money laundering, child labor, weapon traffic or any illegal activity that is not in line with the respect of human rights.

IMPORTANCE OF COMPLIANCE

Compliance is a prevalent business concern because of an ever-increasing number of regulations that require banks and financial institutions to be vigilant about maintaining a full understanding of their regulatory compliance environment.

While Management is the owner of Compliance that fosters the adequate enterprise-wide culture, compliance remains everyone's responsibility within Banks and Financial institutions. In this vein, the Legal Compliance Unit that falls under the Compliance department's structure was established in January 2017.

LEGAL COMPLIANCE IS MAINLY ENTRUSTED WITH:

1. Identifying and managing the legal/regulatory compliance risks faced by BLC Group.
2. Advising Management and relevant departments on applicable laws and regulations and ensuring follow-up on proper handling and full compliance.
3. Ensuring compliance of new products and services with regulatory requirements.
4. Ensuring that protection of data confidentiality and avoidance of conflict of interest are respected.
5. Disseminating circulars, notices and directives received from regulatory and control authorities which include and are not limited to the BDL, BCC, CMA and SIC.
6. Conducting periodic compliance reviews on different departments depending on their level of risk from a compliance perspective and reporting results to Management.
7. Following-up with concerned departments on progress made to clear identified findings and risks.
8. Submitting periodic Compliance reports to the BOD Compliance and AML/CFT Committee.

COMPLIANCE

The Compliance function will continue to improve itself by improving its governance, its measurement methods, its policies and procedures, and adopting the industry's best practice in line with local and global developments.

INSURING QUALITY CONTROL

In 2017, 258 complaints were received and solved by the Quality Control team.

BDL 134

The rapid increase in the use of financial services have pointed to the need for stronger financial regulations and customer education to protect and empower customers. The Financial Customer Protection principles set clear rules of conduct for financial institutions to carry out their daily business. The BDL Basic Circular 134 and BCCL Circular 281 are the framework for the business ethics and customer protection.

- **Full transparency in operations and transactions**
- **Specific rights and duties for customers**
- **Efficient complaints management and reporting**
- **Adequate customers education**

In 2017, 258 complaints were received and solved by the Quality Control team.

TAKING ON THE ENVIRONMENTAL CHALLENGE

BLC Bank’s public Corporate Environmental Policy, Code of Conduct and Corporate Lending Policy confirm the Bank’s commitment to care for the environment.

Moreover, green preferences in our Procurement Policy help us have a bigger environmental impact on all stakeholders.

By modifying its Procurement Policy to include green requirements, BLC Bank demonstrates its will to involve its suppliers in its environmental initiatives. As such, BLC Bank is committed to giving priority to local suppliers with established Corporate Social Responsibility policies.

Also, the Bank has introduced green criteria in its tender specifications and gives preference to products and services that are certified as eco-friendly by governmental or other recognized authorities.

For example:

- **All purchased A4 papers and envelopes are PEFC (or equivalent) certified as sourced from sustainably managed forests.**
- **The Bank uses recycled corrugated archive boxes and its letterheads are 100% recycled too.**
- **Single-use Carton cups have been replaced with glass mugs and cups.**
- **Premises have been equipped with energy saving lamps and water saving fixtures as well as low emitting paint and lighting system controls through sensors in bathroom areas.**

ECO-FRIENDLY PRODUCTS

BLC Bank is also committed to develop and encourage environmentally friendly products and eco-loans, thus playing its part in the fulfillment of **SDG 7**. These products cover a wide range of domains among which: water heating, solar energy generation, pollution abatement, solid waste and waste water treatment, recycling, landscaping, and eco-tourism.

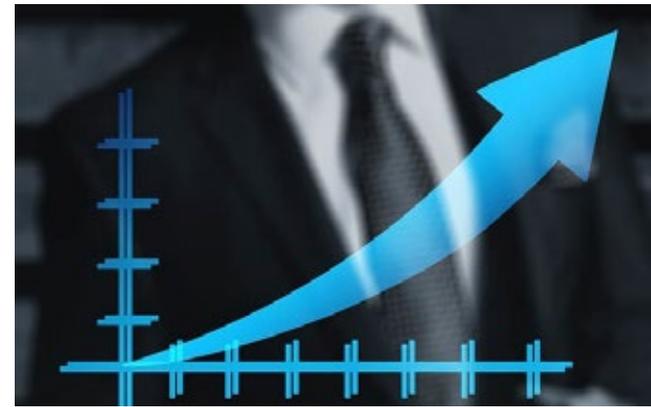
Eco-friendly loans are also offered to both individuals and businesses. To name a few products: Solar Water Heater Loan, Small Energy Loan, Non-Subsidized Energy and Non-Energy Related Eco-Loans, BDL Subsidized Energy and Non-Energy Related Eco-Loans, Green Kafalat Loans: Kafalat Energy A, Kafalat Energy B, Kafalat Energy C, Kafalat Trees and Kafalat Small Farmers.



Figures in 000	2014	2015	2016	2017	% increase 2016-2017	% increase 2017-2018
Eco Friendly Loan	\$13,419	\$40,251	\$43,665	\$50,212	8.48%	15.0%
Kafalat Tree & Energy	\$4,921	\$8,551	\$11,416	\$13,635	33.5%	19.4%
Solar Water Heating System	\$932	\$1,167	\$1,243	\$1,263	6.51%	1.60%
TOTAL	\$19,272	\$49,969	\$56,324	\$65,110	12.7%	15.6%

CONTRIBUTING TO THE ECONOMY

Being more than a mere financial contributor to the Lebanese economy through lending money and creating jobs, BLC Bank aims to provide the Lebanese community with the needed financial skills and give it the necessary tools and advice. Thus, over the last decade, the Bank has developed and implemented ground-breaking programs and initiatives that offer a 360 degree approach, catering to the needs of its clientele and the country at large on many fronts.



S M E

- The support to small and medium enterprises has been the keystone of BLC Bank's strategy during the past decade.
- This commitment stems from our strong belief that today's SMEs, accounting for 95% of the country's economy, will be tomorrow's big companies and that the thriving of this ecosystem is bound to help the country move forward.

GETTING CLOSER TO EACH AND EVERY ENTREPRENEUR

On one hand, BLC Bank helps you benefit from state-of-the-art mobile and Internet banking and from the services of any close branch. On the other hand, we let experts come to you and explain the ins and outs of running your business. Helping SMEs grow, we have realized that non-financial services also play an important part in helping the Lebanese ecosystem thrive. We've organized roadshows across the country and have organized and sponsored numerous conferences and networking events. Not only does our strategy aim to bring entrepreneurs together and to help the SME ecosystem prosper, it also strives to connect them with mentors and financial experts as well as to grant them access to new markets via the Brilliant Lebanese Awards.

Additionally, the BLC Bank and We Initiative websites as well as related social media platforms offer SMEs the necessary tools to learn how to deal with every aspect of launching, running and expanding a business. We also launched our very own monthly business power sessions, bringing together experts from a wide variety of domains and entrepreneurs who wish to gain more insights on how to run a successful and sustainable business.

THE 2017 BUSINESS POWER SESSIONS INCLUDED:

- BPS 1:**
 - Date: January 14, 2017
 - Subject: Pricing: strategies for capturing and sustaining a competitive advantage
 - Speaker: Wael Abdul Rahman
- BPS 2:**
 - Date: February 16 and 17, 2017
 - Subject: Finance for SMEs: Understand your accounting, tax, NSSF and VAT.
 - Speaker: Fadi Barhouche
- BPS 3:**
 - Date: April 1, 2017
 - Subject: Are you ready for e-commerce?
 - Speaker: Marilyn Zakhour
- BPS 4:** *-In collaboration with the IDF*
 - Date: May 20, 2017
 - Subject: How can SMEs access Public Contracts?
 - Speaker: Rana Rizkallah
- BPS 5:**
 - Date: September 9, 2017
 - Subject: Wireframing & Prototyping a Mobile App
 - Speaker: Romy Saber
- BPS 6:**
 - Date: October 17, 2017
 - Subject: Leadership Dashboard: Aligning Your vision
 - Speaker: Roula Akl and Chantal Abboud
- BPS 7:**
 - Date: November 11, 2017
 - Subject: The New Era of Public Relations
 - Speaker: Tony Abou Ghazale
- BPS 8:**
 - Date: December 16, 2017
 - Subject: How to fail your Startup
 - Speaker: Loyal Gebran

BLC BANK, SME CONFERENCE: GROWING LOCALLY, EXPANDING GLOBALLY



As part of BLC Bank's continuous support to small and medium enterprises, the Bank organized a first-of-its-kind conference entitled "SME Conference 2017: Growing locally, expanding globally" which was attended by a number of experts and participants from more than 200 enterprises. This conference marked the 10th anniversary of the Bank's strategy aiming at empowering SMEs and renewed our commitment and stood as a promise to keep moving in the same direction.

The first session focused on the ways in which SMEs can grow locally and expand on an international level and was followed by three world cafés: the first one was dedicated to connecting SMEs to larger enterprises from both the public and private sectors, the second focused on different models to access global markets and the third emphasized the importance of digital platforms as a growth engine for SMEs. Last but not least, the conference was wrapped up with Lebanese entrepreneurs sharing their challenges and success stories and sharing with the audience how they made it.

AN INITIATIVE FOR WOMEN EMPOWERMENT

In 2012, BLC Bank was the first financial institution from the MENA to commit to the UN Women Empowerment Principles and to create a unit exclusively dedicated to supporting and serving women. The “WE Initiative” (Women Empowerment Initiative) is inherent to the way BLC Bank conducts its business and benefits all of the bank’s stakeholders as it relies on an exhaustive approach that targets employees and customers as well as suppliers.



A COMPLETE PROGRAM TO EMPOWER WOMEN ECONOMICALLY

BLC Bank’s WE Initiative targets all women from entrepreneurs, professionals, executives to mothers seeking solutions for their challenges and concerns, aiming to unleash their potential and enhance their professional and personal lives. The Initiative offers a unique customer value proposition that comprises exhaustive financial and non-financial services, ranging from learning and development to market exposure, information and guidance and comprehensive financial schemes.

Through dedicated services and products, the WE initiative allows women to:

1. Get financed: in addition to the comprehensive range of accounts, lending solutions and financial services, BLC introduced 2 innovations:

a) Mother-Child Account: Lebanese women cannot open accounts for their children without the consent of the child’s legal guardian, namely the father. With this account BLC Bank offers mothers the opportunity to open fiduciary accounts for their children without reverting to their legal guardian.

b) Collateral-free loan: for established SMEs of at least 1 year to alleviate the impediment of collaterals which is a major constraint to businesses, especially those owned by women, thereby facilitating access to financing.

2. Grow their expertise: BLC Bank offers learning and development opportunities through trainings, workshops, roadshows, as well as guidance and advisory with the help of mentors and experts, and a rich resource center to consult: www.we-initiative.com, creating sustainability and growth opportunities.

3. Increase their exposure: BLC Bank grants access to markets through networking events, conferences, a unique and innovative platform www.we-initiative.com enabling them to connect and evolve and finally the Brilliant Lebanese Awards launched in 2012, which have a category specially dedicated to female entrepreneurs.

4. Get Connected: BLC Bank provides entrepreneurs with advisory services, guidance, respond to enquiries, and technical assistance and puts them in touch with relevant external advisors.

The above-mentioned non-financial services were later extended to all SMEs as part of the Bank’s comprehensive SME Business Solutions program, providing as such tools, resources and opportunities for SMEs to improve their businesses, expand their capacities, and nurture their growth.

LOCAL ADVOCACY

As a bank of reference in the empowerment of the key actors of change, BLC Bank's role goes beyond offering the right services. we use our expertise to play our part in much-needed awareness raising process and have flown to all four corners of the world in order to learn from our peers and share best practices.



WUA

As a key player in the momentum for gender equality in MENA, BLC Bank participated in the "Women Empowerment in the Banking and Financial Sector" conference with 2 interventions, the first a key note speech by Mr. Kassar and a second one emphasizing the Bank's activities and achievements in the Women segment.



ESCWA

BLC Bank participated in a roundtable organized for the 8th session of the ESCWA's Committee on Women. The panel aimed to tackle the role of public institutions in achieving gender equality and gathered officials from across the Arab world.

Since the inception of the We Initiative:

- a) Hundreds of articles have been written on women and their economic participation in Lebanon
- b) Special press/media editions were dedicated to women entrepreneurs
- c) Special TV shows created around women's issues
- d) Associations tackling development, mentorship and empowerment have seen the light
- e) Government started considering Women as an untapped market with great potential through the constant mention by official ministries in researches and conferences
- f) Exponential increase in number of events and conferences tackling women's empowerment
- g) Universities running special women entrepreneurship curriculums via international grants

CHAMBER OF COMMERCE SAIDA EVENT

BLC Bank participated in the agricultural exhibition for three days that was organized by the chamber of commerce of Saida with the objective of empowering SMEs in Agriculture in the South. Within its promise to deliver valuable learning and development opportunities to SMEs, the Bank hosted 3 expert speakers on its stand: November 2- Issam Bou Rached - Expert in Beekeeping, November 3- Georgette Lahoud - Expert in Olives, November 4- Hussein Bou Yehya - Expert in Avocado.

100+ success stories featured on social media

54 mentoring relationships



NATIONAL CAMPAIGNS



A We Initiative national campaign was launched on March 8 communicating the testimonies of the women SMEs who benefited from BLC Bank financial and non- financial services.

– “آمنو بقدراتن- أمنا بنجاحن. من ال 2007 - دعمنا إلتن مكمل” -

They knew they could make it. So did we. Committed to you since 2007.”

This campaign was followed by the SME TVC Campaign on April 24, within the same spirit of testimonials this time

including SMEs from various sectors.

These back to back campaigns showcase the impact of BLC Bank’s SME and We programs on entrepreneurs, men and women, and encourage entrepreneurship in Lebanon.

Finally, following these campaigns was a 3rd one with a more hard sell approach, namely the SME Kafalat Campaign, on May 3, communicating the Kafalat 0% Interest offer till September 30, 2017. Creating as such a tangible access to finance to all SMEs.

INTERNATIONAL ADVOCACY



UN WEPs

BLC Bank was once again part of the UN WEPs event organized by UNGC and UN Women, with Mr. Kassar speaking in a special panel dedicated to the launching of the WEPs Gap Analysis Tool on which Mr. Kassar consulted during his participation last year and BLC Bank piloted earlier this year.



THE GBA ALL-STARS ACADEMY I

Took place in Punta Cana - Dominican Republic, from May 23 to May 26, attracting more than 22 international banks and finance institutions from Latin America. Karyl Akilian Momjian Head of Brand Management shared key pieces of BLC Bank's journey to becoming the 1st Bank in MENA with a dedicated holistic Women's Market program and how we have developed a strong business case as a Bank of Reference for women in Lebanon.



THE GBA ALL-STARS ACADEMY II

Took place in Livingston Zambia - Africa, between June 19 and 22 attracting 21 banks and Development Finance Institutions from across Africa and the Middle East. Carine Fersan Choueiry - Senior Brand Manager for We Initiative and Enterprise Banking, shared key pieces of BLC Bank's journey to becoming the 1st Bank in MENA with a dedicated holistic Women's Market program and how we have developed a strong business case as a Bank of Reference for women in Lebanon.

A WORLDWIDE RECOGNITION

BLC Bank was the first Bank in the MENA to become a member of the Global Banking Alliance for Women and to chair its Governing Board.

Internationally, the Bank has become a reference and the subject of several publications and case studies by different reputable institutions such as IFC, the Said Business School in Oxford, and GBA. It has been invited to conferences in order to share best practices, spreading its impact to global levels (including New York, Washington, Frankfurt, Tanzania, Dubai, Colombia and Brazil).

It has also carried out study tours to IFC and GBA members, sharing best practices and influencing the creation of women empowerment programs in no less than 15 banks around the world (Latin America, Asia, Africa and Middle East).





IFC - SME FINANCE FORUM 2017 - 1 TO 3 NOV

BLC Bank, represented by its Head of Marketing Group, Mrs. Maya Margie, was a speaker at the IFC's Global SME Finance Forum 2017 discussing the importance of non-financial services provided by the Bank as an opportunity to build SME capabilities thereby fostering their growth and expansion.



GBA SUMMIT & LIFETIME ACHIEVEMENT AWARD 2017 - 14 TO 16

BLC Bank participated in the 2017 GBA Summit in London, sharing the Bank's best-practices regarding Women's Market Program & through its We Initiative program. BLC Bank also received the GBA Lifetime Achievement Award for being a Women's Market Champion and for empowering the Female Economy!



UNGC IMPACT REPORT

On Sept. 18 UNGC issued a report at the Leaders' Summit that took place at the UN Headquarters in New York featuring Mr. Nadim Kassar among the 10 disruptive worldwide leaders advocating for women empowerment and gender equality, SDG number 5.

OUR IMPACT

KEY FIGURES

- 700+ reached through 30 Business Power Sessions
- 8K reached through 150+ Roadshows
- 1K reached through conferences and Sectorial net working events
- Brilliant Lebanese Awards:
 - 900+ Applications
 - 78 Finalists
 - 18 Winners
- 112 Women in Business got Media Exposure on TV
- Unlimited exposure in the press, on the web, and in magazines.
- Nationwide ad campaign (TV, outdoor, and online)
- A total PR value \$6,750,000 + exposure to SMEs

WORLDWIDE

- **GBA all stars:**
 - 156 Trainees
 - 59 Banks
 - 69 Countries
- **Influenced through the GBA summits:**
 - 673 Trainees
 - 151 Banks
 - 159 Countries

AWARDS

- **February 2011**
 - From IFC the "Global Trade Finance Award" for its 2010 outstanding performance
 - From CPI Financial the "Fastest Growing Bank in Lebanon"
 - From Lebanon Opportunities the "Best Commitment to Small and Medium Enterprises"
- **December 2012**
 - From the New Economy magazine the "Women's Empowerment Leadership Award"
 - From Arabia CSR Awards 2012 the "Corporate - NGO Collaboration Category Award"
 - From Commerzbank "the Commerz bank STP Award"
- **May 2016**
 - From the Banker Middle East - CPI Financial, the "Best Female Empowerment" and "Best Business Transformation Awards"
- From the American Chamber of Commerce, the "Best Bank supporting women owned and women led businesses in 2015"
- **October 2016**
 - "Global Banking Alliance for Women's (GBA) Leadership Award" during the Alliance's 15th annual summit which took place in Washington
- **May 2017**
 - "Excellence for Social and Economic Development and Women Empowerment Award" from the World Union of Arab Bankers during the Arab Banks Awards and Commendations of Excellence 2017
- **November 2017**
 - "GBA for Women Lifetime Achievement Award" for being a women's market champion and empowering the female economy at the 2018 GBA Summit held in London

BLCbank

FRANSABANK GROUP



FOCUS
BLA



THE BRILLIANT LEBANESE AWARDS

Launched in 2012 by BLC Bank, The Brilliant Lebanese Awards are a token of the bank's innovative approach and bond to the Lebanese community. These awards are designed to honor successful entrepreneurs who have demonstrated personal commitment to their business and community.

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The Brilliant Lebanese Awards are one of the most important services provided by BLC Bank to SMEs and businesswomen. They are part of a 360 degree approach which lies on 4 pillars: [Financing](#), [Advisory](#), [Training](#) and [Exposure](#).

6th annual BRILLIANT LEBANESE AWARDS 2017 للمبدعين في الاعمال



ENTREPRENEURSHIP THE BRILLIANT LEBANESE AWARDS ARE COMPOSED OF THREE CATEGORIES



Business of the Year

(6 competitors - prize is USD 30,000 in cash)



Woman Entrepreneur of the Year

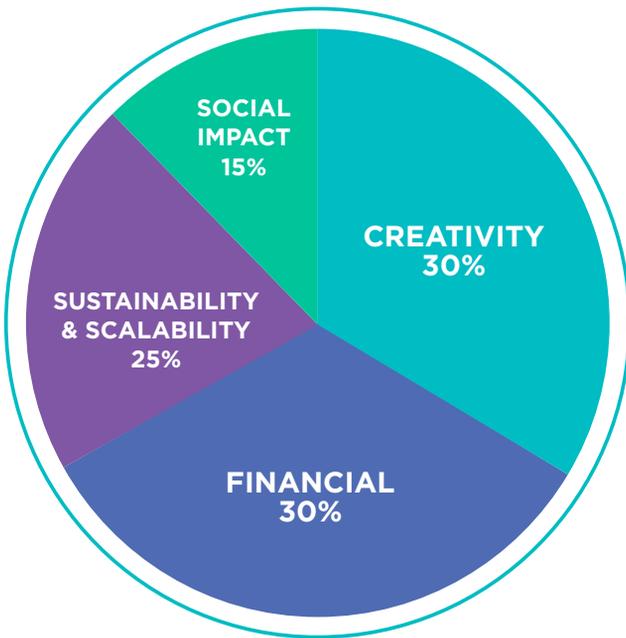
(6 competitors- prize is USD 30,000 in cash)



People's Choice Award

(The 12 finalists will compete in an online competition to win the People's Choice Award and USD 5,000)

CREDIBILITY
THE BRILLIANT LEBANESE AWARDS EVALUATE THE CANDIDATES ACCORDING TO FOUR CRITERIA:



CREATIVITY: 30%

for innovation as well as the project's uniqueness.

FINANCIAL: 30%

for the profitability and growth rates of the business, the financial impact of the business and the economic opportunities created.

SUSTAINABILITY: 25%

for the development strategy of the business, its governance structure and other aspects indicating its chances of long-term success and future growth.

SOCIAL IMPACT: 15%

for the social opportunities created and the impact of the business on the environment and society in terms of jobs created, diversity and inclusion in its employment structure.



A PROFESSIONAL INDEPENDENT JURY SELECTS THE 2017 WINNERS FOR EACH CATEGORY

ALONGSIDE ONE REPRESENTATIVE FROM BLC BANK

- **Dr. Khater BOU HABIB - Chairman of Kafalat**
Business of the Year
- **Mr. Wael HAMDAN - Banque Du Liban**
Business of the Year
- **Ms. Christina CHEHADE - Director in LAU**
Business of the Year & Woman Entrepreneur of the Year
- **Ms. Tania MOUSSALLEM - BLC Bank**
Business of the Year & Woman Entrepreneur of the Year
- **Mr. Maroun SHAMMAS - Chairman of Berytech**
Business of the Year & Woman Entrepreneur of the Year
- **Ms. Mona BOU EZZA BAWARSHI - Gezairi Transports S.A.L.**
Business of the Year & Woman Entrepreneur of the Year
- **Mr. Saad SABRA - IFC's Regional Director**
Business of the Year & Woman Entrepreneur of the Year
- **Mr. Najib CHOUCAIR - Banque du Liban**
Woman Entrepreneur of the Year
- **Ms. Yolla SARIEDDINE - Kafalat S.A.L.**
Woman Entrepreneur of the Year
- **Dr. Josiane FAHED-SREIH - LAU**
Business of the Year & Woman Entrepreneur of the Year
- **Dr. Fouad ZMOKHOL - Lebanese Businessmen Association RDCL**
Woman Entrepreneur of the Year
- **Ms. Roula MOUSSA - Netways**
Business of the Year
- **Ms. Asmahan ZEIN - President of the LLWB**
Woman Entrepreneur of the Year

HERE'S WHAT THE WINNERS HAVE TO SAY...



NADA GHAZAL
NADA G

**Winner Woman Entrepreneur
of the Year**

“ The reality of entrepreneurship is that you can't do it all on your own! By winning the BLA Women Entrepreneur of the Year 2017, we received extensive exposure, business mentoring, financial support, recognition, network expansion and so much more. A Tipping Point indeed! ”



GEORGES EL AILY
SPECTRONITE

Winner Business of the Year

“ In addition to the prime exposure to the Lebanese market where BLA allowed us to publicly introduce what we have been building for years, the Awards' greatest benefit lies in strengthening our belief & trust in Lebanon as a place where achievements can still be recognized & celebrated. ”



OUR
COMMUNITY



COMMITTED TO
**A DYNAMIC
LEBANON**

MEET OUR PARTNERS

Because economic growth and financial services are but a few of the tools that help us build prosperous societies, we need to invest in the community we serve through other means. This is why we are committed to help meet the needs of the many local organizations we support and that aim to impact the Lebanese society at large. Meet some of our long-term partners.



**ROADS
FOR LIFE**
The Talal Kassem Fund
for Post Accident Care

OUR JOURNEY WITH ROADS FOR LIFE

BLC Bank has been a strong believer in Roads for Life's mission and vision since the very beginning and has gone a long way in helping the association spread the rescue culture that was lacking in Lebanon.

Throughout the years, thousands of trauma victims in Lebanon were spared unnecessary deaths and permanent disabilities thanks to Roads For Life's commitment. We couldn't be more proud to see new programs being fledged to increase outreach and work on reducing the number of road casualties in Lebanon.

**ROADS FOR LIFE
HERE ARE THE ONES
WE SUPPORT:**



PREHOSPITAL TRAUMA LIFE SUPPORT (PHTLS) FOR THE LEBANESE RED CROSS:

The Pre-Hospital Trauma Life Support (PHTLS) is an international course recognized worldwide as the “leading continuing education program for pre-hospital emergency trauma care”. The program is a holistic approach to the complete and safe care of a trauma patient.

: **540**
 : **PERAMADICS TRAINED**
 : **SINCE THE BEGINNING**
 : **OF OUR PARTNERSHIP**
 :
 : **110**
 : **IN 2017**



FIRST RESPONDER (FS) FOR THE INTERNAL SECURITY FORCES:

This course, which was launched in 2017, is aimed at the Internal Security Forces, who are often some of the first people to reach the area of an accident. The course gives them the necessary set of skills to provide the basic medical care interventions that will help save an injured responder’s life until EMS practitioners can safely enter a tactical scene.

: **24** **NUMBER OF**
 : **PARTICIPANTS IN 2017**



“ *A society grows great when old men plant trees whose shade they know they shall never sit in.* ”

JOUZOUR LOUBNAN

Through its continual funding of Jouzour Loubnan’s efforts to increase Lebanon’s woodland areas, BLC Bank plays an active role in trying to reverse our ecological impact. By helping restore our mountains ecosystems, we pave the green way for younger generations and efficiently help our local communities by enabling them to promote, manage and benefit from the implemented projects.

For close to ten years, the partnership has also consisted in organizing plantation days for the Bank’s employees and includes the drip irrigation, maintenance and guardianship of replanted areas for at least 3 years. This way, the BLC Bank reforestation project has already planted change across Ehden, Ehmej, Kfardebién, Jezzine, Ebel El Saqui.

• **MORE THAN**
 • **12,000**
 • **TREES PLANTED**
 • **THANKS TO BLC BANK**



The Roadshow brought together over 50 companies, highlighting market innovations and allowing companies to network and build partnerships through its Executive B2B meeting platform.

BEIRUT CREATIVE CLUSTER

Beirut Creative Cluster is an alliance of leading Lebanese creative companies across 7 major digital creative fields: Film Production, Photography, Animation, Gaming, Branding, Marketing and Mobile & Web Development.

As part of its commitment to support SMEs in different fields, BLC Bank collaborated with Beirut Creative Cluster to support all creative agencies in Lebanon by giving them all the business tools they may need, as well as access to market opportunities to succeed and scale their businesses.

Mr. Bassam Hassan, Advisor to the DCGM, represented BLC Bank, and in his speech focused on the Bank’s strengths in both Financial and Non-Financial services to SMEs, both men and women.



BIRTH & BEYOND - ASSAMEH

Founded in 2014, Birth & Beyond - ASSAMEH is a non-profit organization dedicated to the wellbeing of children and premature babies in Lebanon. The organization helps sick children undergo their medical treatment in the best conditions, providing them with the care and standards offered in private medical centers at a fraction of the cost.

All babies have the right to be born and to lead healthy lives; BLC Bank is a proud supporter of this organization which has managed to treat close to 750 babies by the end of 2017.

ENDEAVOR ISP EVENT

BLC Bank being committed to SMEs was a sponsor of the Endeavor International Selection Panel event which took place on July 26-27-28 in Phoenicia hotel and AUB. The event is an annual Endeavor flagship exercise to select high impact entrepreneurs, and was held in Lebanon for the first time.



USJ SCIENCE FAIR

BLC Bank sponsored the USJ Science Fair competition which was organized by the USJ Faculty of Science with the aim of encouraging students of Lebanese secondary schools who are interested in Sciences, Technology and Mathematics to nurture their skills and innovation. The participating students showcased their projects at Faculté des sciences - USJ on March 31 and the winners were announced the next day, where BLC Bank handed the "Young Girl Innovation Prize" and the first prize of the junior category.



WOMEN IN SPORTS

Because athletic ambitions are as important as entrepreneurial ones, we are proud supporters and sponsors of the female athletes of our country.



.....
Joyce Azzam reached the top of Mount Kilimanjaro in Tanzania and raised both the Lebanese and BLC Bank Flags.

JOYCE AZZAM PARTNERSHIP

BLC Bank and We Initiative sponsored Joyce Azzam, the first Lebanese female mountaineer on her quest to complete the Explorers Grand Slam. This feat, reaching the highest summits of all 7 continents and the North & South poles, has been achieved by only 51 climbers - among whom 12 female mountaineers.

This partnership fell under the umbrella of the We Initiative, BLC Bank's world renowned program aiming at empowering women and helping them reach their full potential.



.....
After a 15-day climb, to the top of Mount Denali in Alaska! This makes her the First Lebanese woman to accomplish this journey.



HOMENETMEN

➤ **Antelias**, Women Basketball team won the Lebanese Basketball Women Championship 2016-2017. On June 13, Mr. Nadim Kassar participated in the press conference announcing their win. BLC Bank was the team's sponsor for 7 consecutive years.

SUPPORTING WOMEN LED INITIATIVES



BLESSING FOUNDATION

BLC Bank through its We Initiative partnered with Blessing Foundation to provide mentorship to its clients and women entrepreneurs as part of its promise to support, guide and advise women entrepreneurs. As part of this partnership, BLC Bank participated in mentorship meet-ups, with matched pairs taking part in a workshop to strengthen their mentorship relationship, and business networking events with discussions about empowering women and building resilience.



YADOUNA

BLC Bank has been supporting the amazing work done by Yaduna; a Women Heart Health Center which is an initiative of former First Lady of Lebanon Wafaa Sleiman aiming to promote women's cardiovascular health.



WOFL - WOMEN ON FRONT LIVES

BLC Bank once again partnered with the May Chidiac Foundation for Women on the Front Lines (WOFL), encouraging and praising women journalists and reporters. Mr. Kassar addressed the audience and highlighted BLC Bank's journey in women empowerment. The Bank also participated in the panel discussing "women entrepreneurs and the digital revolution".

NAWF - NEW ARAB WOMEN FORUM

BLC Bank partnered with the New Arab Woman Forum (NAWF), Mr. Nadim Kassar gave a key note speech on BLC Bank's role in women's economic empowerment. The Bank also participated in a panel on the role of enabling institutions in promoting the entrepreneurial ecosystem.



**OUR
PEOPLE**



COMMITTED TO
**A BETTER
WORKPLACE**

A WORKPLACE THAT HARNESSSES TALENT

Valuing our people, the closest of our stakeholders, lies at the core of our business strategy. Since the people who join us ultimately represent us and the values we uphold, we make sure they enter a safe, inclusive and socially conscious workplace by providing them with the necessary policies, programs, opportunities and environment in order for them to thrive.

FOR A DYNAMIC WORKFORCE

INTRODUCTION

A FAIR APPLICATION PROCESS

We are committed to providing all job applicants with equal opportunities. Welcoming all differences builds a more diverse and engaging environment, reflecting the essence of our bank and staff. It is therefore our duty to make sure each and every person who has the required capacities to join the BLC Bank team has the chance to prove their worth and evolve in an anti-discriminatory workplace that puts their merit above their gender, age, religious affiliation, sexual orientation or disability.

Job applicants thus go through a series of tests and meetings that aim to guarantee we are giving the right job to the right person and that each person is being treated and assessed fairly.

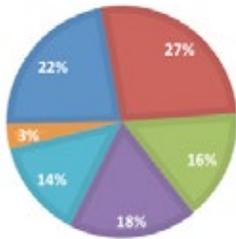
A PIPELINE OF FUTURE RECRUITS

At BLC Bank, we highly encourage undergrad university students to complete internships at the Bank. In this vein, the Learning & Development team has accommodated in 2017 over 116 students who were spread across all its network of branches.



KEEPING AN EYE ON THE FUTURE

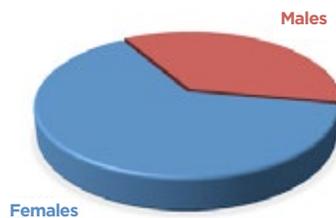
1. STUDENTS ENROLLMENT BY REGIONS



BLC BANK INTERNSHIP BY REGIONS

■ Head Office ■ Beirut ■ North ■ Bekaa
■ Mount of Lebanon ■ South

2. STUDENTS BY GENDER

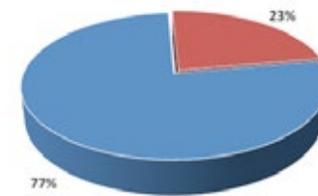


BLC BANK INTERNSHIP BY STUDENTS

3. STUDENTS RECOMMENDED FOR FUTURE RECRUITMENT

At the end of the internship program, each student's performance is evaluated, and accordingly they are recommended for future recruitment.

In 2017, 77% of the interns were recommended for future recruitment:



2017 INTERNS RECOMMENDED FOR FUTURE RECRUITMENT

■ Recommended ■ Not Recommended

FOR A RESPONSIBLE WORKPLACE

A COMPREHENSIVE REMUNERATION SCHEME

BLC Bank is governed by the Collective Labor Agreement, which is common for all banks in the country. The bank considers this agreement as the minimum benefits that employees are eligible for. All employees have compensated work contracts with the bank and are enrolled in the National Social Security Fund (NSSF). Seeing the importance of granting our employees benefits related to their health and well-being as outlined in **SDG3**, we offer them private insurance for them and their families as well as meal allowances for themselves and tuition allowances for their kids...

IN
2017

- 821 employees benefit from our life insurance program
- 693,000\$ in medical insurance
- 253,000\$ in life insurance
- 1,982,000\$ in school tuitions



A THIRST FOR KNOWLEDGE

Providing our employees with top trainings & opportunities lies at the core of how we view development at BLC Bank. As such the total number of hours dedicated to trainings has witnessed a 37% increase over the past two years with 80% of all employees gaining extra skills in 2017.

YEAR	2016	2017
# of trainings	138.00	151.00
Internal	27	18
% of total trainings	20%	12%
External	104	120
% of total trainings	75%	79%
Abroad	7	13
% of total trainings	5%	9%



A TRANSPARENT COMMUNICATION

Employees at BLC Bank can be sure their voice is heard if they have any doubts or concerns regarding a specific situation or action.

- The “Whistle blowing” initiative lets employees speak up in a confidential way and raise any concern regarding business conduct and compliance or ethics as well as matters which undermine the bank’s code of conduct and values.
- The grievance policy makes sure each employee is safe from any harm, whether it be physical or moral, giving each and every one the ability to voice out their discomfort if a colleague or superior acts in an unscrupulous manner.

A SAFE ENVIRONMENT

BLC Bank was the first institution in Lebanon to implement a full **Emergency Response Plan (ERP)** similar to those implemented in the oil and gas industry with the aim to better ensure the health and safety of all its employees in the workplace with wardens on each floor who received first rescue trainings and very detailed security policies.

This planning aims to develop and implement policies and procedures designed to alleviate the effects of any incident that has the potential to injure people, damage property, interrupt business operations, or contaminate the environment. Starting off with the head office, emergency response readiness has become a core and essential part of BLC Bank's proactive and responsible culture.

INTRODUCTION BLC BANK IS PROPERLY PREPARED TO:

1. Identify threats and determine protective actions
2. Identify key emergency roles and responsibilities
3. Develop strategies that allow to resume normal functions after emergency conditions subside
4. Maximize the use of combined resources of the Bank, regulatory agencies and other outer services
5. Establish and maintain effective communications with all parties
6. Provide confident, timely information to news media
7. Preserve relevant records for the subsequent inquiry into the cause of the emergency



.....
*Assembly point after
the evacuation drill*
.....



THE COVERED RISKS ARE:

- Fires
- Severe weather
- Explosions
- Hazardous material released
- Sabotage
- Arson
- Death
- Extended power or utilities outages
- Floods
- Natural disasters (earthquakes, hurricanes, tornadoes)
- Injury/Illness
- Elevator breakdown
- Nearby emergency
- Water leaks
- Criminal activity including Branch holdup
- Terrorism
- Bomb threat
- War

Since 2016, in the second phase of the ERP, the project was extended to all of BLC Bank's premises.

MAKING HER PART OF THE CHANGE

By committing to the **UN Women Empowerment Principles (UNWEPs)**, we became the first Bank in the Middle East and North Africa region to dedicate our efforts to promote women's empowerment. We developed internal programs to become the employer of choice for Lebanese women by supporting the growth of women employees as well as putting in place training programs for our employees in order to ensure equal opportunities, inclusion and non-discrimination.



IN ORDER TO REACH THIS GOAL, A NUMBER OF HUMAN RESOURCES PRACTICES & POLICIES WERE UPDATED.

BLC BANK:

- Added an additional value to its 5th core values: "we promote gender equality".
- Implemented access to part-time work with 2 months of full pay for employees returning from maternity leave.
- Publically announced a target to reach parity in senior management.

WOMEN AT BLC BANK

- **52% WOMEN STAFF**
- **38% WOMEN IN MIDDLE MANAGEMENT**
- **45% WOMEN IN SENIOR MANAGEMENT**

ACTIVITIES

FOR THE SAKE OF GOOD MEMORIES

It has always been one of our goals to make sure our employees become more than mere colleagues and bond over mutual interests and activities. In this vein, the BLC Club organizes events, get-togethers and insures the staff partakes in a maximum of activities outside the bank's premises.

The BLC Club aims at providing our colleagues with an outlet to relieve stress, escape the daily grind and to bring the BLC people together as one big team. From sports to family, charity and environment, we have tried to cover as many areas around which the BLC people can connect.



LADIES BASKETBALL TEAM

Because sport is a universal language, it has been a major part of our focus. Our ladies' basketball team was one of the very first all-women bank teams in Lebanon, empowering other women to take on the challenge and providing the women of our organization with a platform that lets them give competitive sport a try.



MEN'S FOOTBALL TEAM

Despite being fairly new, men's football team has been achieving good results in various competitions, which in-turn is motivating more people to join the team. Over the years, I have noticed that sports don't just bring together the sports team but the whole organization; the BLC crowd has been amazing at every event!



“

BLC Club is proud to have helped in engaging the BLC people in our organization and we look forward to more successful projects, always focused around getting together as one big team.

”

RABIH CHAHINE
Senior Relationship Manager - SME
President of the BLC Club

CHRISTMAS EVENT

Next comes family and promoting work-life balance. Our yearly Christmas event aims at creating a bond between BLC employees and their families and children. This event is a huge success every year as families are given a chance to gather in a festive atmosphere.



BREATH OF FRESH AIR

Our yearly breath of fresh air, which typically takes place at the end of summer is an event we all look forward to. In 2017, this day packed with activities for adults and children alike took place in Arnaoun Village where families and friends gathered in a relaxing yet fun-packed setting.



BEIRUT MARATHON

The Beirut Marathon is another yearly event where we combine family, sport and philanthropy in one day. Over the past few years BLC Family's participation in the Beirut Marathon has been one to remember by many. BLC Club chooses an NGO every year and invites all employees along with their families to join in; our team of over 300 participants is one to look out for. This year, we dedicated our run to the efforts of Roads for Life.

WE ARE RESPONSIBLE CORPORATE CITIZENS