



BOARD MEMBERS

President of the Board

Dr. Youssef El Khalil
Senior Director, Financial
Operations Department
Central Bank Lebanon

Vice President

Mr. Ali Ezzeddine
Architect

Treasurer

Mr. Nabil Chaaya
Head of Treasury
Audi Saradar Group

Secretary

Mr. Imad El Bsar
Agricultural Engineer

Members

Dr. Mayada Baydas
Vice Senior President
Development Innovations Group

Dr. Antoine Sarkis
Professor and Director of
AGA KHAN program
Harvard University - Graduate
School of Design

Dr. Chadi Hmadeh

Professor
Faculty of Agriculture and
Food Sciences
American University of Beirut

Mrs. Manal Warde
Development Specialist



■ PRESIDENT'S MESSAGE

This year marks the tenth anniversary of the founding of ADR. Aiming at working with the poorest of the poor, ADR's initial action emerged with the poor of Tyre's old city, the fishermen, in an attempt to better their livelihoods. Since then, ADR's geographical scope has gradually extended to include nearly all of southern Lebanon, whilst always remaining committed to our objectives.

ADR's cherished image is that of an institution with a team of professionals in the field of Development Economics. While recognizing the importance of relief and advocacy, ADR's focal theme is Economics and its primary means of intervention is through development with the spread of financial services, the dissemination of technical formation and the diffusion of agricultural services.

Working with street vendors, market workers, craftsmen, mechanics, farmers, tobacco growers, women, children and refugees has strengthened our position as a leading developmental non-governmental organization (NGO) in Lebanon. This would not have been possible without a conscious will to continuously upgrade the institutional structure of our organization and fortify its existing networks with banking standard financial, accounting and auditing systems.

ADR's success can be measured in terms of progress and sustainable development of an area that has endured much hardship. It is thanks to the dedication and quality of ADR's staff and managers that the organization was able to succeed in its endeavor. The accomplishments of ADR at the end of the devastating 2006 war, in an effort to re-launch economic activity through the support of the micro-enterprise sector are witnesses to the standards of efficiency that we have attained.

None of ADR's achievements would have been possible without the trust and loyalty given to us by our partners and donors, or without the devotion of current and former board members, directors, program managers and staff. I express my gratitude to all of them, may they always be able to reach and empower.

**Thank you,
Youssef El-Khalil, PhD
President**

ADR's holistic understanding of "development with a human face" is exemplary in Lebanon. So are its modesty, perseverance, and long-term thinking.

Hashim Sarkis
Director of the Aga Khan Program at the Harvard University Graduate School of Design
Architect of the Al Baqaa Housing Project

HISTORY

The Association for the Development of Rural Capacities was founded in 1998 to serve the needs of marginalized people living in South Lebanon. Initially, the Association grew out of a loose network of individuals who originated from the region and were dedicated to its reconstruction and rehabilitation after decades of war. Several initiatives were launched informally, enabling the community to implement effective measures that contribute to their livelihoods and sustainable development.

On April 6th, 1998 the Association was officially registered at the Lebanese Ministry of Interior. Institutional funding from international and national sources became available which increased its area of intervention.

Continuous private and institutional support has allowed the Association to sustain its activities, made available to Lebanese in the South through four official programs: Agriculture, Micro-Credit, Social Development and Vocational Training.



Founding Board Members:

Youssef El-Khalil, PHD
Saba Nader
Randa Aratanji
Manal Warde
Hala Bejani



The Need in South Lebanon

The United Nations estimates that one fourth of the Lebanese population that is considered destitute live in rural areas and are concentrated in the remote regions of Baalbeck in the Bekaa Valley, Akkar in the North and the area of South Lebanon. Southern Lebanon is divided into two governorates (*Mohafazat*): South Lebanon and Nabattiyeh, which include seven administrative districts (*cazas*): Saida-Zahrani, Tyre, Jezzine, Nabattiyeh, Marjayoun, Hasbaya, and Bint-Jbeil. The region consists of three main cities as well as 300 towns and villages of which 246 are municipalities. The population is around 472,000 inhabitants, according to the Ministry of Interior & Municipalities.

The economy is based mainly on agricultural activities and the agro-food industry, followed by trade and services, and lastly the tourism sector, which began to recover due to the restoration of the area's historical sites.

Economic activity is low and was worsened by the war that took place in 2006. At the start of the conflict the area was in the process of recovery from more than 20 years of foreign occupation. In relation to human capital, the conflict left thousands dead, orphaned and widowed, as well as injured and disabled. In relation to material loss, much of the region's infrastructure was destroyed or damaged.

Furthermore, four main Palestinian refugee camps amid several smaller ones are located in the surroundings areas of Tyre and Saida with an estimated population of 100,000 individuals. Living conditions are very poor and their numbers are not included in national statistics.

Access to financial services and social development is crucial for the poor living in South Lebanon, therefore non-governmental organizations, like ADR, have an important role to play.

REACHING AND EMPOWERING: MAKING WAVES WITH DEVELOPMENT

WHO WE ARE

The Association for the Development of Rural Capacities (ADR) is a Lebanese non-governmental organization (NGO) registered with the Lebanese Ministry of Interior by decree 59 D.A. as of April 6th, 1998.

ADR has no political or religious affiliations and currently works in South Lebanon.

MISSION

ADR's mission is to empower and integrate marginalized people through sustainable economic and social development.

BENEFICIARIES

ADR's target populations are fishermen, farmers, small entrepreneurs, refugees, local community groups and cooperatives, women and the youth from the most impoverished areas of Lebanon.

OBJECTIVES

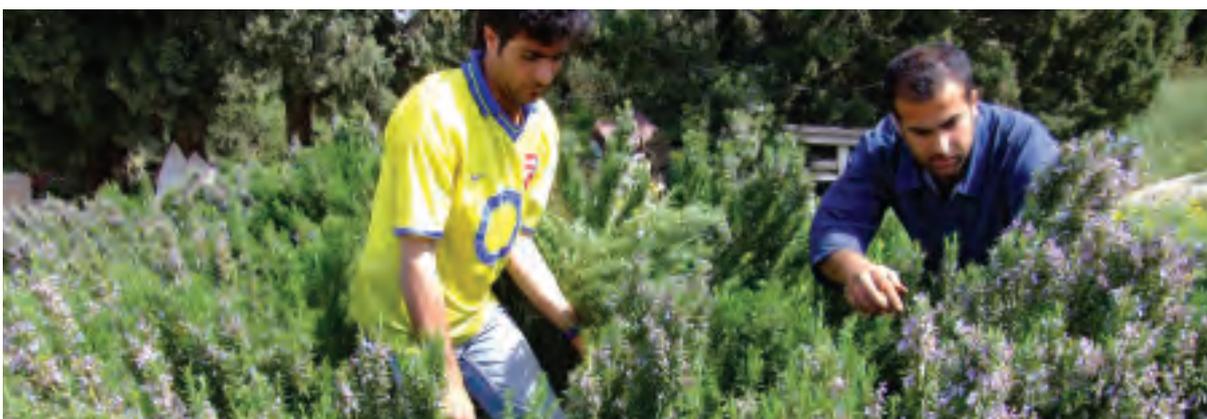
- Improve access to training, tools, information and financial services.
- Facilitate access to the labor market and develop income-generating projects.
- Promote partnerships and decentralized cooperation.

WHAT WE DO

Since its creation, ADR designs and implements projects according to communities' wants and needs through its four key programs:

- Micro-Credit
- Vocational Training
- Sustainable Agriculture
- Social Services

Through partnerships with local, regional and international NGOs, governmental institutions, municipalities, cooperatives, organizations, communities, universities and financial institutions, ADR enables the development of human competence, strengthens economic capacities and supports civil societies.





■ MICRO-CREDIT

A fisherman who grew up in the quaint village of Tyre decides to get married and start a family. Realizing that his meager income of \$7 a day cannot support three children, he turns to ADR for a loan. In less than two weeks the fisherman secures a \$2,000 loan, purchases a small fishing boat and increases his daily income, seven fold. Not only will he be able to provide the basic necessities for his immediate family, but due to a trickle down effect, his extended family and the community at large will benefit as well.

Built on the conviction that poor people can be both reliable borrowers and avid entrepreneurs, ADR launched the Micro-Credit program in 1999. Small loans, ranging from \$300 to \$6,000, are offered to assist in self-employment projects that allow individuals, who do not qualify for traditional bank loans, to take care of themselves and their families. The purpose of the loan may be to buy a new tool to cultivate a profitable crop or to purchase merchandise to sell at local marketplaces. Regardless of the economic sector, which includes agriculture, fishing, industry, services, commerce and crafts, ADR provides financial services that shift the focus from day to day survival to a viable plan for the future.

ADR implemented its Micro-Credit program with the support of the European Union, and was the first in Lebanon to partner with a commercial bank – Bank Audi. Additional funds have been received from various public and private institutions, namely ESCWA, UNDP and USAID. Innovation has played a pivotal role in the development of the Association through its pioneering alliance with a standard banking facility and Lebanon's general mail facility Postal Service – Liban Post.

More than 2,600 small, self-sustaining businesses have been established since the start of the program with 75% of the loan recipients reporting a significant rise in income. Potential clients are between 18 and 60 years of age living or working in the cazas of Tyre, Saida, Nabatieh, Bint Jbeil, Marjayoun and Hasbaya. As each loan is paid back, usually within eighteen months, the recycling of funds revitalizes economic activity and encourages other developmental objectives such as savings, civic participation and education or training initiatives.



Sustainable access to microfinance helps alleviate poverty by generating income, creating jobs, allowing children to go to school, enabling families to obtain health care, and empowering people to make the choices that best serve their needs. Together, we can and must build inclusive financial sectors that help people improve their lives.

Kofi Annan
Seventh Secretary-General
United Nations



■ VOCATIONAL TRAINING

ADR recognizes that local populations are a community's greatest asset. By facilitating their access to the labor market and developing specialized, marketable skills, a more economically viable community will be created for the benefit of present and future generations.

According to figures published by UNICEF, the deterioration of economic conditions in South Lebanon contributed to 30% of the population's non-enrollment in an educational institution. A low rate of higher education, coupled with the absence of a strong productive sector, has resulted in a weak and narrow job market. To curb the rate of unemployment and stimulate income-generating activities, ADR launched the Vocational Training program in 1998 as an economic development strategy to supplement its Micro-Credit program.

Five ADR centers were created in Tyre, Marjayoun, Kfar Kila, Tebnine and Aitaroun to serve as a focal point for disseminating information, providing education and training in partnership with private and public institutions – both locally and internationally.



The program is organized under three modular sets:

■ TECHNICAL

Objective: To develop professional and interpersonal skills needed by small entrepreneurs

Topics Covered: Basic computer and language literacy, business management, basic accounting, vocational training (construction, carpentry, plumbing, bakery, electronics, beauty care, computer and cellular repair, etc).

■ CERTIFIED

Objective: To provide access to advanced studies to rural and low-income students, and thus improve their educational qualifications and employment opportunities.

Topics Covered: Intermediate and advanced literacy in computer and languages, secretarial studies, CST certification (governmental) on software development, accounting, cosmetics and tourism.

■ REMEDIAL

Objective: To reduce school failure, drop-outs and child labor.

Areas Covered: Reinforcement classes for students in grades 6, 7 and 9, culture and leisure activities targeting working children, introduction of cash crops that do not require child labor and the training of qualified professionals.

Students in ADR's courses range in age from 17 to 25 years. Young adults completing ADR's training program often find work in the local community and frequently apply for small loans under the Micro-Credit program, leading to individual entrepreneurship and self employment.

ADR has been able to put into practice an excellent working method which consists of developing activities answering to people's necessities and building their capacities.

Pilar Lara

President of the Fundación Promoción Social de la Cultura, Madrid (FPSC)

■ AGRICULTURE

Poverty, especially in rural communities, places a heavy burden on natural resources. Studies have shown that growth in the aggregate output of crops was declining over the years due to a rapid degradation of the soil. Pesticide poisoning, soil depletion and loss of biological diversity were reasons for the implementation of ADR's good agricultural practices program and education regarding new technologies.

Agriculture constitutes the most vital economic sector in South Lebanon in terms of labor and revenue. By accelerating agricultural development, a reduction of poverty is achieved through growth. Thus, ADR, with the support of its international partners, launched its ground-breaking Sustainable Agricultural Program in 2000, with the creation of the CASUR center in Abbassiyeh.

Small farmers and agricultural cooperatives are provided with various activities and services to reduce production costs and improve the quality and quantity of produce, while providing benefits to the environment. Farmers can learn about new agricultural practices and regenerative techniques inspired by indigenous knowledge, rent low-cost agricultural tools and equipment, acquire post-harvest and cold storage services, buy organic compost, and receive technical assistance.

Given the identified constraints obstructing the development of the sector, ADR is working towards expanding the scope of agro-products grown, with specific emphasis on local endangered species and the support of agro-food processing.



Objectives:

- **Reduce production costs while increasing production value.**
- **Provide technical and training support to farmers.**
- **Introduce farmers to alternative agricultural production and development programs for better individual and collective gain.**
- **Disseminate good farming practices.**
- **Support cooperative and business group activities to better market agro-production.**
- **Provide cost-effective equipment for small farmers.**

ADR's Agricultural Program offers a variety of services aimed at decreasing the cost, while increasing the value of production, according to the needs of local communities through six main initiatives:

Cold storage and packing facility: Four split cold storage rooms with a total capacity of 550 tons for citrus, apples, and other fruits to be washed, waxed, graded and packed for local and international markets. The use of harvest-delaying chemicals and the cost of retail intermediation are thus reduced and the production capacity of the trees is improved.

Compost facility: 1,000 tons of high-quality organic compost is produced by recycling and transforming banana plant residue for environmentally friendly agricultural use. Local raw material resources are used to lower the cost of production, reduce the usage of chemical fertilizers and improve soil fertility.

Nursery: For the production of aromatic and medicinal plants to introduce alternative agro-products and sustain indigenous species.

Demonstration plot: For awareness and training sessions on advanced agricultural practices and schemes.

Agricultural machinery: Offering rental services of tractors, rotary cultivators and other agricultural equipment and tools to farmers at a reduced cost.

Technical assistance: Extension and technical training services are delivered to individual farmers and cooperatives.

■ SOCIAL DEVELOPMENT

On the path towards alleviating poverty and community solidarity, ADR's Social Development Program is a key component for building the socio-economic capacities of the rural poor. Through guidance and assistance, ADR has worked to empower individuals and groups on a grass-roots level for the benefit of the region. The implementation of sustainable development projects, in collaboration with local partners, ensures that the program is both relevant to the communities' needs and inclusive of its participants.

Since 1998, ADR has supported the Al Baqa cooperative, a self-initiated socio-economic group of fisherman and their families, living in the direst of conditions. With no access to health care, government subsidies or the financial resources to tap into the region's recent construction boom, the population living in the old city quarters of Tyre has witnessed overcrowding, an unhealthy environment and the systematic decline of income. ADR, in partnership with Al Baqa, the Spanish Agency for International Cooperation, FPSC, and various local donors, has secured an area of land from the Greek Catholic Archdiocese of Tyre to provide homes for eighty families. The project has been one of the most successful to date and has served as a platform for developing various other productive, social and educational activities.

In November of 2002, a protocol of decentralized cooperation was signed between Provence, Alpes and Côtés d'Azur regions in France (PACA), ADR, and twenty-one municipalities in South Lebanon. The partnership offers a framework of structural cooperation, relying on the economic, scientific, tourism and cultural potentials of each region. Sustainable prosperity and peace has developed through practices and policies under the themes of territory management, building the capacities of the elected municipal councils, economic development,



After the war of 2006, the Southern Agricultural and Business Recovery (SABR) Program was launched, funded by USAID/OFDA, ANERA and and partnered with DIG and ADR to assist in the early recovery of South Lebanon. ADR administered cash grants to individual entrepreneurs, farmers and cooperatives, allowing for the refueling of livelihoods and income generation in the conflict-affected areas. The injection of cash helped Micro Credit clients resolve their outstanding financial obligations and renew their loans in order to revitalize economic activity. Humanitarian aid was given in terms of tents, water tanks, portable WCs and other relief material by utilizing the CASUR cold storage facility for storage and distribution services. Additionally, ADR provided vocational training to improve and develop technical and business skills that were needed to support the recovery process.

ADR has also carried out awareness campaigns on civil rights and provided support to social and training centers in refugee camps. Its solidarity fund offers medical and educational assistance to the disadvantaged population living in South Lebanon.

“ANERA has been very pleased with the performance of past projects, and therefore, proudly speaks of ADR as an on-going partner.”

Bill Corcoran
President
American Near East Refugee Aid (ANERA)

ADR VALUES

- 1** Commitment to the principles of equity, gender equality, youth, environment, good governance, and social cohesion.
- 2** Commitment to poverty reduction through the dissemination of knowledge, technology and sources of empowerment.
- 3** Dedication to creating synergy between NGOs, donors, partners, volunteers, local civil societies and local authorities for the purpose of socio-economic sustainability.
- 4** Commitment to efficiency, transparency and accountability to ensure the implementation of international standards at every level of operation.
- 5** Commitment to micro-credit as a reliable, self-sustainable financial service to alleviate poverty in Lebanon's urban and rural areas.
- 6** Commitment to the expansion and improvement of education, vocational training and social conditions.
- 7** Commitment to agricultural advancement and innovation for financial, social and environmental sustainability.
- 8** Dedication to decentralized cooperation to promote development.
- 9** Commitment to the progress and solidarity among the Euro-Mediterranean partners.
- 10** Commitment to population assistance in the face of unforeseen circumstances, crises or economic change.



ADR's interventions indicated a multiplicity of decentralized methods in which each country should develop according to its own dynamics.

**Istanbul Policy Center (IPC)
Sabanci University**
*Alleviation of Poverty
through Local Governance
Regional meeting - Istanbul*



ADR PROJECTS

<p>Project: Micro-Credit</p> <ul style="list-style-type: none"> Starting date: 1998 Amount: € 975,714 	<ul style="list-style-type: none"> Donor: EC (European Commission) Partner / collaborators: Fundación Promoción Social de la Cultura (FPSC) 	<ul style="list-style-type: none"> Description / Aim of the project: The Micro-Credit Program was launched, allowing small entrepreneurs in the region of Tyre to start or develop productive activities.
<p>Project: Internet Center</p> <ul style="list-style-type: none"> Starting date: 2000 Amount: € 18,320 	<ul style="list-style-type: none"> Donor: Institute of New Information and Training Technologies (INTIF) Targeted beneficiaries: School teachers, college students and professionals needing to enhance their computer literacy skills. 	<ul style="list-style-type: none"> Description / Aim of the project: An Internet Center - Accessing points to Information Paths for the Youth - PAJE was established, which is part of a network of 35 other centers among French-speaking countries, with the mission of organizing training activities related to the introduction of computer tools and communication technologies.
<p>Project: Microeconomic Enhancement and Social Rehabilitation Program in South Lebanon</p> <ul style="list-style-type: none"> Starting date: 2001 Amount: \$2,130,000 	<ul style="list-style-type: none"> Donor: EC (European Commission) Partner / collaborators: Premiere Urgence (PU) Targeted beneficiaries: Vocational training - 134 sessions Professional kits - 260 distributed Micro-Credit - 242 credits Micro-projects - 4 projects 	<ul style="list-style-type: none"> Description / Aim of the project: An intervention was conducted in the liberated zone of South Lebanon in the region of Hasbaya, Marjayoun and Bint-Jbeil, mainly through four axes of operations: Micro-Credit, professional kits distribution, micro projects development and vocational training.
<p>Project: Ameliorate the Profitability of Agricultural Exploitation in the Region of Tyre - South Lebanon</p> <ul style="list-style-type: none"> Starting date: 2001 Amount: € 812,955 	<ul style="list-style-type: none"> Donor: Spanish Agency for International Cooperation for development (AECID) Partner / collaborators: Fundación Promoción Social de la Cultura (FPSC) Targeted beneficiaries: Small-and medium-sized farmers and agricultural cooperatives in the regions of South Lebanon. 	<ul style="list-style-type: none"> Description / Aim of the project: The agricultural center (CASUR) was established on a municipal agrarian property of Abbassiyeh - Tyre, having the function and mission of: <ul style="list-style-type: none"> - Sustainable agricultural extension services and schemes - Agricultural training and building capacities to medium and small-sized farmers - Agricultural mechanization services - Experimental nursery and greenhouse facility - Soil and water analysis laboratory
<p>Project: 'Al Baqa' Fishermen Cooperative: Social Housing Project and Vocational Training Under an Award Grant "Strategia"</p> <ul style="list-style-type: none"> Starting date: 2001 Amount: \$2,804,074 	<ul style="list-style-type: none"> Donor: Spanish Government and Private Donors Partner / collaborators: Fundación Promoción Social de la Cultura (FPSC) Targeted beneficiaries: More than 540 people benefited from this program to sustain the livelihoods of the youth and help establish their own families. 	<ul style="list-style-type: none"> Description / Aim of the project: Support was given to the fishermen community in Tyre gathered within a social cooperative, called "Al-Baqa" (survival), for the construction of a social housing complex of 80 apartments. More than 540 people benefited from this program. A major grant was offered by the AECI (Spanish agency for International Cooperation) in partnership with FPSC (Fundación Promoción Social de la Cultura) as well as the architectural design which was presented by the Harvard School of Architecture. The project contained an extension program of vocational training for the fishermen's children and wives.
<p>Project: Reinforcing Palestinian Refugees' Capacities</p> <ul style="list-style-type: none"> Starting date: 2001 Amount: \$217,264 	<ul style="list-style-type: none"> Donor: Spanish Agency for International Cooperation for development (AECID) Partner / for Development collaborators: Fundación Promoción Social de la Cultura (FPSC) Targeted beneficiaries: 10 community centers were supported, 2 artesian wells were provided, 42 training sessions delivered addressing 518 trainees, 3 awareness campaigns were held. 	<ul style="list-style-type: none"> Description / Aim of the project: Local Palestinian associations and development groups inside the three main camps in the Caza of Tyre were strengthened by providing materials and technical support, in addition to setting up training courses in collaboration with two Palestinian associations, the Najdeh and the Vocational Technical Training Center.

<p>Project: 'ESCWA' Assistance to South Lebanon (EASL) "Upgrading skills and small businesses' capacities"</p> <ul style="list-style-type: none"> • Starting date: 2002 • Amount: \$44,500 	<ul style="list-style-type: none"> • Donor: Economic and Social Commission of Western Asia (ESCWA) • Targeted beneficiaries : Small entrepreneurs and young apprentices in the South Lebanon liberated zone of Marjayoun, Hasbaya and Bint-Jbeil. 	<ul style="list-style-type: none"> • Description / Aim of the project: Economic skills were improved through the following: <ul style="list-style-type: none"> - Micro-Credit Program - Professional Training - Strengthened capacities of small enterprises
<p>Project: Strategy of Decentralized Cooperation Towards the Mediterranean Basin</p> <ul style="list-style-type: none"> • Starting date: 2002 	<ul style="list-style-type: none"> • Donor: Conseil Régional du Provence / Alpes / Cote d'Azur (PACA) • Partner / collaborators: 21 municipalities in South Lebanon from the cazas of Tyre, Marjayoun, Bint-Jbeil, Hasbaya and Jezzine • Targeted beneficiaries : 21 municipalities and their community institutions in South Lebanon. 	<ul style="list-style-type: none"> • Description / Aim of the project: A protocol was signed to develop and support decentralized cooperation between the region of PACA and the municipalities in South Lebanon, where ADR mandated the role of the local facilitator. The contracting parties were engaged in projects regarding territorial management, economical development, professional training, support of territorial administration, raising awareness of municipal and territorial managers, education, youth exchange, twinning schools, participation in "Printemps des Lycéens et des Apprentis", sending volunteers for the cooperation, agriculture and environment, culture and tourism.
<p>Project: EUROMED Rural Development Workshop</p> <ul style="list-style-type: none"> • Starting date: 2002 	<ul style="list-style-type: none"> • Donor: Region PACA, EU • Partner / collaborators: CCIB • Number of targeted beneficiaries: 10 NGO's from France, Spain, Italy, Egypt, Tunisia, Algeria, Morocco, Jordan and Palestinian territories. 	<ul style="list-style-type: none"> • Description / Aim of the project: ADR organized the implementation of a 5-day workshop for EUROMED NGO's on its premises in Tyre and Marjayoun under the theme of rural development with the objective of meeting with stakeholders and consorting on the socio-economic potential between the regions of the Mediterranean basin under themes of: Rural development, labor, employment and occupation integration, development of synergy and sustained interactive activities, youth and culture.
<p>Project: Sensitization of Mayors of Municipalities from South Lebanon</p> <ul style="list-style-type: none"> • Starting date: 2002 	<ul style="list-style-type: none"> • Donor: Region PACA • Partner / collaborators: Centre National de la Formation Publique Territoriale (CNFPT), Municipalities of PACA, Agence Regional pour la Protection de l'Environnement (ARPE), Parc Regional de Luberon • Number of targeted beneficiaries: 21 municipality mayors from the Cazas of Tyre, Marjayoun, Bint-Jbeil, Hasbaya and Jezzine. 	<ul style="list-style-type: none"> • Description / Aim of the project: ADR mandated a delegation composed of 21 municipality mayors to the region of PACA in Marseille under the decentralized accord having the same objective to sensitize and inform elected mayors on municipal territorial management.



Name: Ahmad Abed El Hassan Hammoud

Business: Selling Accessories and Gifts

Location: Borj El Shimali

Amount: 2,000,000 LBP

Ahmad Abed El Hassan Hammoud made a living selling accessories and gifts from his car. A disability in his right leg made it difficult for him to continue his business. After relaying his idea of renting a shop to ADR, Ahmad secured a loan of 2,000,000 LBP and began his path towards security and self-sustainability.

<p>Project: Printemps de Lycéens et Apprentis</p> <ul style="list-style-type: none"> Starting date: 2002, 2003, 2004 	<ul style="list-style-type: none"> Donor: Region PACA Targeted beneficiaries: 40 students, 3 school directors and 4 teachers. 	<ul style="list-style-type: none"> Description / Aim of the project: ADR organized and facilitated the participation of students from the public high school of Abbassiyeh to the yearly high school competition festival held in South of France with the objective of strengthening the Euro-Mediterranean youth scholastic interactions. In 2003, PACA and ADR succeeded in twinning the Abbassiyeh High school with the French high school (Paul Cezane) in Aix en Provence, as the Lebanese students were hosted by their French counterparts. In 2004, the French students were hosted by their Lebanese counterparts in Abbassiyeh.
<p>Project: Training Public Librarians</p> <ul style="list-style-type: none"> Starting date: 2003 	<ul style="list-style-type: none"> Donor: Collectif de Bibliothécaires et Intervenants en Action Culturelle (COBIAC) - Region PACA Partner /for development collaborators AECID: Alliances International des Libanais pour l'Education et la Solidarite (AILES), Association des Amis des Bibliothéques Publics (ASSABIL) Targeted beneficiaries: 23 trainees representing 13 active public libraries in Lebanon. 	<ul style="list-style-type: none"> Description / Aim of the project: Under the decentralized cooperation with the Conseil Regional of PACA, facilitated the training of trainers on public library management in accordance with decentralized public education supportive initiatives.
<p>Project: Franco-Lebanese Cooperation</p> <ul style="list-style-type: none"> Starting date: 2003 Amount: € 68,125 	<ul style="list-style-type: none"> Donor: Region PACA, French Embassy Partner / collaborators: Association pour la Participation et l'Action Regionale (APARE), Municipality of Bkassine Targeted beneficiaries: The community of Bkassine and surrounding villages. 	<ul style="list-style-type: none"> Description / Aim of the project: Hosted 20 French and Lebanese youth volunteers and three senior animators from the region of PACA and South Lebanon. Set up a three week summer camp in Bkassine/Jezzine with the objective to arrange the management of a pilot project in the pine forest of Bkassine's municipality. The work was to arrange foot paths, picnic areas, and clearings in the forest to protect and initiate Eco-tourism activities.
<p>Project: Training Municipal Presidents on Municipal Waste Management</p> <ul style="list-style-type: none"> Starting date: 2003 	<ul style="list-style-type: none"> Donor: Region PACA Partner /for development collaborators: Agence Regional pour la Protection de l'Environnement (ARPE) Targeted beneficiaries: Eight municipality mayors from the union of municipalities of Tyre caza and a municipality from the Union of Municipalities of Chqif / Nabattiyeh. 	<ul style="list-style-type: none"> Description / Aim of the project: ADR mandated a delegation of municipality mayors from South Lebanon to host a week-long training and awareness program on solid waste management on the premises of ARPE in Aix en Provence. The objective was to set up an appropriate communal waste management facility in the region of Tyre from a fund by the EU submitted to Lebanese municipalities through the Lebanese Government.



Name: Mostafa Mohamoud El Jamal
Location: Bazourieh
Number of members in family: seven persons
Number of loans: one (\$2,500 for buying two cows)

Mostafa Mohamoud El Jamal is the bread winner for a family of seven. The 2006 war destroyed his farm and livestock, compelling him to seek help from ADR. Mostafa was able to purchase two cows from the money he received through a loan and cash grant from both ADR and Citigroup and now has the opportunity to start again.

<p>Project: Clustering for Economic Development and Revitalization of Industry Sectors (CEDARS)</p> <ul style="list-style-type: none"> Starting date: 2004 Amount: \$1,047,000 	<ul style="list-style-type: none"> Donor: USAID Partner / collaborators: Cooperative Housing Foundation (CHF) Targeted beneficiaries: Farmers and agricultural entrepreneurial exporters in the region of the South. 	<ul style="list-style-type: none"> Description / Aim of the project: Supported the agri-business industry in rural areas in Lebanon by taking the South Lebanon Growth Pole II cluster. The grant went towards the establishment of the Cold Fruit Storage Facility and the Organic Banana Waste Compost Facility, both in ADR's Agricultural Center (CASUR).
<p>Project: Les Noces du Port - Tyre</p> <ul style="list-style-type: none"> Starting date: 2004 	<ul style="list-style-type: none"> Donor: Private Donors and Sponsors Partner / collaborators: Municipality of Tyre - UFO production Targeted beneficiaries: The city of Tyre in general and the fishermen community in particular. 	<ul style="list-style-type: none"> Description / Aim of the project: ADR organized the first Summer Festival in coordination with the Municipality of Tyre and UFO production that was held inside the old city quarters of Tyre. This one was inhabited mainly by fishermen's families who did not have the chance to benefit from tourism. The main goal was to expose this historic fishermen harbor, with its community, to the public and introduce the inhabitants to alternative or additional productive activities that can help develop their socio-economic living conditions and integrate them with the other sectors of society.
<p>Project: Business Development Services</p> <ul style="list-style-type: none"> Starting date: 2004 Amount: \$58,440 	<ul style="list-style-type: none"> Donor: UNDP Targeted beneficiaries: 719 young and small entrepreneurs 	<ul style="list-style-type: none"> Description / Aim of the project: Supported existing and potential small business ventures in the liberated zone. Topics included, business development, business and information counseling, Micro-Credit services.
<p>Project: Summer Camp Workshop for Promoting Municipal Tourism Activities in the City of Tyre</p> <ul style="list-style-type: none"> Starting date: 2004 Amount: € 33,110 	<ul style="list-style-type: none"> Donor: Conseil Régional du Provence / Alpes / Cote d'Azur (PACA) Partner / collaborators: Groupement Européen du Campus (GEC) - France, Municipality of Tyre, AUB, LU Targeted beneficiaries: Municipality of Tyre, local community of the city and local stakeholders. 	<ul style="list-style-type: none"> Description / Aim of the project: ADR organized and carried out a four-week technical workshop that looked for viable alternatives to create new forms of tourist-related activities which can be owned, organized and managed by the municipality and residents of the old city of Tyre. Five thematic activities were tackled through working groups: Archeology, Bed and Breakfast, Interactive and Recreational Activities, Pedestrian Paths and Cycling Paths. Eighteen university graduates from France, Lebanon and Syria from architecture, urban management and socio-economic backgrounds volunteered to accomplish this mission. Follow up and jury sessions were held in coordination with the WB and CDR departments responsible for the current urban planning project of the old city of Tyre.
<p>Project: Enhance Academic Competences of Teachers in Agricultural Technical Schools of South Lebanon</p> <ul style="list-style-type: none"> Starting date: 2004 	<ul style="list-style-type: none"> Donor: Region PACA Partner / collaborators: Association PELAGIE Targeted beneficiaries: 12 teachers from four agricultural technical schools in Jezzine, Nabattiyeh, Khiam and Borj el-Chemali. 	<ul style="list-style-type: none"> Description / Aim of the project: ADR/CASUR, through the decentralized cooperation with the PACA region, facilitated the implementation of a training course delivered by a French agriculture technical institution (GAP) having the objective to ameliorate the competences of the academic staff of agriculture technical schools in the South.
<p>Project: Rural Women Income Generating Activities and Training</p> <ul style="list-style-type: none"> Starting date: 2004 Amount: \$60,376 	<ul style="list-style-type: none"> Donor: CDR / IFAD, Ministry of Agriculture Partner / collaborators: René Mouawad Foundation Targeted beneficiaries: 50 women from rural cooperatives 	<ul style="list-style-type: none"> Description / Aim of the project: Strengthened rural women's capacities leading to economic empowerment. Topics included business development, accounting, marketing and product labeling, quality control, food safety.
<p>Project: Intensive Vocational Training</p> <ul style="list-style-type: none"> Starting date: 2004 Amount: \$12,000 	<ul style="list-style-type: none"> Donor: National Employment Office Targeted beneficiaries: 33 youth trainees 	<ul style="list-style-type: none"> Description / Aim of the project: Reduced unemployment by developing a skilled and specialized labor force. Topics included electro-mechanics, accounting, air-conditioning maintenance and repair.
<p>Project: Capacity Building for Small Agro-Tourism Businesses</p> <ul style="list-style-type: none"> Starting date: 2005 Amount: \$53,000 	<ul style="list-style-type: none"> Donor: CCFD / SEAL Targeted beneficiaries: 80 small entrepreneurs 	<ul style="list-style-type: none"> Description / Aim of the project: Provided for economic rehabilitation and income generation. Topics included tourism business and marketing, hospitality services and techniques, product packaging and labeling, computer literacy, English literacy.

<p>Project: Printemps de Lycéens et Apprentis</p> <ul style="list-style-type: none"> • Starting date: 2005, 2006 • Amount: \$53,000 	<ul style="list-style-type: none"> • Donor: Region PACA • Targeted beneficiaries: 18 students and 3 teachers. 	<ul style="list-style-type: none"> • Description / Aim of the project: ADR organized and facilitated the participation of students from the agricultural technical school of Jezzine to the yearly scholastic festival held in South of France for 2,000 students having the objective to strengthen Euro-Mediterranean youth scholastic interactions.
<p>Project: Enhancing Entrepreneurial Initiatives Through Vocational & Business Oriented Skills</p> <ul style="list-style-type: none"> • Starting date: 2005 • Amount: \$60,800 	<ul style="list-style-type: none"> • Donor: CCFD • Targeted beneficiaries: 79 small farmers & entrepreneurs 	<ul style="list-style-type: none"> • Description / Aim of the project: Supported existing and potential small business ventures in the liberated zone. Topics included herbs distillation, beauty care, bakery, business development, Micro-Credit services.
<p>Project: Protecting Children from Child Labor Exploitation</p> <ul style="list-style-type: none"> • Starting date: 2005 • Amount: \$20,000 	<ul style="list-style-type: none"> • Donor: BAT • Partner / collaborators: Ministry of Education sub-department/ Nabatiyeh, public schools • Targeted beneficiaries: 700 young students 	<ul style="list-style-type: none"> • Description / Aim of the project: Reduced child labor and school drop-outs in areas of tobacco cultivation by improving student's capacities. Reinforced classes in foreign languages to improve ratio of successful students. Leisure and cultural activities in and out of the school environment. Upgraded school equipment, English literacy.
<p>Project: Rehabilitation and Reintegration of Former Detainees in South Lebanon</p> <ul style="list-style-type: none"> • Starting date: 2005 • Amount: \$60,000 	<ul style="list-style-type: none"> • Donor: UNDP Municipalities • Targeted beneficiaries: 1,000 trainees 	<ul style="list-style-type: none"> • Description / Aim of the project: Supported the reintegration of former detainees and enabled them to contribute to national reconciliation and economic recovery. Topics included computer literacy, Arabic literacy, business development.
<p>Project: Expanding Economic Opportunities Under Clustering for Economic Development and Revitalization of Industry Sectors (CEDARSplus) Program</p> <ul style="list-style-type: none"> • Starting date: 2006 • Amount: \$200,000 	<ul style="list-style-type: none"> • Donor: USAID • Partner / collaborators: Cooperative Housing Foundation (CHF) • Targeted beneficiaries: 496 as of December 2007. 	<ul style="list-style-type: none"> • Description / Aim of the project: Micro-financial services were provided to rural and agricultural businesses.



Name: Zeina Ali Ezzeddine
Educational Status: B.A Archeology – Lebanese University
Job after VT Training: American University of Technology (AUT - Abassiyeh)

Zeina Ali Ezzeddine was an employee in one of Tyre's archeological sites. After hearing about the secretarial studies offered as part of ADR's vocational training program, she quickly signed up for a course and received a job offer upon its completion. Zeina is now an administrative assistant at American University of Technology (AUT- Abbassiyeh) and an important contributor to her family's income.

<p>Project: Expanding Economic Opportunities Under Clustering for Economic Development and Revitalization of Industry Sectors (CEDARsplus) Program</p> <ul style="list-style-type: none"> • Starting date: 2006 • Amount: \$40,000 	<ul style="list-style-type: none"> • Donor: USAID - • Partners / Collaborators Cooperative Housing Foundation (CHF) • Targeted beneficiaries: Citrus farmers, proprietors and exporters. 	<ul style="list-style-type: none"> • Description / Aim of the project: Activities under the "Equip a pre-cooling facility for the Valencia orange project" were carried out. Established a pre-cooling facility and provided expenses associated with the workshops and training for post harvest conducted by ADR's Agricultural Center (CASUR) in Abbassiyeh.
<p>Project: Assessment and Recommendations on Agriculture Practices and Policies in South Lebanon</p> <ul style="list-style-type: none"> • Starting date: 2006 • Amount: \$16,000 	<ul style="list-style-type: none"> • Donor: Oxfam GB • Targeted beneficiaries: 60 agricultural stakeholders in 30 municipalities. 	<ul style="list-style-type: none"> • Description / Aim of the project: Assessed the current situation of farmers in a cluster of 30 municipalities in the Caza of Tyre and the problems they faced in order to develop structured and tailored solutions that can be incorporated into the activities of the several key stakeholders of Lebanese agriculture sector.
<p>Project: Promotion of Sustainable Agriculture in Lebanon</p> <ul style="list-style-type: none"> • Starting date: 2006 • Amount: \$43,317 	<ul style="list-style-type: none"> • Donor: Region Lombardia • Partner / collaborators: AVSI • Targeted beneficiaries: 35 farmers, owners of fruit plantations. 	<ul style="list-style-type: none"> • Description / Aim of the project: ADR facilitated and supported the smooth implementation of three Farmers Field Schools for Integrated Pest Management (IPM) and allocated a demonstrative fruit plantation plot to be put into practice to serve this objective in the Caza of Tyre and Marjayoun. In addition, funds were used to support marketing of the FFS resulting products.
<p>Project: Children and Youth Development and Mobilization of Opportunities (CUDMOS)</p> <ul style="list-style-type: none"> • Starting date: 2006 • Amount: \$58,700 	<ul style="list-style-type: none"> • Donor: CDR • Partner / collaborators: René Mouawad Foundation, Arc en ciel • Targeted beneficiaries: 250 youngsters 	<ul style="list-style-type: none"> • Description / Aim of the project: Aided children and youth in Lebanon by developing activities concerning advocacy and awareness raised on a legislative level as well as education on child rights, training on health-risk reduction, life-skills training and improved youth access to employment opportunities. Topics included life-skills trainings for children who are out of school, at risk, or secondary students. Counseling services, CV-writing and self promotion workshops were also provided.
<p>Project: Southern Agriculture and Business Recovery (SABR)</p> <ul style="list-style-type: none"> • Starting date: 2006 • Amount: \$2,383,000 	<ul style="list-style-type: none"> • Donor: OFDA / USAID • Partner / collaborators: ANERA, DIG • Targeted beneficiaries: 2,248 cash grants for war-affected low-income households and small farmers, four affected agricultural and agro-processing cooperatives, 424 training sessions. 	<ul style="list-style-type: none"> • Description / Aim of the project: Provided vocational training and administered cash grants to affected persons, small entrepreneurs and farmers in South Lebanon, after the 2006 summer war, allowing for the refueling of livelihoods and income-generating activities.
<p>Project: Hosting of Teachers by the Agricultural School of GAP - France</p> <ul style="list-style-type: none"> • Starting date: 2006 	<ul style="list-style-type: none"> • Donor: Conseil Régional du (PACA) • Partner / collaborators: Association Pélagie - France • Targeted beneficiaries: Three directors and three senior teachers in the three agricultural technical schools of Jezzine, Nabatiyeh, and Kham in South Lebanon. 	<ul style="list-style-type: none"> • Description / Aim of the project: Under the decentralized cooperation set up with the region PACA, ADR facilitated a two-week training program for teachers from the three agricultural technical schools of South Lebanon, Jezzine, Nabatiyeh and Kham, held in Marseille. The aim was to upgrade the academic curriculum of these schools and enhance their teaching methods and tools.
<p>Project: Field Assessment in South Lebanon</p> <ul style="list-style-type: none"> • Starting date: 2006 • Amount: \$35,000 	<ul style="list-style-type: none"> • Donor: Swiss Agency for Development and Cooperation (SDC) • Targeted beneficiaries: Local communities and municipalities in the region of Tyre and Bint-Jbeil. 	<ul style="list-style-type: none"> • Description / Aim of the project: ADR was nominated to mandate an expert field with a SWOT analysis and proposed intervention in the region of Bint-Jbeil and Tyre on six sectors: governance - union of municipalities of the Tyre district of Tyre, socioeconomic situation, psychosocial support, agriculture and fishery, environment, and sustainable tourism.

<p>Project: Post War Rehabilitation of Medium and Small Enterprises</p> <ul style="list-style-type: none"> Starting date: 2006 Amount: \$36,000 	<ul style="list-style-type: none"> Donor: CCFD Targeted beneficiaries: 61 cash grants. 	<ul style="list-style-type: none"> Description / Aim of the project: Ensured that medium and small enterprises could overcome the effects of war and avoid further deterioration of current economic activity and degraded social conditions in South Lebanon.
<p>Project: Improvement in Quality of Primary and Secondary Education, Vocational Training and Adult Literacy in the Middle East (three-year contract)</p> <ul style="list-style-type: none"> Starting date: 2006 Amount: € 377,890 	<ul style="list-style-type: none"> Donor: AECID Partner / collaborators: FPSC Targeted beneficiaries: 1,164 youth trainees 	<ul style="list-style-type: none"> Description / Aim of the project: Contributed to the economic recovery in Lebanon through the creation of opportunities in the field of education. Provided access to professional capacities and vocational training and contributed to the improvement of the academic success ratio. Topics included English literacy, computer, technical trainings (cellular repair, computer repair), secretarial studies, accounting studies, management, introduction to accounting, construction training, remedial classes, extracurricular activities.
<p>Project: Protecting Children from Child-Labor Exploitation</p> <ul style="list-style-type: none"> Starting date: 2007 Amount: \$40,000 	<ul style="list-style-type: none"> Donor: BAT Partner / collaborators: Ministry of Education sub-department/ Mohafazat of Nabattiyeh, Public schools Targeted beneficiaries: 700 	<ul style="list-style-type: none"> Description / Aim of the project: Protected children working in the tobacco industry from child-labor exploitation and its consequences which include school failure, dropping out, abuse and physical hazards. Raised the awareness of children and the community about the rights of children in terms of education and protection from abuse.
<p>Project: Rehabilitation and Equipping of ADR Center</p> <ul style="list-style-type: none"> Starting date: 2007 Amount: \$67,000 	<ul style="list-style-type: none"> Donor: Partnership for Lebanon Partner: ANERA 	<ul style="list-style-type: none"> Description / Aim of the project: Supplied equipment, furniture and electrical components, and rehabilitated areas in the ADR center's existing facilities that were in need of repair.
<p>Project: Implementation and Promotion of Culture through Psychosocial Support in South Lebanon</p> <ul style="list-style-type: none"> Starting date: 2007 Amount: \$54,000 	<ul style="list-style-type: none"> Donor: Swiss Agency for Development & Cooperation (SDC) Partner / collaborators: Union of Municipalities of caza of Tyre, UFO production Targeted beneficiaries: Local village communities, youth clubs, public schools, and retail and catering businesses in the city of Tyre 	<ul style="list-style-type: none"> Description / Aim of the project: Realization of selected activities and events taking place in villages focusing mainly on children, youth groups and women, with the like objective to reduce stress resulting from the 2006 war. Also introduced complementary activities which creates jobs. Successful activities will take part in a three-day summer festival in Tyre city that ADR will implement as the project plans to allocate part of its budget for this event.
<p>Project: Post War Support for Small Entrepreneurs Through Vocational Training</p> <ul style="list-style-type: none"> Starting date: 2007 Amount: \$20,000 	<ul style="list-style-type: none"> Donor: Citigroup Partner / collaborators: Local Community representatives, NGOs, local cooperatives, etc. Targeted beneficiaries: 112 apprentices and youth trainees 	<ul style="list-style-type: none"> Description / Aim of the project: Provided vocational training to small entrepreneurs and unemployed individuals to develop both business management and technical skills in professional areas which played an important role in the reconstruction process. Topics included business management, food-processing safety and hygiene, product marketing and labeling, construction (plumbing) and construction (electricity).
<p>Project: AUDI Credit Line in Lebanese Pounds</p> <ul style="list-style-type: none"> Starting date: 2007 	<ul style="list-style-type: none"> Partner / collaborators: Audi Bank 	<ul style="list-style-type: none"> Description / Aim of the project: Bank Audi granted ADR in Lebanese Pounds a credit line charging a very low interest rate for the Micro-Credit program.

<p>Project: Social Development Project (PFTIs)</p> <ul style="list-style-type: none"> Starting date: 2007 Amount: \$49,990 	<ul style="list-style-type: none"> Donor: World Bank and CDR 	<ul style="list-style-type: none"> Description / Aim of the project: ADR, through its agricultural program, enhanced and developed the packaging and processing mechanization of the banana compost unit. The project was delivered by the WB under the 2006 recovery plan through the Lebanese government represented by CDR to support NGOs and CBOs in their development projects.
<p>Project: Printemps de Lycéens et Apprentis</p> <ul style="list-style-type: none"> Starting date: 2007 	<ul style="list-style-type: none"> Donor: Region PACA Targeted beneficiaries: 10 students and two teachers. 	<ul style="list-style-type: none"> Description / Aim of the project: Facilitated the participation of students from the Public High School of Doueir/ Nablatiyeh to the yearly scholastic festival held in South of France for 2,000 students with the objective to strengthen Euro-Mediterranean youth scholastic interactions.
<p>Project: Sustained Economic and Social Recovery Through Vocational Training</p> <ul style="list-style-type: none"> Starting date: 2007 Amount: \$25,000 	<ul style="list-style-type: none"> Donor: Citigroup Partner / collaborators: Local community representatives, NGOs, local cooperatives, etc. Targeted beneficiaries: 116 youth trainees 	<ul style="list-style-type: none"> Description / Aim of the project: Encouraged small businesses and individual entrepreneurs, particularly among the younger population. Topics included English literacy, computer sessions, technical training, software development, management training.
<p>Project: Preventing Children Exploitation in South Lebanon</p> <ul style="list-style-type: none"> Starting date: 2007 Amount: \$54,692 	<ul style="list-style-type: none"> Donor: ILO / IPEC Partner / collaborators: Public schools, Ministry of Education sub-department / Mohafazat of Nablatiyeh Targeted beneficiaries: 1100 young students 	<ul style="list-style-type: none"> Description / Aim of the project: Contributed to the objective of preventing, and/or rehabilitating 1,100 children who are at-risk of dropping out from school due to their involvement in tobacco plantations. The project included awareness activities targeting parents, employers and other concerned stakeholders. Remedial classes (school curriculum / 12 public schools grades 6, 7 and 9.)
<p>Project: Resumption of Agro - Economic Activities and Enhancement of Production Capabilities of Rural Cooperatives in South Lebanon - ROSS Project</p> <ul style="list-style-type: none"> Starting date: 2007 Amount: \$42,000 	<ul style="list-style-type: none"> Donor: Cooperazione Italiana/ Italian Embassy - Ross program Partner / collaborators: Gruppo di Volontariato Civile (GVC) Targeted beneficiaries: Six agricultural and agro-food processing rural cooperatives. 	<ul style="list-style-type: none"> Description / Aim of the project: Contributed to the resumption and strengthening of traditional agricultural activities, in support of agro/food-processing cooperatives and enhanced the mixed production systems among rural communities of South Lebanon.
<p>Project: Revolving Micro Credit Fund for Agriculture and Agro-Businesses in South Lebanon</p> <ul style="list-style-type: none"> Starting date: 2007 Amount: \$5,050 	<ul style="list-style-type: none"> Donor: Cooperazione Italiana - Ross program Partner / collaborators: Movimondo Targeted beneficiaries: 50 olive farmers in the village of Qana in collaboration with the Municipality of Qana. 	<ul style="list-style-type: none"> Description / Aim of the project: Conducted technical training sessions on organic soil fertilizing schemes for olive farmer beneficiaries in the Qana municipal domain and delivered compost to them to grow 2,000 olive trees. The rootstocks were granted by Ross project through Movimondo.
<p>Project: Revolving Micro-Credit Fund for Agriculture and Agro-Businesses in South Lebanon</p> <ul style="list-style-type: none"> Starting date: 2007 Amount: \$210,000 	<ul style="list-style-type: none"> Donor: AAAID Partner / collaborators: UN-ESCWA Targeted beneficiaries : 66 loans as of December 2007. 	<ul style="list-style-type: none"> Description / Aim of the project: Supporting existing and potential micro and small enterprises in South Lebanon that are involved in agriculture and agro-businesses.
<p>Project: Implementation of Accelerated Remedial Education Sessions for 360 Children in Public Schools in the Area of Bint-Jbeil</p> <ul style="list-style-type: none"> Starting date: 2007 Amount: \$4,990 	<ul style="list-style-type: none"> Donor: ILO / IPEC Partner / collaborators: Public schools, Ministry of Education - Nabatieh office Targeted beneficiaries: 360 young students 	<ul style="list-style-type: none"> Description / Aim of the project: Preventing 360 children at risk of dropping out from school, due to their involvement in tobacco plantations, from doing so through the optimization of their school achievements. Remedial classes (schools curriculum/public schools of Ayta Ashaab grades 6, 7 and 9.)

<p>Project: Tangible Improvement Program for Under-Served Communities in Greater Tyre Area</p> <ul style="list-style-type: none"> • Starting date: 2008 • Amount: \$60,000 	<ul style="list-style-type: none"> • Donor: Office of Transition Initiatives (OTI - USAID) • Partner / collaborators: ANERA • Targeted beneficiaries: Mixed communities in and around the areas of the three main Palestinian camps in the greater area of Tyre. 	<ul style="list-style-type: none"> • Description / Aim of the project: Improving quality of life for the under-served populations in mixed communities in the greater area of Tyre. ANERA and ADR assessed the needs and implemented pilot projects related to the improvement of urban infrastructure safety, environmental health conditions, local inhabitants' ability for community integration and solidarity and building of intra-community relations for promoting reconciliation.
<p>Project: Sustainable Management of Natural Resources in the Middle East, Through Sustainable Rural Development, Use of Renewable Energies, Protection of Water Resources and Improvement of Productivity and Commercialization</p> <ul style="list-style-type: none"> • Starting date: 2008 • Amount: \$62,000 	<ul style="list-style-type: none"> • Donor: AECID • Partner / collaborators: Assembly of Cooperation for Peace (ACPP) • Targeted beneficiaries: Agricultural cooperatives and municipalities in the Taibeh / Marjayoun region. 	<ul style="list-style-type: none"> • Description / Aim of the project: Coordinating and implementing assessment needs and training for cooperatives and municipalities on rural- farming systems and appropriate usage of irrigation in the areas of Taibeh and surrounding municipalities.
<p>Project: Protecting Children from Child-Labor Exploitation</p> <ul style="list-style-type: none"> • Starting date: 2008 • Amount: \$40,000 	<ul style="list-style-type: none"> • Donor: BAT • Partner / collaborators: Ministry of Education, sub-department / Mohafazat of Nabattiyeh, public schools • Targeted beneficiaries: 700 	<ul style="list-style-type: none"> • Description / Aim of the project: Protecting children working in the tobacco industry from child-labor exploitation and its consequences which include school failure, dropping out, abuse and physical hazards and raised the awareness of children and the community about the rights of children in terms of education and protection from abuse. Remedial classes in mathematics, science, English and French, leisure activities were also provided.



Name: Abbas Ali Zein
Location: Boroj El Chimali
Number of members in family: six persons
Number of loans: two (\$2,000 for grill and \$4,000 for a tractor)

“I knew of ADR from my friend who also took a loan. After the war, with ADR's cash grant, a new loan and a prize from Citigroup, I was able to repair the grill damaged during the war and buy a new tractor. The grill and the tractor gave my children opportunities for new jobs and it has increased my monthly income”

AUDIT RESULTS

ADR's financial statements are audited annually by Semaan, Gholam & Co.

INCOME STATEMENT: Year ended December 31st, 2007

INCOME	US Dollars
Sale	23,546
Less/- Cost of sale	(3,102)
Revenue from sale	20,444
Donations	2,518,000
Interest and similar income (net)	270,275
Other income	7,358
	2,816,077
EXPENDITURE	
Administrative expenses	738,942
Donations granted in aid	1,655,681
Negative difference on foreign exchange (net)	753
Other expenses	49,362
	2,444,738
(Deficit) surplus for the year	371,339
Balance at beginning of year	2,029,049
Balance at end of year	2,400,388

BALANCE SHEET: As of December 31st, 2007

ASSETS	US Dollars
NON-CURRENT ASSETS	
Intangible assets	934,359
Property, plant and equipment	4,600
Long term assets	974,745
CURRENT ASSETS	
Loans, receivables and prepayments	1,500,252
Cash and banks	824,951
	2,325,203
TOTAL ASSETS	3,299,948
RESERVES AND LIABILITIES	
RESERVES	
	2,400,388
CURRENT LIABILITIES	
Deferred income	31,917
Accounts payable and accruals	867,643
Short term borrowings	899,560
TOTAL RESERVES AND LIABILITIES	3,299,948



Name: Zahra AbdIKareem Khalil

Location: Maarakeh

Number of members in family: 10 persons

Number of loans: three (\$1,500 for flowers shop \$2,000 for gifts and toys shop and 6,000,000 LBP for clothing store)

"I asked someone to help me open up my first shop. He said there's an association that gives loans to help people to start or make their work better. After the 2006 war, I took my last loan and opened my third shop. These loans helped me change my life and my family's lives by increasing our income and opening the way for a new job."

MEMBERS

Hussein Awada
Mayla Bakhache
Jamil Basma
Mona Barakat
Hala Bejani
Dr. Hala Chahine
Engineer Mohammed Chahine
Hussein Chamseddine
Dr. Fehmi Chebli
Mohamad Chamseddine

Issam El Araj
Lawyer Majid Ibrahim
Architect Mona Khichen
Dr. Wafaa Khoury
Dr. Elham Makdissi
Gino Nader
Ali Saklawi
Salah Saffieddine
Zoha Saker
Nabil Serhan

DONORS / PARTNERS

INTERNATIONAL

- Agencia Española de Cooperación Internacional para el Desarrollo (The Spanish Agency for International Cooperation for Development), Spain (AECID)
- American Near East Refugee Aid (ANERA)
- Arab Authority for Agricultural investment and development (AAAID)
- Assembly of Cooperation for Peace (ACPP)
- Association for Participation and Regional Action (APARE) - France
- Association Pélagie- France
- Association pour la Promotion de l'Education et de la Formation a l'Etranger, Belgium (APEFE)
- Associazione Volontari per il Servizio Internazionale (AVSI) - Italy
- British American Tobacco (BAT)
- Citigroup Foundation
- Comité Catholique contre la Faim et pour le Développement, France (CCFD)
- Cooperative Housing Foundation, USA (CHF)
- Cooperazione Italiana - Ross Emergency Program
- Economic and Social Commission for Western Asia (ESCWA)
- European Union (EU)
- French Ministry of Foreign Affairs - French Embassy, Beirut
- Fundación Promoción Social de la Cultura, Spain (FPSC)
- Groupement Européen du Campus (GEC) - France
- Gruppo di Volontariato Civile (GVC)
- International Fund for Agricultural Development (IFAD)
- International Labour Organization (ILO) - International Programme on the Elimination of Child Labour (IPEC)
- Arab Fund for Economic and Social Development (AFESD)
- Medical Aid for Palestinians
- Movimondo
- OFDA/USA
- OTI/USA
- OXFAM GB
- Première Urgence (PU), France
- Region Lombardia, Italy
- Région Provence, Alpes, Côte d'Azur, France (PACA)
- Social Economic Action for Lebanon (SEAL)
- Swiss Agency for Development and Cooperation (SDC)
- Tour a liban
- United Nations Development Programme (UNDP)
- United Nations Industrial Development Organization (UNIDO)
- United Nations Interim Force in Lebanon (UNIFIL)
- USAID
- World Bank

LOCAL

- ACI Association
- Al Massoud Travel
- American University of Beirut (AUB)
- Arc en Ciel
- Azem and Saa'deh Association
- Bank Audi SAL-Audi Saradar group
- Bankers Assurance
- Banque du Liban
- Blom Bank
- Casino du Liban
- Cimenterie Nationale S.A.L
- Council of Development and Reconstruction (CDR)
- Credit libanis
- Greek Catholic Archdiocese of Tyre
- Intercontinental Bank of Lebanon
- Green Line
- International Continental
- Lebanese Canadian Bank
- Lebanese University (LU)
- Ministry of Agriculture
- Ministry of Social Affairs (MOSA)
- Mouvement Social
- Municipalities of South Lebanon
- Municipality of Tyre
- Murex Systems s.a.r.l
- National Employment Office (NEO)
- OMNICO
- Philippe Jabre Association
- Rene Mowad Foundation
- Saradar Group
- Social Welfare Association For Development (S.W.A.D.)
- Société Générale de Banque au Liban (SGBL)

PRIVATE

- SE Massoud Abdallah
- Emir Samir Abillama
- Nader Adeeb
- Sami Afif
- Assaad Andraos
- Bitar Assaf
- Marc Audi
- Antoine Bridi
- Serge Brounst
- Nabil Chaya
- Nouha Chebli
- Samir Chebli
- Delphine Compain
- Costantine Costi Bfani
- Robert Debbas
- Alex Dermirdjian
- Sarkis Dermirdjian
- Imad El Bsat
- Fouad El Khazem
- Imad Fawaz
- Nohra Georges
- Dr. Paul Haddad
- Samir Haddad
- Pierre and Violette Haddad
- Samir Hanna
- George Husni
- Paul Jeanbart
- Abdo Jeffi
- Maurice Karaoglan
- Joy Kerlakian
- Joseph and Anne Marie Kherakian
- Saba Nader
- Raymond Najjar
- Daniel Neuwirth
- Bechara and Henri Obeji
- Michel Chalhoub Oumme
- Rosa Rodriguez
- Ali Saklawi
- Alexender Salam
- Sara and Farid Salem
- Elie Salloum
- Deval Severine
- Tony Stephan
- Antoine Tabet
- Sami Turki
- Emma Warde
- Hala Warde
- Manal Warde
- Assad Yaakoub

ADR wishes to thank the above-mentioned individuals and organizations, and all the other persons who asked to remain anonymous, for their support and generosity. Your contributions make it possible for us to continue our mission to empower and integrate those who are in need.

STAFF

Ali Ezzeddine	Programs Manager and Agriculture Program Manager
Rami el Hussein	Financial Manager
Lina Bizri	Senior Accountant
Adriana Doumet	Program Manager - Micro-Credit
Nisrine el Teryaky	Program Manager - Vocational Training
Hussein Awada	Loan Officers Supervisor - Micro-Credit
Hassan Nasser	Loan officer - Bint-Jbeil
Karam Karout	Loan officer - Marjayoun
Asharaf el Roz	Loan officer - Tyre
Maysa Chamouni	Loan officer - Tyre
Yamen Farhat	Accountant
Hussein Bagdadi	IT specialist
Malak Ezzeddine	Administrative Assistant - Micro Credit
Assine Safadi	Coordinator - Vocational Training - Tyre
Ali Abdallah	Coordinator - Vocational Training - Marjayoun
Abir Awada	Coordinator - Vocational Training - Bint-Jbeil
Ahmad Wehbe	Field officer - Vocational training
Ali Jaber	Superintendent - Agriculture
Youssef Khoury	Consultant - Agriculture
Ahmed Yassin	Technician - Agriculture
Mohamed Habli	Technician - Agriculture
Hussein Hujej	Technician - Agriculture
Hanan Fawaz	Administrative Assistant - Agriculture
Mohamad Bayoumi	Worker - Agriculture
Abbas Salman	Worker - Agriculture
Abbas Moustapha	CASUR Guardian - Agriculture
Jamal Awad	Driver
Iman Mikana	Staff
Ghaswan Salloum	Staff
Zein Istambouli	Staff



CENTERS

Beirut - Hamra street, Picadilly Center, 6th floor

Tyre - Carthage street, Ezzeddine Building, 1st floor

Abbassiyeh - CASUR Center

Marjayoun - Main road - old Red Cross Building

Kfarkila - Main square, Municipality Center

Tebnine - Main street, MoSA Development Services Center

